CURRENTLY - FROM NEWS TO NOTES

DAILY CURRENT AFFAIRS

The Hindu & The Indian express

Headline	Source
India resists full crypto framework, fears systemic risks	The Hindu Page 15
The way forward on Katchatheevu, Palk Strait disputes	The Hindu Page 8

Headline	Source
Israel's attack on Doha	The Indian Express Page 14
Himachal declared 'fully literate': what does this mean?	The Indian Express Page 14

Call For More Info
8377072252

2nd Floor, 32-B, Pusa Road Opposite Metro Pillar No. 122 Block 11 Old Rajinder Nagar, Rajinder Nagar, New Delhi, Delhi, 110005

understand.upsc | UnderStandUPSC.com | UnderStand UPSC | UnderStand UPSC

India resists full crypto framework, fears systemic risks

Official document cites the RBI's view that containing the risks of cryptocurrencies through regulation would be difficult in practice

Reuters
NEW DELHI

India is leaning towards not creating legislation to regulate cryptocurrencies in the country and instead will maintain partial oversight, fearing that bringing the digital assets into its mainstream financial system could raise systemic risks, a government document shows.

The document, seen by *Reuters*, cites the Reserve Bank of India's (RBI) view that, in practice, containing the risks of cryptocurrencies through regulation would be difficult.

Global acceptance of cryptocurrencies has improved since U.S. President Donald Trump took office and prices of bitcoin have hit record highs.

The U.S. has also passed legislation permitting wider use of stablecoins, which are cryptocurrencies backed by fiat currencies making them less vulnerable to wild swings.

China continues to ban cryptocurrencies but is considering a Yuan-backed stablecoin, *Reuters* reported last month. Although, Japan and Australia are developing regulatory frameworks for such virtual assets, they maintain a cautious stance without actively promoting the sector. Regulating cryptocurrencies in India would grant them "legitimacy",

and "may cause the sector to become systemic", the government document, prepared this month, said.

In contrast, while an outright ban can tackle the "alarming" risks from largely speculative crypto assets, it would not be able to tackle peer-to-peer transfers or trades on decentralised exchanges, it added.

India's federal finance ministry and the RBI did not immediately respond to *Reuters* request for comment.

Cryptic crypto: Regulating cryptocurrencies in India may cause the sector to become systemic, the document says. AFP

India resists full crypto framework, fears systemic risks

The Hindu, Page 15, GS-3, Prelims

Context

India will not frame a full cryptocurrency law, keeping only partial oversight. RBI warns that mainstreaming crypto can create systemic financial risks, and regulation may not fully control them

Cryptocurrency

- Digital/virtual currency secured by cryptography.
- Decentralized, not issued by any central authority.
- Based on blockchain (peer-to-peer network).
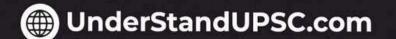- Risks: volatility, speculation, money laundering, systemic instability.

Stablecoin

- A crypto asset pegged to stable assets like USD, Euro, or gold.
- Backed by fiat currencies → less volatile.
- Examples: USDT (Tether), USDC.
- Still raises concerns of systemic risks if widely adopted.

Call For More Info
8377072252

2nd Floor, 32-B, Pusa Road Opposite Metro Pillar No. 122 Block 11 Old Rajinder Nagar, Rajinder Nagar, New Delhi, Delhi, 110005

understand.upsc | **UnderStandUPSC.com** | **UnderStand UPSC** | **UnderStand UPSC**

Blockchain Technology

- **Definition:** A distributed ledger technology (DLT) where transactions are recorded securely and transparently.
- **How it works:**
  a. Data (transaction) grouped into a "block".
  b. Block linked to previous one → forming a chain.
  c. Data verified by a consensus mechanism (like Proof of Work / Proof of Stake).
  d. Immutable – once added, block cannot be altered.
- **Advantages:** Transparency, security, decentralization, tamper-resistance.
- **Use cases:** Cryptocurrencies, smart contracts, supply chain, digital governance.

