

13 MAY 2024

## TOPICS COVERED

1. A well-intentioned study and a demographic myth (13 May) (GS Paper I: Society, Human Geography)
2. Investment lessons from the India-EFTA trade deal (13 May) (GS Paper III: External Sector, GS Paper II: India-Europe)
3. Modest rebound: On IIP data (13 May) (GS Paper III: Industry)
4. Clearing the confusion over 'saptapadi' (13 May) (GS Paper I: Society)
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7. The Hybrid Annuity Model (HAM) (GS Paper III: Investment)

## A well-intentioned study and a demographic myth (13 May) (GS Paper I: Society, Human Geography)

The Prime Minister's Economic Advisory Council appears to have revived the debate about the Muslim population growth, but the facts need to stand out

- The Prime Minister's Economic Advisory Council (PM-EAC) report concludes that religious minorities in India, including Muslims, are safe and face no discrimination or persecution.
- However, the report's timing, use of outdated data, and failure to highlight certain demographic trends have stirred controversy.
- It notes a significant increase in the share of the Buddhist population but focuses on Muslim population growth.
- Some argue that the report fuels the Hindutva myth of Hindus being in danger of becoming a minority in their own country.
- There's historical reference to Hindus retaining their majority status during so-called Muslim rule in India.
- The report is linked to statements advocating higher Hindu birth rates to maintain majority status.
- Currently, Hindus make up 79.80% of India's population, while Muslims account for 14.23%.
- Demographers suggest there's no real threat to Hindu majority status, given their overwhelming numerical advantage.

### The rhetoric, veiled and otherwise

- Some leaders use polarizing tactics, citing 'population jihad', suggesting India might become an Islamic state.
- This rhetoric has historical roots; over a century ago, a book called 'A Dying Race' raised fears of Hindu population decline, similar to indigenous populations in New Zealand.
- The book admitted there was no actual decrease in Hindu numbers, but questioned whether fertility rates alone should determine a group's status.
- Higher fertility rates are often linked to illiteracy and poor economic conditions.
- Assessing a group's well-being should consider education, social, and economic conditions, as well as representation in the power structure.
- The Union Finance Minister cited India's growing Muslim population as evidence of their well-being, contrasting them favorably with Muslims in Pakistan.
- India is the world's second-largest Muslim country after Indonesia, and by 2050, it will have the largest populations of both Hindus and Muslims.
- Indian Muslims enjoy greater rights compared to religious minorities in Muslim-majority countries in South Asia.
- The Finance Minister's statement underscores the relative well-being of Indian Muslims compared to Muslims elsewhere.

### A look at population data

- Population growth is not the sole parameter to judge a group's status; high fertility rates can indicate educational, social, and economic backwardness.

- Muslim fertility rates have declined sharply due to increasing literacy rates.
- Census data from 2001 to 2011 shows a decline in both Muslim and Hindu population growth rates.
- Muslim Total Fertility Rate (TFR) is close to the replacement rate, indicating stabilization.
- Demographers predict Muslim population to stabilize at 18.8% by the end of the century, while Hindus will retain majority status.
- UN Population Fund notes India's population growth is stabilizing, with many states achieving fertility rates below replacement level.
- Bihar has the highest fertility rates, higher than some southern states with larger Muslim populations.
- Claims of alarming Muslim population growth in Assam are not supported by data; Assam's population growth is similar to the national average.
- Private member's bills to regulate population have been introduced but not favored by the government.
- Uttar Pradesh and Assam proposed population control bills, but demographers oppose coercive measures to control population growth.

### Coercion is counterproductive

- The National Population Policy, 2000 under Atal Bihari Vajpayee's government focused on socio-cultural factors like age at marriage, education, and health.
- India, as a signatory to international covenants like ICCPR, must adhere to international norms on population control.
- The UN Human Rights Committee prohibits compulsory or coercive population control policies.
- The Modi government acknowledged in a Supreme Court affidavit that coercion in family planning is counterproductive.
- To address population concerns, emphasis should be on education and economic empowerment, particularly of Muslim girls.
- Policies promoting Muslim education and empowerment should not be seen as appeasement, as they can help address higher fertility rates in the community.

## Investment lessons from the India-EFTA trade deal (13 May) (GS Paper III: External Sector, GS Paper II: India-Europe)

India needs a clear free trade agreement policy, especially in dealing with international trade and foreign investment laws

- India's FTA (Free trade association) negotiations with the UK and EU paused due to ongoing parliamentary elections.
- However, India secured a historic trade deal with the European Free Trade Association (EFTA) in March.
- EFTA includes Iceland, Liechtenstein, Norway, and Switzerland.
- The agreement is termed as the Trade and Economic Partnership Agreement (TEPA).
- Expected to boost trade between India and EFTA nations.
- Noteworthy for including issues like environment and labor, traditionally opposed by India in trade agreements.
- Economist Biswajit Dhar highlights the significance of incorporating these issues in the agreement.

**The European Free Trade Association (EFTA)** is a regional intergovernmental organization that promotes free trade and economic integration among its member states. It was established in 1960 to create a free trade area in Europe, functioning alongside the European Union (EU).

#### **Member States**

EFTA currently has four member countries:

- Iceland
- Liechtenstein
- Norway
- Switzerland

#### **Key Functions**

- **Free Trade Agreements:** EFTA has established a vast network of Free Trade Agreements (FTAs) with over 60 countries and territories worldwide, including the European Union. These FTAs eliminate or reduce tariffs and other trade barriers between EFTA and its trading partners.
- **Economic Cooperation:** EFTA fosters economic cooperation among its members through various initiatives, including facilitating the movement of goods, services, and people.
- **Single Market Participation:** Although not members of the EU's customs union, all EFTA members participate in the European Single Market, granting them access to the free movement of goods, services, people, and capital within the European Economic Area (EEA).
- **Schengen Area:** All EFTA members are also part of the Schengen Area, which allows for passport-free travel between member states.

#### **Governance**

The highest governing body of EFTA is the EFTA Council, which meets at the ambassadorial level eight times a year and at the ministerial level twice a year. The organization's headquarters are located in Geneva, Switzerland, with offices in Brussels and Luxembourg.

#### **EFTA vs. EU**

The key difference between EFTA and the EU lies in their level of integration. While EFTA focuses on free trade, the EU constitutes a political and economic union with deeper

integration, including a common currency (Euro), a customs union, and closer cooperation on various policy areas.

## On investment

- The India-EFTA FTA includes a detailed investment chapter, unlike recent FTAs with Australia, UAE, and Mauritius.
- This chapter focuses on investment facilitation, not protection.
- It includes a unique provision where EFTA countries aim to increase FDI to India to \$50 billion within 10 years of FTA coming into force, followed by another \$50 billion in the next five years.
- Article 7.1(3)(b) of the investment chapter also aims to facilitate the generation of one million jobs in India.
- These provisions establish obligations of conduct, meaning an honest endeavor to achieve the goals, rather than a requirement to achieve specific outcomes.
- Indian negotiators are commended for incorporating such innovative obligations in the investment chapter, which are uncommon in FTAs or investment treaties.
- This sets a template for future negotiations with the UK, EU, and other countries.

