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Current affairs summary for prelims

08 November 2024

PM-Vidyalaxmi Scheme

Context: The Union Cabinet has approved the PM-Vidyalaxmi scheme, which offers collateral-free and guarantor-free education loans to students admitted to Quality Higher Education Institutions (QHEIs).

Key features of the scheme:

- **Financial Outlay:** An allocation of ₹3,600 crore has been made for the scheme for the period 2024-25 to 2030-31.
- **Beneficiaries:** Approximately 7 lakh new students are expected to benefit from the interest subvention provided under the scheme.
- **Credit Guarantee:** The central government will provide a 75% credit guarantee for education loans up to ₹7.5 lakh.
- **Interest Subvention:** Students with an annual family income of up to ₹8 lakh who are not eligible for other government scholarships or interest subvention schemes will receive a 3% interest subvention. The interest subvention will apply to loans up to ₹10 lakh during the moratorium period.
- **Annual Support:** Each year, interest subvention support will be given to 1 lakh students.
- **Preference Criteria:** Preference will be given to students from government institutions. Priority will be given to students pursuing technical and professional courses.

Eligibility of Institutions:

- The scheme will cover institutions ranked in the top 100 in the National Institutional Ranking Framework (NIRF) in both overall and domain-specific categories.
- It will also apply to state-run institutions ranked 101-200 and all central government-run institutions.
- A total of 860 higher education institutions will be eligible, with the list updated annually based on NIRF rankings.
- **Eligibility for All Courses:** Unlike previous schemes, this scheme will be available for students enrolled in all types of courses, not just technical or professional ones.

About Existing Schemes:

- This scheme is in addition to the existing Central Sector Interest Subsidy (CSIS), which offers full interest subvention on loans up to ₹10 lakh for students with an annual family income of up to ₹4.5 lakh, pursuing technical or professional courses.

Positive Aspects of PM-Vidyalaxmi Scheme:

- **Increased Accessibility:** Collateral-free and guarantor-free loans make higher education more accessible to students from economically weaker backgrounds, removing barriers to education financing.
- **Encourages Meritocracy:** By offering loans to students admitted to Quality Higher Education Institutions (QHEIs), the scheme promotes merit-based education, encouraging talented students to pursue higher studies.
- **Reduced Financial Burden:** The absence of collateral and guarantee requirements alleviates the financial stress on students and their families, making it easier to afford education.
- **Boosts Enrollment:** The scheme is expected to increase enrollment rates in higher education institutions by offering financial support, especially to those from economically disadvantaged backgrounds.

Government Challenges Wikipedia's Intermediary Status under the IT Act

Context: The Ministry of Information and Broadcasting

has recently issued a notice to Wikipedia questioning its classification as an intermediary under the Information Technology (IT) Act, amid concerns regarding alleged biases and inaccuracies on the platform.

- The government's concerns over editorial practices and content reliability highlight critical issues surrounding the regulation of digital platforms in India, with potential implications for intermediary status and liability.

Intermediary Classification and Liability Shield

- According to the IT Act, intermediaries are platforms that store, receive, or transmit information provided by third parties without directly creating or controlling content.
- Examples include social media platforms and search engines.
- Intermediaries enjoy certain legal protections, but they must meet specific requirements to retain this status:
  - **Neutral Platform Role:** Intermediaries must not exercise editorial control over the content on their platform.
  - **Due Diligence Obligations:** Intermediaries are required to prevent illegal content and comply with IT Rules to ensure that content is lawful and non-defamatory.
- If intermediaries fail to adhere to these criteria, they risk being reclassified as publishers, which removes the liability shield and makes them legally responsible for hosted content.

Publisher Classification and Accountability:

- Unlike intermediaries, publishers actively engage in creating, editing, and controlling content on their platforms. They bear full legal responsibility for the information they disseminate and can face legal repercussions if content is defamatory, misleading, or violates legal standards:
  - **Editorial Authority:** Publishers exercise editorial oversight, giving them control over the content that appears on their platforms.
  - **Direct Legal Responsibility:** Publishers are accountable for all content, making them subject to criminal penalties for violations.

Key Government Concerns:

- **Editorial Control by a Select Group:** The government argues that Wikipedia's editing model allows a small group of volunteer editors to exercise significant influence, potentially leading to biases in content.
- **Risk of Misinformation and Bias:** Concerns have been raised about inaccurate information and defamatory content, as in the ANI case, which questions Wikipedia's reliability as a neutral intermediary.

Implications for Digital Platform Regulation in India

- **Loss of Liability Shield for Wikipedia:** Reclassification as a publisher would make Wikipedia liable for the content on its platform, removing the protections normally granted to intermediaries.
- **Potential Precedent for Collaborative Platforms:** If Wikipedia is deemed a publisher, similar platforms that rely on collaborative content generation may face increased scrutiny and tighter regulatory standards.
- **Broader Impact on Content Moderation:** The case raises broader questions on the role and responsibilities of platforms in content moderation, potentially prompting legal reform in intermediary and publisher classifications.

Seventh Session of the International Solar Alliance Annual Assembly

Context: The Seventh Session of the International Solar Alliance (ISA) Annual Assembly took place in New Delhi, India, gathering representatives from 103 member countries and 17 signatory nations. The event brought together ministers from 29 countries, all committed to accelerating solar energy as a core driver of global

sustainable development.

Key Initiatives during the session:

During the assembly, several new initiatives were announced to enhance solar energy deployment, particularly in Least Developed Countries (LDCs) and Small Island Developing States (SIDS).

