EDITORIAL HIGHLIGHTS

21-07-2026

GS Paper: GS-2 & GS-3

Syllabus Topics: Structure, organization, and functioning of the Judiciary; Fundamental

Reclaiming footpaths, taking cities back from cars

Few sights are more ordinary in an Indian city than a pedestrian being pushed off a footpath and onto the road. A mother, holding a school bag in one hand and a child in the other, walks around a parked car. An elderly man tests a broken footpath before stepping down onto the road. A wheelchair user gives up before the journey has even begun. A vendor, debris, an open drain, a two-wheeler, and a signboard together form what is still, with bureaucratic optimism, called a pavement. The citizen is then forced to walk on a road designed as though only vehicles possess rights.

Upholding walkability

In June 2026, the Supreme Court of India gave constitutional language to this daily indignity, in *Maniyar Iliyaz @ Shaik Riyaz vs P. Ayyappan* (2026). It held that walking on demarcated footpaths is a fundamental constitutional right, protected under Article 19(1)(d) and Article 21 of the Constitution. It observed that pedestrians have a right to safe footpaths and footways, and directed States and Union Territories to frame policies and guidelines for their provision and maintenance. This is not a minor municipal instruction. It is a public health intervention, a road safety measure, and a democratic test of whether Indian cities are built for people or merely for machines.

The timing could not be more urgent. India is becoming less active precisely when it needs movement the most. Health risk factors and diseases such as diabetes, hypertension, fatty liver disease, and obesity are rising rapidly, as reported by every newly available population health dataset.

Walking and increased physical activity are among the low- and no-cost interventions that can halt and reverse this rise in metabolic diseases. Yet, the World Health Organization (WHO)'s India Physical Activity Profile 2024 estimates that 49.4% of Indian adults do not meet the recommended levels of physical activity; among women, the figure is 57.2%. Among children and adolescents aged 11 to 17 years, it is 74%. WHO recommends at least 150 minutes of moderate-intensity physical activity each week for adults. For most citizens, this does not mean gym memberships or elite fitness routines. It means having the ability to walk safely to a bus stop, school, market, clinic, metro station, or park.

These are not failures of willpower alone; rather, they are exacerbated by the built environment. A city that makes walking difficult quietly prescribes sedentary living. Footpaths, therefore, are not decorative strips of cement added after roads have been designed. They are preventive medicine laid in stone. A usable pavement allows children to walk to school, office-goers to use public transport, older adults to remain mobile, and women to move safely. Walking improves blood pressure, insulin sensitivity, weight control, mood, sleep, and joint function. It is the simplest health habit available to the largest number of citizens. Yet, we in India have made it difficult and dangerous. Many Indians would prefer to use cars and scooters less if cities offered safe, continuous, shaded footpaths.

Chandrakant Lahariya

Practising specialist in 'preventive and cardiometabolic medicine' with nearly 18 years of work experience with the World Health Organization and the United Nations system

The road safety argument is equally compelling. The Union Ministry of Road Transport and Highways (Transport Research Wing) 'Road Accidents in India 2024' report found that two-wheeler riders and pedestrians together accounted for nearly 67% of road fatalities, with 1.28 lakh deaths among these vulnerable groups. The National Crime Records Bureau's 2024 data place the number at more than 1.1 lakh and the share at at least 60%. The exact totals differ across official sources, but the message is unambiguous: pedestrians and two-wheeler riders remain India's most vulnerable road users. Every time a footpath disappears, the road becomes a contest between flesh and metal.

Safe, accessible footpaths are a test of governance, revealing whether India's cities truly serve their people

Orderly shared streets

The solution cannot be episodic anti-encroachment drives, in which a few carts and cars are removed before the same disorder returns the following week. Nor can it be a punitive war on street vendors, who are workers with legal protections and legitimate economic claims. The answer lies in planned allocation: footpaths for walking, vending zones for vendors, parking spaces for vehicles, utility corridors for public infrastructure, and meaningful penalties for violations. A humane city organises the street so that livelihoods and mobility can coexist without endangering lives.

