THE DAILY UPSC BRIEF

HIGH-YIELD DAILY SOURCES & ANALYSIS | 18 SEPTEMBER 2026

TODAY'S COVERAGE

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HOW TO READ THIS BRIEF

- Why in News / Target Prelims MCQ
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GS PAPER 1: Indian Society

Supreme Court Seeks Report on 25 Unnatural Deaths in Manipur Relief Camps

Why in news: The Supreme Court has ordered Manipur's Chief Secretary to submit a detailed report on 25 unnatural deaths, including an alleged sexual assault, among internally displaced persons living in relief camps since the 2023 ethnic conflict.

Key Details:

- **Court's reaction:** CJI Surya Kant called Manipur's response to the Justice Gita Mittal Committee 'very, very shocking' and sought a full report with post-mortem details.
- **Wider pattern flagged:** 640 deaths were recorded across relief camps in 8 districts, but post-mortems were conducted in only 20 of them.
- **Compensation gap:** Only ₹20,000–30,000 was paid per death; in Nilabati Behera v. Orissa (1993), the SC held Article 21 compensation must be 'just, equitable and reasonable.'
- **Accountability directive:** The State Legal Services Authority must now register FIRs in every unnatural-death case reported from the camps.

Data/Facts/Example:

- **Background:** The Meitei-Kuki-Zo conflict began in May 2023; a SC-appointed committee led by Justice (retd.) Gita Mittal monitors relief work.
- **Scale:** Tens of thousands remain displaced three years on, with camps reporting persistently poor healthcare access.

Manipur Relief Camps: What the Court Found

Metric	Figure
Unnatural deaths now under SC scrutiny	25
Total relief-camp deaths across 8 districts	640
Post-mortems conducted	20
Compensation typically paid	₹20,000 – ₹30,000

How to use in UPSC Mains: A direct case study on the State's constitutional obligation toward internally displaced persons — link Article 21 with the practical machinery (FIRs, post-mortems, compensation) needed to make that right real inside a relief camp.

MAINS PRACTICE QUESTION

Q. Discuss the constitutional and institutional mechanisms available to ensure the safety, dignity, and rehabilitation of internally displaced persons during ethnic conflict in India, with reference to the ongoing Manipur crisis. (250 words)

Related PYQ: UPSC Mains 2014, GS Paper II: "National Human Rights Commission (NHRC) in India can be most effective when its tasks are adequately supported by other mechanisms that ensure the accountability of a government. In light of the above observation, assess the role of NHRC as an effective complement to the judiciary and other institutions in promoting and protecting human rights standards." (200 words). Same core idea as today's story: an oversight institution stepping in to protect Article 21 rights where a state's own administrative and judicial machinery has fallen short.

■ **[Abbreviations & Terminology]:** IDP: Internally Displaced Person | CJI: Chief Justice of India | SC: Supreme Court

GS PAPER 2: Polity, Governance & International Relations

The Uniform Civil Code Debate: Where Constitutional Law Meets Personal Law

Why in news: With the Centre reaffirming a 2029 target for a Uniform Civil Code across NDA-ruled States and Uttarakhand already implementing one, the constitutional debate around Article 44 and religion-based personal laws is back in focus.

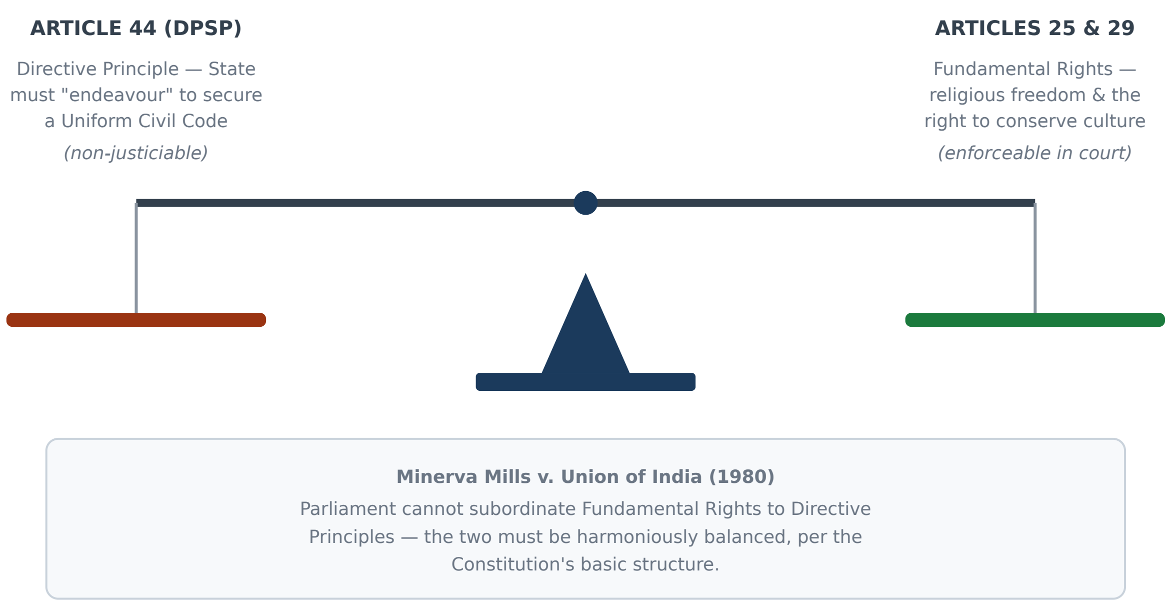
Key Details:

