

GEOGRAPHY

❖ **Will India witness an El Niño forecast this year?**

➤ **CONTEXT:** India is experiencing a colder than normal winter because the north-south winter flow set up by the climate phenomenon known as La Niña. The La Niña itself is going on for a record-breaking third consecutive year. Now, forecasts for the 2023 fall and winter are predicting that there is a 50% possibility for its companion phenomenon, the El Niño to occur.

➤ **What are El Niño and La Niña?**

- El Niño refers to a band of warm water spreading from west to east in the equatorial Pacific Ocean. The years in which an El Niño occur are called 'El Niño years', and global weather patterns in that year tend to be anomalous in certain ways.

- Similarly, a La Niña occurs when the band of water spreads east-west and is cooler. Both phenomena can have drastic effects on economies that depend on rainfall.

- El Niño forecasts before spring tend to be notoriously unreliable because the climate system is quite noisy in spring — the Sun transitions across the equator, from one hemisphere to the other, creating noise in predictions. However, in a La Niña year, the tropical Pacific Ocean soaks up heat and accumulates warm water.

- During the El Niño, this warm water spills from the western part of the Pacific Ocean to the eastern part. Earth has had three straight La Niña years, which means the Pacific's warm-water volume is fully loaded and likely to birth an El Niño soon.

- An El Niño year creates a miniature global-warming crisis, since the warm water spreading across the tropical Pacific releases a large amount of heat into the atmosphere.

➤ **What will happen to cyclone formation and monsoons?**

- A transition from a La Niña winter to an El Niño summer historically tends to produce a large monsoon deficit, on the order of 15%. This means pre-monsoon and monsoon circulations tend to be weaker in an El Niño year.

- The vertical shear (change in the intensity of winds from the surface to the upper atmosphere) tends to be weaker as well. This in turn can favour enhanced cyclone formation. But, the global climate system is not so simple. Intraseasonal or subseasonal timescale variability in sea-surface temperature and winds is also very important for cyclogenesis over the northern Indian Ocean. These timescales denote the durations for which certain temperature and wind characteristics persist in the pre- and post-monsoon periods. The net effect is for cyclogenesis to be subdued in an El Niño year.

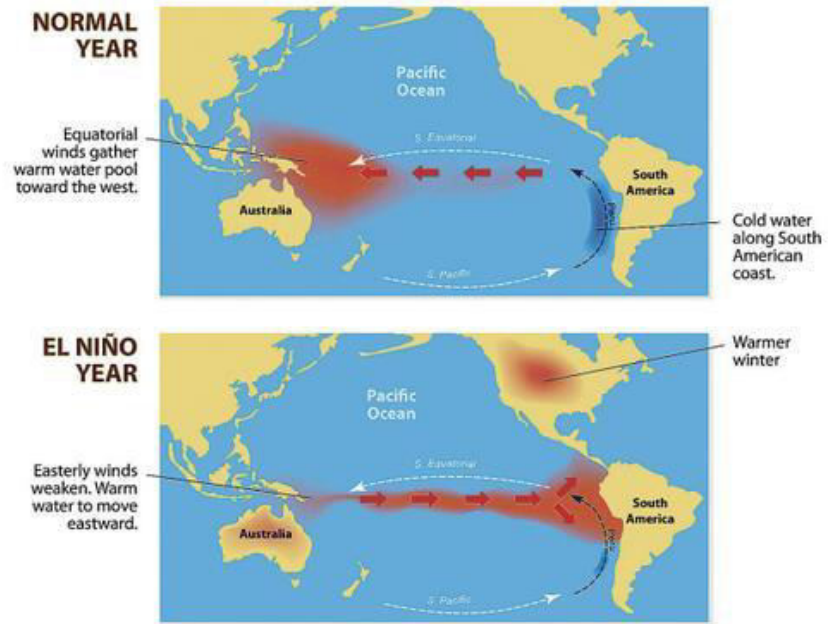
- As for monsoons (if an El Niño state does emerge by summer) it likely have a deficit in 2023. Some research has indicated that the Indian Ocean dipole (a seesawing of sea-surface temperature over the tropical Indian Ocean) could compensate for the negative effects of an El Niño. But it don't yet known whether there is a robust relation between the dipole and the summer monsoon, nor whether the dipole will evolve the 'right' way this year.

- Additionally, there are the monsoon's vagaries themselves. For example, pre-monsoon cyclones are susceptible to warming in the Arctic region, and could in turn affect the onset of the summer monsoon.