Article Summary

1. India's Position: No full law; partial oversight to avoid systemic risks.
2. RBI View: In practice containing the risks of cryptocurrencies through regulation will be difficult.
3. Global Scenario:
   - US → permits stablecoins.
   - China → bans crypto, exploring Yuan-backed stablecoin.
   - Japan, Australia → cautious frameworks, not promotion.

What are NFTs?

- Non-Fungible Tokens (NFTs) are unique digital assets stored on a blockchain.
- Non-fungible means they cannot be exchanged one-to-one like money or Bitcoin (since each NFT is unique).

Key Features

- Each NFT has a unique code and proof of ownership recorded on blockchain.
- Cannot be replicated or replaced.
- Used for: digital art, music, videos, gaming items, collectibles, even virtual real estate.

1

With reference to "Blockchain Technology", consider the following statements :

1. It is a public ledger that everyone can inspect, but which no single user controls.

2. The structure and design of blockchain is such that all the data in it are about cryptocurrency only.

3. Applications that depend on basic features of blockchain can be developed without anybody's permission.

Which of the statements given above is/are correct ?

(a) 1 only

(b) 1 and 2 only

(c) 2 only

(d) 1 and 3 only

PYQ 2020

2

With reference to Non-Fungible Tokens (NFTs), consider the following statements :

1. They enable the digital representation of physical assets.

2. They are unique cryptographic tokens that exist on a blockchain.

3. They can be traded or exchanged at equivalency and therefore can be used as a medium of commercial transactions.

Which of the statements given above are correct ?

(a) 1 and 2 only

(b) 2 and 3 only

(c) 1 and 3 only

(d) 1, 2 and 3

PYQ 2022

The way forward on Katchatheevu, Palk Strait disputes

India has historically shaped regional and global diplomacy through the Panchsheel principles, the Non-Aligned Movement, the South Asian Association for Regional Cooperation, and, most recently, with its "Neighbourhood First Policy". This stance has generally promoted peace and interdependence in South Asia. However, its unresolved issues with Sri Lanka, as the fisheries crisis in the Palk Straits and the sovereignty of Katchatheevu island, pose challenges.

During Prime Minister Narendra Modi's visit to Colombo in April 2025, both governments revisited these long-standing concerns. Mr. Modi emphasised a "humane approach" to the fisheries issue – one that balances livelihoods with conservation. This vision can succeed only if India and Sri Lanka address ecological imperatives and historic grievances in a spirit of cooperation.

Nirmala Chandrahasan
is Attorney-at-law, Supreme Court of Sri Lanka

Livelihood and conservation at odds

Fishing communities along the Tamil Nadu coast and the Northern Province of Sri Lanka have, for centuries, shared the Palk Straits. But disputes today are exacerbated by Indian vessels carrying out mechanised bottom trawling in Sri Lankan waters.

The United Nations Convention on the Law of the Sea (UNCLOS) lays stress not only on equitable use of marine resources but also their conservation. Similarly, the FAO's Code of Conduct for Responsible Fisheries 1995 deems destructive practices such as bottom trawling to be unacceptable.

Sri Lanka banned bottom trawling in 2017, but hundreds of Indian trawlers still continue the practice, damaging coral beds, shrimp habitats, and depleting fish stocks. Ironically, Tamil Nadu's smaller artisanal fishers, who use traditional sustainable methods, also suffer: their near-shore resources have been depleted by the trawler industry, forcing them into contested waters. Thus, this is not just a territorial clash but also a livelihood conflict within the Tamil communities themselves – between business trawler operators pursuing profit and traditional fishers who are dependent on the sea for subsistence.

A sustainable resolution calls for making a distinction between the needs of artisanal fishers and trawler operators. Trawler operators cannot claim empathy as their commercial profits are at the expense of marine sustainability and community welfare. Small boat artisanal fishers have fished in these waters "from time immemorial" and their plight deserves humane accommodation.

This can be worked out through dialogue between Indian and Sri Lankan fisher organisations. With the consent of the Sri Lankan fishers, they can work out quotas or regulated access and set out limited fishing rights on specific days or seasons for Tamil Nadu's small fishers, until India's stocks recover.

