

MAINS MATRIX

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Do Cash Transfers Build Women's Agency?

Cash transfers and financial inclusion schemes have emerged as key tools for women's empowerment in India. While they provide immediate financial relief and access, the deeper question is whether such initiatives genuinely enhance women's *agency*—their ability to make choices, control resources, and influence outcomes in their own lives.

Central Thesis:

While cash transfers and financial inclusion are a crucial first step, genuine empowerment requires ensuring that women can *control, grow, and sustain* the money for their own advancement—moving beyond mere receipt of funds.

1. Policy Context and Key Initiatives

India's evolving welfare architecture has increasingly centered women as direct beneficiaries.

National and State Initiatives:

- **Bihar:** *Mukhyamantri Mahila Rojgar Yojana* – ₹1 lakh transfer to 75 lakh women as seed capital for self-employment.

- **Karnataka:** *Gruha Lakshmi* – monthly support to women heads of households.
- **West Bengal:** *Lakshmi Bhandar* – income support to women for basic livelihood needs.
- **Madhya Pradesh:** *Ladli Behna Yojana* – monthly direct benefit transfer for women's welfare.
- **Telangana:** *Mahalakshmi* – integrated support covering income, nutrition, and health.

Enabling Infrastructure:

- *Direct Benefit Transfer (DBT)* system anchored in the **JAM**

Trinity:

- **Jan Dhan** accounts
- **Aadhaar** identity
- **Mobile** connectivity

This framework ensures direct, leakage-free transfer of funds into women's accounts.

2. Progress and Positive Indicators

- **Financial Inclusion Milestones:**
 - Over **56 crore** Jan Dhan accounts (August 2025),

of which **55.7%** belong to women.

- **89% of Indian women** now own a bank account — on par with developed economies and above the global average (**77%**).

- **Motivation for Inclusion:**

- **54% of women** opened their first account to receive government benefits — reflecting the role of welfare schemes as entry points to formal finance.

- **Agency Gains:**

- Income in a woman's name enhances her **decision-making power** in household spending and improves **outcomes for children and the elderly**.

3. Persistent Challenges and Gaps in Agency

Despite impressive account ownership, several structural and social barriers limit women's financial autonomy.

a. Dormant Accounts:

Around **20%** of women's accounts are inactive due to insufficient funds, low awareness, or discomfort with formal banking systems.

b. Limited Functional Use:

Accounts are primarily used for cash

withdrawals rather than for **savings, borrowing, or digital payments**.

Financial Activity	% Women Engaged
Withdrew/Sent Money	30%
Saved in Bank	21.2%
Used Card/Mobile for Payments	17.8%
Paid Utility Bills Digitally	7.8%
Borrowed for Business	8.4%

c. Digital and Mobile Divide:

- Women are **19% less likely** to own a mobile phone.
- **Barriers:** safety concerns (38%), shared phones (34%), SIM not in own name (33%), family restrictions (31%).
- Lack of **privacy, digital literacy, and trust** impedes independent use.

d. Financial Dependency:

Over **two-thirds of Indian women** rely on male relatives for banking transactions — limiting autonomy even in schemes meant to empower them.

4. Building Women's Financial Agency: The Way Forward

To transform access into empowerment, India must strengthen the link between financial inclusion and women's control over resources.

1. Strengthen Asset Control:

- Promote **joint land and property titles** for women.
- Enable women to use assets as collateral for credit and entrepreneurship.

**2. Empower Digital Access
(Strengthen the “M” in JAM):**

- Subsidize **smartphones** and **affordable data plans** for women.
- Ensure digital safety and privacy through awareness campaigns.

3. Design Gender-Sensitive Financial Products:

- Banks and fintechs should create products aligned with women’s **informal, seasonal, and variable incomes**.
- Use simplified interfaces and vernacular communication.

4. Build Trust Networks:

- Expand **digital banking sakhis**, SHG-based peer educators, and secure messaging groups for support and literacy.

5. Increase Female Representation in Financial Ecosystem:

- Only **<10%** of India’s 1.3 million business correspondents are women.
- Increasing their number can bridge the trust and accessibility gap.