Citizens, too, have a role, though not the only one. First, walk deliberately: begin with 10 to 15 minutes after two major meals, or build towards 30 minutes at a fixed time each day. Second, convert short errands into walking errands; distances under one kilometre should not automatically require a scooter or car. Third, combine walking with public transport by using the metro, bus, or shared mobility for part of the commute. Fourth, make walking social: families, resident welfare associations, and workplaces can create walking groups and car-free morning routines. Fifth, reclaim walking as a health check. If breathlessness, knee pain, fear of falling, or unsafe streets prevent walking, treat that as a signal to seek medical advice, improve strength, or demand civic correction. Most importantly, the recent Supreme Court decision has given citizens and resident welfare associations an opportunity to demand their right to walk on encroachment-free footpaths.

Yet, citizens cannot easily walk their way out of poor urban planning. Civic bodies and governments must act with seriousness. Every road project should include continuous, shaded, well-lit, and barrier-free footpaths, along with safe crossings. Footpaths must be wide enough for two people or a wheelchair, with ramps and clear passageways near bus stops. Encroachment control should be continuous, transparent, and fair. Parking on footpaths must invite stringent action, with penalties that change behaviour. Street design should prioritise schools, hospitals, bus stops, markets, and metro stations, where pedestrian volumes are high. Tree cover, benches, public toilets, and lighting are not embellishments; they determine whether women, children, persons with disabilities, and older people can walk.

Policy action

India also needs a national active-mobility mission linking urban development, transport, health, and education. Cities and urban planning should be assessed not by the length of flyovers built, but by the number of safe walking kilometres created. Municipal commissioners should publish ward-level footpath maps and annual audits of encroachment-free footpaths. School zones should have traffic calming measures and protected crossings. Employers should encourage active commuting. Doctors should prescribe walking advice to nudge behaviour, but governments must provide the pavements on which those prescriptions can be followed.

The Supreme Court has moved the footpath from the margins of municipal housekeeping to the centre of constitutional rights. The next task is to move it from judgment to habit, budget, design, and enforcement. A country battling diabetes, hypertension, obesity, stress, and road deaths cannot treat walking as an afterthought. India does not merely need more roads; it needs more rights of way for ordinary citizens. The footpath is where public health, dignity, and democracy meet. We need to take our cities back from cars. We need to rebuild our cities for people. The proportion of encroachment-free footpaths should become a barometer of whether elected governments value citizens' fundamental rights in every ward and on every major road.

GS Paper: GS-2 & GS-3

Syllabus Topics: Bilateral, regional and global groupings involving India; Indigenization of

Canada-India defence collaboration for a secure future

Canada is seeing an historic shift for our country – one that opens new opportunities for relations between Canada and India. Speaking at CANSEC 2026, Canada's leading defence, security and emerging technology event, on May 27, 2026, Prime Minister Mark Carney said: "The very nature of war is rapidly evolving, driven by the proliferation of drones, autonomous systems, and weapons in orbit. Conflicts could emerge closer to our borders than before, and new weapons are reducing the distance that separates us from them. The world has changed, and Canada must change with it. That is why, six weeks after forming the government, we announced our ambitious plan to rebuild, rearm, and reinvest in the Canadian Armed Forces."

This is at a time when the world is changing, and Canada-India defence collaboration can translate into a strategy for a secure future.

The good news is that we are already walking on this path. In 2025, Mr. Carney announced that Canada is on track to spend 5% of its GDP on defence by 2035. In March, we already surpassed 2% of the GDP, placing Canada among one of the 10 largest economies in the world.

As Mr. Carney said during his speech in January 2026 at the World Economic Forum's Annual Meeting in Davos, there has been a rupture in the world order. Or as Prime Minister Narendra Modi has said, we are living through a decade of crisis.

Bilateral defence engagement

In this changing world, defence cooperation between Canada and India has become crucial and we have already taken steps to bolster it.

Most recently, we accredited Defence Advisers in both Ottawa and Delhi. Mr. Carney and Mr. Modi agreed to establish a Defence Dialogue to prioritise cooperation on shared interests and align capacities. Canadian and Indian navies participated in the Rim of the Pacific exercises and Talisman Sabre exercises. In June this year, a delegation from India's National Defence College visited Canada. This will allow Indian officers to have direct exchanges with military colleges and bases in Canada.