- **The constitutional hook:** Article 44, a Directive Principle, asks the State to 'endeavour' to secure a UCC; personal laws still govern marriage, divorce and inheritance.
- **Why it stayed a DPSP:** Ambedkar backed a UCC but kept it voluntary; objections from Muslim members placed it in the non-justiciable Part IV, not as a Fundamental Right.
- **The gender-justice case:** The SC's 2024 Section 6A verdict held that practices contrary to constitutional morality don't merit Article 29 protection — a precedent UCC backers cite.
- **The pushback:** Critics cite Articles 25 and 29; notably, every State with a UCC so far has exempted its tribal population from its ambit.

Data/Facts/Example:

- **Where implementation stands:** Uttarakhand has enforced a UCC since January 2025; Assam, Gujarat and MP have passed bills still awaiting Presidential assent.
- **The Law Commission's view:** Its 2018 Consultation Paper called a UCC 'neither necessary nor desirable' then, favouring reform within each personal law instead.

Article 44 vs. Fundamental Rights: A Constitutional Balance



Schematic illustration, not a literal legal ranking.

How to use in UPSC Mains: Pair Article 44's directive-principle status with Minerva Mills' 'harmonious balance' doctrine for an answer that engages both the pro- and anti-UCC arguments rather than picking a side.

TARGET PRELIMS MCQ

Q. With reference to the Uniform Civil Code (UCC) in the Constitution of India, consider the following statements:
1. Article 44 places the responsibility of securing a Uniform Civil Code on the State as a Fundamental Right.
2. Every State that has enacted a Uniform Civil Code so far has exempted its tribal population from its application.
3. The Law Commission of India, in its 2018 Consultation Paper, recommended immediate enactment of a Uniform Civil Code.
Which of the statements given above is/are correct?

(a) 1 only (b) 2 only (c) 1 and 3 only (d) 2 and 3 only

Answer: (b) 2 only

Explanation: Article 44 is a Directive Principle under Part IV, not a Fundamental Right — it is not justiciable (statement 1 false). Every State with a UCC so far has exempted tribal populations (statement 2 correct). The Law Commission's 2018 paper concluded a UCC was neither necessary nor desirable at that stage, recommending reform within personal laws instead — the opposite of recommending immediate enactment (statement 3 false).

Related PYQ: UPSC Mains 2015, GS Paper II: "Discuss the possible factors that inhibit India from enacting for its citizens a uniform civil code as provided for in the Directive Principles of State Policy." (200 words). Same core idea as today's story: this is the standing Mains question on exactly the Article 44 debate covered here.

■ **[Abbreviations & Terminology]:** UCC: Uniform Civil Code | DPSP: Directive Principles of State Policy

Supreme Court Nudges Centre to Defer Class 6 Three-Language Policy to 2027

Why in news: The Supreme Court has urged the Centre to postpone mandatory three-language implementation for the current Class 6 batch to January 2027 rather than impose it with barely four months of the academic year left, citing 'logistics and balance of convenience.'

Key Details:

- **What's being deferred:** Classes 7-9 were already exempted from the three-language mandate; the Court wants the same relief for Class 6, due a third-language board exam by 2031.
- **The Bench's reasoning:** The Court called this a matter of 'comfort,' not law — suggesting the extra time be used to make a third language 'naturally pique the interest' of children.
- **The policy's origin:** First envisaged in 1968, the three-language formula was retained and refined by NEP 2020, which wants two of the three languages to be native to India.
- **A recurring flashpoint:** The same week, the SC told Tamil Nadu 'individual States cannot act like individual countries' over land for Navodaya Vidyalayas.

Data/Facts/Example:

- **Constitutional anchor for resistance:** Article 29 protects any section of citizens' right to conserve a distinct language, script or culture — the basis for States resisting Central policy.
- **Subject placement:** The 42nd Amendment (1976) moved Education from the State List to the Concurrent List, along with four other subjects.

Subjects Moved to the Concurrent List by the 42nd Amendment (1976)

No.	Subject
1	Education
2	Forests
3	Weights and Measures
4	Protection of Wild Animals and Birds
5	Administration of Justice

How to use in UPSC Mains: Use the three-language case with the Tamil Nadu-Navodaya dispute for a twin-case answer on the Concurrent List's shared competence over education versus States' linguistic autonomy under Article 29.

