

**SOCIAL ISSUE****Preserving Tribal Culture**

**In context:** The vision of inclusive growth and community-led development is not an idea but an actionable strategy for Odisha in its 5T (transparency, technology, teamwork, time-limit, leading to transformation)-driven development model.

**Tribal population in India**

- ✓ India comprises 8.6% tribal population, has access to an enormous indigenous knowledge which through recognition, adoption, and mainstreaming has the potential to provide sustainable solutions to concerns related to falling agricultural productivity and soil quality, biodiversity loss, water scarcity, pollution, and Climate Change challenges.

**About Tribal Culture**

- **Communal living:** Many tribal communities in India have a strong emphasis on communal living and sharing resources. They live in close-knit communities and often make decisions collectively.
- **Connection with nature:** Tribals have a strong connection with nature, with traditional beliefs and practices that revolve around the forests and animals.
- **Self-Sufficiency:** Tribe is a synonym for a self-reliant community, a tribe is a relatively closed society and its openness is inversely related to the extent of its self-sufficient pursuits.
- **Spiritual beliefs:** Tribals often have their own unique spiritual beliefs, which may involve the worship of ancestors, nature spirits, or deities.
- **Folk arts and crafts:** Tribals are known for their unique art forms, including pottery, weaving, and jewellery making. These crafts often have spiritual or cultural significance and are passed down through generations.

**Government initiatives to conserve tribal culture****➤ TRIFED's Initiatives For Tribal Population**

- ✓ Sankalp Se Siddhi – Mission Van Dhan: The Government plans to establish 50,000 Van Dhan Vikas Kendras, 3000 Haat Bazaars, etc.
- ✓ Institutional Support for Development & Marketing of Tribal Products / Produce (Central Sector Scheme)
- ✓ Tribes India Outlets: The outlets will showcase tribal products from all over the country and the outlets will have a specific geographical indication (GI) and Vandhan corners.

**➤ Development of Particularly Vulnerable Tribal Groups (PVTGs):**

- ✓ The scheme covers activities like housing, land distribution, land development, agricultural development, animal husbandry, construction of link roads, etc.
- ✓ Support to Tribal Research Institutes (TRIs) and Tribal Festivals, Research Information, and Mass Education.
- ✓ Scholarships for pre-matric, post-matric, and overseas education
- ✓ Support to National Scheduled Tribes Finance and Development Corporation Vocational Training in Tribal Areas.
- ✓ The aim of the Scheme is to develop the skills of the ST youth for a variety of jobs as well as self-employment and to improve their socio-economic condition by enhancing their income.
- ✓ The mechanism for Marketing of Minor Forest Produce (MFP) through (MSP) and Development of a Value Chain for MFP' as a measure of social safety for MFP gatherers (Centrally Sponsored Scheme)

**Issues & challenges****➤ Loss of culture:**

- ✓ The identity of tribal communities is rooted in their culture. Its uniqueness lies in the unbreakable bond between the community and nature.
- ✓ As societies embrace modernised development, the richness, diversity, and depth of tribal cultures tend to fade away.
- ✓ They tend to get overshadowed by the homogeneity of globalised norms.

**➤ Development vs cultural preservation:**

- ✓ While the Central government has introduced several developmental projects for tribal people, it has a one-size-fits-all approach that divorces tribal development from tribal cultures.
- ✓ Even in schemes such as the Aspirational Districts Programme, the focus is exclusively on development-driven indicators; the cultural and societal contexts of those districts are sidelined.

### Odisha's Special Development Councils (SDCs) initiative

#### ➤ About:

- ✓ In a significant move towards preserving, promoting, and popularising tribal culture while also continuing with the development process, the Odisha government launched the Special Development Councils (SDCs) initiative in 2017.
- ✓ This is an active effort to preserve the culture and heritage of 62 tribes in the State under one umbrella while keeping economic development on course in the regions.
- ✓ The scheme, which covered nine tribal-dominated districts and 60 lakh tribal households in 117 blocks, has now been expanded to 23 districts covering more than 84 lakh tribal people.
- ✓ SDC's model: In this model, important cultural markers that are a reflection of tribal identity are identified and promoted.