Chris Cooter

High Commissioner for Canada to India

Shared interests drive Canada and India toward a stronger strategic defence partnership

We have established a national Defence Investment Agency to streamline military procurement. We have also launched a defence Industrial Strategy to diversify supply chains so Canada does not rely on just one country. That is why we are calling on natural partners such as India to participate in co-development, subsystem manufacturing, and sustainment. We are investing in innovation, including through a half billion-dollar investment in next generation aerospace technologies, including a drone innovation hub.

Strategic technology cooperation

Canada's strengths in advanced technologies can complement India's scale, manufacturing capacity, and expanding industrial base. Canada is one of only a few countries with a full-spectrum aerospace sector, while India's domestic aviation industry is the third largest domestic market in the world. Canada is a research and development powerhouse, while India is focused on advancing innovation capacity and high-end manufacturing.

Canada and India are part of a small group of countries with advanced space capabilities. The importance of civilian space cooperation was highlighted in the joint statement between our two Prime Ministers. Canada's strengths in advanced components for satellite technology and space robotics can complement India's strengths in low-cost platforms. Canada's RADARSAT constellation system can have application in meeting India's aim of advancing its naval capacity in the region. Critical minerals are the building block of defence technologies – another area where Canada and India can expand their partnership. Amid the crisis in West Asia, national security and economic security are inextricably linked. Here, a critical partnership between Canada and India can take shape.

Canada has vast geological reserves of 31 critical minerals from cobalt to helium. Canada holds the tenth largest reserves of rare earth elements; the third largest recoverable resources of uranium; and 5% of the world's tungsten reserves. Additionally, Canada is the second largest producer and exporter of uranium globally, with 24% of global production in 2024. Canada has embarked on a strategy to diversify its trusted partners. For India, there is a need for reliable partners such as Canada to reach its own economic and national security goals. The Canada-India memorandum of understanding on Critical Minerals Value Chain, signed during Mr. Carney's visit to India in February-March 2026, laid the groundwork for the integration of stable, resilient supply chains between the two countries.

Building on shared legacy

As we look forward, it is worth recalling our shared history and common sacrifice. Recently, I visited the Kirkee War Cemetery in Pune where members of the Royal Canadian Air Force killed during the Second World War were laid to rest. As I walked through the memorial site, I was reminded that our countries have stood shoulder to shoulder in the past, not just on the battlefield but for common causes and for the shared security of our countries. Let us continue that long-standing tradition as we reshape the defence cooperation between our two countries.

GS Paper: GS-2

Syllabus Topics: Salient features of the Representation of People's Act; Parliament and State Legislatures- structure, functioning, conduct of business; Elections.(The hindu,Page no 9)

Defections affect moral sanctity of democracy

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Winston Churchill once said that, "some men change parties for the sake of their principles; others change principles for the sake of their party". India, however, seems to have perfected a third category – politicians who abandon both party and principle for the sake of power.

The break-up of the Trinamool Congress and the Shiv Sena-UBT (Uddhav Bal Thackeray) are only the latest examples of a disturbing trend concerning elections. Leaders campaign bitterly, questioning each other's integrity and commitment to the nation, with voters asked to choose between sharply contrasting visions for India's future. Yet once the ballots are counted, many of those differences dissolve, and hitherto irreconcilable opponents become political partners. Principles give way to pragmatism, and power becomes the only enduring conviction.

The immediate consequences are political, with governments becoming stronger, and Opposition parties weaker. But the deeper casualty is something far more precious – the sanctity of the democratic mandate.

Far-reaching consequences

In a parliamentary democracy, citizens do not vote merely for individuals. They vote for an idea, a manifesto, and a political alternative. When an elected representative crosses over after winning on another party's symbol, it is not simply a change of affiliation; it is a unilateral rewriting of the contract entered into with the voter. The mandate, which belongs to the electorate, now becomes the private property of the elected representative.

