

24/04/2024

TOPICS COVERED

1. T.N., Kerala to count Nilgiri tahrs in a synchronised survey from April 29 (24 April) (GS Paper III: Environment)
2. Many glacial lakes expanding, show ISRO images of catchments of Indian Himalayan river basins (24 April) (GS Paper III: Disaster Management)
3. Naima Khatoun becomes first woman V-C of AMU (24 April) (STATE PRELIMS)
4. Toss out the junk food, bring back the healthy food plate (24 April) (GS Paper II: Health Sector)
5. Insuring the future: On health insurance and a wide demographic of citizens (24 April) (GS Paper I: Society)
6. Towards a less poor and more equal country (24 April) (GS Paper III: Inequality)
7. An overview of the PMAY-U scheme (24 April) (GS Paper III: Housing)

Training for teachers in cultivating a positive classroom environment (24 April)

- MiTran Global, an edutech organization, is organizing a training program for teachers.
- The program aims to provide practical strategies and insights for cultivating a positive classroom environment.
- The training sessions will take place on April 27 and May 4.
- It is designed for educators at all levels, including teachers, school administrators, and educational professionals.
- The goal is to create a learning environment that enhances student engagement, learning outcomes, and overall well-being.
- The Hindu In School is the media partner for the event.
- The sessions will cover topics such as understanding the power of positivity in education, fostering positive relationships with students, implementing classroom management techniques, and promoting social and emotional learning.

Wide range of speakers

- The training program will feature keynote speakers from various educational backgrounds.
- Keynote speakers include Neeta Bali, director of Seth Anandram Jaipuria Schools; Anna-Karin Berg, internationalization strategist in education from Drottning Blankas Gymnasieskola, Sweden; Vidyashankar Guru, co-founder and chief vision officer of MiTran Global; Neha Sharma, former Deputy Secretary of CBSE; Karen Wagnon, founder of Teaching Our Youth in Atlanta; Denise Thompson Shearer, a school psychologist from Florida; Chitrakala

Ramachandran, principal of Chennai Public School; Kavita Bajpai, an education innovator; and Anjali Razdan, director of academics at Meluha International School, Hyderabad.

- The training program aims to provide valuable insights and strategies for creating a positive classroom environment.
- Registrations for the training program are open and can be done at mitranglobal.com/page/ccm.

T.N., Kerala to count Nilgiri tahrs in a synchronised survey from April 29 (24 April) (GS Paper III: Environment)

The Nilgiri Tahr (*Nilgiritragus hylocrius*)

- **State Animal of Tamil Nadu:** The Nilgiri tahr is an endemic mountain ungulate, meaning it's found exclusively in a specific geographic region.



Nilgiri Tahr

- **Habitat:** Its natural habitat is the montane shola-grassland ecosystem of the South Western Ghats in India. They are typically found in high-altitude, rugged terrain.
- **Appearance:**
 - Stocky build with short, coarse fur
 - A prominent mane in males.
 - Both males and females have short, curved horns.
- **Conservation Status:** The Nilgiri tahr is classified as "Endangered" on the IUCN Red List due to its limited range and threats to its habitat.
- **Threats:**
 - Habitat loss and fragmentation
 - Poaching
 - Competition from livestock
 - Invasive species
- **Conservation Efforts:**
 - Protected areas: Establishment of wildlife sanctuaries and national parks like Mukurthi National Park and Eravikulam National Park.

Mukurthi National Park

- Community-based conservation initiatives
- Monitoring populations and reducing human-wildlife conflicts

- Five months after the initiation of Project Nilgiri Tahr, Tamil Nadu is preparing to estimate the population of its State animal.
- The Forest Departments of Tamil Nadu and Kerala will collaborate to conduct a three-day synchronized census starting from April 29.
- Supriya Sahu, Additional Chief Secretary for Environment, Climate Change, and Forest, stated that bounded count and double observer methods will be employed to estimate the population of the mountain ungulate.
- Approximately 700 people will participate in the survey.
- This census marks the first time such a large-scale, organized, and scientific survey is being conducted for the Nilgiri tahr in India.
- The survey aims to provide valuable baseline data for population estimation and project management.
- The Eravikulam and Silent Valley National Parks in Kerala, which share habitats with the Nilgiri tahr in Tamil Nadu, will also be covered in the census.

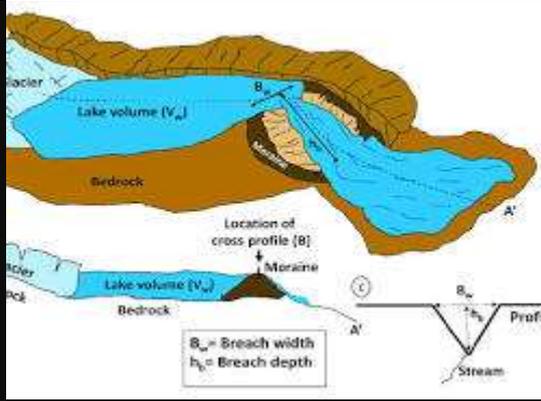
Same method

- Kerala teams will utilize the same counting methods as Tamil Nadu for the Nilgiri tahr census.
- They will focus on tahr habitats adjoining Tamil Nadu and cover continuous patches with a large tahr population.
- Nilgiri tahrs prefer montane grasslands with steep and rocky terrains, found at altitudes between 300 and 2,600 meters above sea level.
- A 2015 study by WWF-India estimated a little over 3,100 Nilgiri tahrs in fragmented habitats across the Western Ghats in Tamil Nadu and Kerala, from the Nilgiris in the north to the Kanniyakumari hills in the south.
- WWF-India, the Wildlife Institute of India, and the Nature Conservation Foundation are collaborating to develop scientific and accurate techniques for population enumeration.

Many glacial lakes expanding, show ISRO images of catchments of Indian Himalayan river basins (24 April) (GS Paper III: Disaster Management)

Glacial Lakes

- **Formation:** Glacial lakes are bodies of water that form from glacial activity. They can be created through various processes:
 - **Erosion:**Glaciers carve out depressions in the landscape, which fill with water after the ice retreats.
 - **Moraines:**Glacial deposits of rock and debris (moraines) can dam valleys, creating lakes.



- **Ice Blockage:** Melting chunks of a retreating glacier can become partially buried, forming depressions ('kettle holes') that fill with water.