- **Solar Data Portal:** A real-time platform to provide key data on solar resources, project performance, and investment opportunities, helping stakeholders better engage with solar energy projects.
- **Global Solar Facility:** This initiative aims to unlock commercial capital for solar projects in underserved regions. A pilot project is already underway in the Democratic Republic of Congo, with significant financial commitments from India, ISA, Bloomberg, and the Children's Investment Fund Foundation.
- **Viability Gap Funding (VGF) Scheme:** A grant mechanism offering up to 35% of project costs to support solar projects in LDCs and SIDS, promoting a more inclusive solar energy transition.
- **Leadership Elections:** Elections were held for the President and Co-President of ISA for the 2024-2026 term, alongside the announcement of a new Director General, who will assume office in March 2025.

About International Solar Alliance (ISA):

- The International Solar Alliance (ISA) is a pioneering intergovernmental organization founded in 2015 by India and France at the United Nations Climate Change Conference in Paris (COP21).

ISA's Objectives and Goals:

The core mission of ISA is to mobilize solar energy solutions to address the global energy crisis and mitigate climate change. The organization follows its ambitious 'Towards 1000' strategy, which lays out four main goals to achieve by 2030:

- Mobilizing USD 1000 billion in investments to deploy solar energy technologies, focusing on making solar energy affordable and accessible.
- Delivering energy access to 1000 million people, particularly in the developing world, by providing clean and sustainable solar energy solutions.
- Installing 1000 GW of solar capacity, significantly increasing the global share of solar power in energy generation.
- Mitigating global CO2 emissions by 1000 million tonnes per year through the adoption of solar energy, thereby contributing to the reduction of global carbon footprints.

Headquarters:

- The headquarters of the ISA is located at the National Institute of Solar Energy (NISE) in Gurugram, India.

Power Packed News

ADB Signed a $ 200 Million Loan Agreement with India to Upgrade Urban Services in Uttarakhand

- The Asian Development Bank (ADB) has signed a $200 million loan agreement with the Indian government to enhance urban services in Uttarakhand under the Uttarakhand Livability Improvement Project.
- This initiative aims to improve water supply, sanitation, mobility and urban infrastructure while ensuring resilience to climate and environmental risks like floods and landslides. The project is cofinanced by the European Investment Bank and the state government, totaling $465 million.
- The Asian Development Bank (ADB) is a regional development bank established on 19 December 1966, which is headquartered in Manila, Philippines. The bank also maintains 31 field offices around the world to promote social and economic development in Asia.

U.S. Presidential Election

- Republican Party candidate Donald Trump won the 2024 US presidential election, winning 295 electoral votes and 73,236,927 popular votes. His opponent Kamala Harris received 226 electoral votes and 68,859,041 popular votes.

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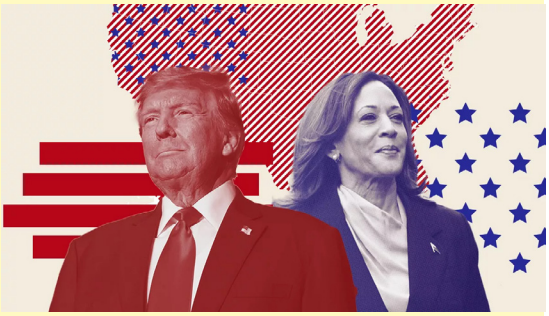
- Trump became the first president to win a non-consecutive second term in more than a century. He won in key swing states such as Pennsylvania, North Carolina and Georgia. Trump's agenda focuses on border security, economic growth and national security, which will have an impact on global politics. Trump's victory is expected to have a significant impact on global politics, especially in areas such as trade, climate change and international relations.



- Trump will be sworn in as the 47th President of the United States on January 20, 2025. His running mate JD Vance will take on the role of Vice President.
- The President of the United States serves as both head of state and head of government, and is also the commander-in-chief of the armed forces. According to Article II of the U.S. Constitution, the president is tasked with executing and enforcing the laws passed by Congress.

Henley Passport Index, 2024

- Singapore has been ranked as the world's most powerful passport according to the Henley Passport Index, offering visa-free access to 195 countries. Italy, Japan, Germany, Spain, and France are tied for second place. India ranks 83rd, with visa-free access to 58 countries. The ranking is based on the number of countries a passport holder can travel to without requiring a visa. Austria, Denmark, Finland, Ireland, Luxembourg, the Netherlands, South Korea, and Sweden share the third spot, with access to 191 countries. The United States is ranked 8th, with visa-free access to 186 countries. The least powerful passports belong to Afghanistan, Syria, Iraq, Yemen, Somalia, and Pakistan.

- The Henley Passport Index is a global ranking that evaluates the travel freedom granted by countries' ordinary passports. It ranks passports based on the number of destinations their holders can access without a prior visa. Launched in 2005 as the Henley & Partners Visa Restrictions Index, it was rebranded to the Henley Passport Index in January 2018.

Anil Pradhan Awarded the Rohini Nayyar Prize for Rural Development

- Anil Pradhan, a 28-year-old social worker from Odisha, has been honored with the third Rohini Nayyar Prize for his remarkable contributions to rural development.
- This award was established by the Rohini Nayyar Foundation in memory of economist and administrator Dr. Rohini Nayyar, who passed away in 2021. It includes a cash prize of ₹10 lakh, along with a citation and a trophy.

- Pradhan, an innovative engineer and educationist, hails from Baral, Odisha, and pursued higher education in Bhopal. Known as the chief designer of Asia's first university rocket team, VSLV, Pradhan has focused his efforts on improving educational infrastructure and fostering grassroots innovation to uplift rural communities.
- During the award ceremony Dr. Nayyar's significant role in assessing multidimensional poverty and emphasized that education is key to rural development was highlighted. He called on civil society to actively support education in rural areas, underscoring the influence of committed individuals like Pradhan.
- This year's awardee was selected by a jury of academics and activists, recognizing Pradhan's impactful work in advancing rural development and social upliftment.