It also exposes the perverse incentives increasingly operating within Indian politics. Politicians facing investigations or legal troubles often appear to discover ideological compatibility with the party in power. Equally striking is the troubling public perception that investigative intensity frequently diminishes after such realignments. Democracies rely not only on fairness, but also on public confidence that institutions operate without political favour. Once that confidence erodes, the damage extends far beyond any single party or government.

The larger casualty is democratic competition itself. Every democracy requires an elected government as well as an Opposition capable of scrutinising, questioning, and presenting a credible alternative. Without that balance, elections risk becoming contests over access to power rather than contests of ideas.

Yet there is an even larger paradox. Prime Minister Narendra Modi continues to command the trust of a significant majority of Indian voters. Few leaders in independent India's history have enjoyed such sustained popular support. The Bharatiya Janata Party has repeatedly demonstrated that it can win elections on its own political appeal. If the electorate has already bestowed such a powerful mandate, why must that mandate be reinforced through the steady migration of dubious legislators elected on rival party symbols?

History suggests that great democracies are distinguished not by governments that accumulate the greatest power, but by governments confident enough to allow a credible Opposition to survive and compete.

Aristotle argued more than two millennia ago that political systems cease to be virtuous when public office becomes an instrument of private advantage rather than public good. Kautilya's wisdom was in knowing that a ruler's legitimacy rested on the confidence of the people. Even Machiavelli, often caricatured as an apostle of raw power, warned that the destruction of all independent centres of influence ultimately weakens the state itself. The tragedy of modern democracies is that electoral mandates are increasingly treated not as solemn covenants of public trust, but as negotiable assets in the marketplace of power.

History offers sobering parallels. Italy's post-war Transformismo saw politicians frequently switching allegiances and governments held together more by patronage than ideology. Brazil's coalition presidentialism has often encouraged transactional politics. The Philippines has long struggled with a culture of political turncoatism. Though not identical, they share a common lesson: when political office becomes a tradable asset, institutional decay begins, with citizens losing faith in the system.

The voter's loss

Perhaps, however, the hardest questions are not for politicians alone. Why do parties continue to nominate candidates whose convictions appear so negotiable? Why does mainstream media celebrate defections as strategic manoeuvres instead of condemning them as betrayals of the electorate? And why do voters so often forgive the very conduct they publicly denounce?

If opportunism is flourishing, it is because parties reward it and institutions fail to discourage it, with citizens gradually coming to accept it as normal.

The greatest victim of political defections is not the Opposition party that loses a legislator. It is the voter. The voter casts a ballot believing it represents a choice between competing visions for the country. When that representative later abandons the very platform on which the vote was sought, the voter is left dispossessed.

India's democracy is strong enough to produce decisive mandates. It must also be strong enough to preserve the sanctity of those mandates. A vote is not a transferable asset that belongs to the elected representative; it is a trust reposed by the citizen. When that trust can be traded for power, the real defector is not the politician – it is democracy itself.

The greatest victim of political defections is not the Opposition party that loses a legislator. It is the voter

GS Paper: GS-3

Syllabus Topics: Indian Economy and issues relating to planning, mobilization of resources, growth, development and inflation; Fiscal policy.(The Hindu,Page no 10)

Why inflation is rising in India

India's recent inflation surge has been mainly driven by higher fuel costs and food price pressures rather than excess demand; food inflation stems largely from supply shocks such as poor monsoons, while rising oil prices have pushed up production costs and manufactured goods inflation

ECONOMIC NOTES

Rohit Azad
Indranil Chowdhury

Inflation, except during the COVID-19 pandemic, has remained relatively low in India for over a decade. But it is back with a bang. Wholesale Price Index (WPI) inflation is hovering close to 10% in June (**Chart 1a**). After remaining low – negative, or close to 0 – until December last year, the climb started with a sharp jump since March this year.

Even those with only a fleeting connection to economics believe that prices rise when demand outpaces supply (overheating), and vice versa. But is that really the case?