- ✓ For another, the Bay of Bengal has of late been receiving freshwater from heavy rains and anomalously high river-runoffs. These waters tend to sneak into the Arabian Sea, produce surface warming, and build up subsurface heat. These changes together may create favourable conditions for the formation of bigger and badder cyclones, especially if the circulation and the vertical shear are weak.

- All things considered, India will have to wait for the El Niño forecast to be updated in the coming time.

THE EL NIÑO PHENOMENON



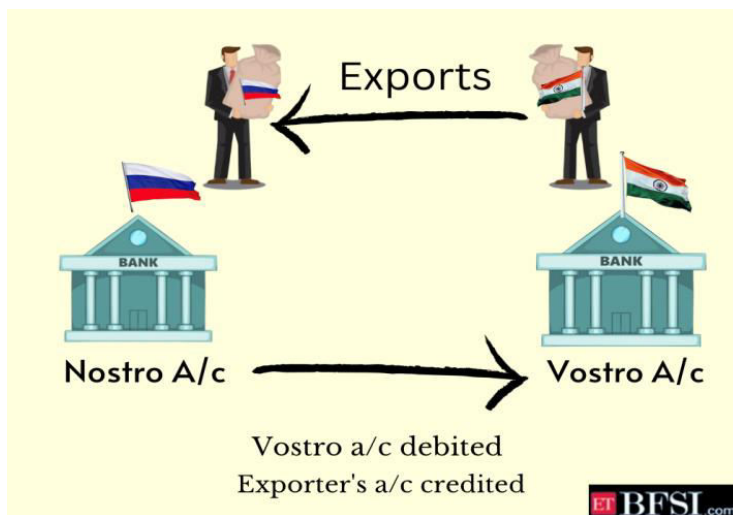
ECONOMY

❖ **Vostro accounts and how they facilitate trade**

➤ **CONTEXT:** Recently government officials informed that 20 Russian banks, including Rosbank, Tinkoff Bank, Centro Credit Bank and Credit Bank of Moscow have opened Special Rupee Vostro Accounts (SRVA) with partner banks in India. All major domestic banks have listed their nodal officers to sort out issues faced by exporters under the arrangement.

➤ **What is the SRVA arrangement?**

- A vostro account is an account that domestic banks hold for foreign banks in the former's domestic currency, in this case, the rupee.
- Domestic banks use it to provide international banking services to their clients who have global banking needs.
- It is an integral offshoot of correspondent banking that entails a bank (or an intermediary) to facilitate wire transfer, conduct business transactions, accept deposits and gather documents on behalf of the other bank.
- It helps domestic banks gain wider access to foreign financial markets and serve international clients without having to be physically present abroad.
- The SRVA is an additional arrangement to the existing system that uses freely convertible currencies and works as a complimentary system.



✓ For perspective, freely convertible currencies refer to currencies permitted by rules and regulations of the concerned country to be converted to major reserve currencies (like U.S. dollar or pound sterling) and for which a fairly active market exists for dealings against major currencies. The existing systems thus require maintaining balances and position in such currencies.

➤ **How does it function?**

- The framework entails three important components, namely,
 - ✓ Invoicing
 - ✓ Exchange rate
 - ✓ Settlement
 - Invoicing entails that all exports and imports must be denominated and invoiced in INR. The exchange rate between the currencies of the trading partner countries would be market-determined. To conclude, the final settlement also takes place in Indian National Rupee (INR).
 - The authorised domestic dealer banks (those authorised to deal in foreign currencies) are required to open SRVA accounts for correspondent banks of the partner trading country. Domestic importers are required to make payment (in INR) into the SRVA account of the correspondent bank against the invoices for supply of goods or services from the overseas seller/supplier. Similarly, domestic exporters are to be paid the export proceeds (in INR) from the balances in the designated account of the correspondent bank of the partner country.
 - As for availing an advance against exports, it would be the responsibility of the domestic bank to accord foremost priority to ensuring that the available funds are used to meet existing payment obligations, that is, from the already executed export orders or export payments in the pipeline. All reporting of cross-border transactions are to be done in accordance with the extant guidelines under the Foreign Exchange Management Act (FEMA), 1999.
- **What is the eligibility criteria of banks?**
- Banks from partner countries are required to approach an authorised domestic dealer bank for opening the SRVA. The domestic bank would then seek approval from the apex banking regulator providing details of the arrangement.
 - It would be the responsibility of the domestic banks to ensure that the correspondent bank is not from a country mentioned in the updated Financial Action Task Force (FATF) Public Statement on High Risk & Non-Co-operative jurisdictions. Domestic banks must also put forth for perusal, financial parameters pertaining to the corresponding bank.