5. Conclusion

Cash transfers and financial inclusion policies have undoubtedly expanded women’s access to money and formal institutions. However, *access does not automatically translate into agency*. For genuine empowerment, women must be equipped to **own, manage, and multiply** their financial resources through digital literacy, asset rights, and social support networks.

In essence, empowerment begins not when women receive money—but when they can decide what to do with it.

HOW TO USE IN MAINS

Primary Relevance: GS Paper I (Indian Society)

1. Role of Women and Women’s Organization:

- **How to use:** This is the most direct fit. The entire article is about measuring the effectiveness of state interventions in enhancing women’s societal role.
- **Key Points:**
 - **From Beneficiary to Agent:** Use the data to argue that while schemes make women *beneficiaries* of state support, social barriers (digital divide, family restrictions) prevent them from

becoming independent *economic agents*.

- **Social Norms vs. Policy:** Highlight how social structures (e.g., **two-thirds of women relying on male relatives for banking**) can undermine well-intentioned policies. This shows an understanding of the deep-rooted, patriarchal constraints on empowerment.

Primary Relevance: GS Paper II (Governance, Social Justice)

1. Welfare Schemes for Vulnerable Sections of the population:

- **How to use:** This material is perfect for evaluating the success and limitations of government schemes for women.
- **Key Points:**
 - **Success in Delivery:** Acknowledge the success of the **JAM Trinity** in achieving **leakage-free direct transfers**, a major governance reform.
 - **Limitations in Impact:** Critique the schemes by pointing to **dormant accounts (20%)** and the limited

functional use of accounts (only **17.8%** use digital payments). This shows you can analyze outcomes, not just list schemes.

- **Way Forward as Policy Suggestions:** The "Way Forward" section provides concrete, actionable policy recommendations (e.g., **joint land titles, subsidized smartphones, increasing female Business Correspondents**) that can be directly cited in answers.

2. Development Processes and the Development Industry:

- **How to use:** The article highlights the gap between financial inclusion as a *process* and empowerment as an *outcome*.
- **Key Points:**
 - **Human Development vs. Economic Indicator:** Argue that **89% bank account ownership** is a positive economic indicator, but true human development requires the *capability* to use that account effectively, which is currently missing.

- **Gender and Development:** This is a classic case study for analyzing how development programs must be designed with a gender lens to be effective.

Secondary Relevance: GS Paper III (Economy, Technology)

1. Inclusive Growth and issues arising from it:

- **How to use:** Use the data to discuss whether growth is truly "inclusive" if a large section of the population (women) is financially included but not financially empowered.
- **Key Points:**
 - The low percentages of women borrowing for business (**8.4%**) or saving in banks (**21.2%**) indicate a failure to channel women's financial resources into productive economic activity, which is crucial for inclusive growth.

2. Effects of Liberalization, Globalization, and Digital Technology:

- **How to use:** The **digital divide** is a critical barrier.
- **Key Points:**

- The statistics on mobile phone access (**women 19% less likely to own a phone**, reasons: safety, family restrictions) show how digital infrastructure alone is insufficient without addressing the socio-digital divide. This is a sophisticated point about the limits of technology-led solutions.
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Great Nicobar Revives the Issue of Nature's Legal Rights

Introduction

The proposed mega-development project on **Great Nicobar Island**, involving a port, airport, township, and power plant, has reignited debate over the **legal rights of nature**. The issue highlights the tension between developmental imperatives and ecological ethics, raising a fundamental question: *Can nature itself have legal standing to defend its integrity?*

Core Issue:

The project threatens over **13,000 hectares of pristine forests**—a region of immense ecological significance and a global carbon sink. The controversy underlines how the development trajectory, driven by mainland priorities, often sidelines the island's fragile ecosystem and indigenous rights.

1. Judicial Precedent: The Niyamgiri Hills Case (2013)

Case: *Orissa Mining Corporation Ltd. vs Ministry of Environment & Forests & Ors*

Law: Forest Rights Act, 2006

Issue: Bauxite mining in the Niyamgiri Hills endangered the sacred lands of the Dongaria Kondh tribe.