## Trade and investment

- Economic theory emphasizes the close connection between trade and investment, especially in a world where production is spread across global supply chains.
- As a result, FTAs commonly include rules governing both trade and investment.
- India's FTAs in the early 2000s with countries like Japan, Korea, Malaysia, and Singapore followed this pattern, featuring chapters on investment protection alongside trade rules.
- However, India shifted its approach with FTA 2.0, separating international trade law from international investment law.
- Recent FTAs with countries like Australia, Mauritius, and the UAE focus solely on trade rules and omit provisions for investment protection.
- India seems to prefer negotiating separate agreements for trade and investment with the same country, as seen in the case of the UAE.
- Following this trend, India and the UAE signed an FTA in 2022 and subsequently entered into a bilateral investment treaty.
- Similar negotiations are underway with the UK, treating trade and investment agreements as separate entities.
- The India-EFTA FTA is significant because it includes an investment chapter within the trade agreement, diverging from the recent trend of decoupling trade and investment law.
- However, it's too early to determine if this signifies a broader shift in India's approach to FTAs, as the impact of the India-EFTA FTA on future agreements remains uncertain.

## (13 May 2024) MAINS PRACTICE QUESTION

**Question:** Discuss the significance of a clear and comprehensive Free Trade Agreement (FTA) policy in propelling India towards a higher economic growth trajectory. (250 Words/15 Marks)

### ANSWER APPROACH

Introduce the answer with India's need for a clear and comprehensive Free Trade Agreement (FTA).

Discuss different focus areas of a clear and comprehensive Free Trade Agreement (FTA)

Conclude with positive implications.

Answer:

India's economic growth trajectory is intricately linked with its trade policies, particularly Free Trade Agreements (FTAs). A well-defined FTA policy is crucial for leveraging international trade opportunities and stimulating economic growth. This essay delves into the significance of a clear and comprehensive FTA policy in propelling India towards a higher economic growth trajectory.

- **Enhancing Market Access:**
  - FTAs provide preferential market access to partner countries, facilitating increased exports for Indian industries.
  - A clear FTA policy outlines the terms of trade, reducing uncertainties for businesses and promoting investment in export-oriented sectors.
- **Attracting Foreign Investment:**
  - A comprehensive FTA policy enhances India's attractiveness as an investment destination by signaling a commitment to open markets and economic liberalization.
  - Provisions for investment protection and facilitation in FTAs instill confidence in foreign investors, leading to increased capital inflows and technology transfers.
- **Diversifying Trade Partnerships:**
  - By engaging in FTAs with a diverse range of countries and regions, India reduces its dependence on traditional trading partners and mitigates risks associated with geopolitical fluctuations.
  - A clear FTA policy enables India to strategically diversify its export destinations, tapping into emerging markets and niche sectors.
- **Promoting Competitiveness:**
  - FTAs foster competition by exposing domestic industries to global markets, incentivizing efficiency improvements and innovation.
  - Through trade liberalization measures, such as tariff reductions and regulatory harmonization, FTAs enhance the competitiveness of Indian products in international markets.

- Addressing Structural Challenges:
  - A comprehensive FTA policy can address structural challenges within the Indian economy, such as agricultural inefficiencies and manufacturing bottlenecks.
  - By promoting trade in goods and services, as well as facilitating cross-border investment, FTAs can contribute to sectoral reforms and productivity enhancements.

Thus, a clear and comprehensive Free Trade Agreement (FTA) policy is instrumental in propelling India towards a higher economic growth trajectory. By enhancing market access, attracting foreign investment, diversifying trade partnerships, promoting competitiveness, and addressing structural challenges, FTAs serve as catalysts for economic development.

Therefore, it is imperative for India to adopt a proactive approach towards FTA negotiations and ensure the formulation of policies that maximize the benefits of international trade for sustainable and inclusive growth.

## Modest rebound: On IIP data (13 May) (GS Paper III: Industry)

The small rise in industrial output holds some worrying portents

- India's factory output growth slowed to 4.9% in March from 5.6% in February, despite favorable base effects.
- Mining output grew by 1.2%, marking a 19-month low, while manufacturing grew to 5.2%, a five-month high.
- Electricity generation rose by 8.6% over a contraction in March 2023.
- National Statistical Office will factor in a 5.8% uptick in industrial output for 2023-24 in fresh GDP growth estimates.
- Most of the annual increase came from mining (7.5%), while manufacturing saw a milder pickup to 5.5%.
- Capital goods and infrastructure/construction goods showed strong production growth for the second consecutive year.
- Consumer durables and non-durables production rose by 3.6% and 4%, respectively, reflecting sluggish household consumption signals.
- Private consumption growth has been modest, with production still below pre-COVID levels.
- Hopes of an above-normal monsoon may boost rural demand, but tight credit conditions could impact urban consumption.
- Uneven consumption recovery since the pandemic, driven by demand from upper-income households.
- Job creation and real wage growth are crucial for broad-based demand recovery and private investment.

- Concerns **about employment-intensive manufacturing segments** contracting in 2023-24, with weaker exports contributing to the downturn.
- Latest IIP data shows flagging momentum, with growth sliding to a three-quarter low of 4.9% between January and March.
- The next government needs to address challenges in consumer confidence and provide platforms for investors to voice concerns.

### What is IIP?

The Index of Industrial Production (IIP) is a measure of short-term changes in the volume of production of a basket of industrial products in India. It essentially tracks the growth of various sectors within the Indian economy, including:

- Mining
- Electricity
- Manufacturing

The IIP is published monthly by the National Statistical Office (NSO), a department under the MoSPI (Ministry of Statistics and Program Implementation), six weeks after the reference month ends.