There should be community sensitisation. Sri Lankan Tamil Members of Parliament and the Tamil media can play a role by highlighting in Tamil Nadu the hardships that the Northern fishermen suffered during Sri Lanka's long civil war. Many of these families lost decades of income when the military restricted sea access during the conflict. They should not be portrayed as aggressors but as fellow victims of economic loss. Such steps would foster goodwill. It is worth remembering that during the Sri Lankan conflict, Tamil refugees were received in Tamil Nadu with compassion, housed in camps, and given assistance. Preserving these bonds of fraternity is essential.

Clearing the misconceptions

Public debate often portrays Katchatheevu, the tiny uninhabited islet in the Palk Straits, as the root of the fisheries dispute. This is misleading. Katchatheevu is less than half a square mile in area, and is barren except for the church of St. Anthony, which fishermen from Tamil Nadu continue to visit for the annual festival under the 1974 India-Sri Lanka Maritime Boundary Treaty. The 1974 boundary settlement placed the islet in Sri Lankan waters. The Treaty is legally binding. Under international law, boundary treaties are sacrosanct (pacta sunt servanda). They cannot be unilaterally repudiated without undermining the global order – just as China's contestation of its settled frontiers with India generates instability.

Myths such as "Indira Gandhi gifted the island to Sirimavo Bandaranaike" need clarification. In reality, India weighed historic evidence of sovereignty before deciding. Records showed Sri Lankan administrative control dating back to Portuguese and Dutch rule, and, earlier, to the Tamil kings of the kingdom of Jaffna.

International precedents exist in the following cases. In the Minquiers and Ecrehos case (France vs United Kingdom, the International Court of Justice 1953), the ICJ awarded sovereignty to the U.K., despite France's historical claim through the Duchy of Normandy, because it had exercised administrative jurisdiction. Similarly, India conceded that Sri Lanka had the stronger claim. Another example is the Rann of Kutch Arbitration (1968) between India and Pakistan.

Thus, retrieving Katchatheevu is not a question of justice but of political rhetoric. It remains a settled issue under international law. Importantly, fishing rights are a distinct matter – not linked to sovereignty over the islet.

The Palk Straits and adjacent waters were recognised as "historic waters" under Indian and Sri Lankan law – areas where sovereign rights are even stronger than in normal territorial seas. As such, there is no "right of innocent passage" or third-state fishing rights without explicit consent. Judicial recognition of historic rights dates back to the Madras High Court case of *Annakumaru Pillai vs Muthupayal And Ors.* (1904), which upheld claims based on traditional pearl and conch fisheries. Therefore, India's acceptance in 1974 of the maritime boundary was not whimsical but legally consistent with historic precedent.

The UNCLOS (Article 123) encourages cooperation in semi-enclosed seas – such as the Palk Bay and Gulf of Mannar. Here, joint resource management is not just ideal but mandatory.