TARGET PRELIMS MCQ

Q. With reference to language policy in Indian education, consider the following statements:
1. The three-language formula was first introduced through the National Education Policy, 2020.
2. Article 29 of the Constitution protects the right of any section of citizens to conserve a distinct language, script, or culture.
3. Education is a subject placed exclusively in the State List under the Seventh Schedule.
Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 2 only (c) 2 and 3 only (d) 1, 2 and 3

Answer: (b) 2 only

Explanation: The three-language formula predates NEP 2020 — it originated in the 1968 National Policy on Education and was only refined by NEP 2020, so statement 1 is false. Article 29 does protect a group's right to conserve its distinct language, script or culture (statement 2 correct). Education was moved to the Concurrent List by the 42nd Amendment (1976), so it is not exclusively a State subject (statement 3 false).

Related PYQ: UPSC Mains 2020, GS Paper II: "National Education Policy 2020 is in conformity with the Sustainable Development Goal-4 (2030). It intends to restructure and reorient education system in India. Critically examine the statement." (250 words). Same core idea as today's story: this is the standing Mains PYQ on NEP 2020, the very policy whose three-language formula is being contested here.

■ **[Abbreviations & Terminology]:** NEP: National Education Policy | CBSE: Central Board of Secondary Education

Odisha's 'Dead' Construction Workers: A Ghost in the Welfare Machine

Why in news: A draft CAG audit has found nearly 2,500 Odisha construction workers who were declared dead and had death benefits paid to their nominees, only for hundreds of them to later biometrically authenticate their own Aadhaar to keep collecting monthly ration.

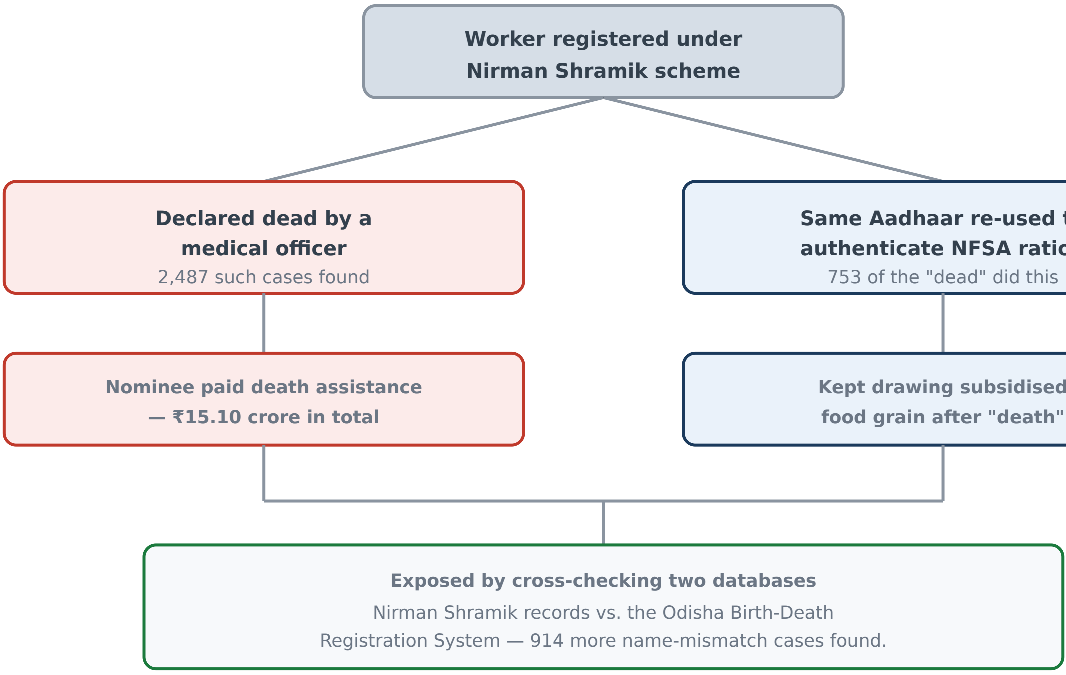
Key Details:

- **The core anomaly:** 2,487 workers under the Nirman Shramik scheme were declared dead and their nominees paid death assistance, yet ration drawdowns continued in their name.
- **The stranger twist:** In 753 of these cases, the 'deceased' worker biometrically re-authenticated their own Aadhaar to keep collecting ration after being certified dead.
- **Money at stake:** ₹15.10 crore was paid out as death assistance; a further 914 cases showed a name mismatch between the welfare and ration databases.
- **Where the money came from:** The Welfare Board had accumulated over ₹4,000 crore by 2024 from a 1% cess on construction costs — the fund the fraud drew from.