- Authorized banks can open multiple SRV accounts for different banks from the same country. Further, balances in the account can be repatriated in freely convertible currency and/or currency of the beneficiary partner country depending on the underlying transaction, that is, for which the account was credited.
- **What is its purpose?**
- The Economic Survey (2022-23) had argued that the framework could largely reduce the “net demand for foreign exchange, the U.S. dollar in particular, for the settlement of current account related trade flows”.
- It added that the framework would also reduce the need for holding foreign exchange reserves and dependence on foreign currencies, making the country less vulnerable to external shocks.
- Indian exporters could get advance payments in INR from overseas clients and in the long-term promote INR as an international currency once the rupee settlement mechanism gains traction, the survey argued.
- As per the Bureau for International (BIS) Settlements’ Triennial Central Bank Survey 2022, the U.S. dollar was the most dominant vehicle currency accounting for 88% of all trades. The INR accounted for 1.6%.

ENVIRONMENT/CLIMATE CHANGE

1. How to save our high seas from overfishing, pollution

➤ **CONTEXT: While the high seas make up more than 60% of the world’s oceans, they have long drawn far less attention than coastal waters. The UN wants to protect them in a global treaty.**

- Vast parts of the world’s oceans are still the Wild West when it comes to conservation.
- Fishing, shipping, tourism and ocean protection are currently controlled by around 20 organizations. However, their regulations only apply to a distance of 200 nautical miles (370 kilometers) from the coast. Farther out, international waters start, and individual states don’t have any power or say.
- Although the high seas make up more than half of the surface of the Earth and 61% of all oceans, only 1% of international waters are under protection.
- Illegal fishing, overfishing and other forms of damage to the ecosystem, such as deep-sea mining, oil and gas drilling, can hardly be monitored, tracked or prosecuted in a consistent way.
- Government officials from 51 countries want to now negotiate the High Seas Treaty at the United Nations in New York. The treaty has been in the works for years and is supposed to protect species and allocate the oceans’ resources in a sustainable way.

➤ **Why is a healthy underwater world so important for humans and our planet?**

- The resources of the ocean don’t just sustain coast dwellers, but almost 3 billion people worldwide. The entire sea industry has a worth of \$3 trillion (€2.8 trillion) — that’s 5% of the world’s gross domestic product.
- The ocean isn’t just important for beach tourists and fishers. We also need it in order to generate sustainable wave and tidal energy, as well as for the production of commodities and even medicine.
 - ✓ Some agents used to fight leukemia, for instance, are derived from a shallow water sponge called *Tectitethya crypta*, which can be found in the waters of the Caribbean.
 - ✓ The poison of the fish-eating sea snail *Conus magus* is being used to develop an effective painkiller. Many similar possibilities have yet to be explored, but scientists see a huge potential for the treatment of diseases.

➤ **Why climate change is stressful for oceans**

- More than half of the total amount of oxygen in our atmosphere is created by creatures in the ocean. At the same time, oceans store 50 times more carbon dioxide than what’s currently found in our atmosphere. The warmer the ocean gets, the less CO2 it can store. It’s a vicious cycle: the warmer it gets, the less our oceans can protect the planet from even more extreme weather events.
- If temperatures keep increasing at their current speed, scientists believe many shellfish such as mussels and snails will not survive. That’s due to ocean acidification: if the CO2 content in the seawater increases, the PH level in the water changes. The increasing acidity hampers the creation of the chalky shells of the animals. This throws entire biospheres off-balance, and could threaten entire economic sectors, such as the breeding of oysters and mussels.
- The rising temperatures in the atmosphere triggered by the burning of coal, oil and gas also change ocean currents as the water gets warmer. This can already mean death for many creatures, such as corals. Corals live in symbiosis with colorful algae which help feed them. The warming of the water can lead to algae death, which means more stress for corals, leading to many losing their color, which is also known as coral bleaching.