Types of Glacial Lakes

- **Tarn:** Small lakes in mountain basins created by glacial erosion.
- **Paternoster Lakes:** A series of lakes formed in a glacial valley, connected by a stream.
- **Moraine-dammed Lakes:** Can be larger and often located at the foot of glaciers.
- **Supraglacial Lakes:** Form on the surface of glaciers themselves.

Distribution: Glacial lakes are found worldwide in regions with current or past glaciation, especially in high mountain ranges like the Himalayas, Andes, and the Alps.

Significance and Concerns

- **Freshwater Stores:** Glacial lakes are important freshwater sources, vital for ecosystems and human use.
- **Climate Change Impact:** Glaciers worldwide are retreating due to climate change. This rapid melting can destabilize moraine-dammed lakes and lead to Glacial Lake Outburst Floods (GLOFs).
- **Early Warning Systems:** Monitoring of glacial lakes and the establishment of early warning systems is crucial to reduce the risks of GLOFs.

Changes in Glacial Lakes:

- Long-term satellite imagery by ISRO covering Indian Himalayan river basins from 1984 to 2023 shows significant changes in glacial lakes.
- Out of 2,431 lakes larger than 10 hectares identified during 2016-17, 676 glacial lakes have notably expanded since 1984.
- Specifically, 130 of these lakes are situated within India, with 65 in the Indus, 7 in the Ganga, and 58 in the Brahmaputra River basins.
- Among the expanding lakes, the majority are Moraine-dammed (307), followed by Erosion (265), other (96), and Ice-dammed (8) glacial lakes, respectively.
- Satellite-derived long-term change analyses provide valuable insights for understanding glacial lake dynamics, essential for assessing environmental impacts and developing strategies for Glacial Lake Outburst Floods (GLOF) risk management and climate change adaptation.

Was your apology as big as your ads, SC asks Patanjali (24 April)

Supreme Court Inquiry into Patanjali Ayurved:

- The Supreme Court questioned Patanjali Ayurved, co-founded by Baba Ramdev, regarding the size and cost of their published apology compared to their usual front-page advertisements for herbal drugs.
- Patanjali, along with Ramdev and Acharya Balkrishna, faces contempt action for publishing objectionable and misleading advertisements about their Ayurvedic products, despite an undertaking to stop such ads given to the Supreme Court last November.
- The court expressed dissatisfaction with their previous apologies and demanded to see the original newspapers where the apology was published, rather than blown-up copies.
- Senior advocate Mukul Rohatgi, representing the trio, stated that the apology was published in 67 newspapers, costing "tens of lakhs."
- The court gave Rohatgi until April 30 to file the original papers.
- The court also questioned the AYUSH Ministry for omitting Rule 170 from the Drugs and Cosmetics Rules, which dealt with taking action against objectionable advertisements.
- The government's expert body had recommended Rule 170, but the Centre removed it, prompting the court to seek an explanation.
- Patanjali cited the absence of Rule 170 as an excuse to continue their advertisements, claiming the remaining laws against objectionable ads were "archaic."
- The court additionally involved licensing authorities and drug controllers under AYUSH in the matter.

Naima Khatoon becomes first woman V-C of AMU (24 April) (STATE PRELIMS)

- President Droupadi Murmu has appointed Professor **Naima Khatoon as the first woman Vice-Chancellor of Aligarh Muslim University (AMU)**, breaking a century-old **glass ceiling**.
- This appointment is considered significant as it marks a historic moment for AMU and for women in leadership positions.
- Professor Naima Khatoon's appointment is seen as part of the BJP government's efforts to reach out to Muslim women.
- The timing of the appointment, just days ahead of the second phase of the Lok Sabha election, is notable and adds to its significance.
- The appointment had been pending for some time, and its announcement is viewed as a message to the Muslim community, given the importance of the AMU Vice-Chancellor in the community.

Significant human rights violations in India, says U.S. government report (24 April)

- The U.S. State Department released its 2023 Human Rights Report (HRR), which examines human rights practices in various countries.
- The report flagged "credible reports" of numerous human rights abuses in India.

- These abuses include **extrajudicial killings, enforced disappearances, arbitrary arrest or detention, torture for coerced confessions, and repeated instances of Internet shutdowns and blocked telecommunications.**
- Additionally, the report mentions surveillance of civil society activists and journalists, as well as crimes targeting ethnic and caste minorities.
- It highlighted an outbreak of ethnic conflict between the Kuki and Meitei ethnic groups, resulting in significant human rights abuses.
- The report criticized the government for taking minimal credible steps or action to identify and punish officials responsible for human rights abuses.

Extrajudicial killings

- The 2023 Human Rights Report highlighted several human rights abuses in India, including arbitrary or unlawful killings, including extrajudicial killings.
- Between 2016 and 2022, India registered 813 cases of extrajudicial killings, with the highest number reported in Chhattisgarh, followed by Uttar Pradesh.
- In a section on "Transnational repression," the report mentioned government repression against journalists, diaspora members, civil society activists, and human rights defenders.
- Allegations have been made by other governments and diaspora communities that the Indian government has used violence or threats against individuals in other countries for reprisal, citing the case of Sikh Canadian citizen Harjeet Singh Nijjar.
- The report noted the cancellation of registration certificates of 1,827 non-profit associations under FCRA provisions between 2017 and 2022, with numerous reports of threats and violence against human rights defenders.
- There are credible reports of militant groups killing Muslims and Dalits for transporting or slaughtering cattle, with the Supreme Court issuing guidelines in 2018 to reduce such acts of vigilantism.

LAHDC Leh

- **Decentralized Governance Body:** Established in 1995 under the Ladakh Autonomous Hill Development Council Act to provide a framework for self-governance in the Leh district of India's Union Territory of Ladakh.
- **Aims:** Promote socio-economic development, protect the region's unique cultural identity, and devolve decision-making authority to the local level.

Key Functions

- **Planning & Development:** Formulates and implements plans for various sectors, including infrastructure, education, health, agriculture, and tourism.
- **Financial Resources:** Manages funds allocated by the central and UT governments and raises its own revenues through taxes and fees.
- **Subject Matters:** Exercises power over a range of subjects, including:
 - Land use
 - Public health
 - Sanitation
 - Animal husbandry
 - Social and cultural affairs
 - Education
 - Preservation of cultural heritage

Structure

- **Elected Council:** Comprises 30 councilors elected from single-member constituencies. Four additional members are nominated by the government for representation of minorities and women.
- **Executive Council:** Headed by a Chief Executive Councillor (CEC), aided by other elected members. The Executive Council is responsible for implementing the LAHDC's decisions.