### Why is IIP important?

The IIP is a crucial indicator of the health of the Indian industrial sector. It provides insights into economic trends, helps formulate policies, and monitors the performance of various industries. By analyzing the IIP, economists and policymakers can gauge:

- Industrial growth rate
- Performance of specific sectors
- Production level fluctuations
- Impact of government policies

### Base Year and Coverage

The IIP has a base year, which is a reference point against which production changes are measured. The current base year for the IIP is 2011-2012, which means that the production level in that year is assigned an index of 100. The IIP covers a wide range of industrial products, categorized into:

- Broad sectors: Mining, Manufacturing, and Electricity
- Use-based sectors: Basic Goods, Capital Goods, and Intermediate Goods

### Eight Core Industries

While the IIP covers a broad spectrum, a particular focus is given to eight core industries that are critical for infrastructural development. These eight core industries, along with their weightage in the IIP, are:

1. Refinery Products (17.92%)
2. Electricity (15.22%)
3. Steel (11.64%)
4. Coal (4.35%)
5. Crude Oil (4.12%)
6. Natural Gas (2.68%)
7. Cement (2.44%)
8. Fertilizers (1.89%)

## Clickbait paper: On the EAC-PM working paper (13 May)

Linking demographic shifts directly to state actions is problematic

- A recent working paper by economist Shamika Ravi and co-authors has caused controversy by discussing religious demographic changes in India.
- The paper draws on the Religious Characteristics of States Dataset, 2017, compiled by U.S.-affiliated researchers.
- It highlights the decline in the proportion of Hindus in India's population from 84.68% to 78% (1950-2015), with a corresponding rise in the Muslim population from 9.84% to 14%.
- The authors note that this decline in majority-religion adherents is a global trend, not unique to India.
- They do not attribute specific causes to these demographic shifts but suggest that rising Muslim numbers in India refute claims of discrimination and violence against Muslims.
- The authors compare India's situation to Pakistan and Bangladesh, where the proportion of Hindu minorities decreased due to "demographic shocks."
- However, they attribute the rise in Muslim numbers in India to "progressive policies and inclusive institutions."
- Critics argue that the paper lacks thorough analysis and explanation, relying on incomplete data and making unsupported deductions.
- The Economic Advisory Council's endorsement of the paper raises concerns about its credibility and intent.

## Clearing the confusion over 'saptapadi' (13 May) (GS Paper I: Society)

A recent Supreme Court judgment only reiterated what a plain reading of a Section of the Hindu Marriage Act tells us

- There's a misunderstanding regarding a recent Supreme Court judgment in the case of Dolly Rani v Manish Kumar Chanchal.
- Some believe the judgment implies that a Hindu marriage is not valid if the saptapadi ceremony is not performed.
- However, the Court did not explicitly state this, nor did it discuss other ceremonies that could validate the marriage.
- The judgment also did not consider customary practices where simple ceremonies like exchanging garlands are sufficient.

- Additionally, it did not address the amendment to the Hindu Marriage Act, 1955 in Tamil Nadu, which introduced the "suya mariyadhai" form of marriage through Section 7(a).

## The case before the court

- The case involves a transfer petition filed by the wife to move her husband's divorce petition from Muzaffarpur, Bihar, to Ranchi, Jharkhand.
- Both parties jointly applied under Section 142 of the Constitution to declare their marriage invalid.
- They claimed they were engaged to be married on March 7, 2021, but obtained a marriage certificate on July 7, 2021, from Vadik Jankalyan Samiti (Regd) due to circumstances.
- They sought registration under Uttar Pradesh Registration Rules, 2017, and received a 'Certificate of Registration of Marriage'.
- Despite plans for a Hindu marriage ceremony, differences arose between them, leading to the husband filing for divorce.
- The parties admitted there was no Hindu marriage between them, so the marriage certificate had no significance.
- They requested the court to declare that no marriage took place and allow them to live independently, using the common legal remedy of a decree of jactitation of marriage.
- The Hindu Marriage Act only requires a Hindu marriage to be solemnised according to customary rites and ceremonies.
- Saptapadi, the seven-step ritual, is not universally practised among all Hindu denominations.
- The Act states that if Saptapadi is included, the marriage becomes complete and binding with the seventh step.
- The Court clarified that Saptapadi is not the only form of marriage solemnisation, reiterating that marriage ceremonies must follow applicable customs or usage.

## Previous judgments

- The case reiterates existing law regarding marriage solemnisation under the Hindu Marriage Act.
- Registration alone cannot solemnise a marriage; it must follow a ceremony.
- Tamil Nadu passed an amendment in 1967 simplifying marriage ceremonies, allowing marriages without a priest.
- In *S. Nagalingam v. Sivagami* (2001), the Madras High Court ruled that a valid marriage can occur without a priest if parties declare themselves as spouses and perform a ceremony like garlanding or exchanging rings.
- *Ilavarasan v The Superintendent of Police and Others* (2023) upheld this decision and disagreed with a previous ruling in *Balakrishnan v The Inspector of Police* (2014) that deemed secretive marriages invalid.

- The Court argued that requiring public solemnisation could endanger couples and violate their rights under Article 21 of the Constitution.
- In *Ilavarasan*, the marriage occurred in a lawyer's chamber, which the Court clarified couldn't be considered a matrimonial establishment.
- However, if lawyers acted as witnesses in their personal capacity, their role was valid.

## Trinamool versus Trinamool (13 May)

The divide between the old guard and the new leadership is affecting the party

- Trinamool Congress faces electoral challenges from BJP and Left-Congress combine in ongoing Lok Sabha elections.
- Internal divide between old guard and new leadership within Trinamool is evident.
- Demand for new faces in the party is increasing, but leadership remains conservative in ticket allocation.
- Senior members like Saugata Roy and Sudip Banerjee are fielded, sparking criticism.
- Kunal Ghosh accuses Sudip Banerjee of various shortcomings, leading to public embarrassment.
- BJP candidate Tapas Roy quits Trinamool to join BJP after not getting ticket.
- Kunal Ghosh's remarks cause embarrassment to Trinamool, leading to his removal as spokesperson.
- Abhishek Banerjee, nephew of Mamata Banerjee, plays a significant role in nominating young candidates.
- Mamata Banerjee remains the driving force in decision-making, despite rise of Abhishek Banerjee.
- Debate arises over whether experienced old leaders or energetic young entrants should be chosen.
- Trinamool leadership urged to maintain unity amid electoral challenges from BJP and Left-Congress combine.

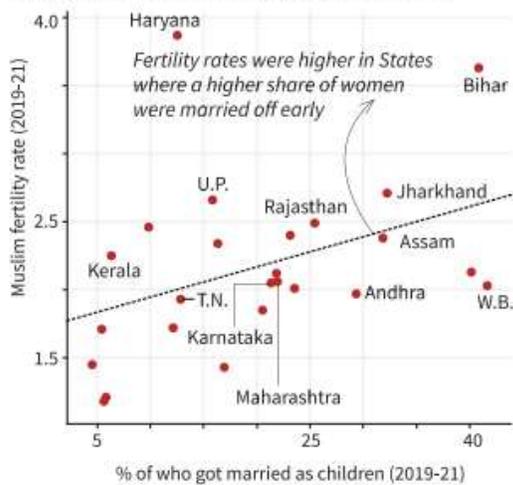
## Number of children has more to do with development than religion (13 May)

Educating girl children, stopping child marriage, and increasing access to family planning measures will reduce fertility levels

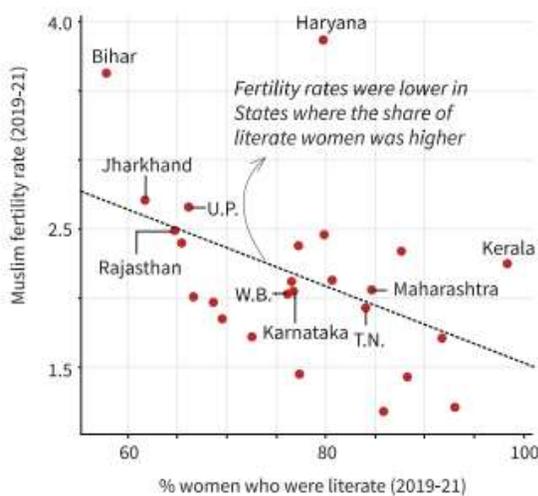
- Recent discussions have once again brought attention to the Muslim population in India.
- Prime Minister Narendra Modi referred to Muslims having a large number of children.
- Data from April 2023 showed that the fertility rate of Muslims in 2019-21 was 2.36, close to the replacement level of 2.1.