➤ **How can we protect ocean ecosystems?**

- According to estimates by UNESCO If nothing changes, half of all sea dwellers will be critically endangered by the end of this century. This doesn’t necessarily mean we can’t use the ocean any longer. It just means we have to use it in a way that doesn’t harm it, or at least only harms it to the extent that it can regenerate on its own.
 - ✓ Every year, we toss away 10 million tons of fish (that could fill more than 4,500 swimming pools) because of bad fishing practices and processing. This could be prevented, and in turn directly decrease pressure on our oceans.

- ✓ Another example: sewage. Around 80% of global wastewater is currently being diverted into oceans, unfiltered. In the poorest countries of the world it's even up to 95%. This wastewater pollutes, contaminates and destroys oceans and coastal regions. Building sustainable sewage systems, especially in developing countries, would protect ocean ecosystems and contribute to better drinking water supplies in many places.

➤ **Will a new treaty help?**

- According to the UN's environment program, international treaties are one of the best ways to stop the destruction of oceans.
- Many treaties have been signed in recent years regarding the protection of coastal regions. Some have already had a positive effect on the environment; many, however, have not been able to reach their goals. That has to do with the fact that agreements are always dependent on national parliaments turning them into laws, and allocating enough resources to institutions and projects so the goals can be reached.
- The EU is pushing for an ambitious new treaty for species protection and the implementation of the historic 2022 Kunming-Montreal Global Biodiversity Framework. Part of this historic agreement is to put 30% of the globe under protection until 2030. Meanwhile, 18 developing and emerging nations are pushing for the introduction of a mechanism that guarantees the fair distribution of ocean resources.

2. 'Millions' in India, Pakistan at risk of flooding from glacial lakes: study says

➤ **CONTEXT: Around 15 million people across the world face the risk of sudden and deadly flooding from glacial lakes, which are expanding and rising in numbers due to global warming, according to a new study. More than half of those who could be impacted live in four countries: India, Pakistan, Peru and China.**

- Glacial lakes result from shrinking glaciers. Once the water is released from them, it could cause flooding in the downstream areas. This is known as glacial lake outburst floods or GLOF. Although GLOFs have been taking place since the ice age, the risk has increased manifold due to climate change, researchers of the latest study said.
- GLOFs can prove to be catastrophic as they mostly arrive with little warning and result in large-scale destruction of property, infrastructure, and agricultural land. They can also lead to the death of hundreds of people.
- According to the co-author of the paper, "As the climate continues to warm, glacier retreat will form larger and more numerous lakes. At the same time, lakes are likely to become more exposed to GLOF 'triggers', such as a large landslide or ice avalanche entering the lake, displacing water, and causing the natural dam that impounds the lake to fail."
- "So, lakes that perhaps aren't a concern at present may become a concern in the future, and entirely new and potentially dangerous lakes may form."
- According to a 2020 study, the number and total area of glacial lakes worldwide have increased by about 50 per cent since 1990.