New type of host defence against Zika, dengue viruses revealed (24 April)

- Some viruses, such as Zika, dengue, and chikungunya, are present in bodily fluids like saliva and semen but do not spread orally or sexually.
- Scientists have been puzzled by this phenomenon for years.
- A research team has finally explained why these viruses present in bodily fluids do not necessarily transmit through those routes.
- On March 29, 2020, the World Health Organization (WHO) posted a tweet stating that COVID-19 is not airborne, sparking concerns among scientists.
- Many scientists contacted the WHO to dispute the tweet's contents, providing evidence to discredit it.
- The tweet was later proven to be factually incorrect, but the WHO remained unconvinced for almost two years.
- Transmission is a crucial event in a virus's life cycle, and studying it has been challenging.
- Successful viruses have evolved extraordinary adaptations over years to ensure they can jump to new hosts.
- Understanding virus transmission is essential for controlling outbreaks and developing effective preventive measures.

What does a virus do inside the body?

- Most human viruses spread by being present in bodily fluids that come into contact with the outer environment, facilitating transmission to a new host.
- Once inside a new host, viruses must target specific cells to infect. This selectivity is known as tropism.
- Viruses have proteins on their surface that interact with receptors on host cells. Cells containing these receptors are susceptible to infection.
- For example, HIV targets cells that produce the CD4 protein, such as T-cells and macrophages. SARS-CoV-2 targets cells expressing the ACE2 receptor, found in the respiratory tract and some cardiovascular cells.
- Viral transmission involves a race between the virus replicating and the immune system fighting it. The virus must spread before the immune response clears it or the host succumbs to infection.
- Some viruses use a strategy of having surface proteins with receptors on multiple cell types, allowing them to infect different cell types and access various bodily fluids, facilitating quicker transmission.

What is the PS receptor?

- Phosphatidyl serine (PS) is a protein expressed by dying cells, signaling immune cells to destroy them.
- Viruses exploit this pathway through apoptotic mimicry, expressing PS on their surfaces to infect cells targeted for destruction by the immune system.
- The PS receptor is expressed by many cells, including some immune cells, making it a target for viruses.
- Studying viral transmission, especially for viruses using the PS receptor, is challenging because the virus can be present in multiple compartments.
- Mere presence of a virus in a compartment doesn't guarantee transmission from that route. For instance, Zika virus is found in bodily fluids like semen, saliva, and breast milk but mainly transmits through mosquitoes despite target cells being present in oral and genital cavities.

How does the body defend itself?

- Scientists at Ulm University Medical Centre, Germany, have discovered a new defense mechanism against Zika and similar viruses.
- Published in Nature Microbiology, the study reveals how the body uses extracellular vesicles in bodily fluids to inhibit viral infection.
- Vesicles are small structures enclosed by fat, used by cells to transport substances within and outside the cell.
- Extracellular vesicles, secreted outside the cell, contain PS proteins on their surface, which viruses like Zika use for infection.
- These vesicles are abundant in saliva and semen, containing PS proteins, but have low concentration in the blood.
- Through experiments, researchers showed that PS-containing vesicles compete with viruses for entry receptors, preventing infection by crowding out the viruses.

What does the discovery portend?

- The research group found that viruses using the PS receptor for apoptotic mimicry, like dengue, chikungunya, West Nile, ebola, and vesicular stomatitis viruses, are inhibited by extracellular vesicles.
- The presence of these vesicles did not affect the infectivity of viruses that don't use the PS receptor for entry, such as HIV and SARS-CoV-2.
- This discovery of PS-coated vesicles as part of immunity is a new type of defense against viral infection.
- While it's too early to predict therapeutic applications, this finding opens avenues for further research.
- The study suggests a far-reaching idea that PS-containing vesicles in humans might have influenced the evolution of mosquito-borne viruses.
- It speculates that these viruses might have adapted to spread differently when unable to transmit through saliva or semen, echoing the concept of adaptation in nature.

Toss out the junk food, bring back the healthy food plate (24 April) (GS Paper II: Health Sector)

There needs to be a people's movement, backed by sincere policy interventions, to promote healthy and nutritionally diverse diets and ensure informed food choices

- India is undergoing a significant dietary shift known as "nutrition transition," moving away from traditional high-fiber diets towards more processed, calorie-rich Western-style diets.



- This transition coincides with economic progress, urbanization, and increased consumption of packaged and processed foods, commonly referred to as "junk foods."
- Junk foods are low in essential nutrients like vitamins and minerals but high in calories, fats, salt, sugar, and preservatives (Examples include sorbic acid, benzoic acid, and sodium nitrite).
- Scientific evidence links junk food consumption to weakened immune systems, high blood pressure, elevated blood sugar levels, weight gain, and increased cancer risk.
- Examples of junk or high in fats, salts, and sugars (HFSS) foods include cookies, cakes, chips, sugary drinks, instant noodles, canned fruits, and bakery products.

- Unhealthy diets are a major contributor to the rise of **lifestyle diseases** in India, with a significant portion of the population affected by **metabolic disorders like diabetes, hypertension, and abdominal obesity**.
- Aggressive advertising promoting "tasty" and "affordable" **comfort foods**, particularly **targeting younger consumers**, plays a significant role in shaping dietary habits.
- Studies show a high prevalence of packaged food consumption among children, with a **substantial portion consuming sweetened beverages and packaged foods daily**.
- The **ultra-processed food industry** in India has seen rapid growth, with the food processing industry projected to reach **\$535 billion by 2025-26**.

Court's concern

- Supreme Court in (Subhash Kumar vs State of Bihar Case (1991), M.C. Mehta vs. Union of India & Ors. (2013), Consumer Education and Research Centre (CERC) vs. Union of India (UOI) & Others case (2015): Stressed that hazardous foods threaten the **right to life under Article 21** of the Constitution.
- Prioritized healthy foods and active lifestyles through programs like **Eat Right India, Fit India Movement, and Prime Minister's Overarching Scheme for Holistic Nutrition (Poshan) 2.0**.
- **FSSAI Regulations**: Restricted sale of HFSS foods near schools to protect children from unhealthy eating.
- **National Commission for Protection of Child Rights**: Issued notices to health drink companies for misleading advertising about product healthiness.
- Implementation Challenges: Despite policies, effective action to reduce junk food consumption remains difficult.
- Key Strategies:
 - Strengthen regulatory enforcement.
 - Implement nutrition education programs.
 - **Encourage food industry reformulation.**
 - Promote community-based initiatives for healthy eating.