Judgment: The Supreme Court ordered a **referendum in gram sabhas**, empowering local communities to decide. The villagers unanimously rejected the project.

Significance:

- Affirmed **community sovereignty** and the **competence of gram sabhas** in safeguarding their traditions, cultural identity, and natural resources.
- Established that environmental protection is inseparable from **cultural and tribal rights**.

Relevance to Great Nicobar:

- Questions arise whether the **Tribal Council's rights under the Forest Rights Act** were duly recognized before diverting forest land.
- Reports suggest procedural lapses, with administration **falsely certifying** compliance with FRA provisions.

2. Conceptual Framework: Rights of Nature

Definition: Also known as *Earth Jurisprudence*, it grants **legal rights to natural entities**—forests, rivers, and ecosystems—treating them as subjects of law rather than mere objects of use.

Intellectual Basis:

- Inspired by **Christopher Stone's 1972 essay**, "*Should Trees Have Standing?*" which argued for legal personhood of natural entities.

Rationale:

- Current environmental laws view damage through the lens of **human impact**, not ecological harm itself.
- Remedies are awarded to humans, not the **affected natural entities**.
- Recognizing legal personhood would allow nature to **initiate legal action** for its own protection and restoration.

Mechanism:

- Establishment of **guardianship bodies** or custodians empowered to represent natural entities in court.

Global Examples:

- **Ecuador, Bolivia, Colombia, New Zealand** — have enshrined nature's rights in law or judicial practice.

3. Indian Precedent: Rights of Rivers

Case: *Mohd. Salim vs State of Uttarakhand* (2017)

Judgment:

- The **Uttarakhand High Court** declared the **Ganga and Yamuna rivers** as living entities with legal personhood.
- Guardians were appointed to uphold their rights and interests.

Outcome:

- The Supreme Court later **stayed the order**, citing practical concerns over liability and jurisdiction.
- Nonetheless, it remains a **pioneering recognition** of the “guardianship” model in Indian jurisprudence.

4. International Guidance: The Atrato River Case, Colombia (2016)

Judgment: The **Constitutional Court of Colombia** recognized the **Atrato River** as a legal person.

Concept Introduced: *Bio-cultural Rights* — acknowledging that the rights of ecosystems and the rights of indigenous communities are **interdependent**.

Key Mechanism:

- Creation of a **Guardianship Commission** including **indigenous representatives** directly affected by environmental degradation.

- Emphasized **co-governance** and **community stewardship** over natural habitats.

Relevance for India:

- The Colombian model demonstrates how legal recognition of nature’s rights can coexist with **tribal autonomy** and **participatory conservation**.

5. Recommendations and Way Forward

a. Legal Reforms:

- Extend the **Forest Rights Act, 2006** to encompass the principle of **legal personhood** for ecosystems.
- Amend environmental statutes to recognize **nature as a rights-bearing subject**.

b. Institutional Mechanisms:

- Create **guardianship bodies** representing ecosystems, including **local tribal and ecological experts**.
- Mandate **impact referendums** through gram sabhas before major ecological alterations.

c. Conceptual Clarification:

A multidisciplinary committee should define:

1. What constitutes “rights-bearing nature.”
2. The scope and limits of these rights.

3. The locus standi—**who can speak for nature.**
4. Accountability mechanisms for its protection.

d. Learning from the Colombian Model:

Adopt a **bio-cultural approach**, ensuring **inclusive guardianship** where both the ecosystem and the community co-own the responsibility for preservation.

Conclusion

The Great Nicobar case is not just about one island; it embodies the broader struggle between **development and ecological justice**. India's jurisprudence must evolve from *anthropocentric* to *eco-centric*, recognizing that nature too possesses intrinsic rights.

True environmental justice will emerge only when the law sees forests, rivers, and mountains not as property—but as **partners in coexistence**.