➤ **What are the findings of the new study?**

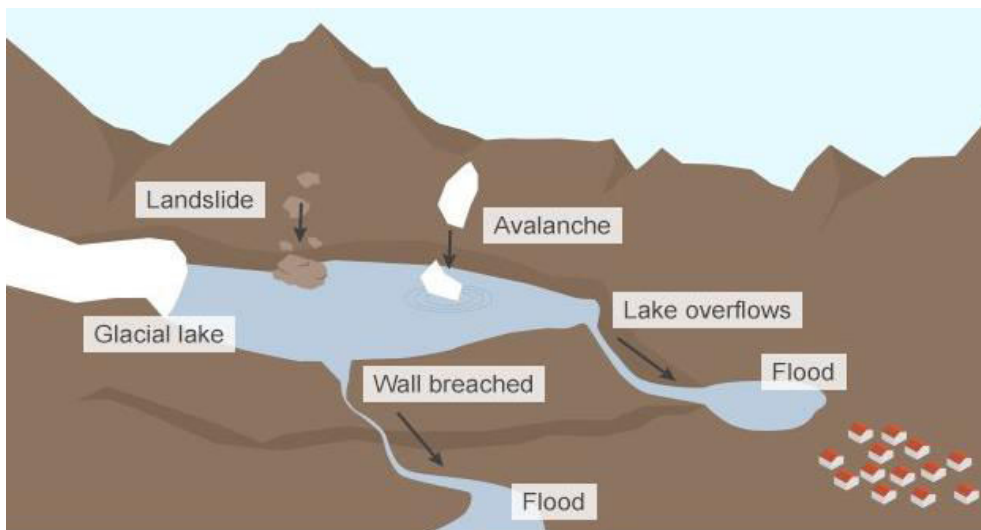
- In order to identify the areas and communities that are most in danger from GLOFs, the researchers used existing satellite-derived data on different locations and sizes of glacial lakes with a global population model and a series of population metrics.
- Researchers made a conservative estimate that anyone living within 50 km of a glacial lake and one km of a river that originates from a glacial lake could be impacted, either directly or indirectly, if one or more of the lakes upstream failed.
- Moreover, the researchers also looked at levels of human development and corruption in these zones to determine how vulnerable local communities may be when floods occur.
- The paper estimates that 15 million people live within the 50 km danger zone of glacial lakes. It adds that populations in High Mountains Asia (HMA) (a region stretching from the Hindu Kush all the way to the eastern Himalayas) are the most exposed and on average live closest to glacial lakes with around one million people living within 10 km of a glacial lake.
- "India and Pakistan make up one-third of the total number of people globally exposed to GLOFs — around three million people in India and around two million people in Pakistan.
- Another interesting finding of the study is that the glacial flood risks don't only depend on the size and number of glacial lakes in an area. What also matters is the number of people living in the area, their proximity to the danger zone as well as the levels of social vulnerability.
- For instance, areas like Greenland and Canada, which have a large number of glacial lakes, have very few people who are vulnerable to GLOFs as their population and corruption levels are low.
- "While the number and size of glacial lakes in these areas (India and Pakistan) isn't as large as in places like the Pacific Northwest or Tibet, it's that extremely large population and the fact that they are highly vulnerable that means Pakistan and India have some of the highest GLOF danger globally. In fact, the most dangerous catchment in the world according to study is Khyber Pakhtunkhwa in Pakistan.

- However, the most surprising bit for the scientists was to find Peru ranking third globally in danger levels. In the past two decades, due to climate change, glacial lakes across the Andes have increased by 93 per cent, in comparison to 37 per cent in high-mountain Asia. Yet most of the previous studies done in the field have focused on the Himalayas rather than the Andes.

➤ **What exactly are glacial lake outburst floods or GLOFs?**

- Glacial lakes are large bodies of water that sit in front of, on top of, or beneath a melting glacier. As they grow larger in size, they become more dangerous because glacial lakes are mostly dammed by unstable ice or sediment composed of loose rock and debris. In case the boundary around them breaks, huge amounts of water rush down the side of the mountains, which could cause flooding in the downstream areas. This is called glacial lake outburst floods or GLOF.

- GLOF can be triggered by several reasons, including earthquakes and ice avalanches. These lakes are also often found in steep, mountainous regions,



which means landslides or ice avalanches can sometimes fall directly into the lakes and displace the water, causing it to over-top the natural dam and flood downstream.

- In 2013, one such event took place in Uttarakhand's Kedarnath when the region witnessed flash floods along with a GLOF caused by the Chorabari Tal glacial lake, killing thousands of people.

➤ **How can GLOFs be prevented?**

- According to Researchers, reducing the risk of GLOFs is complex and no single solution would work.
- "Limiting climate change and keeping warming under 1.5 degree Celsius is a big one as this will help slow the growth of glacial lakes, but a certain amount of ice loss is already 'locked in' – if we stopped all emissions today GLOF hazard will continue to increase for several decades.
- There is a need to find effective measures by working with national and regional governments, as well as communities themselves. This includes working at the local level and finding appropriate measures for the threatened populations.

PRELIMS

1. New START agreement

- **CONTEXT:** Russian President announced that Russia is suspending its participation in the New START, the last remaining major military agreement with the United States.

➤ **About**

➤ **START I:**

- START stands for the original "Strategic Arms Reduction Treaty", known as START-I, which was signed between the US and the erstwhile USSR in 1991, and came into force in 1994.
- START-I capped the numbers of nuclear warheads and intercontinental ballistic missiles (ICBMs) that each side could deploy at 6,000 and 1,600 respectively.
- This agreement lapsed in 2009, and was replaced first by the Strategic Offensive Reductions Treaty (SORT, also known as the Treaty of Moscow), and then by the New START treaty.

➤ **The New START:**

- The New START, officially, the "Treaty between the United States of America and the Russian Federation on Measures for the Further Reduction and Limitation of Strategic Offensive Arms", entered into force on February 5, 2011.
- It placed new verifiable limits on intercontinental-range nuclear weapons.
- The US and Russia Federation subsequently agreed to extend the treaty through February 4, 2026.