Formulate a clear definition

- Protect children from junk food:
 - FSSAI lacks clear definition of HFSS foods.
 - Define HFSS foods for better regulation implementation.
 - Ensure stricter compliance of school food regulations by **National Commission for Protection of Child Rights**.
- **Use Front-of-Pack Labelling (FOPL)**:
 - Helps consumers make informed food choices.
 - Current nutrition tables on food packets often ignored.
 - Implement warning labels like "high in salt" on front for better understanding.
- **Indian Nutrition Rating (INR)**:
 - Included in draft regulations.

- Concerns about star ratings allowing unhealthy foods to pass.

Have subsidies for healthy foods

- Positive subsidies for healthy foods:
 - Promote whole foods, millets, fruits, and vegetables.
 - Make them more available and affordable.
 - Encourage greater consumption in rural and urban areas.
- Behavioural change campaign:
 - Target children and young adults.
 - Educate about healthy eating habits.
 - Highlight the health risks of junk foods.
 - Promote local and seasonal produce.
 - Use social media influencers for awareness.
- Urgency of healthier diets:
 - Create a "Jan Andolan" or people's movement.
 - Generate public demand for healthy diets.
 - Implement policy interventions for informed food choices.

Insuring the future: On health insurance and a wide demographic of citizens (24 April) (GS Paper I: Society)

While broadening eligibility, health insurance must be made affordable

Insurance Regulatory and Development Authority of India (IRDAI)

The Insurance Regulatory and Development Authority of India (IRDAI) is a statutory body established under the **Insurance Regulatory and Development Authority Act, 1999**. It functions as the apex regulatory body for the insurance and reinsurance industries in India.

Mission:

- To protect the interests of policyholders.
- To regulate, promote, and ensure the orderly growth of the insurance industry in India.

Key Functions:

- **Issuing Licenses:** Grants licenses to insurance and reinsurance companies after assessing their financial soundness and business plans.
- **Regulation:** Formulates regulations on various aspects of the insurance sector, including product design, premium rates, solvency margins, and agent licensing.
- **Consumer Protection:** Addresses grievances of policyholders and ensures fair treatment by insurance companies.

- **Market Development:** Promotes healthy competition in the insurance market, leading to innovation and better products for consumers.

Composition:

- **The IRDAI is a 10-member body consisting of a Chairperson, five full-time members, and four part-time members appointed by the Government of India.**

Benefits:

- **Stability and Growth:** The IRDAI's regulatory framework helps maintain a stable and growing insurance sector, encouraging investment and risk management.
- **Increased Choice:** Increased competition fostered by IRDAI regulations leads to a wider range of insurance products and services for consumers.
- **Transparency and Fairness:** IRDAI regulations promote transparency in insurance products and ensure fair treatment of policyholders.

- The IRDAI has directed insurance companies to provide health insurance to a wider demographic, including senior citizens above 65.
- India's demographic landscape is changing rapidly, with the senior population projected to increase significantly by 2050.
- The India Ageing Report 2023 estimates that seniors (above 60) will rise from **10% to 30% of the population by 2050.**
- This demographic shift mirrors trends seen in developed countries, where concerns about access to healthcare and affordability are significant.
- In developed nations, **healthcare systems vary from government-funded to entirely private, with cost often a barrier to quality care.**
- Health insurance becomes more expensive with age, following actuarial principles.
- Currently, **only a small percentage of India's economic elite can afford comprehensive family health plans.**
- The IRDAI's directive may lead to more health insurance policies, but if they remain unaffordable, it would not address the underlying issue.
- India's future hinges on effectively utilizing its demographic dividend, which requires upgrading affordable healthcare infrastructure.
- In some southern Indian states, the traditional care-giving structure for the elderly is already breaking down, highlighting the need for improved healthcare access.
- Broadening health insurance eligibility must be accompanied by substantial improvements in affordable healthcare services.

Excessive restrictions: On poll-time curbs

(24 April)

Petition against poll-time curbs raises legitimate questions about public participation

- Activists Aruna Roy and Nikhil Dey have challenged prohibitory orders imposed during election periods in the Supreme Court of India.

- These orders, issued under **Section 144 of the CrPC**, restrict gatherings and public activities without permission.
- Civil society organizations find their applications for gatherings met with no response, leading to a lack of public awareness programs during elections.
- The petitioners argue that such blanket prohibitory orders limit public participation in the democratic process, especially in educating voters.
- Court judgments have limited the power of Section 144, questioning the validity of blanket restrictions during elections.
- The Supreme Court bench raised concerns about the justification for passing blanket orders and directed executive magistrates to decide on applications for public meetings within three days.
- There is a debate about whether elections alone justify blanket restrictions on public participation and discretionary powers.
- While authorities argue they are under the control of the Election Commission of India (ECI) during elections, questions arise about whether the ECI favors such clampdowns and if statutory powers can be shifted to it.

Towards a less poor and more equal country

(24 April) (GS Paper III: Inequality)

The twin objectives of high economic growth and reduction of inequality can only be achieved with improvements in human development and poverty reduction

- **World Inequality Lab**, a global research center, published a working paper titled "**Income and Wealth Inequality in India, 1922-2023: The Rise of the Billionaire Raj**" in March.
- The paper was authored by Nitin Kumar Bharti, Lucas Chancel, Thomas Piketty, and Anmol Somanchi.
- It combines data from various sources including national income accounts, wealth aggregates, tax tabulations, rich lists, and surveys on income, consumption, and wealth.
- The aim of the paper is to analyze and present insights into income and wealth inequality trends in India from 1922 to 2023.
- It focuses on the **emergence and growth of extreme wealth**, often referred to as the "**Billionaire Raj**," in India during the specified period.

Income and wealth inequality

- Income inequality in India has reached its peak in 2022-23, with the top 1% of the population receiving 22.6% of the national income, the highest in the last 100 years.
- The top **0.1% of the population earned nearly 10%** of the national income in India during the same period.
- Wealth inequality is also significant, with the top 1% holding **40.1% of the national wealth** in 2022-23, the highest level since 1961.