Models exist as in the Baltic Sea Fisheries Convention where Latvia, Poland and the European Union share quotas to conserve resources.
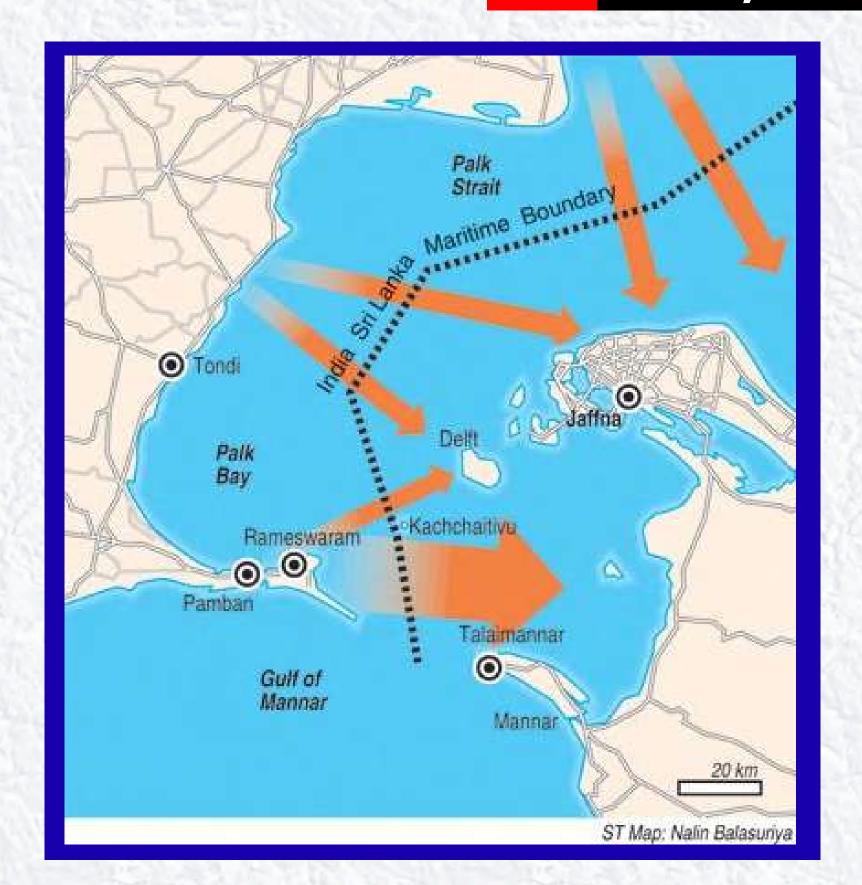
India and Sri Lanka could implement similar frameworks such as equitable quotas for fishing days and catch, a joint research station on Katchatheevu for marine biologists to monitor resources and suggest sustainable practices, and promotion of deep-sea fishing in India's 200-nautical-mile Exclusive Economic Zone (EEZ), reducing pressure on near-shore waters and lessening illegal crossings.

Toward good neighbourhood policy

India's regional leadership is shaped not just by geography but also by cultural and civilisational ties. With Sri Lanka, those ties are especially deep. To protect them, disputes must be addressed without populist rhetoric but through quiet cooperation, legal recognition and shared livelihood security. The way forward involves multiple levels such as government-to-government talks (retaining trust and treaty obligations) and State/Provincial engagement (involving Tamil Nadu and Sri Lanka's Northern Provincial Council and community dialogue, encouraging people-people empathy that overcomes media distortions).

If handled with prudence, the Katchatheevu and Palk Straits issues can become symbols of cooperation rather than conflict.

India and Sri Lanka share not only maritime boundaries but also centuries of cultural, religious, and kinship ties. The fisheries issue requires fairness to both communities, prioritising artisanal livelihoods and ecological sustainability. The Katchatheevu issue, meanwhile, is legally settled – it should no longer cloud the real problem of managing resources. By adopting a collaborative fisheries regime, investing in deep-sea alternatives, and respecting historical legal agreements, the fishers of Tamil Nadu and the Northern province of Sri Lanka could move from confrontation to cooperation. In the long arc of diplomacy, smaller disputes must not overshadow the larger vision: peace, prosperity and mutual respect in South Asia.

> If handled with prudence, the Katchatheevu and Palk Straits issues can become symbols of cooperation rather than conflict

ST Map: Nalin Balasuriya

The way forward on Katchatheevu, Palk Strait disputes

Source: The Hindu, Page No. 8, India Editorial

GS Paper 2: International Relations

Context (as per article)

- India has historically shaped regional/global diplomacy through Panchsheel, Non-Aligned Movement, SAARC, and the Neighbourhood First Policy.
- Despite close India–Sri Lanka ties, unresolved issues like fisheries in the Palk Strait and sovereignty of Katchatheevu island remain.
- During PM Modi's April 2025 Colombo visit, both governments revisited the concern. He emphasized a "humane approach" balancing livelihoods with conservation.

Bottom Trawling

A destructive practice where fishing trawlers drag nets along the seabed, damaging coral beds, shrimp habitats, and depleting fish stocks.

- Mentioned as "United Nations Convention on the Law of the Sea (UNCLOS) lays stress not only on equitable use of marine resources but also on their conservation. Similarly, the FAO's Code of Conduct for Responsible Fisheries 1995 deems destructive practices such as bottom trawling to be unacceptable."