- The Economic Advisory Council to the Prime Minister noted that from 1950 to 2015, the share of Muslims in the population increased by 43.15%, while the share of Hindus decreased by 7.82%.
- Socio-economic factors, not religion, primarily influence the number of children people choose to have.
- Educating girls, delaying marriage, raising awareness about family planning, and ensuring access to family planning measures reduce fertility levels.
- Muslim women's fertility rates vary by region, such as 3.6 in Bihar, 2.0 in Maharashtra, 1.9 in Tamil Nadu, 2.0 in Karnataka, 2.7 in Jharkhand, and 2.4 in Rajasthan.
- Regional differences in fertility levels among Muslim women are attributed to the state's level of development, both economically and socially.

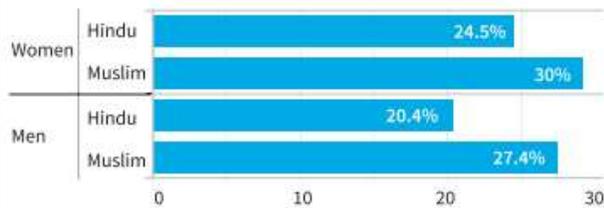
**Chart 1:** Percentage share of women aged 20-24 years who got married before becoming an adult (horizontal axis) against the Muslim fertility rate, as of 2019-21



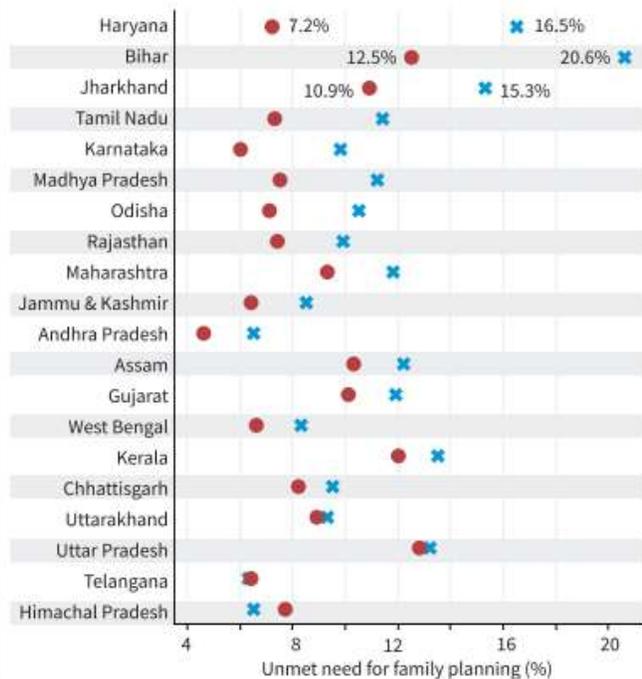
**Chart 2:** Percentage share of the female population who were literate (horizontal axis) against the Muslim fertility rate, as of 2019-21



**Chart 3:** The chart shows the share of men and women who said that they never heard or saw a message about family planning via radio/TV/newspapers/wall paintings or the internet in 2019-21, across select religions



**Chart 4:** The share of unmet demand for family planning among Hindu ● and Muslim ✕ women across select States in 2019-21. Unmet demand refers to the share of women who want to limit or space out children, but are unable to do so



- Chart 1 shows a positive correlation between the percentage of women aged 20-24 who married early and the Muslim fertility rate in 2019-21, indicating higher fertility rates in states with more early marriages.
- Chart 2 indicates a negative correlation between the percentage of literate women and the Muslim fertility rate, suggesting lower fertility rates in states with higher literacy rates among women.
- Lack of awareness about family planning is a significant concern, with 25% of Hindu women and 30% of Muslim women reporting they had never heard or seen messages about family planning via various media channels (Chart 3).
- Despite awareness, many women, both Hindu and Muslim, face challenges in accessing family planning measures, leading to unmet demand. Chart 4 shows that in most states, the unmet demand for family planning is higher among Muslim women compared to Hindu women.
- States with high fertility rates among Muslim women, such as Haryana, Bihar, and Jharkhand, also exhibit high unmet demand, with a wider gap between Muslim and Hindu women.
- Increasing awareness about contraceptive measures, improving access to family planning services, promoting girl education, and preventing child marriage are essential government functions to reduce fertility rates across religious groups.

The Pradhan Mantri Awas Yojana (PMAY) is a flagship initiative of the Indian Government that aims to achieve "Housing for All" by 2024. It caters to both rural and urban areas with two sub-schemes: Pradhan Mantri Awas Yojana (Gramin) for rural housing and Pradhan Mantri Awas Yojana (Urban) for urban housing.

**The Pradhan Mantri Awas Yojana (Gramin) (PMAY-G)**, formerly known as Indira Awas Yojana, is a social welfare program launched by the Government of India in 2016. It aims to provide pucca (permanent) houses with basic amenities to eligible rural households living below the poverty line.

**Key Information:**

- Launched: April 1, 2016
- Ministry: Ministry of Rural Development
- Target: Rural households below the poverty line
- Benefit: Financial assistance to construct a pucca ho

**Goal:**

**Pradhan Mantri Awas Yojana-Urban (PMAY-U)** is a flagship initiative launched on 25<sup>th</sup> June 2015 by the Government of India to provide affordable "pucca" (permanent) houses to all eligible urban households by 2024. The mission was initially set for completion by 2022, but has now been extended to December 31, 2024.

**Who is eligible for PMAY-U?**

The PMAY-U scheme targets the following beneficiaries:

- Economically Weaker Section (EWS): This category receives complete assistance under the scheme for acquiring a house.

The primary goal of PMAY-G is to achieve "Housing for All" by 2024. This initiative helps improve the living standards of rural families by providing them with safe and secure pucca houses.

**Eligibility:**

The eligibility criteria for PMAY-G are determined by the government and may vary slightly depending on the state. Here's a general guideline:

- Applicant must belong to a rural household.
- Must be identified as living below the poverty line (BPL) by the government.
- Should not have a pucca house already.
- Priority is given to households with women members, people with disabilities, SC/ST communities, and homeless households.