- The share of wealth among the top 10% increased from 45% in 1961 to 65% in 2022-23, while the share of the bottom 50% and middle 40% declined.
- Approximately 10,000 individuals out of 92 million Indian adults own an average of ₹22.6 billion in wealth, which is 16,763 times the average Indian's wealth.
- While India's wealth inequality is not as extreme as Brazil and South Africa, it has increased threefold between 1961 and 2023.
- Income inequality in India is among the highest globally, even surpassing South Africa, Brazil, and the U.S., which exacerbates wealth inequality.
- The period between 1960 and 1980 saw a decline in inequality, but it began increasing with the onset of liberalization in the 1980s and accelerated after the 1991 economic reforms in India.
- The rise of top-end inequality, particularly in wealth concentration, has been significant since 2014-15, leading to a more unequal society than during the British colonial era.
- Until 1975, India's average income was comparable to that of China and Vietnam.
- In the subsequent 25 years, China and Vietnam experienced income growth of 35-50% higher than India's.
- Post-2000, China's income grew rapidly, becoming 2.5 times that of India's.
- China's growth has been broad-based, whereas India's growth has been coupled with extreme economic inequality.
- In 2022, India's top 1% earned nearly 50% more income than China's top 1%.
- China and Vietnam achieved high economic growth along with reductions in inequality through improvements in human development and poverty reduction.
- Sustainable economic growth requires improvements in human development, which should precede economic growth.
- States in India with sustained high growth rates (over 7% GSDP per year) were relatively advanced in human development, including Kerala, Tamil Nadu, Andhra Pradesh, Karnataka, Maharashtra, Gujarat, Punjab, and Delhi.
- States with lower human development, such as Jharkhand, Chhattisgarh, Bihar, Madhya Pradesh, Odisha, Uttar Pradesh, and Rajasthan, registered growth rates of less than 5% per annum post-liberalization.

Human development

Human Development Report (HDR)?

- **Annual Report:** Published since 1990 by the United Nations Development Programme (UNDP), the HDR examines key development issues from a human-centered perspective.
- **Beyond Economic Growth:** It goes beyond traditional measures like GDP and focuses on expanding people's choices, freedoms, and overall well-being.
- **Human Development Index (HDI):** Perhaps the most well-known feature of the HDR, the HDI is a composite index that measures a country's achievement in three key dimensions:
 - Long and healthy life (health)
 - Access to knowledge (education)
 - Decent standard of living (GNI per capita)

- India ranked 134 out of 193 countries in the Human Development Report (HDR) 2023-2024.

- Despite being the fifth largest economy, India lags behind **Sri Lanka, Bhutan, and Bangladesh** in human development.
- Economic growth has not translated into growth in human development for India.
- Human development should be prioritized for promoting inclusive growth; the poor should not have to wait for trickle-down benefits.
- Without improvements in human development, capability enhancement, and poverty reduction, economic growth cannot be inclusive and will only worsen inequality.
- **India's human development score decreases by 31.1% when economic inequality is taken into account.**
- Programs like the **Pradhan Mantri Garib Kalyan Anna Yojana, which provides free foodgrains, are insufficient to address economic inequality.**
- Sustained and inclusive growth cannot be based solely on incentives without job creation.
- High levels of inequality may lead to social and political upheaval if not addressed.

An overview of the PMAY-U scheme (24 April) (GS Paper III: Housing)

- The current Union government has completed two terms.
- One of its flagship programs was **Housing For All (HfA) by 2022.**
- The program **aimed to provide housing in both urban and rural areas.**
- It was planned under the **Pradhan Mantri Awas Yojana (PMAY) scheme in 2015.**

What is the PMAY scheme?

- PMAY is a centrally sponsored scheme.
- Both the Union and State governments are supposed to financially contribute to it.
- The objectives of the scheme include:
 - **Rehabilitation of slum dwellers with private developers' participation.**
 - **Promotion of affordable housing for weaker sections through Credit Linked Subsidy Schemes (CLSS).**
 - **Affordable housing in partnership with public and private sectors.**
 - **Subsidy for Beneficiary-led Construction (BLC).**

How has the scheme panned out?

- HfA (Housing for All) remains incomplete despite the supposed completion of the scheme.
- In August 2022, the PMAY-Urban (PMAY-U) was extended until December 31, 2024, to complete already sanctioned houses.
- There is estimated to be **a shortage of around 20 million houses in rural areas and three million in urban centers.**
- However, actual figures suggest a greater shortfall, **with the urban housing shortage increasing by 54% from 2012 to 2018.**
- The PMAY-U has not met expectations, with a shortfall of around 40 lakh houses from the sanctioned and completed segments.

- The ISSR (in-situ slum redevelopment) has particularly failed, with only 2,10,552 houses sanctioned.
- According to reports, the PMAY-U has only addressed 25.15% of the housing shortage by delivering 80 lakh homes.
- Even if remaining sanctioned houses are constructed by 2024, it would only address about 37% of the real need, leaving almost 2.4 crore households without a roof.
- Despite spending over \$29 billion in the last five years on low-cost housing, "Housing for All" remains an unfulfilled promise.

What ailed the PMAY?

- The PMAY scheme relies heavily on private sector participation to fill the gap in public investments for social housing.
- Approximately 40% (according to the World Bank, 49%) of people in Indian urban areas live in designated or informal slums, making addressing housing in these areas crucial for PMAY's success.
- However, some projects handing over slum spaces to private players resulted in vertical growth that created more problems for residents due to recurring costs of utilities and squeezed living spaces.
- Land ownership issues, such as land under airports, railways, or forests, made it impossible for ISSR (in-situ slum redevelopment) to address housing needs.
- Plans for ISSR were often drawn up by consultants without community involvement.
- There's a disconnect between city master plans and PMAY-U, with many cities favoring large capital-intensive technological solutions over social housing.
- The Centre's contribution to PMAY's investment expenditure is only about 25%, with the bulk of the funding coming from beneficiary households (60%) and state governments (15%).
- PMAY's architecture doesn't effectively address the needs of the landless and the poor, with a limited government role in many verticals.
- Slum-dwelling families eligible for rehabilitation under ISSR make up only about 2.5% of total beneficiaries.

How is India planning to boost EV production? (24 April)

- On March 15, the Union government approved a policy aimed at promoting India as a manufacturing hub for Electric Vehicles (EVs).
- The policy includes a minimum investment requirement of ₹4,150 crore for companies interested in manufacturing EVs in India.

What does the policy stipulate?

- The Union government's new policy aims to encourage global Electric Vehicle (EV) makers like Tesla and BYD to enter the Indian market.

