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GS Paper 3

UPSC Syllabus Topic: GS Paper 3 Internal Security – Security challenges and their management in border areas – Terrorism.

UAPA Challenges: J&K High Court Emphasizes Government Criticism as Not Equivalent to Terrorism

Unlawful Activities (Prevention) Act (UAPA), 1967: Overview

The Unlawful Activities (Prevention) Act, 1967, aims to effectively prevent unlawful activities and associations in India. It grants the central government the authority to declare certain activities as unlawful, particularly those posing a threat to India's territorial integrity and sovereignty. Over time, amendments have expanded its scope, including the addition of "terrorist acts" in 2004 to address organizations involved in terrorism.

Issues with UAPA:

1. Broad and Vague Definitions:

• The Act's definitions of "unlawful activities" and "terrorist acts" are broad and vague, potentially leading to misuse and arbitrary targeting of individuals or organizations.

2. Violation of Civil Liberties:

• Allowing pre-charge arrests for an extended period violates the right to liberty and due process, raising concerns about the fairness of legal proceedings.

3. Misuse for Political Purposes:

• Critics argue that the Act has been misused to target political dissenters, activists, and minorities, rather than solely focusing on combating terrorism or unlawful activities.

4. Impact on Freedom of Speech:

• Provisions related to speeches, writings, or actions supporting unlawful activities may impinge on freedom of speech and expression, potentially curbing dissent.

5. Harsh Bail Conditions:

• UAPA's provisions make it challenging for those charged to obtain bail, shifting the burden of proof to the accused and complicating the legal process.

6. Low Conviction Rates:

• The low conviction rates, less than 3% between 2015 and 2020, as reported by the People's Union of Civil Liberties, raise questions about the efficacy and fairness of the legal framework.

Judiciary's Observations:

1. J&K High Court:

- Emphasized that arrests under UAPA should be justified by demonstrating a clear and present danger posed by the accused to society at large if granted bail.
- Rejected the interpretation that criticism of the central government could be labeled as a terrorist act, safeguarding the fundamental right to freedom of speech and expression.

2. Delhi High Court:

• Asserted that terror activity should not be broadly defined to include ordinary penal offenses, highlighting the need for specificity in the application of the law.

3. Supreme Court:

• In the One Media case, highlighted concerns about the state misusing national security considerations to deny citizens remedies provided under the law, emphasizing the need to prevent such misuse.

GS Paper 3

UPSC Syllabus Topic: GS Paper 3 Indian Economy – Indian Economy and issues relating to mobilization of resources.GS Paper 3 Internal Security – Basics of cyber security.

RBI's Fight Against Digital Loan Scams: A Call for Financial Literacy

Why People Fall for Fraudulent Digital Lending:

1. Inducement of Easy and Fast Low-Cost Loans:

• Attraction towards quicker and cheaper loans through digital platforms.

2. Promise of Loans for Low Credit Scores:

• Deceptive promises targeting individuals with low credit scores.

3. Loans for Those with Limited Financial Access:

• Targeting individuals with restricted access to traditional financial services.

4. Low Financial Literacy:

• Particularly prevalent among low- and middle-income classes, including students and shopkeepers in smaller towns.

Steps Taken:

1. RBI Working Group Recommendations:

• Proposal for an independent body to verify digital lending apps.

2. MeitY's Role:

• Ministry of Electronics and Information Technology tasked with ensuring only legitimate apps are hosted on app stores.

3. Tech Platforms' Actions:

• Google and Apple blocking numerous fraudulent lending apps on their platforms.

What Needs to Be Done:

1. Regulatory Measures:

• Enforce strict regulations targeting digital lending platforms, ensuring compliance with financial and consumer protection laws. Implement KYC norms as suggested by MeitY.

2. Monitoring and Oversight:

• Establish a dedicated regulatory body or task force to monitor digital lending practices, investigate complaints, and take actions against illegal operators.

3. Consumer Awareness and Protection:

• Launch public awareness campaigns emphasizing the risks associated with illegal digital loan apps, with a focus on enhancing financial literacy.

4. Use of Technology:

• Develop technological solutions to authenticate digital lending platforms and prevent unauthorized access to personal data.

5. Collaboration with Financial Institutions:

• Encourage partnerships between legitimate digital lenders and established financial institutions or banks to ensure responsible lending practices

UPSC Syllabus Topic: GS Paper 3 Environment – Climate change.