**Benefits:**

PMAY-G provides financial assistance in installments to eligible beneficiaries for constructing a pucca house. The current amount varies depending on the house type and geographical location.

- Low-Income Group (LIG): LIG beneficiaries are eligible for benefits under the Credit Linked Subsidy Scheme (CLSS).
- Middle-Income Group (MIG I and II): Similar to LIG, MIG categories can avail benefits through CLSS.

**Key features of PMAY-U:**

- Four verticals for implementation:
  - Beneficiary Led Construction/Enhancement (BLC)
  - Affordable Housing in Partnership (AHP)
  - In-situ Slum Redevelopment (ISSR)
  - Credit Linked Subsidy Scheme (CLSS)
- Credit Linked Subsidy Scheme (CLSS): This component offers interest rate subvention on home loans to eligible beneficiaries from LIG and MIG categories.
- Affordable Rental Housing Complexes (ARHCs): A sub-scheme under PMAY-U that provides easy access to affordable rental housing for urban migrants/poor near their workplaces.

Current Status (as of August 2022):

- The Union Cabinet approved the continuation of PMAY-U till December 31, 2024. However, this extension applies only to verticals for completion of already sanctioned houses (excluding CLSS)

**The Jawaharlal Nehru National Urban Renewal Mission (JNNURM)** was a large-scale initiative launched by the Government of India in 2005 to improve urban infrastructure and governance in Indian cities.

Here's a summary of the JNNURM mission based on official sources from the Ministry of Housing and Urban Affairs (MoHUA), Government of India:

- **Launched:** December 3, 2005

- **Goal:** Encourage reforms and fast-track planned development of identified cities
- **Focus areas:** Efficiency in urban infrastructure and service delivery, community participation, accountability of local bodies
- **Investment:** Over \$20 billion over seven years
- **Components:**
  - Sub-mission 1: Urban Infrastructure & Governance (UIDG)
  - Sub-mission 2: Basic Services to the Urban Poor (BSUP)

#### Objectives of JNNURM

The JNNURM aimed to create "economically productive, efficient, equitable and responsive cities":

- Upgrading social and economic infrastructure in cities
- Providing basic services to the urban poor
- Strengthening municipal governance through reforms

#### Achievements of JNNURM

The JNNURM mission is credited with significant improvements in urban infrastructure across India. Some of its achievements include:

- Improved water supply, sanitation, and solid waste management systems in many cities
- Investment in slum improvement programs
- Increased focus on urban planning and development

#### Current Status

The JNNURM mission was succeeded by the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) in 2015 [6]. While JNNURM is not an active mission anymore, its legacy continues to shape urban development policies in India.

I couldn't locate any pictures directly related to JNNURM on the official MoHUA website.

However, you can find images depicting various urban infrastructure projects (roads, bridges, water treatment plants) that were likely undertaken under the JNNURM mission by searching the web.

## Why did Scotland's First Minister Humza Yousaf resign? (13 May)

What was the Bute House power sharing agreement? Why did the agreement collapse?

- John Swinney, the leader of the Scottish National Party (SNP), has been sworn in as the First Minister of Scotland.
- This appointment follows the resignation of Humza Yousaf from the post of First Minister and from the leadership of the SNP in April.

- Yousaf resigned after terminating the SNP's power-sharing agreement with the Scottish Greens due to the latter's decision to abandon climate targets.

### What are the SNP's troubles?

- The Scottish National Party (SNP) has faced turmoil since 2021 due to complaints regarding its finances.
- In July 2021, the police launched Operation Branchform to investigate these complaints.
- Former First Minister Nicola Sturgeon resigned from her post in February 2023.
- Sturgeon was arrested in June 2023 in connection with the police probe into the SNP's finances but was released without charges.
- Peter Murrell, Sturgeon's husband and former SNP chief executive, was arrested in April 2024 and charged with embezzlement of party funds.

### What was the power sharing agreement?

- Bute House is the official residence of the Scottish First Minister.
- The Bute House power sharing agreement, also known as the Cooperation Agreement, was signed between the Scottish Government and the Scottish Green Party Parliamentary Group in August 2021.
- The agreement aimed to provide effective and responsible leadership for Scotland during the session of the Scottish Parliament.
- An important aspect of the agreement was to address the climate crisis.

### What led to Mr. Yousaf's resignation?

- On April 18, Scotland's Net Zero Minister, Màiri McAllan, announced in Parliament that the government has abandoned its immediate climate action targets due to the interim 2030 target being unattainable.
- The government aims to chart a new course to 2045 that is feasible, fair, and just, according to Ms. McAllan.
- The 2023 Report of the Climate Change Committee (CCC) highlighted Scotland's failure to meet ambitious climate goals, missing its annual emissions target in 2021, the eighth such miss in 12 years.
- Legislation will be expedited to address issues raised by the CCC, maintaining the legal commitment for reaching net zero emissions by 2045 and ensuring annual progress reporting.
- Despite scrapping the 2030 target, Scotland remains committed to achieving net zero emissions by 2045.
- On the same day, Scotland's National Health Service paused prescribing puberty blockers to children referred by its specialist gender clinic.

- The LGBTQ wing of the Scottish Greens expressed concerns about the future of the party's agreement with the SNP following this decision.
- The SNP terminated its Bute House power-sharing agreement with the Scottish Greens on April 25 after scrapping the 2030 climate target.
- The Scottish Greens criticized the SNP, calling the decision an act of political cowardice.
- Following the end of the agreement, the SNP became a minority government requiring support from other members of the Scottish Parliament.
- The SNP government survived a no-confidence vote on May 1, and Mr. Swinney received the necessary majority support in the Scottish Parliament to remain First Minister.

### What lies ahead for Scottish Greens?

- Following the vote to nominate Mr. Swinney, Greens leader Ms. Slater addressed Parliament.
- She stated that the Green Party's support for the SNP First Minister has always been conditional.
- The condition is based on policies aimed at addressing the climate crisis.
- Ms. Slater expressed pride in the achievements of the Scottish Greens during their time in government.
- The party will continue advocating for a fairer, greener, and more equal Scotland, as per their achievements and policies.

## What is DigiLocker and does it keep your data and documents safe? (13 May) (GS paper III: S&T)

The DigiLocker platform, launched in 2015, operates as an app to store users' digital records. As of early May, the app has over 270 million registered users, while nearly 6.7 billion documents have been retrieved through it

- Students across the country can now access their board exam results and verified marksheets through the Indian government's **DigiLocker platform**.
- The facility is available for 10th and 12th standard students from the CISCE board, as well as 10th standard students from the State Board of Tamil Nadu.
- Soon, this service will extend to students of the CBSE board as well.
- **DigiLocker, launched in 2015, serves as an app for storing digital records.**
- Users can utilize the app for various purposes such as **applying for a passport, reviewing marksheets, or proving identity during travel.**
- It aligns with the Indian government's initiative **to reduce paper usage by allowing easy access, verification, and storage of essential documents in a digital wallet.**

- As of early May, the app boasts over 270 million registered users and has facilitated the retrieval of nearly 6.7 billion documents including Aadhaar, insurance policies, PAN records, and driving licenses.
- Documents issued through DigiLocker are legally recognized and considered equivalent to original physical documents as per Rule 9A of the Information Technology (Preservation and Retention of Information by Intermediaries providing Digital Locker facilities) Rules, 2016.