How to use

Primary Relevance: GS Paper II (Governance, Constitution, Social Justice)

1. Indian Constitution—Philosophical Underpinnings:

- **How to use:** Link the "Rights of Nature" to constitutional principles.
- **Key Points:**

- **Article 48A (DPSP):** The State shall endeavor to protect and improve the environment.
- **Article 51A(g) (Fundamental Duty):** To protect and improve the natural environment.
- **Argument:** The ecocentric view is a logical and necessary evolution of these constitutional mandates. It fulfills the spirit of the constitution more deeply by recognizing that protecting the environment is an end in itself, not just a means for human welfare.

2. Welfare Schemes for Vulnerable Sections & Mechanisms for Protection:

- **How to use:** Connect the rights of nature with the rights of tribal and forest-dwelling communities.
- **Key Points:**
 - **Forest Rights Act (FRA), 2006:** The **Niyamgiri Case** is a perfect example of how community rights and environmental protection are two sides of the same coin. The Gram Sabha's power to protect its cultural and natural habitat is a de

facto recognition of the rights of that ecosystem, as mediated by its human custodians.

- **Bio-cultural Rights (Colombia Model):** Use this concept to argue that the rights of indigenous communities and the rights of the ecosystems they inhabit are interdependent. Violating one violates the other.

Primary Relevance: GS Paper III (Environment, Disaster Management)

1. Conservation, Environmental Pollution and Degradation:

- **How to use:** This is the most direct application. Use the Great Nicobar project as a case study of the conflict between development and conservation.
- **Key Points:**
 - **Critique of Current Laws:** Argue that laws like the Environment Protection Act (EPA) and EIA process are inherently anthropocentric. They assess "environmental impact" in terms of cost to human projects and health, not the intrinsic damage to the ecosystem.

- **The Great Nicobar Case:** Highlight the threats to a pristine forest and a global carbon sink. Point to the alleged procedural lapses in implementing the FRA as evidence of why a stronger, nature-centric legal standing is needed.
- **Solution - Legal Personhood:** Propose granting legal personhood to critical ecosystems (like the proposed **Uttarakhand Rivers case**), allowing them to be represented in court by guardians.

Secondary Relevance: GS Paper IV (Ethics & Philosophy)

1. Ethics in Human-Nature Relationship:

- **How to use:** The core of the "Rights of Nature" movement is ethical.
- **Key Points:**
 - **From Instrumental Value to Intrinsic Value:** Our current ethics assign *instrumental value* to nature (what can it do for us?). The Rights of Nature philosophy argues for *intrinsic value* (nature has value simply by

existing, independent of its utility to humans).

- **Gandhian**

Philosophy: Link this to Gandhiji's idea that "The world has enough for everyone's need, but not for everyone's greed." An ecocentric view is an antidote to unchecked greed.

India and the United Kingdom Have Deepened Business Ties Without Fuss

Introduction

The India–U.K. economic engagement has evolved into a **mature and pragmatic partnership**, deepening across trade, investment, defence, culture, and education. Unlike India's more turbulent dealings with other Western partners, the India–U.K. relationship is marked by quiet efficiency and absence of political theatrics.

Core Thesis:

The India–U.K. economic relationship reflects *maturity without fuss*—deepening business and strategic ties through stable, non-confrontational diplomacy.

1. Context and Comparative Perspective

a. With the United States:

- The relationship, though significant, remains **fraught and erratic**, often subject to policy reversals.
- Negotiations under President Trump were described as **"dramatic and unpredictable,"** with abrupt deal alterations.

b. With the European Union:

- Negotiations are **less volatile**, yet suffer from a gap between **public optimism and private progress**.

c. With the United Kingdom:

- Presents a **refreshing contrast**—marked by **stability, civility, and mutual respect**.
- The relationship avoids "shrill rhetoric" and **focuses on substance over symbolism**.

2. Key Outcomes of Prime Minister Keir Starmer's Visit

- **Delegation Strength:** Over 100 representatives from business, culture, and academia.
- **Defence Cooperation:** A **£350 million missile supply deal**, strengthening U.K. defence exports and India's acquisition capacity.
- **Investment Commitments:**
 - **64 Indian companies** pledged **£1.3 billion** in

new investments in the U.K.