#### ➤ Language:

- ✓ Language is recognised as an important marker of culture.
- ✓ As Odisha is a land of over 22 diverse tribal languages, the focus is on the use and propagation of these languages.
- ✓ Over 21 tribal proficiency centres have been established.
- ✓ These have modules to educate frontline workers like ASHA workers and non-Odia speakers about tribal culture and dialect.

#### ➤ Sacred Groves:

- ✓ More than 4,500 sacred groves that were close to vanishing from the village landscape are now being conserved.
- ✓ These groves hold immense cultural and conservational value for the tribal population, as they are considered to be inhabited by the gods. Resource extraction in these groves is strictly prohibited.
- ✓ More than 4,730 sacred groves are under protection in nine districts, and 1,609 tribal cultural clubs have been set up.

#### ➤ Artisan ID cards:

- ✓ Artisan ID cards have been issued to over 40,000 tribal artisans.
- ✓ This initiative not only preserves culture, but also enables employment opportunities.

#### ➤ Tribal Resource Centres: To ensure an efficient transfer of knowledge, more than 50 Tribal Resource Centres have been constructed in Sundargarh district. More are coming up in the remaining districts.

#### ➤ Preserving all the tribes: The SDC model also helps to preserve the culture and tradition of small tribal groups by giving them a role in decision-making processes. Thus, it takes care of intra-tribal majoritarianism. The Councils not only have people from major tribes, but also the PVTGs.

#### ➤ True representation:

- ✓ The Boards are formed under the chairmanship of an eminent tribal person of the locality.
- ✓ The Council consists of the chairperson, vice chairperson (where one among the two has to be a female), and members from various tribal groups nominated by the government. This makes the bodies truly representative of the community.

#### Way ahead

- ✓ Odisha's model of culture-sensitive and culture-inclusive tribal development is here to stay.
- ✓ It is about time that the Central government also takes inspiration for its tribal sub-plans and district/nodal plans from this model in other tribal-dominated States such as Madhya Pradesh, Sikkim, and in the north-east so that they can benefit from this.

### POLITY

#### 1. Delhi Services Bill to be tabled in Lok Sabha

**In context:** The Delhi Services Bill is set to replace the Delhi services Ordinance designating the Lieutenant Governor (L-G) as the authority who will have the final say on the postings and transfer of all bureaucrats serving under the Delhi government.

#### About the Delhi Services Bill

##### ➤ The Bill deviates from the Delhi services Ordinance on two aspects:

- ✓ It drops Section 3A that said, "Notwithstanding anything contained in any judgement, order or decree of any Court, the Legislative Assembly shall have the power to make laws as per Article 239AA except with respect to any matter enumerated in Entry 41 of List II of the Seventh Schedule of the Constitution of India or any matter connected therewith or incidental thereto."

- ✓ It also empowers the L-G to appoint the heads of boards or commissions that are enacted by Delhi Legislative Assembly.
- **The National Capital Civil Service Authority (NCCSA):**
  - ✓ The bill aims to constitute the National Capital Civil Service Authority (NCCSA).
  - ✓ With a view to give effect to the intent and purpose behind the provisions of Article 239AA of the Constitution, a permanent authority is being constituted named NCCSA.
  - ✓ NCCSA would be headed by the Chief Minister of Delhi along with the Chief Secretary, Government of National Capital Territory of Delhi and the Principal Secretary, Home, Government of National Capital Territory of Delhi,
  - ✓ It is being constituted to make recommendations to the Lieutenant Governor regarding matters concerning transfer postings, vigilance and other matters.
  - ✓ The National Capital Civil Service Authority (NCCSA) shall have the responsibility to recommend the transfers and postings of all Group 'A' officers (IAS) and officers of DANICS serving in the Delhi government.
- **Significance:**
  - ✓ Several important national and international institutions and authorities like the President, the Parliament, the Supreme Court, various constitutional functionaries, foreign diplomatic missions, international agencies, etc., are located in Delhi and high dignitaries from other nations pay official visits to Delhi.
  - ✓ The highest possible standards are required to be maintained in the administration and governance of the NCT of Delhi
  - ✓ The bill is expected to maintain a balance between the interest of the nation with the interest of the Union territory of Delhi in the administration of the capital to the manifestation of the will of the people reposed in the Central government as well as the government of NCT of Delhi.