### Why are users adopting DigiLocker?

- DigiLocker is a digital solution designed to provide users with access to their updated documents online, allowing them to prove their identity and credentials whenever necessary.
- This helps verifying officials by reducing the risk of encountering fake, poor quality print copies, or outdated documents lacking key details.
- DigiLocker eliminates the need to carry physical documents while traveling, as they can access or store them on a local device.
- In theory, digital documents stored on DigiLocker are considered as valid as their original counterparts.
- Using the DigiLocker app can potentially lead to faster service delivery, as stated on the DigiLocker website.

### How secure is DigiLocker?

- DigiLocker is a major initiative of the Ministry of Electronics & IT (MeitY) under the Digital India program, providing a secure document access platform on a public cloud.
- It's a government-approved application maintained with strict security protocols.
- Security measures include 2048 Bit RSA SSL encryption, multi-factor authentication (OTP verification), consent systems, timed logouts, and security audits.
- However, like any government database, DigiLocker is a potential target for hackers seeking to steal user data.
- In June 2020, DigiLocker addressed a potential vulnerability in the sign-up process that could compromise accounts.
- The vulnerability was promptly patched after receiving alerts from CERT-In and independent researchers, ensuring user data safety.
- Data collected by DigiLocker includes files and documents (optional), name, email (optional), and user IDs, with assurances of no data sharing with third parties and encrypted transit.

### What are some issues with DigiLocker?

- People unfamiliar with smartphones or navigating apps may struggle to download DigiLocker, use OTPs, and retrieve their credentials without assistance.
- Individuals who cannot read face additional challenges in using the app.
- Users with multiple names, aliases, or inconsistent spellings may encounter difficulties fetching their documents as DigiLocker requires exact matching with issuer data.
- Even minor discrepancies like capitalization or initials can cause failures in document retrieval.
- Lack of uniformity among government authorities and law enforcement in accepting virtual documents via DigiLocker adds to the challenges.
- Some insist on original hard copies despite virtual documents being available on DigiLocker.

### Do I need DigiLocker in order to get a new passport?

- The Hindu contacted Passport Seva to inquire about the necessity of DigiLocker for passport processing.
- An official from the National Call Centre stated that only original hard copies and xerox copies of documents were required, and DigiLocker was not mandatory.
- However, officials have previously encouraged passport applicants to use DigiLocker to expedite the application process.
- Instances have occurred where passport office authorities requested documents via DigiLocker in addition to inspecting paper originals.
- Implementation of this policy varies widely across the country.
- To streamline administrative processes, individuals can prepare by carrying original documents, physical copies, and necessary credentials on DigiLocker.

### The Hybrid Annuity Model (HAM) (GS Paper III: Investment)

It is a Public-Private Partnership (PPP) model used for financing, constructing, and operating infrastructure projects in India, particularly in the road sector. It combines features of two other PPP models: Build Operate Transfer (Toll) (BOT) Annuity and Engineering, Procurement, and Construction (EPC).

#### Key Features of HAM

- **Sharing of project cost:** The government bears a portion of the upfront construction cost (typically 40%) disbursed in installments linked to milestones achieved during construction. The private developer finances the remaining 60% – a combination of their equity and debt.
- **Annuity payments:** After project completion, the government makes semi-annual fixed annuity payments to the developer for the concession period (typically 30 years) to

compensate for the remaining project cost and operation and maintenance (O&M) expenses.

- **Toll collection:** The government is responsible for toll collection on the highway and does not share it with the developer.
- **Selection of Developer:** Developers are selected through a transparent bidding process based on the Net Present Value (NPV) of their quoted project cost and O&M expenses over the concession period.

### Benefits of HAM

- **Reduced government financial burden:** By sharing the upfront cost, HAM reduces the immediate financial burden on the government compared to solely funding the project.
- **Increased private sector participation:** The model attracts private developers by offering a combination of assured returns through annuities and the opportunity to recover their investment.
- **Faster project completion:** Timely milestone-based payments incentivize developers to complete construction quickly.
- **Transfer of risk:** The government bears the risk of traffic fluctuations and toll collection efficiency.

Here are some related pictures you can find on a web search but I can't directly display them:

- A picture of a highway under construction in India.
- A graph illustrating the project cost sharing between the government and the developer in HAM.
- A chart outlining the key features of the HAM model.

The first person to receive a transplanted pig kidney, Richard "Rick" Slayman, passed away nearly two months after the groundbreaking procedure. Here's a summary of the key details:

- **Recipient:** Richard "Rick" Slayman
- **Age:** 62
- **Condition:** End-stage kidney disease
- **Hospital:** Massachusetts General Hospital, Boston
- **Date of Transplant:** March 2024

- **Cause of Death:** Unconfirmed, Massachusetts General Hospital stated their findings don't indicate the transplant as a contributing factor.

**Kami Rita Sherpa** (born January 17, 1970) is a Nepali Sherpa climbing guide.



- **Nicknamed "Everest Man", Kami Rita** has scaled the peak a record-breaking 29 times, surpassing his own record set in May 2023.
- Born in Thame, Solukhumbu District, Nepal, Kami Rita comes from a family of mountaineers. His father was a guide and his brother Lakpa Rita has climbed Everest 17 times.
- Kami Rita began his Everest journey in 1992 as a porter before becoming a guide.
- He achieved his first summit in 1994 at the age of 24 and has climbed Everest nearly every year since.

Kami Rita's dedication and skill have made him a legend in the mountaineering world. He is an inspiration to aspiring climbers and a testament to the physical prowess of the Sherpa people.

#### PRELIMS PRACTICE QUESTIONS:

**Question 1:** Which of the following countries is landlocked and a member of the European Free Trade Association (EFTA)?

- A) Iceland
- B) Norway
- C) Liechtenstein
- D) Switzerland

**Answer: C) Liechtenstein**

**Explanation:** Liechtenstein is a landlocked country and a member of the European Free Trade Association (EFTA). Iceland is not landlocked, and both Norway and Switzerland are not members of EFTA.