Data/Facts/Example:

- **Scheme eligibility:** Workers aged 18-60 with 90+ days of work in the preceding year qualify; nominees receive ₹2 lakh plus ₹5,000 funeral assistance.
- **How it was caught, and the bigger picture:** Auditors cross-checked Nirman Shramik against Odisha's Birth-Death Registry; nationally, DBT has plugged an estimated ₹3.48 lakh crore in leakage since 2009.

How Odisha's "Dead" Workers Kept Drawing Ration



How to use in UPSC Mains: A ready-made case study on Aadhaar-linked DBT — the failure isn't a lack of authentication technology but disconnected databases that never talk to each other.

MAINS PRACTICE QUESTION

Q. Examine the challenges to the integrity of welfare delivery in India's Aadhaar-linked direct benefit transfer systems, drawing on instances where disconnected databases have enabled large-scale fraud. (250 words)

Related PYQ: UPSC Mains 2022, GS Paper II: "Reforming the government delivery system through the Direct Benefit Transfer Scheme is a progressive step, but it has its limitations too. Comment." (150 words). Same core idea as today's story: Odisha's ghost beneficiaries are exactly the kind of DBT "limitation" this PYQ asks you to weigh against the scheme's benefits.

■ **[Abbreviations & Terminology]:** NFSA: National Food Security Act | CAG: Comptroller and Auditor General | DBT: Direct Benefit Transfer

US Congress Clears Russia Sanctions Bill Authorising 100% Tariffs; India Responds

Why in news: The U.S. House of Representatives has passed the Lindsey O. Graham Sanctioning Russia and Iran Act, 2026 by a 262-159 vote, sending to President Trump's desk a law that could impose tariffs of up to 100% on India and other major buyers of Russian oil and gas.

Key Details:

- **Who it targets:** The Bill targets the top 5 buyers of Russian oil/gas making new purchases 30+ days after enactment; sub-15% importers of Russian gas are exempt.
- **India's exposure is real:** Russia accounted for over 51% of India's oil imports in July 2026, with the monthly import bill more than doubling year-on-year to $7.3 billion.
- **India's response:** The MEA said India remains committed to energy security for 1.4 billion people through diversified, market-driven sourcing — denying any link to UPI fee policy.
- **Where the Bill stands:** It passed the Senate 86-11 and the House 262-159; a proposed amendment naming India explicitly did not make the final text.

Data/Facts/Example:

- **Price check:** India paid Russia $658.6/tonne for oil in July 2026 — close to its $669/tonne average across all oil imports, only a modest discount.
- **Rising exposure:** India's overall crude-import dependence hit a record 88.7% in 2025-26, up from 85.5% in 2021-22, raising the stakes of any forced diversification.

What the Bill Actually Does

Criterion	Detail
Target	Top 5 countries by volume of Russian oil/gas imports, making new purchases 30+ days after enactment
Tariff	Up to 100%, at the President's discretion
Exemption	Countries cutting Russian gas imports below 15% of Russia's total gas exports
Status	Passed Senate 86-11 (Aug 7) and House 262-159 (Sept 16); awaits presidential signature

How to use in UPSC Mains: Explain 'secondary sanctions' as a tool of economic coercion, and use India's Russian-oil dependence to discuss the trade-off between energy security and strategic autonomy — pair with the sanctions 'war room' article for a fuller institutional-response answer.

TARGET PRELIMS MCQ

Q. With reference to the 'Lindsey O. Graham Sanctioning Russia and Iran Act, 2026' passed by the U.S. Congress, consider the following statements:
1. It authorises the U.S. President to impose tariffs of up to 100% on any country that has ever purchased Russian oil or gas.
2. Countries that reduce their imports of Russian natural gas below a specified threshold are exempted from the tariff.
3. The Bill became binding law immediately upon being passed by the U.S. House of Representatives.
Which of the statements given above is/are correct?

(a) 1 only (b) 2 only (c) 1 and 3 only (d) 2 and 3 only

Answer: (b) 2 only

Explanation: The Bill targets only the top five countries by volume of recent Russian oil/gas imports making new purchases after enactment — not 'any country that has ever' bought Russian oil (statement 1 false). Countries cutting Russian gas imports below 15% of Russia's total gas exports are exempted (statement 2 correct). The Bill needs the President's signature to take effect; passing the House alone does not make it law (statement 3 false).

Related PYQ: UPSC Mains 2018, GS Paper III: "How would the recent phenomena of protectionism and currency manipulations in world trade affect macroeconomic stability of India?" (150 words). Same core idea as today's story: a major power's unilateral trade/tariff action aimed at coercing India's energy policy is exactly this kind of external shock to macroeconomic stability.

■ **[Abbreviations & Terminology]:** MEA: Ministry of External Affairs

GS PAPER 3: Economy, Governance & Corporate Regulation

Why India Needs a Permanent 'War Room' for the Age of Sanctions

Why in news: As secondary U.S. and Iran-linked sanctions increasingly entangle Indian banks, insurers, and ships, foreign-policy experts argue India lacks a single institution tracking the full journey of a transaction across ministries — from diplomacy to banking to shipping.