Before we go into the causes, let us look at what contributed to this rise in WPI inflation in the first place. The WPI is a weighted average of three sub-categories of commodities: primary articles (food, minerals, etc.), fuel and power and manufactured products. **Chart 1b** shows the contribution of each to total WPI inflation. The latter two – the orange and the red bars – have contributed to this dramatic jump in recent months. Fuel and power prices require little explanation as they are determined by oil prices purchased from abroad and are essentially imported prices. However, primary commodity and manufactured product prices need to be understood.

Structural differences in pricing

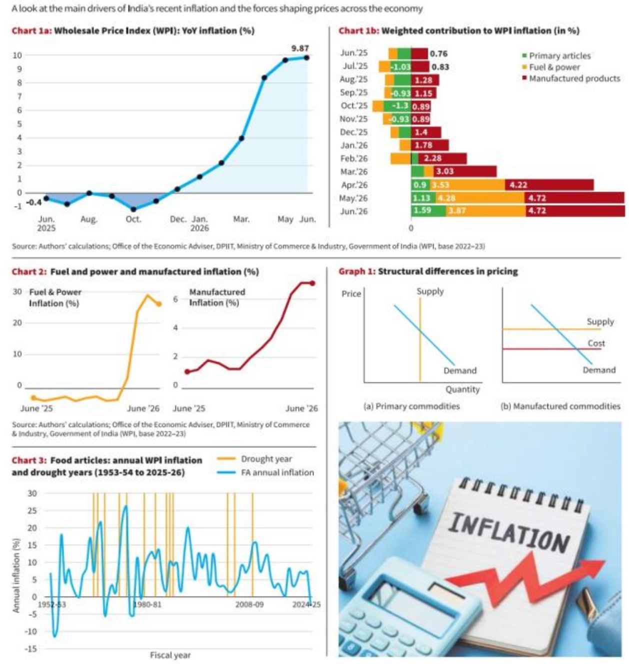
The Polish economist Michal Kalecki argued that while primary commodity prices are demand-determined, industrial prices are cost-determined. In other words, inflation of industrial commodities is not determined by a demand and supply mismatch. Come to think of it, this is commonsensical if you leave aside the quintessential demand-supply curves out of your head. After all, prices of cars, cycles, or toothbrushes do not fluctuate with a change in their demand. If more cars are demanded, more are produced and supplied to the customer instead of increasing the price. Prices of tomatoes or mangoes, on the other hand, vary quite significantly with a mismatch between demand and supply.

Viewed this way, the demand and supply curves need to be reconstructed (**Graph 1**). For primary commodities (panel (a)), supply is virtually fixed, represented by a vertical curve on the quantity axis, whereas demand follows the usual downward sloping curve. A decline in supply (shifting of the supply curve in panel (a) to the left) will increase its prices. In the case of food, for example, a bad monsoon will affect production adversely, thereby decreasing supply and increasing its prices. A good monsoon, on the other hand, will bring the prices down. Inflation here is demand-pull.

For the manufactured commodities (panel (b)), the supply curve is flat, which means a rise or a fall in demand (shifting of the demand curve) will bring about an equivalent supply of such commodities with no change in their prices. Again, the reason is simple. Most such commodities, except in cases of supply constraints, are produced in factories that run below capacity, so an increase in their demand simply increases their production. Demand here, quite opposite to the earlier case, has no role to play in determining their prices. Prices are determined instead by the cost of production. The supply curve is nothing but a profit markup over the cost (the vertical difference between supply and cost is the profit markup). A rise in the costs would push the cost curve up, and, unless the capitalists want to absorb this rise in cost through a lower markup, this would get passed on as higher prices in the market. Inflation here is purely cost-push.

Decoding India's inflation

A look at the main drivers of India's recent inflation and the forces shaping prices across the economy



What happened in the Indian case?

Having seen this difference, let us apply this idea to the inflationary problem currently facing India. If manufactured prices are cost-determined, what do their costs depend on? While wage cost is an important component of total costs, it is usually not the factor that pushes prices up because Indian workers do not really have space to bargain for higher wages. In other words, Indian workers are mostly price-takers; they make do with what they get. It is the material costs instead, which create the inflationary impulse.