**Question 2:** Which country among the EFTA members is NOT located in Europe?

**Answer: A) Iceland**

<p>A) Iceland B) Liechtenstein C) Norway D) Switzerland</p>	<p><b>Explanation:</b> Iceland is located in Europe, while Liechtenstein, Norway, and Switzerland are also European countries.</p>
<p><b>Question 3:</b> Which of the following statements about the European Free Trade Association (EFTA) is correct? A) EFTA was founded in 1957. B) EFTA consists of five member countries. C) EFTA aims to create a single market similar to the European Union (EU). D) EFTA membership is restricted to European countries only.</p>	<p><b>Answer: B)</b> EFTA consists of five member countries. <b>Explanation:</b> EFTA currently consists of four member countries: Iceland, Liechtenstein, Norway, and Switzerland. Therefore, option B is correct. Option A is incorrect because EFTA was founded in 1960. Option C is incorrect because EFTA aims to promote free trade and economic cooperation among its members but does not seek to create a single market like the EU. Option D is incorrect because EFTA membership is not restricted to European countries only; for example, Liechtenstein is a member despite being a landlocked country in Central Europe.</p>
<p><b>Question 4:</b> What is negativity bias? A) A tendency to focus more on positive events than negative ones. B) A psychological tendency to avoid negative stimuli. C) A heightened sensitivity to negative stimuli over positive ones. D) A cognitive bias that makes individuals overly optimistic.</p>	<p><b>Answer: C)</b> A heightened sensitivity to negative stimuli over positive ones. <b>Explanation:</b> Negativity bias refers to a psychological tendency ingrained in humans, where individuals exhibit a heightened sensitivity to negative stimuli over positive ones. Therefore, option C is correct. Option A is incorrect because negativity bias involves focusing more on negative events, not positive ones. Option B is incorrect because negativity bias does not involve avoiding negative stimuli but rather being more sensitive to them. Option D is incorrect because negativity bias leads to a greater emphasis on negative outcomes, making individuals more cautious or pessimistic rather than overly optimistic.</p>
<p><b>Question 4:</b> How does negativity bias impact social interactions? A) By promoting trust and cooperation. B) By encouraging risk-taking behavior. C) By fostering resilience in individuals. D) By making individuals more cautious in forming relationships.</p>	<p><b>Answer: D)</b> By making individuals more cautious in forming relationships. <b>Explanation:</b> Negativity bias makes individuals more cautious in forming relationships because they are more sensitive to potential threats or negative experiences. Therefore, option D is correct.</p>

	Options A, B, and C are incorrect because negativity bias does not promote trust and cooperation, encourage risk-taking behavior, or foster resilience in individuals in the context of social interactions.
<p><b>Question 5 :</b> What does the Index of Industrial Production (IIP) measure?</p> <p>A) Inflation rate in the industrial sector  B) Growth rate of the industrial sector  C) Employment levels in the manufacturing sector  D) Productivity of individual industries</p>	<p><b>Answer: B)</b> Growth rate of the industrial sector</p> <p><b>Explanation:</b> The Index of Industrial Production (IIP) measures the growth rate of the industrial sector by analyzing changes in the production levels of different industries over a specific period. Therefore, option B is correct. Options A, C, and D are incorrect because the IIP does not measure inflation, employment levels, or productivity of individual industries.</p>
<p><b>Question 6:</b> Which of the following sectors is NOT covered by the IIP?</p> <p>A) Mining  B) Manufacturing  C) Minimum support price(MSP)  D) Electricity</p>	<p><b>Answer: C)</b> Minimum support price(MSP)</p> <p><b>Explanation:</b> The IIP primarily covers the mining, manufacturing, and electricity sectors, but it does not include Minimum support price(MSP). Therefore, option C is correct. Options A, B, and D are incorrect because they represent sectors that are covered by the IIP.</p>
<p><b>Question 7 :</b> What does the Index of Industrial Production (IIP) measure?</p> <p>A) Agricultural productivity  B) Manufacturing output  C) Services sector growth  D) Retail sales performance</p>	<p><b>Answer: B)</b> Manufacturing output</p> <p><b>Explanation:</b> The Index of Industrial Production (IIP) measures the output of the manufacturing sector, making option B correct. Options A, C, and D are incorrect because the IIP specifically focuses on industrial production, not agricultural productivity, services sector growth, or retail sales performance.</p>
<p><b>Question 8:</b></p> <p>Statement: The IIP is calculated based on the volume and value of goods produced in the industrial sector.</p> <p>Which of the following is correct regarding the statement?</p> <p>A) The IIP is calculated based only on the value of goods produced.  B) The IIP is calculated based only on the volume of goods produced.</p>	<p><b>Answer: B)</b> The IIP is calculated based only on the volume of goods produced.</p> <p><b>Explanation:</b> The given statement is incorrect. The IIP is calculated based on the volume of goods produced in the industrial sector, not their value. Therefore, option B is correct. Options A, C, and D are incorrect because they misrepresent the factors considered in the calculation of the IIP.</p>

<p>C) The IIP is calculated based on the volume and value of goods produced, as well as their quality.</p> <p>D) The IIP is calculated based on the volume and value of goods consumed.</p>	
<p><b>Question 9:</b> Statement: JNNURM (Jawaharlal Nehru National Urban Renewal Mission) provided financial assistance to states and Union Territories for the implementation of urban development projects.</p> <p>Which of the following is correct regarding the statement?</p> <p>A) JNNURM provided financial assistance only to cities with a population below one million.</p> <p>B) JNNURM provided financial assistance only to rural areas for infrastructure development.</p> <p>C) JNNURM provided financial assistance to states and Union Territories for urban development projects.</p> <p>D) JNNURM provided financial assistance to private companies for industrial projects.</p>	<p><b>Answer: C)</b> JNNURM provided financial assistance to states and Union Territories for urban development projects.</p> <p><b>Explanation:</b> The given statement is correct. JNNURM indeed provided financial assistance to states and Union Territories for urban development projects. Therefore, option C is correct. Options A, B, and D are incorrect because they misrepresent the beneficiaries and purposes of JNNURM.</p>
<p><b>Question 10:</b> What was the primary objective of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM)?</p> <p>A) Improving rural infrastructure</p> <p>B) Promoting agricultural development</p> <p>C) Enhancing urban infrastructure and governance</p> <p>D) Providing financial assistance to industries</p>	<p><b>Answer: C)</b> Enhancing urban infrastructure and governance</p> <p><b>Explanation:</b> The primary objective of JNNURM was to enhance urban infrastructure and governance in Indian cities. It aimed to provide financial assistance to states and Union Territories for urban development projects. Option A and B are incorrect because JNNURM focused on urban, not rural development. Option D is incorrect because JNNURM did not provide financial assistance to industries.</p>
<p><b>Question 11:</b> Under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), which of the following received financial assistance for implementing urban development projects?</p> <p>A) State governments</p> <p>B) Rural development agencies</p> <p>C) Private companies</p> <p>D) Agricultural cooperatives</p>	<p><b>Answer: A)</b> State governments</p> <p><b>Explanation:</b> JNNURM provided financial assistance to state governments and Union Territories for implementing urban development projects. Option B, C, and D are incorrect because they do not represent the beneficiaries of JNNURM's financial assistance.</p>