Key Details:

- **The core idea:** 'Weaponised interdependence' is when a country controlling a critical network — like the dollar payment system — can pressure dependents; 'secondary sanctions' force a foreign firm to choose between a sanctioned party and US market access.
- **Live, current stakes:** On Sept 14, 2026, Washington sanctioned Russia's VTB Bank (Delhi branch); Iran's Strait Authority separately listed 77 vessels as 'non-compliant,' including Indian-chartered ones.
- **The proposal:** A permanent Economic Security and Sanctions Office under the Cabinet Secretariat, bringing Foreign Affairs, Finance, Shipping, Law, the RBI and market regulators together.
- **Why India can't just copy China:** China's state-directed economy can defy secondary sanctions cheaply; India's much deeper US financial and commercial ties make that costly.

Data/Facts/Example:

- **Precedent that coordination works:** During the West Asia crisis, ministries jointly monitored vessels, raised LPG output, and kept fuel pumps and kitchens running.
- **Widening net:** On Aug 24, 2026, the U.S. expanded its Iran-sanctions push across five sectors: digital assets, technology, gold, aviation and shipping.

Where a Single Transaction Can Get Blocked

Link in the Chain	Example Chokepoint
Payment	A New York correspondent bank
Insurance	A foreign insurer withdrawing cover
Shipping	The Strait of Hormuz, or a vessel blacklist
Regulation	No single Ministry owns the coordinated response

How to use in UPSC Mains: This is a ready-made answer skeleton on India's institutional preparedness for economic coercion — cite the VTB Bank and Strait Authority vessel-list examples as current, concrete evidence rather than only theory.

MAINS PRACTICE QUESTION

Q. Explain the concept of 'weaponised interdependence' in the context of secondary sanctions, and evaluate the case for a dedicated Indian institution to coordinate the country's response to economic coercion. (250 words)

■ **[Abbreviations & Terminology]:** RBI: Reserve Bank of India | LNG: Liquefied Natural Gas

Tata Sons Board Reappoints Chandrasekaran as Chairman, Defying Tata Trusts

Why in news: A rare public rift has opened between Tata Sons' Board and its 66%-owner Tata Trusts after the Board reappointed N. Chandrasekaran as Executive Chairman for another five years despite a Trusts nominee voting against it and unresolved RBI listing obligations.

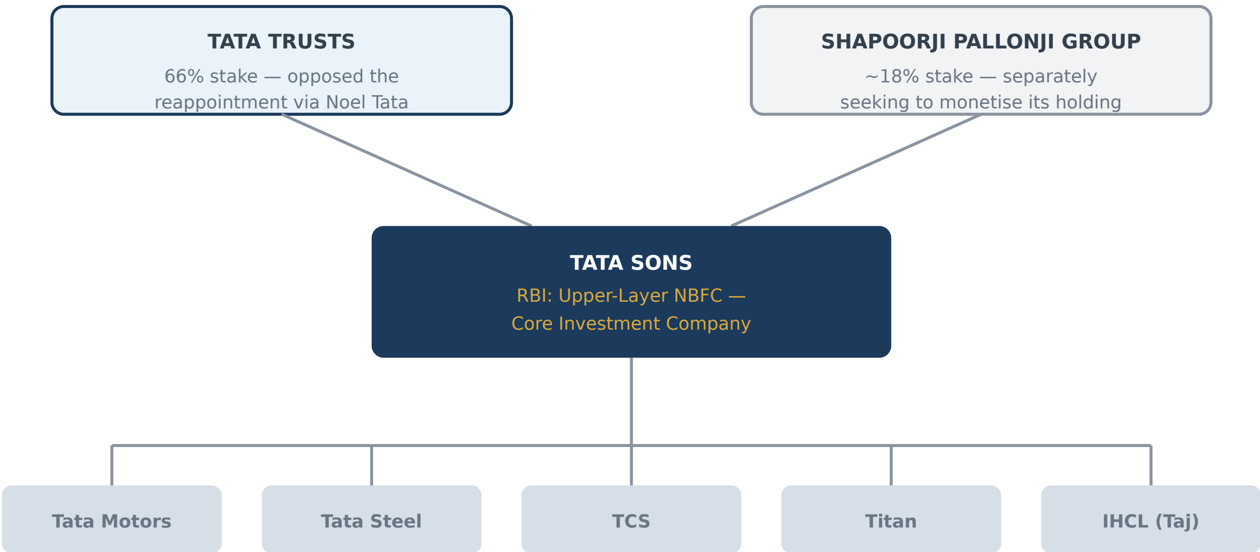
Key Details:

- **The reversal:** Chandrasekaran said in August he wouldn't seek reappointment after Noel Tata (Trusts' nominee) opposed it; the Board reappointed him anyway, by majority vote, for 5 more years.
- **The regulatory backdrop:** The RBI classifies Tata Sons as an upper-layer Core Investment Company and wants it listed; Tata Sons instead sought to de-register its NBFC licence — RBI refused.
- **Tata Trusts' objection:** It says the reappointment bypassed the Nomination and Remuneration Committee and was made public without prior intimation to shareholders.
- **What's at stake:** Tata Sons holds the entire Tata Group; Tata Trusts' 66% stake channels dividends into India's largest philanthropic endowment.