- Reciprocal British investments in India expected, pending official disclosure.
- **Cultural Exchange:** *Yash Raj Films (YRF)* to shoot **three films in the U.K.**, deepening cultural diplomacy.
- **Education Partnership:** Two U.K. universities announced plans to **set up campuses in India**, reflecting the globalization of higher education.
- **Trade Foundation:** The visit built upon the **July 2025 trade deal**, signalling long-term policy continuity.

3. Rationale Behind the Deepening Ties

a. Untapped Trade Potential:

- India forms **less than 2%** of U.K. merchandise exports.
- The U.K. contributes only **3%** to India's exports—showing **ample scope for expansion**.

b. Strategic Advantage:

- Enhanced trade can **offset U.S. tariff shocks**—notably the 50% tariff imposed on Indian goods.
- India's diversification of markets strengthens **economic resilience**.

c. Domestic Economic Logic:

- India's constrained **capital expenditure**, partly due to defence procurement costs, makes the **U.K. defence partnership timely**.

d. Soft Power Synergy:

- Collaborations in **film and education** complement economic diplomacy with **people-to-people connect**.

4. Assessment: A Model of Pragmatic Diplomacy

The India–U.K. partnership demonstrates how **mature democracies** can cooperate—anchored in **mutual benefit, predictability, and respect**.

Unlike the high-drama politics of global trade, this relationship thrives on **quiet pragmatism**, emphasizing outcomes over optics.

Conclusion

The India–U.K. partnership today represents a **template for 21st-century diplomacy**—steady, business-oriented, and respectful of each other's domestic priorities.

Through its **multi-sectoral cooperation**—in defence, investment, culture, and education—it reflects how *nations can advance shared prosperity without fuss, ego, or friction*.

How to use**Primary Relevance: GS Paper II (International Relations)****1. India and its Neighborhood-Relations:**

- **How to use:** This is the most direct fit. The entire article is a case study of a successful bilateral relationship that can be contrasted with others.
- **Key Points:**
 - **Bilateral Diplomacy:** Use the India-UK example to illustrate the principles of effective diplomacy: **substance over symbolism, mutual respect, and policy continuity** (evident from the July 2025 trade deal being built upon by the new UK government).
 - **Comparative Analysis:** Contrast the "stable and civil" nature of the India-UK relationship with the "erratic" India-US ties and the "slow-moving" India-EU negotiations. This shows a nuanced understanding of India's foreign policy landscape.
 - **A Template for Engagement:** Frame this partnership as a model for how India can engage with

other developed nations—focusing on quiet efficiency and tangible outcomes in trade, defence, and soft power.

2. Bilateral, Regional and Global Groupings and Agreements involving India and/or affecting India's interests:

- **How to use:** The specific outcomes of the partnership are key here.
- **Key Points:**
 - **Trade Deal:** The **July 2025 trade deal** is a significant bilateral agreement that forms the foundation for deeper engagement.
 - **Defence Cooperation:** The **£350 million missile supply deal** is an example of deepening strategic ties and 'Make in India' in the defence sector.
 - **Soft Power & Culture:** The collaboration with **Yash Raj Films** and the entry of **UK universities** into India are examples of how cultural and educational ties complement hard strategic and economic interests.

**Secondary Relevance: GS Paper III
(Economy, Security)**

1. Indian Economy:

- **How to use:** The economic rationale behind strengthening ties with the UK is a critical point.
- **Key Points:**
 - **Investment**
Flows: The **£1.3 billion investment pledge by 64 Indian companies** in the UK and the expected reciprocal investments are a boost to capital flows and economic integration.
 - **Market**
Diversification: Highlight the strategic need to diversify exports. With the UK constituting only **3% of India's exports**, there is immense potential for growth. This also helps **offset trade shocks**

like the **US's 50% tariffs** on Indian goods.

- **Easing Fiscal Pressure:** The defence procurement from the UK can be linked to India's **constrained capital expenditure**, showing an understanding of the trade-offs in the national budget.

2. Security:

- **How to use:** The defence partnership is a key element of the relationship.
- **Key Points:**
 - The missile deal enhances India's defence capabilities while also strengthening the UK's defence industry, making it a classic **win-win strategic partnership**.

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