#### Dual Governance of Delhi

- Delhi as Union territory (UT) and National Capital Territory (NCT):
  - ✓ Delhi holds a unique position in India's administrative framework.
  - ✓ As a Union territory, it is governed by the Government of National Capital Territory of Delhi Act 1991 which provides for both an elected assembly and an L-G appointed by the Union Home Ministry.
  - ✓ It was amended and is now governed by the Government of National Capital Territory (GNCT) of Delhi (Amendment) Act, 2021.
  - ✓ The status of Delhi being a UT under Schedule 1 of the Constitution and the 'National Capital Territory under Article 239AA, engrafted by the Constitution (Sixty-ninth Amendment) Act, 2014, put the dynamics of the relationship between the elected Council of Ministers in Delhi and the Central Government under severe strain.
- **Status:**
  - ✓ Delhi was given a fully elected legislative assembly and a responsible government through an amendment in the constitution in 1991.
  - ✓ Since 1991, Delhi had been made a UT with an assembly with "limited legislative powers".

#### About the dispute over control of services

- **About:**
  - ✓ According to few, the Delhi government has no power over administrative services at all.
  - ✓ Whereas according to others, transfers and postings of Secretaries, HODs and other officers in the scale of Joint Secretary to the Government of India and above can be done by the Lieutenant Governor and for other levels, including DANICS (Delhi, Andaman and Nicobar Islands Civil Service) officers, the files can be routed through the Chief Minister to LG".
- **Centre's opinion:**
  - ✓ The Centre had sought a reference to a larger Bench, arguing that it needed the power to make transfers and postings of officers in Delhi on account of it being the national capital and the "face of nation".
- **Opinion of Delhi government:**
  - ✓ According to Delhi govt., a government cannot function if it does not have control over services as the exclusion of civil servants will negate governance and render officials unaccountable to people.

### Supreme Court's verdict

- The ruling places following constitutional principles within the interpretation of Article 239AA:
  - ✓ Representative democracy,
  - ✓ Federalism and accountability – to an elected government
- The court concluded that Delhi under the constitutional scheme is a Sui Generis (or unique) model, and is not similar to any other Union Territory. It said Delhi presents a special constitutional status under article 239AA.
  - ✓ The ruling was in favour of the Delhi government.
- The judgment also recognises “principles of democracy and federalism” to be part of the basic structure of the Constitution.
  - ✓ It held that while Delhi could not be accorded the status of a state, the concept of federalism would still be applicable to it.

### **2. Constitution (Jammu and Kashmir) Scheduled Tribes Order (Amendment) Bill, 2023**

**In context:** The Constitution (Jammu and Kashmir) Scheduled Tribes Order (Amendment) Bill, 2023 was introduced in Lok Sabha.

#### About

- It amends the Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989 to create separate lists for Scheduled Tribes for Union Territories of Jammu and Kashmir, and Ladakh.
- The Bill also adds four communities to the list of Scheduled Tribes in Jammu and Kashmir. These are Gadda Brahmin, Koli, Paddari Tribe, and Pahari Ethnic Group.

#### Present Status

- The dominant ST communities in J&K are the Gujjars and Bakerwals, who mainly live in the districts of Rajouri, Poonch, Reasi, Kishtwar, Anantnag, Bandipora, Ganderbal, and Kupwara.
  - ✓ Most of them, especially the Bakerwals, are nomadic — they migrate with their livestock to the higher reaches in the summer, and return before the onset of winter.
- They are the third largest group after Kashmiris and Dogras in J&K.
- They were given ST status in 1991, along with the two smaller groups of Gaddis and Sippis.
  - ✓ This entitled these four communities to 10% reservation in government jobs and admission to educational institutions; in 2019, they were given a 10% quota in Lok Sabha and Assembly seats in J&K.