Data/Facts/Example:

- **Ownership structure:** Tata Trusts holds 66% of Tata Sons; the Shapoorji Pallonji Group holds ~18% and has sought to list or monetise part of its holding.
- **What a CIC is:** A Core Investment Company must hold ≥90% of assets as group investments, with ≥60% specifically in group-company equity (RBI norms).

Tata Sons: Ownership and the Group Below It



Schematic; not an exhaustive list of Tata Group companies.

How to use in UPSC Mains: A live example of corporate governance versus promoter-trust control colliding with RBI's scale-based NBFC regulation — useful for a GS3 answer on regulatory architecture for systemically important non-bank entities.

TARGET PRELIMS MCQ

Q. With reference to Core Investment Companies (CICs) in India, consider the following statements:
1. A Core Investment Company is regulated by the Reserve Bank of India as a category of Non-Banking Financial Company.
2. A Core Investment Company is required to hold at least 90% of its assets as investments in group companies.
3. An 'upper-layer' Core Investment Company is exempt from all listing-related obligations under the RBI's regulatory framework.
Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 2 and 3 only (c) 1 and 3 only (d) 1, 2 and 3

Answer: (a) 1 and 2 only

Explanation: CICs are indeed regulated by the RBI as a distinct NBFC category (statement 1 correct), required to hold at least 90% of assets as group investments (statement 2 correct). However, RBI's scale-based regulation pushes 'upper-layer' NBFCs, including CICs, towards mandatory listing rather than exempting them — statement 3 is false.

Related PYQ: UPSC Prelims 2026, GS Paper I: "Consider the following statements about the Non-Banking Financial Companies (NBFCs) in India: 1. NBFCs cannot accept demand deposits. 2. All the NBFCs operating in India have to be registered with the RBI. 3. NBFCs form part of the payment and settlement system and can issue cheque drawn on itself. 4. Deposit insurance facility of DICGC is not available to the depositors of deposit taking NBFCs. Which of the statements given above is/are correct?" (a) 1 and 4 (b) 1, 2 and 3 (c) 4 only (d) 2, 3 and 4 — Answer: (a). Same core idea as today's story: Tata Sons' entire regulatory predicament turns on exactly this NBFC/CIC architecture.

■ **[Abbreviations & Terminology]:** NBFC: Non-Banking Financial Company | CIC: Core Investment Company | RBI: Reserve Bank of India

India Safeguards 80% of Steel Exports to EU Despite New Quota Curbs

Why in news: Despite the European Union tightening its quota-based steel import system in July 2026, India has negotiated concessions that let it retain more than 80% of its steel export quota to the bloc, front-loaded ahead of the pending India-EU trade deal.

Key Details:

- **What changed:** The EU's tightened quota system (since July 2026) cut country-wise quotas overall, but India negotiated its own quota up to 19 lakh tonnes.
- **Front-loading the FTA:** India secured FTA steel benefits from July 2026 itself, months before the deal's expected December 2026 signing.
- **CBAM still applies:** Steelmakers still pay CBAM on embedded carbon even within the safeguarded quota — the charge taxes carbon, not export volume.
- **Building verification capacity:** India is working to get 10 domestic agencies accredited to verify exporters' carbon compliance, reducing reliance on foreign verifiers.

Data/Facts/Example:

- **Total quota now:** India's total India-EU steel quota under the mechanism stands at 28 lakh tonnes, against historical exports of about 30 lakh tonnes a year.
- **CBAM's real deadline:** CBAM's definitive regime begins 1 January 2026, when EU importers start actually paying — covering steel, aluminium, cement, fertilisers, electricity and hydrogen.

India's EU Steel Quota, Before and After

Stage	India's Quota
Initial (July 2026 rollout)	16.5 lakh tonnes
After negotiation	19 lakh tonnes
Total under FTA concessions	28 lakh tonnes
India's historical average annual exports to EU	~30 lakh tonnes

How to use in UPSC Mains: Distinguish a trade quota (volume-based, negotiable bilaterally) from CBAM (a carbon-based charge that applies regardless of quota) — a distinction examiners like to test.