- The main goal of the policy is to facilitate the shift towards local production of EVs in a financially feasible way, aligning with local market conditions and demand.
- A significant provision of the policy is the reduction of import duty on EVs imported as Completely Built Units (CBUs) with a minimum cost, insurance, and freight (CIF) value of \$35,000, from the current 70%-100% to 15% for a five-year period, contingent upon the establishment of a manufacturing unit within three years.
- The policy also outlines that a total duty waiver of ₹6,484 crore or a proportional amount based on the investment made—whichever is lower—will be granted on the total number of imported EVs, with a maximum import limit of 40,000 EVs over five years.
- To qualify for the scheme, manufacturers must invest a minimum of \$800 million and adhere to localization targets.
- Manufacturers have three years to establish their manufacturing facilities in India and are expected to achieve 25% localization by the third year and 50% by the fifth year.
- Failure to meet localization targets or the minimum investment criteria outlined in the scheme may result in the revocation of manufacturers' bank guarantees.

What about domestic players?

- Tata Motors opposed the Tesla proposal to lower import duties, stating that it would negatively impact the domestic industry and harm the investment climate.
- According to Rajat Mahajan, a Partner at Deloitte India, most Indian players currently dominate the segments below ₹29 lakh in the EV market.
- The policy's benefits, particularly the reduction of import duty to 15%, are expected to primarily favor Original Equipment Manufacturers (OEMs) targeting consumers in the higher-end market segment.
- Mahajan noted that the policy creates an attractive opportunity for global EV players and Indian joint ventures (JVs) with such players to increase sales and manufacturing activities in India.

How does it cater to Indian markets?

- I.V. Rao, a Distinguished Fellow at TERI, emphasizes the importance of considering local conditions such as the environment, roads, and usage patterns for global players entering the Indian market.
- Rajat Mahajan from Deloitte notes that while the penetration of EVs in the two and three-wheeler segment has been significant, passenger vehicles have only contributed 2.2% so far due to challenges like inadequate charging infrastructure, range anxiety, and limited affordable product options.
- The Confederation of Indian Industry (CII) suggests that India may need around 13 lakh charging stations by 2030 to support the aggressive uptake of EVs.
- Dinesh Abrol, a retired professor, highlights the need for the EV ecosystem to address reliability, durability of components, and service support. He mentions Suzuki's increased control in its partnership with Maruti, leading to import growth.
- Abrol emphasizes that the focus in the 21st century should not only be on competitive products but also on sustainability. He suggests focusing on domestic demand to guide

product and system designs, with exports following suit, and stresses the importance of appropriate designs to leverage the Production Linked Incentive (PLI) scheme.

Analysing digital ad campaigns during the silence

Period (24 April)

- During the ongoing large-scale elections, attention is drawn to digital platforms and their influence on voters.
- The effectiveness of the Model Code of Conduct (MCC), established by the Election Commission (EC) to ensure fair elections in India, is being questioned.
- Section 126 of the Representation of People Act, 1951, prohibits the display of election-related content through television or similar devices during the 48-hour silence period before polls close.
- The EC has clarified that "similar apparatus" includes social media platforms.
- Despite these regulations, political parties have been found to spend significant amounts on advertising campaigns on social media during the silence period, as revealed by a study conducted by CSDS-Lokniti.

Social media campaigns

- During April 17 to 19, 2024, the BJP posted 60,500 ads on Google and 6,808 ads on Meta platforms, while the Congress posted 1,882 and 114 ads respectively.
- This is significant considering India's internet penetration is over 50%.
- Out of all the ads posted on Google during that period, a sample of 500 ads (250 each from BJP and Congress) was selected for analysis.
- Among this sample, 64 ads by BJP and 32 by Congress were found to target states/constituencies voting in the first phase of elections.
- 13 out of every 50 BJP ads were aired during the silence period in first-phase voting constituencies.
- Political ads were observed in 11 states and union territories before the first phase of elections, indicating strategic placement.
- Most of the Congress ads targeted states voting in the first phase as a whole, except for specific micro-targeting in Haldwani, Uttarakhand.
- This data highlights the strategic timing and targeting of political advertisements during crucial phases of the electoral process.

The strategy of geotargeting

- During the silence period, the BJP's digital campaign demonstrated precise location-based targeting, focusing on specific areas like a panchayat in Baghpat, Uttar Pradesh, and Belthangadi in Karnataka.
- They also targeted the Nagina constituency in Uttar Pradesh, recognizing its historical significance in terms of voter demographics.
- However, the northeastern region received less attention during this period.

- In contrast, the Congress avoided constituency-level targeting, with 42% of their ads excluding poll-bound constituencies from targeted states that voted in the first phase.
- Rajasthan, Assam, Bihar, and Chhattisgarh constituencies voting on April 19 were excluded from Congress ads in these states.
- In Madhya Pradesh, all poll-bound constituencies except Sidhi were excluded from Congress ads.
- Unlike the BJP, the Congress maintained a presence across Manipur during the silence period, with a focus on various themes in their targeted ads.

The Meta campaign

- Both BJP and Congress ran ad campaigns on Meta platforms (Instagram and Facebook) during the first phase of the elections, based on their official social media handles.
- Unlike Google ads, Meta ads were not pin code-specific but were state-specific, covering entire states including constituencies involved in the first phase.
- BJP posted 6,808 ads on Meta, targeting multiple states, while Congress posted 114 ads, with main targets being Tamil Nadu, Chhattisgarh, and Uttar Pradesh.
- BJP had a clear lead in the number of ads posted and had a more diversified campaign compared to Congress, evident from the languages used. BJP posted ads in over seven languages, while Congress posted in only three.
- Political parties were observed stretching the boundaries of the Model Code of Conduct (MCC) through digital media ad campaigns, raising questions about its effectiveness in ensuring free and fair elections.
- Location-based targeting in digital campaigns allowed parties to reach voters during the restricted campaign period, potentially circumventing MCC regulations.
- Observations regarding adherence to the MCC may be worth considering as the second phase of elections approaches.

'Inflation vulnerable to rising heat (24 April)

- Officials from the Reserve Bank of India (RBI) cautioned about the potential risk of extreme weather events impacting inflation.
- Consumer Price Index (CPI) inflation stood at 4.9% in March, slightly lower than the average of 5.1% in the preceding two months.
- Extreme weather events in the near term, along with prolonged geopolitical tensions, may lead to volatility in crude oil prices, thus affecting inflation.
- The World Meteorological Organization (WMO) issued a red alert about global warming in its "State of the Global Climate 2023" report, suggesting a high probability of 2024 becoming the hottest year on record.
- There's concern over a freshwater shortage crisis as the world moves towards hotter temperatures, according to the WMO.
- Data from the India Meteorological Department indicates an increase in extreme weather events, necessitating an urgent and collective response.
- The Reserve Bank of India (RBI) officials mentioned hope amidst dire forecasts, noting increased chances of La Nina after June, which could bring heavy rainfall to India.