Dispute between India and Sri Lanka

- Katchatheevu: Small, uninhabited islet in the Palk Strait.
- Public debate projects it as root of fisheries dispute, but article clarifies this is misleading.
- It was ceded to Sri Lanka under the 1974 Indo–Sri Lanka Maritime Boundary Treaty, placing the islet in Sri Lankan waters.
- The boundary treaty was legal and binding, yet politically and emotionally sensitive.
- Sri Lanka's position: Post-2017 trawling ban, Indian trawlers intrude, harming marine resources.
- India's Tamil Nadu fishermen: Livelihoods dependent on these waters; see loss of access as historical injustice.

Solutions highlighted

1. Framework for joint management of marine resources (like Baltic/EU cooperation).
2. Implement sustainable practices: shift from trawler-based fishing to deep-sea fishing.
3. Respect ecological balance: stop destructive methods such as bottom trawling.
4. Strengthen cultural and humanitarian ties: recognize shared Tamil fishing traditions, ensure empathy for affected families.
5. Diplomatic path: avoid politicization, pursue cooperation over confrontation.

(3) Which one of the following is the correct sequence of the positions in the Bay of Bengal from North to South?

A) Gulf of Mannar-Palk Strait – Palk Bay

B) Palk Strait- Gulf of Mannar- Palk Bay

C) Palk Strait- Palk Bay- Gulf of Mannar

D) Palk Bay- Palk Strait- Gulf of Mannar

CAPF-2019

Call For More Info
8377072252

2nd Floor, 32-B, Pusa Road Opposite Metro Pillar No. 122 Block 11 Old Rajinder Nagar, Rajinder Nagar, New Delhi, Delhi, 110005

understand.upsc | UnderStandUPSC.com | UnderStand UPSC | UnderStand UPSC

EXPLAINED GEOPOLITICS

Israel's attack on Doha

Netanyahu's motivations go beyond just the continuation of operations against Hamas. Qatar, a US ally with a reputation for being a mediator in conflicts, will be looking at the Israeli action with a wider lens

EXPERT EXPLAINS
BASHIR ALI ABBAS

Israel's attack on Doha

Source – The Indian Express, Page No. 14

GS Paper 2: International Relations

Context

Israel targeted a Hamas delegation in Doha, Qatar — the first Israeli strike on a Gulf Arab state and on a U.S. ally hosting the Al-Udeid airbase. This escalates the conflict beyond Gaza, challenges U.S.-led mediation, and threatens regional stability.

Summary

- Israel's move – Netanyahu ordered the strike on Hamas leaders engaged in ceasefire negotiations in Qatar, projecting military dominance and undermining U.S. diplomacy.
- Qatar's role – For decades, Qatar has acted as a mediator in regional conflicts (Afghanistan Taliban talks, Sudan peace efforts, Israel-Hamas truce negotiations). It hosts Hamas's political bureau and has facilitated ceasefire and hostage exchanges. Doha condemned the strike as a violation of sovereignty and warned it could collapse talks.

Call For More Info
8377072252

2nd Floor, 32-B, Pusa Road Opposite Metro Pillar No. 122 Block 11 Old Rajinder Nagar, Rajinder Nagar, New Delhi, Delhi, 110005

understand.upsc | UnderStandUPSC.com | UnderStand UPSC | UnderStand UPSC

- **U.S. angle** – The strike weakens Washington's three-phase ceasefire proposal; politically sensitive as Al-Udeid is the largest U.S. base in the region.
- **Regional fallout** – Arab states condemned Israel; Qatar "reserved right to respond." The attack risks escalation with Iran and undermines Gulf security architecture.
  - **Strategic implication** – Expands the conflict beyond Gaza, threatens diplomatic mediation channels, and complicates U.S. credibility in West Asia.

Arab Peace Initiative

- **History & Establishment** – Proposed by Saudi Arabia in 2002 at the Arab League Summit in Beirut.
- **Core Idea** – Arab states offer normalization of relations with Israel in return for:
  - Full Israeli withdrawal from territories occupied in 1967 (West Bank, Gaza, Golan Heights).
  - A "just solution" for Palestinian refugees (based on UNGA Resolution 194).
  - Acceptance of an independent Palestinian state with East Jerusalem as its capital.