One of the most important materials used in the production of any industrial commodity is oil. If we plot the movement of fuel and power against the manufactured prices (**Chart 2**), we can see almost a one-to-one correspondence between the two. A rise in fuel and power prices raised the manufactured inflation as well.

Food prices, too, have risen. One likely reason is the adverse impact of an inadequate monsoon, as a result of the El Niño effect, on agricultural production this year. **Chart 3** plots data on food price inflation with years in which the country experienced droughts. In every instance, drought conditions were accompanied by a significant rise in food inflation, much in line with the Kaleckian structuralist idea. To be sure, there have been instances in which food price inflation has taken place even in the absence of such supply shocks. These could perhaps be the years of high demand. Suffice to say that a drought is a sufficient, even if not a necessary, condition for food prices to soar.

What is to be done?

Given these structural differences, can something be done to control inflation? Let us start with the food prices. We believe food prices need to be decoupled from the vagaries of nature to the extent possible. That India solely depends on the rain gods to feed its population is in itself quite unscientific and an anachronism in the modern era of technology. The country must invest heavily in agriculture, particularly in irrigation infrastructure, which is not entirely dependent on the monsoon.

As for manufactured goods, controlling fuel and power costs, when crude oil prices are rising, may be difficult, but there are still ways that they can be controlled. Instead of the ill-thought-out inflation targeting framework, the government should apply a countercyclical indirect tax policy to keep fuel and power prices in check. If the government can reduce the customs and excise duties when crude prices soar, the cost at the pump can be controlled. In fact, this is exactly what the government did a few months ago, which is why pump prices were held constant despite soaring crude prices in the international markets. Unfortunately, the government has withdrawn this measure, which is one of the primary reasons WPI inflation has risen sharply.

(The authors are a part of the DevMac (Development Macroeconomics) network, which seeks pluralism in Economics)

THE GIST

- Manufactured goods prices are determined largely by production costs, while primary commodity prices respond more to changes in demand and supply.
- Higher global crude oil prices have raised fuel costs, which in turn have pushed up inflation in manufactured goods.
- Food inflation has been exacerbated by an inadequate monsoon, underscoring the need for greater investment in irrigation and measures to cushion fuel price shocks.

GS Paper: GS-2

Syllabus Topics: Fundamental Rights; Structure, functioning, and powers of the Executive; Police administration and public order.(Indian express,page no 14)

• LAW

Staging a protest: Rights, restrictions in the law

The right to protest is protected under Article 19(1)(a) and Article 19(1)(b) of the Constitution. This right, however, is not absolute and may be regulated

AMAAL SHEIKH

AFTER THOUSANDS of people gathered in New Delhi for the Cockroach Janta Party's planned protest march to Parliament, the police cracked down, stopping the protesters at multiple barricades before Parliament Street.

Eyewitnesses reported lathi charge and the use of tear gas to disperse the crowd.

The police action has once again brought into focus the legal framework governing protests in India, especially the use of Section 163 of the Bharatiya Nagarik Suraksha Sanhita (BNSS), the provision that replaced Section 144 of the Code of Criminal Procedure (CrPC).

Protesters near Jantar Mantar in New Delhi on Monday. PRAVEEN KHANNA

What does the law say?

The right to protest is protected under Article 19(1)(a) and Article 19(1)(b) of the Constitution, which guarantee citizens the freedom of speech and expression and the right to assemble peacefully and without arms.

These rights, however, are not absolute. Articles 19(2) and 19(3) permit the State to impose "reasonable restrictions" in the interests of the "sovereignty and integrity of India, the security of the State, friendly relations with Foreign States, public order, decency or morality," among other grounds.

This means that citizens are free to organise protests, but governments may regulate where and how they take place. Demonstrations often require police permission, are confined to designated protest sites such as Jantar Mantar in New Delhi and Azad Maidan in Mumbai, and may be restricted through prohibitory orders issued under Section 163 of the BNSS.

Section 163 empowers an Executive Magistrate to issue written directions where "immediate prevention or speedy remedy" is considered necessary to prevent obstruction, danger to human life or public tranquillity, or the possibility of a riot or affray. The provision is designed as an emergency measure, and the orders ordinarily remain in force for not more than two months unless extended according to law.