#### Proposed Communities

- The Paharis are Hindus, Muslims, and Sikhs, including people of Kashmiri origin who settled in the districts of Rajouri and Poonch over a period of time.
  - ✓ There are upper caste Hindus among the Paharis; also people who were displaced from Pakistan Occupied Kashmir.
- The Paddari Tribe live in the remote Paddar area of the hilly Kishtwar district. Spread over two tehsils, the Paddari homeland borders Zaskar (Ladakh) in the north and the east, Pangi in Himachal Pradesh in the south, and the rest of J&K in the west.
  - ✓ The 2011 census recorded the Paddari population at 21,548, comprising 83.6% Hindus, 9.5% Buddhists, and 6.8% Muslims. The people of the area, including those who have come from elsewhere to settle there, speak the Paddari language.

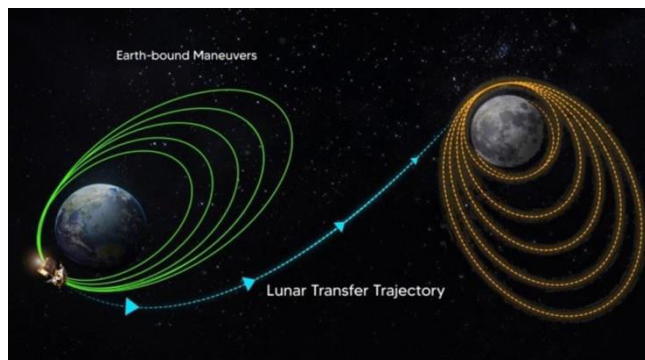
### **PRELIM FACTS**

#### **1. TransLunar Injection (TLI)**

**In context:** The Indian Space Research Organisation (ISRO) recently performed the TransLunar Injection (TLI) to slingshot Chandrayaan-3 towards the moon.

#### **About TransLunar Injection (TLD):**

- ✓ It is a critical manoeuvre performed during space missions to send spacecraft from Earth's orbit to a trajectory that will take them to the Moon.
- ✓ It is a key step in lunar missions, enabling spacecraft to escape Earth's gravitational pull and travel to the Moon.
- ✓ When is it performed? The TLI is performed when the spacecraft is at a specific point in its



orbit known as the 'perigee' or the closest point to Earth.

**How is it done?**

- ✓ During a TLI, the spacecraft's propulsion system fires its engines to accelerate the spacecraft.
- ✓ The spacecraft gains enough speed to break free from Earth's gravitational pull and embark on its journey toward the moon.
- ✓ The amount of thrust and duration of the TLI burn depends on various factors, including the spacecraft's mass, its velocity in Earth's orbit, and the specific mission objectives.

**What happens next?**

- ✓ Once the TLI is successfully completed, the spacecraft is put on a lunar trajectory, and it will continue its journey to the Moon without further propulsion from Earth.
- ✓ After the TLI, the spacecraft typically enters a transfer orbit, which is an elliptical path that intersects with the Moon's orbit.
- ✓ The spacecraft continues to travel in its highly eccentric orbit until it reaches the Moon's surface.
- ✓ As the spacecraft approaches the Moon, it may perform additional manoeuvres, such as lunar orbit insertion (LOI), to enter into lunar orbit or land on the lunar surface, depending on the mission's goals.
- ✓ The TLI burn has been performed successfully on many missions to the Moon, including the Apollo missions, the Chang'e missions, and the Artemis missions.

**2. Bhojpatra Tree**

**In context:** Recently, the Prime Minister of India, in 103rd edition of 'Mann ki Baat programme highlighted the business of 'bhojpatra calligraphy' by the women of Mana village near Badrinath.