TARGET PRELIMS MCQ

Q. With reference to the European Union's Carbon Border Adjustment Mechanism (CBAM), consider the following statements:
1. CBAM imposes a charge on imports based on the greenhouse gas emissions embedded in their production.
2. Goods that fall within a country's duty-free trade quota with the European Union are automatically exempt from CBAM.
3. CBAM is intended to prevent 'carbon leakage' by equalising the carbon cost of imported and domestically produced goods.
Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 1 and 3 only (c) 2 and 3 only (d) 1, 2 and 3

Answer: (b) 1 and 3 only

Explanation: CBAM charges imports for their embedded carbon emissions (statement 1 correct), specifically to prevent 'carbon leakage' — production shifting to countries with laxer climate rules (statement 3 correct). It runs parallel to trade quotas rather than being waived by them, so goods within a quota still attract CBAM — statement 2 is false.

Related PYQ: UPSC Mains 2025, GS Paper III: "What are the challenges before the Indian economy when the world is moving away from free trade and multilateralism to protectionism and bilateralism? How can these challenges be met?" (150 words). Same core idea as today's story: the EU's CBAM is exactly this kind of protectionist trade barrier reshaping India's export economics.

■ **[Abbreviations & Terminology]:** CBAM: Carbon Border Adjustment Mechanism | FTA: Free Trade Agreement | EU: European Union

PM Vishwakarma Nears Third Anniversary After Hitting Its 30-Lakh Registration Target

Why in news: As the PM Vishwakarma scheme approaches its third anniversary on September 17, 2026, the government reports it has met its target of registering 30 lakh traditional artisans, with an independent evaluation finding most beneficiaries saw a real income boost.

Key Details:

- **The three pillars:** Run by the Ministry of MSME across 18 trades: Samman (recognition/ID), Samarthya (skilling/toolkits), and Samriddhi (market access & digital incentives).
- **Where the numbers stand:** Of the 30 lakh registered, 24.37 lakh have completed training, 18.16 lakh got toolkits, and 6.19 lakh loans worth ₹5,316 crore were sanctioned.
- **Independent evidence of impact:** An IIM Mumbai evaluation found 93% of surveyed beneficiaries reported a moderate-to-significant income increase after training.
- **A digital-economy link:** 8.11 lakh beneficiaries received digital-transaction incentives (₹42 crore); 12,000 artisans were trained in AI tools for design and marketing.

Data/Facts/Example:

- **Loan structure:** Collateral-free loans up to ₹3 lakh are disbursed in two tranches (₹1 lakh, then ₹2 lakh) at concessional rates.
- **Scheme size:** The scheme carries a ₹13,000 crore outlay for FY 2023-24 to FY 2027-28, covering 18 trades from carpenters to toy-makers.

PM Vishwakarma: Three Pillars, Three Years

Pillar	What It Does	Progress So Far
Samman	Recognition & ID cards	30 lakh registered (target met)
Samarthya	Skilling & toolkits	24.37 lakh trained; 18.16 lakh given toolkits
Samriddhi	Credit & market access	6.19 lakh loans worth ₹5,316 crore

How to use in UPSC Mains: Cite the IIM Mumbai evaluation figure (93%) as an example of evidence-based scheme assessment — useful whenever a question asks you to 'critically evaluate' rather than merely describe a scheme.

TARGET PRELIMS MCQ

Q. With reference to the PM Vishwakarma scheme, consider the following statements:
1. It is implemented by the Ministry of Skill Development and Entrepreneurship.
2. It provides collateral-free credit support to beneficiaries.
3. It is restricted to artisans belonging to Scheduled Castes and Scheduled Tribes.

Which of the statements given above is/are correct?

(a) 1 and 2 only (b) 2 only (c) 2 and 3 only (d) 1, 2 and 3

Answer: (b) 2 only

Explanation: PM Vishwakarma is implemented by the Ministry of Micro, Small and Medium Enterprises, not the Ministry of Skill Development and Entrepreneurship (statement 1 false). It does provide collateral-free loans (statement 2 correct). Eligibility is based on practising one of 18 identified traditional trades, with no caste or tribe restriction (statement 3 false).

Related PYQ: UPSC Prelims 2018, GS Paper I: "With reference to Pradhan Mantri Kaushal Vikas Yojana, consider the following statements: 1. It is the flagship scheme of the Ministry of Labour and Employment. 2. It, among other things, will also impart training in soft skills, entrepreneurship, financial and digital literacy. 3. It aims to align the competencies of the unregulated workforce of the country to the National Skill Qualification Framework. Which of the statements given above is/are correct?" (a) 1 and 3 only (b) 2 only (c) 2 and 3 only (d) 1, 2 and 3 — Answer: (c). Same core idea as today's story: this tests exactly the kind of ministry-attribution and skilling-framework detail that a PM Vishwakarma question would test today.