<p><b>Question 12:</b> What was the duration of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM)?</p> <p>A) 5 years B) 10 years C) 15 years D) 20 years</p>	<p><b>Answer: A)</b> 5 years <b>Explanation:</b> JNNURM was initially launched for a duration of 5 years. It was implemented in two phases, with Phase I from 2005 to 2012 and Phase II from 2013 to 2014. Option B, C, and D are incorrect because they represent longer durations, which do not align with the actual duration of JNNURM.</p>
<p><b>Question 13:</b> Which ministry is responsible for implementing the Pradhan Mantri Awas Yojana (Urban)?</p> <p>A) Ministry of Rural Development B) Ministry of Housing and Urban Affairs C) Ministry of Finance D) Ministry of Social Justice and Empowerment</p>	<p><b>Answer: B)</b> Ministry of Housing and Urban Affairs <b>Explanation:</b> The Ministry of Housing and Urban Affairs is responsible for implementing the Pradhan Mantri Awas Yojana (Urban) in India. Option A, C, and D are incorrect because they are not directly related to the implementation of PMAY (Urban).</p>
<p><b>Question 14:</b> Under the Pradhan Mantri Awas Yojana (Urban), which of the following is eligible for financial assistance for the construction or enhancement of houses?</p> <p>A) State governments B) Urban local bodies C) Rural development agencies D) Private companies</p>	<p><b>Answer: B)</b> Urban local bodies <b>Explanation:</b> Urban local bodies are eligible for financial assistance under PMAY (Urban) for the construction or enhancement of houses. Option A, C, and D are incorrect because they do not represent the beneficiaries of PMAY (Urban) financial assistance.</p>
<p><b>Question 15 :</b> Under Pradhan Mantri Awas Yojana (Gramin), which of the following is eligible for financial assistance for the construction or enhancement of houses?</p> <p>A) State governments B) Urban local bodies C) Rural development agencies D) Beneficiary households</p>	<p><b>Answer: D)</b> Beneficiary households <b>Explanation:</b> Beneficiary households are eligible for financial assistance under Pradhan Mantri Awas Yojana (Gramin) for the construction or enhancement of houses. Option A, B, and C are incorrect because they represent entities other than the intended beneficiaries under PMAY (Gramin).</p>
<p><b>Question 16:</b> Under Pradhan Mantri Awas Yojana (Gramin), which of the following is eligible for financial assistance for the construction or enhancement of houses?</p> <p>A) State governments B) Urban local bodies C) Rural development agencies D) Beneficiary households</p>	<p><b>Answer: D)</b> Beneficiary households <b>Explanation:</b> Beneficiary households are eligible for financial assistance under Pradhan Mantri Awas Yojana (Gramin) for the construction or enhancement of houses. Option A, B, and C are incorrect because they represent entities other than the intended beneficiaries under PMAY (Gramin).</p>

<p><b>Question 17:</b> Under Pradhan Mantri Awas Yojana (Urban), which of the following is eligible for financial assistance for the construction or enhancement of houses?</p> <p>A) State governments  B) Urban local bodies  C) Rural development agencies  D) Beneficiary households</p>	<p><b>Answer: D)</b> Beneficiary households  <b>Explanation:</b> Beneficiary households are eligible for financial assistance under Pradhan Mantri Awas Yojana (Urban) for the construction or enhancement of houses. Option A, B, and C are incorrect because they represent entities other than the intended beneficiaries under PMAY (Urban).</p>
<p><b>Question 18:</b> Which government agency is responsible for managing DigiLocker?</p> <p>A) Ministry of Health and Family Welfare  B) Ministry of Electronics and Information Technology  C) Ministry of Agriculture and Farmers Welfare  D) Ministry of Environment, Forest and Climate Change</p>	<p><b>Answer: B)</b> Ministry of Electronics and Information Technology  <b>Explanation:</b> DigiLocker is managed by the Ministry of Electronics and Information Technology (MeitY) of the Government of India. Option A, C, and D are incorrect because they represent ministries unrelated to the management of DigiLocker.</p>
<p><b>Question 19:</b> How does DigiLocker contribute to reducing paperwork?</p> <p>A) By increasing the use of physical documents.  B) By requiring users to print out digital documents.  C) By providing a platform for storing and accessing digital documents.  D) By encouraging the use of paper-based documentation.</p>	<p><b>Answer: C)</b> By providing a platform for storing and accessing digital documents.  <b>Explanation:</b> DigiLocker reduces paperwork by providing users with a secure platform to store and access digital copies of their documents, thereby reducing the reliance on physical paper documents. Option A, B, and D are incorrect because they do not accurately describe how DigiLocker contributes to reducing paperwork.</p>
<p><b>Question 20:</b> Which of the following statements about the Hybrid Annuity Model (HAM) is correct?</p> <p>A) HAM is a type of investment scheme offered by banks.  B) HAM is a model used for determining the price of agricultural commodities.  C) HAM is a public-private partnership (PPP) model used in infrastructure projects.  D) HAM is a renewable energy production technique.</p>	<p><b>Answer: C)</b> HAM is a public-private partnership (PPP) model used in infrastructure projects.  <b>Explanation:</b> The Hybrid Annuity Model (HAM) is a type of public-private partnership (PPP) model used in infrastructure projects, particularly in the roads and highways sector. Option A, B, and D are incorrect because they do not accurately describe the nature or purpose of HAM.</p>
<p><b>Question 21:</b> What role does the private sector play in projects under the Hybrid Annuity Model (HAM)?</p> <p>A) Private sector only provides technical expertise.</p>	<p><b>Answer: B)</b> Private sector is responsible for project financing and construction.  <b>Explanation:</b> In projects under the Hybrid Annuity Model (HAM), the private sector is responsible for project financing and construction, while the government is</p>

<p>B) Private sector is responsible for project financing and construction.</p> <p>C) Private sector has no involvement in HAM projects.</p> <p>D) Private sector acts as a regulatory authority.</p>	<p>responsible for providing fixed annual payments and ensuring project oversight. Option A, C, and D are incorrect because they do not accurately describe the role of the private sector in HAM projects.</p>
<p><b>Question 22:</b> Which entity is responsible for providing fixed annual payments to the private sector in projects under the Hybrid Annuity Model (HAM)?</p> <p>A) Private sector consortium</p> <p>B) International organizations</p> <p>C) Government</p> <p>D) Regulatory authorities</p>	<p><b>Answer: C) Government</b></p> <p><b>Explanation:</b> In projects under the Hybrid Annuity Model (HAM), the government is responsible for providing fixed annual payments to the private sector. These payments cover both construction and maintenance costs and provide revenue certainty to the private sector. Options A, B, and D are incorrect because they do not accurately represent the entity responsible for making payments in HAM projects.</p>

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