➤ **How is compliance with the treaty ensured?**

- The treaty provides for 18 on-site inspections per year for US and Russian inspection teams.

➤ **Intercontinental ballistic missile**

- An intercontinental ballistic missile (ICBM) is a ballistic missile with a range greater than 5,500 kilometres.

- It is primarily designed for nuclear weapons delivery.
- The only known countries to have operational ICBMs are: Russia, USA, china, France, India, UK, Isrel, North Korea
- India's ICBM: Agni-V is an Indian nuclear capable intercontinental ballistic missile developed by the Defence Research and Development Organization. The missile have a range of around 5,000 to 5,500 kilometers

2. Suposhit Maa

➤ **CONTEXT: The Prime Minister of India has praised the Lok Sabha speaker to promote mother and child health under the 'Suposhit Maa' initiative.**

- In March 2020, the Lok Sabha Speaker launched the 'Suposhit Maa Abhiyan' intending to create a malnutrition-free India in Kota, Rajasthan. The Union Women and Child Development Minister presided over the event.
- The Lok Sabha Speaker informed that under this Abhiyan, 1,000 women would be given food items for one month. At the same time, the health of the child, including medical examination, blood tests, medicines, and delivery, would be covered.
- 1,000 kits of a 17 kg balanced diet were provided to 1,000 pregnant women in the first phase of the campaign.
- Under the programme, the identified women would be required to register on a website for adoption.
- Only one pregnant woman would be adopted from a family. In May 2022, the Lok Sabha Speaker launched the 2nd phase of "Suposhit Maa Abhiyan" in Kota, Rajasthan.
- Under the 2nd Phase, 3000 women were given nutrition kits for 9 months.

ANSWER WRITING

Q. What is Solar Radiation Management (SRM)? Discuss the challenges associated with using Solar Radiation Management for reducing global warming.

Solar radiation management (SRM) or solar geoengineering is a large category of diverse climate engineering approaches that mitigate or reverse global warming by reflecting sunlight into space before it is absorbed by the environment and converted into heat. It acts as a temporary measure to limit the warming of the earth. SRM's principal advantages are the speed with which it could be deployed and become active and the reversibility of its direct climatic effects.

Various approaches to SRM:

- **Space-based Geoengineering:** The main goal of space-based geoengineering is to reduce global temperatures to pre-industrial/pre-fossil fuel levels. It consists of the deployment of objects in space that can block or reflect sunlight away from the planet.
- **Stratospheric Aerosol Injection:** The approach involves spraying reflective sulphate aerosol particles into the stratosphere with high-altitude aeroplanes, tethered balloons, high-altitude blimps or artillery.
- **Marine Cloud Brightening:** This approach focuses on increasing the reflectivity or albedo of marine clouds by seeding them with seawater aerosol. It would make clouds brighter, reflecting a small fraction of incoming sunlight back into space in order to offset anthropogenic global warming.

Challenges associated with SRM approaches:

- **Unintended consequences:** The overall climatic and environmental responses to SRM approaches are not well characterized. All proposed approaches have the potential for unintended negative consequences for both environmental and human systems.
- **May Impact regional climate:** Temperature projection by climate models is more suited at the continental scale and not at the regional scale. Large-scale aerosol injections in the stratosphere could lead to local imbalances in radiative forcing and cause regional climate shifts and impact the precipitation and the hydrologic cycle.
- **Impact on the ozone:** A sudden increase in stratospheric sulphate aerosol could strongly enhance the chemical loss of stratospheric polar ozone for several decades. The concentration of aerosols can also enhance the ability of residual chlorine left from the legacy of chlorofluorocarbon use to damage the ozone layer.
- **Governance issues:** The application of SRM techniques will have global consequences and due to this there are grave concerns about the science and governance issues of SRM. Currently, no widely agreed-upon international governing body or legal or regulatory framework exists to govern the testing or deployment of SRM methods.
- **Impact on developing & low-income countries:** The techniques used are expensive and require heavy investment in R&D which only developed countries could afford. This may negatively impact the interest of the global south which is already facing the consequences of the industrial revolution and the resulting global warming.