- La Nina typically results in above-average rainfall in India, providing relief to regions facing water scarcity.
- They highlighted recent inflation dynamics as positive for India's growth ambitions, mentioning a softening of headline inflation since January 2024.
- The softening of core inflation (CPI excluding food and fuel) to historic lows in March was attributed to moderation across goods and services components.
- This trend supports the effectiveness of disinflationary monetary policy measures implemented by the RBI.

Option 1: Purchasing Managers' Index (PMI)

- **Economic Indicator:** PMI is a composite indicator that measures the health of a country's manufacturing sector. It's based on surveys conducted among purchasing managers in manufacturing companies.
- **Components:** PMI typically includes five sub-indices:
 - New orders
 - Production levels
 - Employment
 - Supplier deliveries
 - Inventories
- **Interpretation:**
 - PMI above 50 indicates expansion in the manufacturing sector.
 - PMI below 50 indicates contraction in the sector.
 - PMI = 50 suggests no change.
- **Importance:** PMI is widely followed by economists, investors, and policymakers as a leading indicator of overall economic activity.

Option 2: Project Management Institute (PMI)

- **Global Professional Organization:** PMI is the world's leading non-profit association for project management professionals.
- **Mission:** Advancing the project management profession through globally recognized standards, certifications, resources, and community engagement.
- **Certifications:** PMI offers several well-known certifications including:
 - Project Management Professional (PMP)[®]
 - Certified Associate in Project Management (CAPM)[®]
 - Disciplined Agile certifications
- **Standards and Resources:** PMI develops the Project Management Body of Knowledge (PMBOK[®] Guide) and other standards, frameworks, and publications.
- **Community:** PMI builds a global community for project managers to connect, learn, and share knowledge.

A critical examination of a persistent Indian view on manufacturing sector (24 April)

- For over 77 years, India's political, economic, and business elite have emphasized manufacturing as the country's top priority.
- Reasons include expectations of greater productivity, job creation, and rapid GDP growth.

- Economic models like the Lewis two-sector model suggest that surplus labor from agriculture should move to the manufacturing sector for more productive work.
- The modern sector is characterized by capital-intensive technologies and high levels of capital investment.
- Advocates for manufacturing growth in India argue that the agricultural sector is under-productive, labor mobility between sectors is feasible, and India has a comparative advantage in manufacturing.
- Some voices suggest easing regulations on worker rights and land acquisition to facilitate manufacturing growth.
- However, a critical examination of these claims is necessary to validate their accuracy.
- The first claim regarding agricultural productivity is complex and requires specialized examination.
- From 2012 to 2022, cereal yields per hectare increased by more than 20%.
- Despite this, the total number of individuals employed in agriculture rose by over 10 million during the same period, despite their decreasing share of the labor force.

Value added rises

- The value added per worker in India's agriculture, forestry, and fishing segment increased significantly from \$1,557 to \$2,400 between 2012 and 2022, indicating increased productivity despite absorbing more labor.
- Claims that the agricultural sector is entirely underproductive might be inaccurate as it has shown improved output per worker.
- Constraints on productivity also stem from capital and technological limitations, not just a surplus of workers.
- The ease of labor mobility between sectors has been contested, with some economists, including former RBI Governor Raghuram Rajan, noting that Indian manufacturing workers may not be as qualified as their global counterparts.
- The Ricardian theory of comparative advantage suggests that for successful specialization in exports, a country must lower the opportunity cost of producing the good compared to other countries.
- Under the "Make in India" initiative, the government has made efforts to attract foreign enterprises by improving the Ease of Doing Business index rankings and offering schemes and subsidies like the Production Linked Incentive scheme.
- Despite these efforts, manufacturing's contribution to GDP has remained stagnant, standing at 13% in 2022 compared to 13-16% in the 1960s and peaking at 18% in 1979.
- Manufacturing in India faces challenges such as poor infrastructure, a lack of skilled workers, and minimal research and development, which may hinder its comparative advantage.
- The focus on deregulation and removing supply-side constraints in manufacturing must consider the lack of demand for manufactured goods in India.
- In contrast, India's services sector has seen significant growth, with services value added as a percentage of GDP increasing from 38% in the 1960s to over 48% in 2022.
- India has shown competitiveness in services, especially due to its educated population.
- Economists like Dr. Rajan argue that allocating a significant portion of the budget for higher education to establish a single chip factory may not be the best use of resources.

- Instead, there should be a focus on promoting human capital through initiatives like raising the literacy rate and improving healthcare.
- Much of the value addition in manufacturing, such as in mobile phones, comes from proprietary design technology, which is often owned by foreign firms.
- It might be more beneficial to concentrate on capturing a higher share of value addition through design rather than assembly.
- India's share of design in products like chips is increasing rapidly, indicating a comparative advantage in design.
- Redirecting investments from manufacturing to enhancing human capital in services and education could offer more significant economic benefits than initially envisioned with a manufacturing push.

<p>Question 1: The Nilgiri tahr is primarily found in which of the following mountain ranges?</p> <p>(A) The Himalayas (B) The Aravalli Range (C) The Western Ghats (D) The Eastern Ghats</p>	<p>Answer: (C) The Western Ghats Explanation: The Nilgiri tahr is endemic to the Western Ghats, with its range spanning parts of Tamil Nadu and Kerala in South India.</p>
<p>Question 2: Which of the following designations apply to the Nilgiri tahr?</p> <p>1. State Animal of Tamil Nadu 2. IUCN Red List status: Endangered 3. Schedule I of the Wildlife Protection Act, 1972</p> <p>(A) 1 and 2 only (B) 2 and 3 only (C) 1 and 3 only (D) 1, 2, and 3</p>	<p>Answer: (D) 1, 2, and 3 Explanation: The Nilgiri tahr is recognized as the state animal of Tamil Nadu. It is listed as "Endangered" on the IUCN Red List, reflecting its vulnerable population status. The Wildlife Protection Act, 1972 (Schedule I) accords the highest level of protection to the Nilgiri tahr.</p>
<p>Question 3: Consider the following statements about the Nilgiri tahr:</p> <p>1. It is a herbivorous animal that inhabits high-altitude grasslands. 2. It is an important prey species for predators like tigers and leopards. 3. Which of the above statements is/are correct?</p> <p>(A) 1 only (B) 2 only (C) Both 1 and 2 (D) Neither 1 nor 2</p>	<p>Answer: (A) 1 only Explanation: Statement 1 is correct. Statement 2 is incorrect - leopards and dholes are potential predators of the Nilgiri tahr; tigers are not typically found in its high-altitude habitat.</p>
<p>Question 4: Which of the following protected areas is a prime habitat for the Nilgiri tahr?</p> <p>(A) Kaziranga National Park (B) Eravikulam National Park (C) Kanha National Park (D) Gir National Park</p>	<p>Answer: (B) Eravikulam National Park Explanation: Eravikulam National Park in Kerala is famous for its significant population of Nilgiri tahrs.</p>
<p>Question 5: Which of the following is a primary cause of the formation of glacial lakes?</p>	<p>Answer: (B) Retreating glaciers</p>