■ **[Abbreviations & Terminology]:** MSME: Micro, Small and Medium Enterprises

GS PAPER 4: Ethics, Integrity & Aptitude

Ethics Case Study: What the 'Swiss Cheese Model' Teaches About Patient Safety

Why in news: World Patient Safety Day 2026 (observed September 17, themed 'Safe care for non-communicable diseases') has renewed focus on the 'Swiss cheese model' of error prevention — a framework as relevant to governance and Ethics as it is to hospitals.

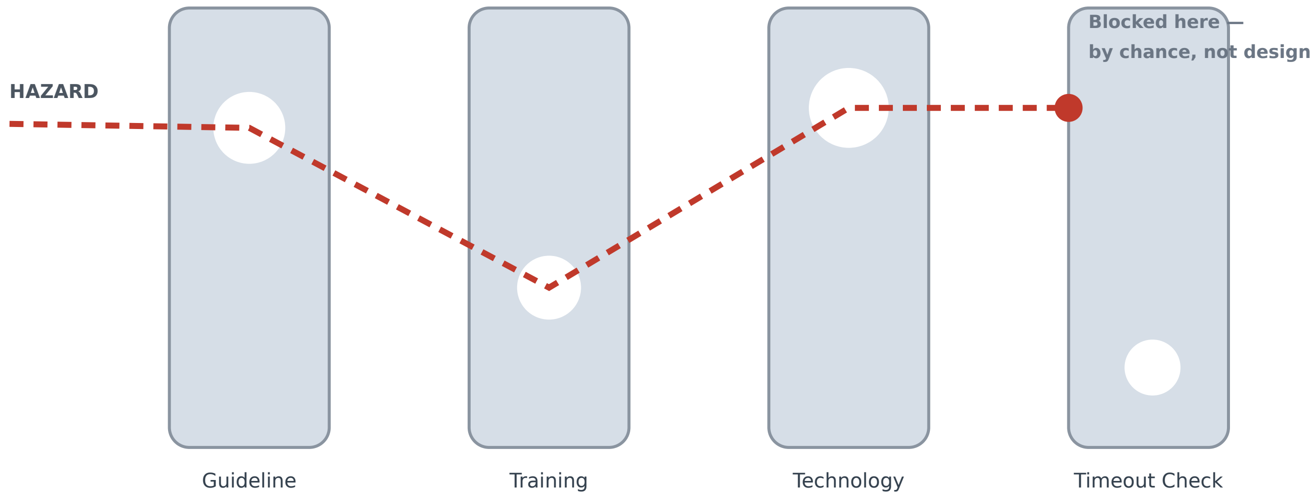
Key Details:

- **The model, in brief:** Safety is several imperfect layers of checks — like cheese slices with random holes; harm occurs only when every hole lines up, as in a pre-surgery timeout check.
- **A new failure mode:** A 'no-touch healthcare' problem is emerging, where clinicians look at screens before adequately examining the patient, eroding skills like auscultation and palpation.
- **Responsibility is distributed:** Safety isn't just doctors' and nurses' job — policymakers, accreditors, patients, caregivers and even housekeeping staff all hold a stake.
- **Why it matters more for NCDs:** Chronic-disease patients need repeated hospital contact, compounding exposure to medication mix-ups, infections and falls.

Data/Facts/Example:

- **Origin of the model:** The Swiss cheese model was originally developed for aviation and industrial-accident analysis before being adopted into healthcare safety science.
- **Scale of the problem:** WHO estimates 1 in 10 patients is harmed during care (about half preventable); roughly 1 in 3 cancer-care patients face an adverse event.

The Swiss Cheese Model of Error Prevention



Each layer has gaps; harm reaches the patient only when every gap lines up.

How to use in UPSC Mains/Ethics: Cite the Swiss cheese model directly in a GS4 answer about systemic failure versus individual blame — examiners reward frameworks that explain why multiple safeguards matter more than punishing one person after an error.

MAINS CASE STUDY EXERCISE

Q. You are the medical superintendent of a busy public hospital. A patient safety audit reveals that a medication error nearly reached a patient last month, and was caught only by chance at the final step, not because any procedure worked as intended. Some senior doctors want the audit findings kept internal to protect staff morale and the hospital's reputation, while junior staff and a patient-rights group are demanding a public inquiry and named accountability. (a) Applying the 'Swiss cheese model' of safety, identify what failed in this situation. (b) What course of action would you recommend, balancing transparency, staff morale, and patient trust? (250 words)

Related PYQ: UPSC Mains 2026, GS Paper IV (Case Study, Q7): A surgeon performed a hysterectomy on a patient (Lata) who had consented only to a diagnostic laparoscopy, after obtaining her sister-in-law's consent instead of her own; candidates were asked to assess the ethical issues involved and the doctor's moral conduct. Same core idea as today's story: an individual clinician's well-intentioned judgment overriding a process safeguard (informed consent) is exactly the structural failure the Swiss cheese model warns against.

■ **[Abbreviations & Terminology]:** WHO: World Health Organization | NCD: Non-Communicable Disease