- **Current Position** – Officially remains the Arab League's stance, reaffirmed repeatedly (most recently at Arab League summits). However:
  - Several Arab states (UAE, Bahrain, Morocco, Sudan) have normalized ties with Israel via the Abraham Accords (2020), bypassing the API framework.
  - The API still holds symbolic and diplomatic weight but has lost momentum in practice.

Call For More Info
8377072252

2nd Floor, 32-B, Pusa Road Opposite Metro Pillar No. 122 Block 11 Old Rajinder Nagar, Rajinder Nagar, New Delhi, Delhi, 110005

understand.upsc | UnderStandUPSC.com | UnderStand UPSC | UnderStand UPSC

5

Consider the following statements :

Statement–I :

Israel has established diplomatic relations with some Arab States.

Statement–II :

The 'Arab Peace Initiative' mediated by Saudi Arabia was signed by Israel and Arab League.

Which one of the following is correct in respect of the above statements?

(a) Both Statement–I and Statement–II are correct and Statement–II is the correct explanation for Statement–I

(b) Both Statement–I and Statement–II are correct and Statement–II is not the correct explanation for Statement–I

(c) Statement–I is correct but Statement–II is incorrect

(d) Statement–I is incorrect but Statement–II is correct

PYQ 2023

Call For More Info
8377072252

2nd Floor, 32-B, Pusa Road Opposite Metro Pillar No. 122 Block 11 Old Rajinder Nagar, Rajinder Nagar, New Delhi, Delhi, 110005
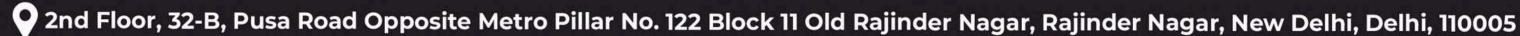
understand.upsc | UnderStandUPSC.com | UnderStand UPSC | UnderStand UPSC

Himachal declared 'fully literate': what does this mean?

ABHINAYA HARIGOVIND
NEW DELHI, SEPTEMBER 10

EARLIER THIS week, Himachal Pradesh was declared a 'fully literate' state — the fifth such state/Union Territory after Goa, Ladakh, Mizoram, and Tripura.

None of these, however, have 100% literacy. Himachal claims to have a literacy rate of 99.3%, Goa 99.72%, Mizoram 98.2%, Tripura 95.6%, and Ladakh 97%. So what does it mean to be 'fully literate'?

How is literacy defined?

The Ministry of Education defines literacy as "the ability to read, write, and compute with comprehension i.e., to identify, understand, interpret and create, along with critical life skills such as digital literacy, financial literacy etc." It defines 'full literacy' as "achieving 95% literacy in a State/UT".

The Ministry communicated these definitions to states/UTs last August. It felt the need to define these terms for ULLAS (Understanding Lifelong Learning for All in Society), a literacy programme for people over 15 who may not have attended school.

The ULLAS program was launched in 2022 with the aim of achieving 100% literacy by 2030, which is one the 17 Sustainable Development Goals of the UN. The program is also in line with the National Education Policy (NEP) 2020 which calls for adult education initiatives to achieve 100% literacy.

How does an individual attain 'literacy'?

Under the ULLAS program, adult learners are taught basic reading, writing, and math (arithmetic like addition, subtraction, multiplication, and division) that a child in school would learn up to class 3. They are also taught how to read and measure time, make sense of calendars, use currency notes, write cheques, and safely make digital transactions.

This training is provided either through a mobile app or offline, by students or community volunteers. Then, the Functional Literacy Numeracy Assessment Test (FLNAT), a 150-mark reading, writing and numeracy test, is administered in the person's chosen language.

On passing the test, the learner is certified by the National Institute of Open Schooling (NIOS) as having acquired foundational literacy and numeracy.

How does a state become 'fully literate'?

To learn who requires training under the ULLAS program, states conduct door-to-door surveys, or rely on other data. *(More later.)* Those identified as not being literate are given requisite training and administered FLNAT.

EXPLAINED EDUCATION

OTHER ADULT LITERACY SCHEMES

ULLAS is latest of govt initiatives to promote adult literacy from 1950s onward

■ In 1960s-70s, the Centre and several states ran programs targeting literacy among farmers and women.