India has consistently defended this approach internationally. Addressing the UN Human Rights Council in Geneva in 2021, India's representative said that while peaceful assembly is a cherished constitutional right, the government must also balance it with its obligation to protect public order and the right to life.

How has Section 163 actually been used?

Although Section 163 is most commonly associated with prohibiting protests, empirical evidence suggests that protest-related restrictions form only a small fraction of its use in Delhi.

A study published in March 2023 by advocates Vrinda Bhandari, Abhinav Sekhri, Natasha Maheshwari and Madhav Aggarwal examined around 5,400 Section 144 orders issued across Delhi between January 2021 and 2022. It found that roughly only 1.5% of orders related to prohibited unlawful assemblies, while five of Delhi's 18 police districts did not issue a single assembly-related order during the period. The report said that an emergency power intended for exceptional situations had gradually become a tool of routine administration.

Emergency power

The Supreme Court upheld the validity of the erstwhile Section 144 of the CrPC as an emergency power.

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But the court stressed that it could not become a permanent mechanism to prohibit protests.

The study also found that almost every order had been reissued the moment the two-month statutory limit expired, characterising it as a "city-wide mechanical process of issuing cyclostyled orders", including during Covid-19 lockdowns when the conditions that justified the original order no longer held.

What has the Supreme Court said?

The SC has consistently held that while governments may regulate protests in the interests of public order, they cannot extinguish the constitutional right to peaceful assembly altogether.

In *Himat Lal K. Shah v. Commissioner of Police* (1973), the court held that while the state may regulate public meetings on streets, it cannot impose an arbitrary exclusion that effectively deprives citizens of their right to assemble. "Freedom of assembly is an essential element of any democratic system. At the root of this concept lies the citizens' right to meet face to face with others for the discussion of their ideas and problems — religious, political, economic or social." The court added, "It is doubtless true that the State or local authority can regulate its property in order to serve its public purposes... But there is a constitutional difference between reasonable regulation and arbitrary exclusion."

The Court elaborated on these principles in *Mazdoor Kisan Shakti Sangathan v. Union of India* (2018). The case challenged the repeated issuance of Section 144 orders prohibiting public meetings, demonstrations and dharnas around Parliament House, North and South Block, Central Vista and adjoining areas without written permission.

The Supreme Court upheld the validity of Section 144 as an emergency power but stressed that it could not become a permanent mechanism to prohibit protests. It noted that although the orders formally required prior permission, authorities had effectively converted the permission requirement into a blanket ban by routinely refusing permission.

The judgment also dealt with an NGT order that had prohibited all protests along Jantar Mantar Road. Setting aside the blanket prohibition, the Court observed that "the solution was not to ban the demonstrations altogether" but to regulate them in a manner that balanced protesters' rights with the rights of local residents.

The SC directed authorities to frame guidelines governing protests, including regulating the number of participants, maintaining minimum distances from Parliament, the SC and other sensitive locations, prescribing time limits and prohibiting weapons such as firearms, lathis and swords. The ruling effectively reaffirmed Jantar Mantar as Delhi's designated protest site, while making clear that regulation must not become prohibition.

Two years later, in *Amit Sahni v Commissioner of Police* (2020), which arose from the Shaheen Bagh protests, the Supreme Court held that protests must be held in "identified areas" and protesters cannot block public roads and cause inconvenience to others.

"You cannot block public roads. There cannot be indefinite period of protest in such an area. If you want to protest, it has to be in an area identified for protest. You cannot create inconvenience for the people," the court said.

GS Paper: GS-2 & GS-3

Syllabus Topics: Welfare schemes for vulnerable sections; Indian Economy and issues relating to employment, labor reforms, and social security.(Indian express,page no 10)

POLICY

What EPFO 3.0 proposes: Pension cover for all, social security for gig workers

Ravi Dutta Mishra & Aanchal Magazine
New Delhi, July 20

A UNIVERSAL pension cover for all workers with option of either annuity or systematic withdrawal plan, first-time social security contributions for unorganised sector workers including gig and platform workers, an upgradation of tech ecosystem to incorporate core banking solution (CBS) — these are some of the key changes being planned by the Employees' Provident Fund Organisation (EPFO) as part of its 3.0 reforms phase.