<p>(A) Volcanic eruptions (B) Retreating glaciers (C) Tectonic plate movement (D) Coastal erosion</p>	<p>Explanation: As glaciers melt and recede, the depressions left behind fill with water, creating glacial lakes.</p>
<p>Question 6: Glacial lakes are of particular concern in which of the following regions? (A) The Indian plains (B) Tropical rainforests (C) The Himalayan region (D) Coastal areas</p>	<p>Answer: (C) The Himalayan region Explanation: The Himalayas contain a vast number of glaciers, and their retreat leads to the increased formation of glacial lakes, some of which are prone to hazards.</p>
<p>Question 7: Which of the following is a potential hazard associated with glacial lakes? (A) Glacial Lake Outburst Flood (GLOF) (B) Tsunamis (C) Reduced biodiversity (D) Soil salinization</p>	<p>Answer: (A) Glacial Lake Outburst Flood (GLOF) Explanation: GLOFs occur when natural dams holding back glacial lakes fail, leading to a sudden and potentially devastating release of water downstream.</p>
<p>Question 8: Consider the following statements about glacial lakes: 1. They can act as reservoirs of freshwater. 2. They pose risks of natural disasters due to GLOFs. 3. They are important indicators of climate change. Which of the above statements are correct? (A) 1 and 3 only (B) 2 and 3 only (C) 1 and 2 only (D) 1, 2, and 3</p>	<p>Answer: (D) 1, 2, and 3 Explanation: All three statements are correct. Glacial lakes reflect a complex interplay between water resources, disaster risk, and the effects of climate change.</p>
<p>Question 9: The Ladakh Autonomous Hill Development Council-Leh (LAHDC Leh) is an elected body responsible for the governance of which region? (A) Kashmir Valley (B) Leh District, Ladakh (C) Tawang, Arunachal Pradesh (D) Lahaul-Spiti, Himachal Pradesh</p>	<p>Answer: (B) Leh District, Ladakh Explanation: The LAHDC Leh is specifically responsible for the Leh district within the Union Territory of Ladakh.</p>
<p>Question 10: Which of the following Acts of Parliament established the Ladakh Autonomous Hill Development Councils? (A) Jammu and Kashmir Reorganisation Act, 2019 (B) Ladakh Autonomous Hill Development Council Act, 1995 (C) Panchayati Raj Act, 1992 (D) The Government of India Act, 1935</p>	<p>Answer: (B) Ladakh Autonomous Hill Development Council Act, 1995 Explanation: The LAHDC Leh and its counterpart in Kargil were established under a specific Act that focuses on decentralized governance in Ladakh.</p>
<p>Question 11: Which of the following subjects falls under the purview of the LAHDC Leh? 1. Public health 2. Education 3. Tourism (A) 1 and 2 only (B) 2 and 3 only (C) 1 and 3 only</p>	<p>Answer: (D) 1, 2, and 3 Explanation: The LAHDC Leh has the authority to manage a range of subjects, including those listed, to address the local needs of the Leh district.</p>

(D) 1, 2, and 3	
<p>Question 12: Consider the following statements about LAHDC Leh:</p> <ol style="list-style-type: none"> 1. It is headed by a Chief Executive Councillor. 2. It comprises both elected and nominated members. <p>Which of the above statements is/are correct?</p> <p>(A) 1 only (B) 2 only (C) Both 1 and 2 (D) Neither 1 nor 2</p>	<p>Answer: (C) Both 1 and 2</p> <p>Explanation: Both the structure of the LAHDC with its leadership and the inclusion of nominated members for representation are accurate.</p>
<p>Question 13: Zika virus is primarily transmitted by:</p> <p>(A) Mosquito bites (B) Contaminated food (C) Airborne droplets (D) Direct contact with infected fluids</p>	<p>Answer: (A) Mosquito bites</p> <p>Explanation: The primary mode of transmission for Zika is through bites from infected Aedes mosquitoes.</p>
<p>Question 14: Which of the following is a potential health complication associated with Zika infection in pregnant women?</p> <p>(A) Guillain-Barré syndrome (B) Microcephaly in newborns (C) Dengue fever (D) Hepatitis B</p>	<p>Answer: (B) Microcephaly in newborns</p> <p>Explanation: Zika infection during pregnancy is linked to microcephaly, a condition where babies are born with smaller than normal heads and potential developmental delays.</p>
<p>Question 15: Most people infected with the Zika virus exhibit:</p> <p>(A) Severe fever, rash, and joint pain (B) Hemorrhagic symptoms (C) Respiratory distress (D) Mild symptoms or no symptoms at all</p>	<p>Answer: (D) Mild symptoms or no symptoms at all</p> <p>Explanation: A significant percentage of Zika infections are asymptomatic or show only mild symptoms like fever, rash, and conjunctivitis.</p>
<p>Question 16: Consider the following statements about Zika virus:</p> <ol style="list-style-type: none"> 1. It was first identified in Africa. 2. There is currently a vaccine available for Zika. <p>Which of the above statements is/are correct?</p> <p>(A) 1 only (B) 2 only (C) Both 1 and 2 (D) Neither 1 nor 2</p>	<p>Answer: (A) 1 only</p> <p>Explanation: Statement 1 is correct. The Zika virus was first isolated in the Zika Forest in Uganda. Statement 2 is incorrect. While research is ongoing, there is currently no widely available vaccine for Zika virus.</p>
<p>Question 17: The Project Management Institute (PMI) is a global organization known for:</p> <p>(A) Setting industry standards for project management (B) Providing professional certifications in project management (C) Promoting research and advocacy in project management (D) All of the above</p>	<p>Answer: (D) All of the above</p> <p>Explanation: PMI plays a crucial role in all the facets listed, making it highly relevant in various sectors. Purchasing Managers Index (PMI)</p>