**About Bhojpatra Tree:**

- ✓ It is also known as Himalayan Birch and it is widely found in the Himalayas.
- ✓ It is a deciduous tree native to the Western Himalayas that grows at elevations of up to 4,500 metres
- ✓ It has a high freezing tolerance potential, allowing it to form a treeline in the Himalayan region.
- ✓ It is a long-lived species which can survive up to 400 years and the only angiosperm in the Himalaya which dominates an extensive area at sub - alpine altitudes.
- ✓ Distribution: It is widely distributed in the altitudinal range from 3100 - 3800 m in North-western Himalaya.
- ✓ It contributes to the preservation of the Himalayan ecosystem by reducing soil erosion and creating a bio-shield for the remaining forests and sub-alpine meadows below the treeline.
- ✓ The bark of this tree was used for centuries in our Country for writing lengthy scriptures and texts in Sanskrit and other scripts, particularly in historical Uttarkhand and Kashmir.

**3. Himalayan vulture**

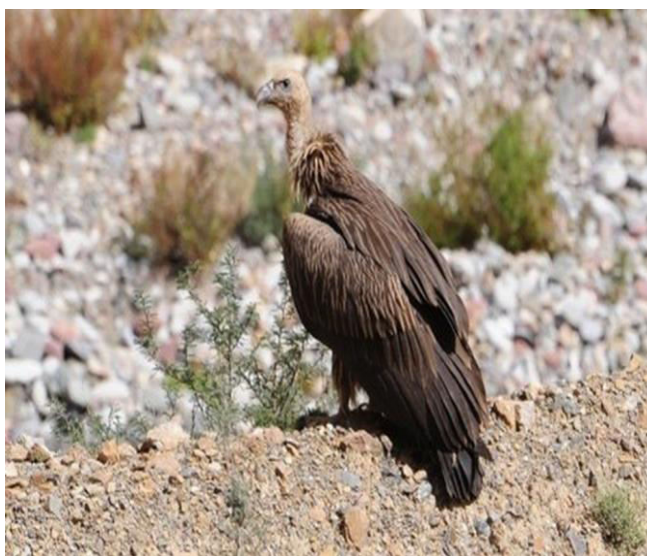
**In context:** The conservationists to script India's first captive breeding success story of the Himalayan vultures inside the Assam State Zoo in Guwahati.

**Why in news?**

- ✓ It is the **second instance (First was in France) in the world** and first in India where this species has been kept for breeding.
- ✓ The captive breeding was a joint project undertaken by the Bombay Natural History Society (BNHS) and the Assam forest department

**About Himalayan vulture:**

- ✓ The Himalayan vulture (*Gyps himalayensis*) or **Himalayan griffon** vulture is an Old World vulture.
- ✓ It is one of the two largest Old World vultures and true raptors.
- ✓ It is a typical vulture which **has a bald white head**, wings that are very wide and short tail feathers.
- ✓ **Distribution:** It is native to **the Himalayas and the adjoining Tibetan Plateau** and also found in the Central Asian mountains.
- ✓ These are diurnal and mostly solitary species.



- ✓ **Conservation status**  
IUCN: Near Threatened
- ✓ **Other Vulture species found in India:** India is home to 9 species of Vulture namely the Oriental white-backed, Long-billed, Slender-billed, Himalayan, Red-headed, Egyptian, Bearded, Cinereous and Eurasian Griffon.

#### 4. **Dagdusheth Temple**

**In Context:** Recently, the Prime Minister of India performed Darshan and Pooja at Dagdusheth Mandir in Pune, Maharashtra.

##### **About the Temple:**

- The Dagadusheth Halwai Ganapati temple is dedicated to Lord Ganesh.
- The main Ganesh idol is insured for sum of ₹10 million.
- This temple was built by Shrimant Dagadusheth Halwai who was a trader and sweet maker settled in Pune.

#### 5. **PM-Yasasvi scheme**

**In Context:** Ministry of Social Justice and Empowerment is implementing an umbrella scheme namely PM Young Achievers Scholarship Award Scheme for Vibrant India (PM –YASASVI) for OBC and others.