Way Forward:

- Those involved in developing SRM approaches must clearly and explicitly report the science and technology of these approaches along with their consequences. There should be a **compensation mechanism** in case of any harm.
- Develop and evaluate systems of governance that provide models for decision-making about whether, when, and how to intentionally intervene in the climate system.
- Measure and evaluate public attitudes and test communication approaches to effectively inform and engage the public in decision-making.
- The focus should be on developing an integrated effort that considers the physical, ecological, technical, social, and ethical issues related to SRM.

Therefore, the focus should be on bringing the various stakeholders involved together so that the deployment, monitoring, verification and reporting of SRM techniques can be made democratic and inclusive.

MCQs

1. Consider the following statements
 1. The initiative called 'Suposhit Maa Abhiyan' was launched in 2020 by Prime Minister as a pan India campaign.
 2. The main objective of this campaign is to keep pregnant women and newborns healthy.

Which of the above statement/s is/are correct?

 - a) 1 only
 - b) 2 only**
 - c) Both 1 and 2
 - d) Neither 1 nor 2
2. Consider the following statements regarding nuclear non-proliferation.
 1. Only four countries have gone on to test and develop nuclear arsenals after enforcement of Nuclear Non-Proliferation Treaty (NPT).
 2. The only surviving arms control treaty between Russia and the U.S. is the New START Treaty.
 3. The Comprehensive Test Ban Treaty (CTBT) entered into force 10 years ago.

Which of the statements given above is/are correct?

 - a) 1 only
 - b) 2 and 3 only
 - c) 1 and 2 only**
 - d) 1, 2 and 3
3. Consider the following features related to a glacial lake outburst flood (GLOF):
 1. Involves sudden release of meltwater
 2. Failure of moraine and ice dam
 3. Large downstream discharge causing floods

Select the correct answer from the options given below:

 - a) 1 and 2 only
 - b) 2 and 3 only
 - c) 1 and 3 only
 - d) 1, 2 and 3**
4. With reference to the United Nations Convention on the Law of Sea, consider the following statements:
 1. A coastal state has the right to establish the breadth of its territorial sea up to a limit not exceeding 12 nautical miles, measured from baseline determined in accordance with the convention.
 2. Ships of all states, whether coastal or land-locked, enjoy the right of innocent passage through the territorial sea.
 3. The Exclusive Economic Zone shall not extend beyond 200 nautical miles from the baseline from which the breadth of the territorial sea is measured.

Which of the statements given above are correct?

 - a) 1 and 2 only
 - b) 2 and 3 only
 - c) 1 and 3 only
 - d) 1, 2 and 3**
5. With reference to Kunming-Montreal Global Biodiversity Framework (GBF) consider the following
 1. Under this framework, countries agreed to protect 30% of land and water considered important for biodiversity by 2030.
 2. The framework has been made legally binding on the member countries due to failure of Aichi targets.

Which of the statements given above are correct?

 - a) 1 only**
 - b) 2 only

- c) Both 1 and 2
d) Neither 1 nor 2
6. With reference to the Vostro account, consider the following statements:
1. Indian importers can pay for their imports in INR into Vostro account.
 2. A Vostro account is an account that a correspondent bank holds on behalf of another bank.

Which of the statements given above is/are correct?

- a) 1 only
b) 2 only
c) **Both 1 and 2**
d) Neither 1 nor 2
7. With reference to El Nino, consider the following statements:
1. El-Nino is merely an extension of the warm equatorial current.
 2. It is used in India for forecasting long range monsoon rainfall.
 3. It appears once every three to seven years.

Select the correct answer using the code given below.

- a) 1 and 2 only
b) 2 and 3 only
c) 1 and 3 only
d) **1, 2 and 3**
8. Terms like "HDCSW-18, HD-3410, HD-3385" often mentioned in news are related to which of the following?
- a) **Varieties of Wheat**
b) Varieties of Mustard
c) Personnel land mines
d) Malware
9. With reference to Malabar Exercise consider the following
1. It is a multilateral war-gaming naval exercise.
 2. It began as a bilateral exercise between the navies of India and the Australia.
 3. Navies of the all member nations of the Quadrilateral Security Dialogue, or the Quad are participating in the 25th edition of the Malabar Exercise

Which of the above statement/s is/are correct?

- a) 1 and 2 only
b) **1 and 3 only**
c) 2 and 3 only
d) 1,2 and 3
10. International Mother Language Day is celebrated on 21st February 2023, what is the for this year?
- a) **Multilingual education – a necessity to transform education**
b) Using technology for multilingual learning: Challenges and opportunities
c) Fostering multilingualism for inclusion in education and society
d) Languages without borders