The EPFO is set to move towards this through a CBS-enabled tech platform, which has been seen as necessary to help it navigate payments for social security schemes covering over 60 crore workers, out of which over three-quarters are in the unorganised sector, with limited or no pension coverage.

Target Retirement Sum

The new pension cover will have a defined contribution framework with contributions from multiple sources including workers themselves, employers, government co-contributions for lower-income workers, aggregators in the case of gig and platform workers, and corporate social responsibility (CSR) or third-party funds. This is the first time that the EPFO is considering such forms of contributions or withdrawals at the time of retirement: presently, it only allows advance claims or partial withdrawals for certain categories such as education, illness, housing, and marriage during the membership tenure, or a lumpsum final settlement at the time of retirement.

The contributions will accumulate over time, and be invested in government-backed securities, with annual crediting of interest, giving two options for conversion of the "Target Retirement Sum (TRS)" at the time of retirement — pension based on prevailing annuity and interest rates, or a systematic withdrawal plan.

"Till the time of retirement, it will operate like PF, you keep on accumulating," an official told *The Indian Express*.

The system will compute the proposed TRS dynamically based on the member's chosen pension goal and expected retirement age. Members will have personalised dashboards showing total contributions, real-time corpus status, and progress towards the TRS for applicable schemes. The system will project the required contribution amount and frequency to achieve the declared TRS.

Inflation-linked simulation

Global models are being studied to incorporate similar features such as that of Singapore, which has a deferred annuity scheme that sets aside savings not just for retirement but also for housing and healthcare. Singapore's social security scheme relies not just on individual contributions for the retirement income as apart from a contribution of 20% of the salary, individual efforts are supplemented by employers, loved ones, and the government.

The flexibility to decide the amount for pension payouts, or the drawdown, will be given to the member as they will also have access to inflation-adjusted projections. The EPFO 3.0 system will allow users to simulate pension amounts based on parameters such as age, corpus, interest rate, and retirement age. It will also include additional input fields for voluntary contributions and contribution frequency.

The system will provide inflation-adjusted projections as an optional feature. The estimated monthly pension, projected corpus at retirement, and comparative graphs will be displayed to the member, allowing multiple scenario comparisons for decision making taking into account variable contributions and multiple employment scenarios.

The member can choose to increase or decrease the drawdown under the systematic withdrawal plan.

Gig and platform workers coverage

As the EPFO expects around 2.5 crore gig workers and building and other construction workers (BOCW) over the next five years, the pension scheme is also being designed keeping in mind their inclusion into social security coverage for the first time. The scheme will incorporate "one-to-many mapping" where one Universal Account Number (UAN) will be registered with multiple employers and aggregators, showing total PF and pension contributions from all sources for these workers while maintaining their employer-wise breakdowns.

The EPFO system plans to allow third-party contributions like NGOs, individuals, donor organisations, CSR, and track all contributions under each UAN with a configurable upper limit.

It also proposes family and survivor pensions for spouse, children, and orphans funded through a pooled "Family Benefit Fund". Members of EPF, General Provident Fund, and other PFs could also be allowed to transfer balances into the new pension initiative.

The 3.0 phase will also pave the way for PF contributions for all unorganised sector workers and gig workers, in line with the Code on Social Security that brings gig and platform workers into the social security net for the first time. The Code mandates aggregator contributions of 1-2% of annual turnover for social security, with the total contribution not exceeding 5% of the amount payable by the aggregator.

While the core scheme's foundation will remain the same — employee PF, pension scheme — the CBS-enabled tech platform will allow changes in the mechanism of contributions that will be built on the split-payment model aggregators use at present. CBS is a centralised payments software which forms the backbone of banks in India allowing operations like deposits, withdrawals, in real time across all branches.

"For example, for unorganised workers, there is no contribution, they themselves can make a contribution. Or else, a third party can make a contribution," the official said.