##### **About the scheme:**

- The scheme has the following five components for Other Backward Classes (OBC), Economically Backward (EBC and Denotified (DNT) Students:
  - ✓ Pre-Matric Scholarship
  - ✓ Post-Matric Scholarship
  - ✓ Top Class School Education
  - ✓ Top Class College Education
  - ✓ Construction of Hostel for OBC Boys and Girls
- It aims to provide financial assistance to students belonging to OBC, EBC and DNT categories.
- The Ministry of Social Justice and Empowerment (MoSJE) implements the scheme with the help of state governments and the National Scholarship Portal (NSP).
- Students with a family annual income of less than INR 2.5 lakh can apply for the scholarship.
- The scholarship scheme is available only for Indian students from any domicile (State/Union territory to which the applicant belongs) and is awarded by the Central government.
- The scholarship is awarded at two levels:
  - ✓ For candidates studying Class 9 – INR 75,000 per year
  - ✓ For candidates studying in Class 11 – INR 1,25,000 per year

### **ANSWER WRITING**

**Q. India has high income inequality despite equalizing forces. Do you agree with this imperative? Give examples in favor of your answer.**

**Introduction:** There is convergence in income over the world. Poorer countries are catching up with richer countries; the poorer Chinese provinces are catching up with the richer ones. But in India the less developed States are not catching up; instead they are, on average, falling behind the richer States, in spite of government of India trying to equalize or reduce disparities various schemes and governance reforms.

While India is one of the fastest growing economies in the world, it is also one of the most unequal countries. Inequality has been rising sharply for the last three decades. The richest have cornered a huge part of the wealth created through crony capitalism and inheritance. They are getting richer at a much faster pace while the poor are still struggling to earn a minimum wage and access quality education and healthcare services, which continue to suffer from chronic under-investment. These widening gaps and rising inequalities affect women and children the most.

Examples of income inequality

- The top 10% of the Indian population holds 77% of the total national wealth. 73% of the wealth generated in 2017 went to the richest 1%, while 67 million Indians who comprise the poorest half of the population saw only a 1% increase in their wealth.
- There are 119 billionaires in India. Their number has increased from only 9 in 2000 to 101 in 2017. Between 2018 and 2022, India is estimated to produce 70 new millionaires every day.
- As per the Oxfam International, it would take 941 years for a minimum wage worker in rural India to earn what the top paid executive at a leading Indian garment company earns in a year.

**Reasons behind this inequality**

- Convergence happens essentially through trade and through mobility of factors of production. In spite of increased flow of goods and migration of people across various India stands out as an exception.
- Within India, where borders are porous, convergence has failed whereas across countries where borders are much thicker (because of restrictions on trade, capital and labor) there is a convergence dynamic. That is the cross-country puzzle.
- Tax progressivity, which is a powerful policy tool to contain the rise in inequality, was reduced subsequently. Top tax rates, which were very high in the 1970s (up to 98%), decreased to 30% in the 1980s and after.
- Inequality has increased due to rise in prices. During inflation workers in the organised sector get higher wages which partly off-set the effect of price rise. But wages and salaries of workers in unorganised sectors (such as agri-culture and small-scale and cottage industries) do not increase. So their real income (purchase in-come) falls.
- The main reason for low level of income of the majority of Indian people is unemployment and underemployment and the consequent low productivity of labour. Low labour productivity implies low rate of economic growth which is the main cause of poverty and inequality of the large masses of people.
- India's new agricultural strategy led to the Green Revolution and raised agricultural productivity. But the benefits of higher productivity were enjoyed mainly by the rich farmers and landowners. At the same time, the economic conditions of landless workers and marginal farmers deteriorated over the years.
- Most farmers in India could not enjoy the benefits of higher agricultural productivity. As a result, inequality in the distribution of income in the rural areas has increased.
- Wage inequality dispersion also increased in many sectors, as privatizations removed government set pay scales, which were less unequal. On the other hand, growth at the bottom of the distribution was notably lower than average growth rates since the 1980s.
- Many ordinary Indians are not able to access the health care they need. 63 million of them are pushed into poverty because of healthcare costs every year - almost two people every second.