■ The National Literacy Mission, which ran from 1988 to 2009, also targeted this age bracket.

■ The National Adult Education Programme was launched in 1978 to eliminate illiteracy in 15-35 group.

■ 'Saakshar Bharat' (Literate India) mission ran from 2009-18. Meant for ages 15 and above, it also focused on functional literacy and numeracy.

The key to some states/UTs receiving the 'fully literate' tag is that the adults they identified as not being literate have cleared the FLNAT. This relies on their prior estimates of the number of people who are not literate.

In States/UTs where literacy levels (as per the 2011 Census) are already high, or where the population is relatively small, the process of identifying people who are not literate, imparting training, and making them clear the FLNAT works faster.

As per the Census of 2011, Goa had a literacy rate of 88.7%, Himachal Pradesh 82.8%, Mizoram 91.3%, and Tripura 87.2% — well above the country average of 74%.

How has literacy been measured so far?

For the 2011 Census, any person aged 7 and above who could read and write with understanding in any language was considered literate. Among women, the literacy rate was 64.6%; for men it was 80.9%. The Census also measured adult literacy — for those aged 15 and above — for which the national figure was 69.3%. Since the 2011 Census, sample surveys by the Ministry of Statistics and Programme Implementation have been used to measure literacy.

■ The National Sample Survey (NSS) 71st round (Jan-June 2014) showed an adult literacy rate of 71%. For Goa, this figure was 90%, while it was 83% in Himachal Pradesh, 96% in Mizoram, and 86% in Tripura. The NSS uses a similar definition for literacy as the Census — of being able to read and write with understanding in any language.

■ The Periodic Labour Force Survey (PLFS) for 2023-24 showed a national literacy rate of 77.5% (aged 7 and above; similar definition of literacy as Census). For Tripura, this was 93.7%, for Mizoram 98.2%, for Goa 93.6%, and for Himachal 88.8%.

The report estimated that 22.3% of people aged 15 and above were not literate. This figure was 2.2% in Mizoram, 7.3% in Goa, 7.4% in Tripura, and 12.7% in Himachal. It was the highest in Bihar (33.1%) followed by Andhra Pradesh (31.5%) and Madhya Pradesh (28.9%).

Mains Enrichment

Himachal declared 'fully literate': what does this mean?

Source – The Indian Express, Page No. 14

GS Paper – GS2: Education

Context

Himachal Pradesh has been declared a "fully literate" state, becoming the 5th such state/UT after Goa, Ladakh, Mizoram, and Tripura. This follows the Ministry of Education's framework under the ULLAS (Understanding Lifelong Learning for All in Society) programme that defines "full literacy" as achieving 95% literacy in a State/UT.

Summary of the Article

How Literacy is Defined:

- Ministry of Education: "ability to read, write, communicate in any language, perform daily skills like digital literacy, and carry out financial literacy."
- Full literacy = achieving 95% literacy.

ULLAS Programme (2022):

- Targets 100% literacy in India by 2030.
- Focus on adults (15+) who missed formal schooling.
- Provides basic reading, writing, numeracy, financial and digital literacy.
- Uses community volunteers and digital platforms.

Past Literacy Schemes for Adults:

- 1960s–70s: Literacy campaigns for farmers & women.
- National Adult Education Programme (1978): literacy for 15–35 age group.
- National Literacy Mission (1988–2009): extended target group, focused on functional literacy.
- Saakshar Bharat Mission (2009–18): aimed at 15+ age group, literacy & numeracy.

Measurement:

- Earlier surveys measured basic ability to read and write.
- New system uses FLNAT test (Foundational Literacy and Numeracy Assessment Test) under NIOS for certification.

Current Status:

- Himachal joins Goa, Mizoram, Tripura, and Ladakh as "fully literate."
- National literacy rate (2011 Census): 74%.
- Female literacy remains lower than male literacy across states.

Question (GS2 – Education, 150 words):
Himachal Pradesh has recently been declared a 'fully literate' state under the ULLAS programme. Discuss the significance of achieving 'full literacy' in India. Highlight the challenges in measuring literacy and evaluate the effectiveness of adult literacy schemes in bridging the ga