Critical Reflections on UNEP's 2023 Emissions Gap Report: Urgent Call for Global Action Towards Net Zero Carbon Emissions

Key Findings of UNEP's Emissions Gap Report 2023:

1. Temperature Rise Projection:

• The world is on track for a 3°C temperature rise by 2100, even with the full implementation of existing climate action plans, compared to pre-industrial levels.

2. Insufficient Emission Reductions:

 Current Nationally Determined Contributions (NDCs) would limit warming to 2.9°C, surpassing the Paris Agreement's target of well below 2°C and the preferred goal of 1.5°C.

3. Required Emission Cuts by 2030:

• To achieve the 2°C target, global emissions must be cut by 28%, and for the more ambitious 1.5°C goal, a reduction of 42% is necessary by 2030.

4. Progress Since Paris Agreement:

• While the 2016 report projected a potential warming of 3.4 degrees Celsius in a business-as-usual scenario, the Emissions Gap Report 2023 indicates a current projection of about a 3% increase in emissions by 2030. However, this falls short of meeting the 1.5°C target.

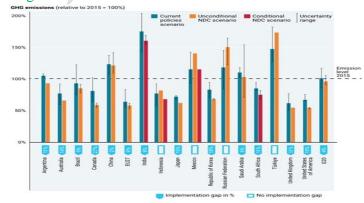
5. Current Climate Effects:

• Severe climatic events, including heatwaves, floods, wildfires, and droughts, are already occurring with just a 1.1°C global warming. In 2023, there were 86 days with temperatures exceeding 1.5°C above pre-industrial levels, and September recorded the highest temperatures ever.

6. Global Emissions Trend:

• Global emissions increased by 1.2% in 2022 compared to 2021, nearly returning to pre-pandemic levels.

These findings underscore the urgency for enhanced and immediate global efforts to address climate change and strive for net-zero carbon emissions.



Major Suggestions in the Emissions Gap Report 2023:

1. Phase-Out of Fossil Fuels and Shift to Renewable Energy:

• The report emphasizes the urgent need to phase out coal, oil, and gas while rapidly transitioning to renewable energy sources. This shift is identified as a crucial step in effectively addressing climate change.

2. Ambitious Emission Reduction Targets:

 Recommendations include the enhancement of Nationally Determined Contributions (NDCs) to achieve specific targets. This involves aiming for a 28% reduction in emissions by 2030 to meet the 2°C target and a more ambitious 42% reduction for the 1.5°C goal.

3. Support for Developing Nations:

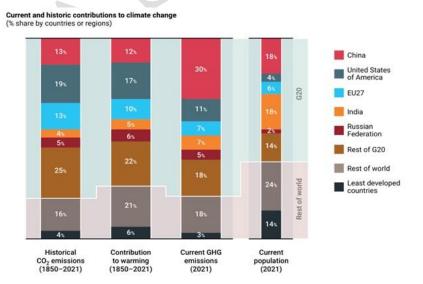
The report advocates for increased financial and technical support from high-income
and high-emitting countries to assist developing nations in their transition to lowemission growth. This support is seen as vital for creating a more equitable and
sustainable global response.

4. Addressing Overconsumption of Carbon Budget:

 Highlighting the disproportionate consumption of the global carbon budget by developed countries (over 80%), the report calls for a more equitable distribution and responsible usage. This underscores the importance of acknowledging historical contributions to emissions.

5. Collective Global Action:

The report underscores the critical importance of global cooperation and collective
action in effectively addressing the climate crisis. It emphasizes that tackling climate
change requires unified efforts on a global scale, involving governments,
organizations, and communities worldwide.



Terminology Used:

1. Paris Agreement:

• The Paris Agreement is a global accord established in 2015, where nations pledge to combat climate change by restricting global warming to well below 2 degrees Celsius. The agreement further aspires to achieve a more ambitious goal of limiting the temperature increase to 1.5 degrees Celsius. This commitment is pursued through individual countries' efforts to diminish greenhouse gas emissions and adapt to the impacts of climate change.

2. Nationally Determined Contributions (NDC):

Nationally Determined Contributions (NDCs) are unenforceable commitments made
by each country under the Paris Agreement. These contributions outline the specific
plans of each nation to curtail national emissions and adapt to the challenges posed by
climate change. NDCs serve as a tangible expression of each country's ambition to
reduce greenhouse gas emissions and play a pivotal role in realizing the overarching
global goals of climate action.