**Conclusion:**

Reducing the rising inequality is a challenge that requires sustained government interventions. The government needs to break the vicious circle of poverty which causes inequality, which in turn not only adversely affects sustainable economic growth but also breeds various socio-economic problems.

**MCQs**

1. Considered the following statement regarding Pen Memorial.
  1. The Pen Memorial pays tribute to Karunanidhi.
  2. He was the Chief Minister of Telengan for five terms.
  3. He had significant contributions to Tamil literature as an orator, poet, and writer of non-fiction and fiction, plays, and films
 How many of the above statement is/ are correct?
  - a) Only 1
  - b) Only 2**
  - c) Only 3
  - d) None
2. Considered the following statement regarding Dagadusheth Temple.
  1. The Dagadusheth Halwai Ganapati temple is dedicated to Lord Ganesh.
  2. Dagdusheth Mandiris loctated in Madhya Pradesh
 Which of the above statement is/are incorrect?
  - a) Only 1
  - b) Only 2**
  - c) Both 1 and 2
  - d) Neither 1 nor 2
3. Considered the following statement regarding PM –YASASVI.
  1. Ministry of Social Justice and Empowerment is implementing an umbrella scheme namely PM Young Achievers.
  2. Scholarship Award Scheme for Vibrant India. It's Aims to provide financial assistance to students belonging to OBC, EBC and DNT categories.
 Which of the above statement is/are correct?
  - a) Only 1
  - b) Only 2
  - c) Both 1 and 2**
  - d) Neither 1 nor 2
4. Considered the following statement regarding The Himalayan vulture
  1. The Himalayan vulture is listed on IUCN as Near Threatened
  2. The captive breeding was a joint project undertaken by the Bombay Natural History

Society (BNHS) and the Assam forest department.

Which of the above statement is/are correct?

- a) Only 1
- b) Only 2
- c) Both 1 and 2**
- d) Neither 1 nor 2

5. Considered the following statement regarding Bhojpatra Tree

1. It is also known as Himalayan Birch and it is widely found in the Himalayas.
2. It is a deciduous tree native to the Western Himalayas that grows at elevations of up to 4,500 metres
3. It has a high freezing tolerance potential.

How many of the above statement is/ are correct?

- a) Only 1
- b) Only 2
- c) Only 3**
- d) None

6. Considered the following statement About TransLunar Injection (TLI):

1. It is a critical man oeuvre performed during space missions to send spacecraft from Earth's orbit to a trajectory that will take them to the Moon.
2. It is a key step in lunar missions, enabling spacecraft to escape Earth's gravitational pull and travel to the Moon.

Which of the above statement is/are correct?

- a) Only 1
- b) Only 2
- c) Both 1 and 2**
- d) Neither 1 nor 2

7. Which of the following statement is correct regarding The Rohini Commission report

- a) It is set up to examine the sub-categorisation of Other Backward Classes (OBCs).**
- b) It is set up to examine the sub-categorisation schedule caste(SC).
- c) It is set up to examine the sub-categorisation schedule tribe(ST).
- d) It is set up to examine the sub-categorisation EWS

8. Consider the following statements regarding the Bureau of Civil Aviation Security (BCAS):

1. The aim of BCAS is to safeguard civil aviation operations against acts of unlawful interference.
2. It lays down standards with respect to the security of civil flights at international and domestic airports in India.

Which of the statements given above is/are correct?

- a) Only 1
- b) Only 2
- c) Both 1 and 2**
- d) Neither 1 nor 2

9. Consider the following statements regarding PM SVANidhi Scheme:

1. It was launched by the Ministry of Labour and Employment to provide affordable working capital loans to street vendors.
2. It provides a collateral-free loan of Rs 10,000 with low rates of interest for a period of one year.

Which of the statements given above is/are correct?

- a) Only 1
- b) Only 2**
- c) Both 1 and 2
- d) Neither 1 nor 2

10. Yudh Abhyas, is bilateral military exercise between Indian and which one of the following countries?

- a) USA**
- b) Russia
- c) France
- d) Japan