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# தினம் ஒரு குறள்

குறள் எண் 848

புல்லறிவாண்மை

ஏவவும் செய்கலான் தான்தேறான் அவ்வுயிர்  
போளும் அளவுமோர் நோய்.

அறிவற்றவன் பிறர் சொன்னாலும் செய்யமாட்டான்; தானாகவும்  
அறியமாட்டான்; அவனது உயிர் போகும் வரைக்கும் இப்பூமிக்கு  
அவன் ஒரு நோயே. — சாலமன் பாப்பையா



# TODAY'S ARTICLE

## *Economics and a Mamdani model, Big Apple style*

**T**he year 2025 began with a new POTUS (President of the United States) and is ending with Zohran Mamdani as the incoming new Mayor of New York City (NYC). It is a curious twist of fortunes, but all this while welfarism keeps returning centre stage. Politicians of the left and the right reach for it when inequality widens or when growth feels exclusive. Luiz Inácio Lula da Silva in Brazil, the Keir Starmer government in the United Kingdom, and in India, various Chief Ministers have built on welfare-led politics. Now, the Big Apple will have its "Mamdani moment".

Mr. Mamdani will begin governing only from January 1, 2026, with an all-women Transition Team, but the headline promises – free buses, rent freezes, universal childcare – pose a basic question. What does sustainable welfarism look like in economies that still rely on markets to allocate most goods and services?

### The two sides to welfare

The appeal is obvious. Welfare acts fast. It bypasses the slow grind of productivity reforms and delivers visible outcomes: children in school, workers in transit, families housed. Yet, there is a boundary condition that voters sense and economists formalise – quality often erodes, deadweight losses creep in with welfarism, and black markets flourish when prices are pushed below cost. Free buses without cost discipline can mean fewer buses or poorly maintained fleets. Rent freezes can protect tenants yet deter new construction, with "key money" resurfacing. Free childcare can expand access but strain quality if staffing and training are not funded.

Does this mean conventional economics is merely pinched lipped about compassion? Not quite. Incentives are not a moral preference; they describe behaviour. Set a price to zero, demand rises; if supply cannot scale, queues and side-payments follow. But economics also recognises distribution: policies aiding the worst-off can increase social welfare even with some inefficiency. Here, John Rawls matters – judge society by its least advantaged. If markets leave many out because they cannot pay (or sell) at the moment of need, the state can subsidise buyers and sellers to re-admit them on fair terms. It may well be what NYC voters are signalling.

So, should Rawls replace Pareto, or must a healthy polity oscillate? Economic and social history suggest the latter. Polanyi called it the "double movement": overreach by markets sparks social protection; ossified protections trigger liberalisation. Bismarckian social insurance yielded to later liberalisations; post-war



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An ideal Mamdani model is one that focuses on the architecture of inclusion, by making welfarism fiscally honest and micro-economically careful

welfare states met Thatcher-Reagan retrenchment; Latin America shifted from price controls to stabilisation and targeted transfers; India has toggled between public provisioning (Public Distribution System, the National Rural Employment Guarantee Act) and market-complementing reforms (Direct Benefit Transfer, Goods and Services Tax). Each swing overcorrected somewhere and taught lessons.

The dangers lie at the extremes. A "Pareto trap" prizes efficiency while tolerating exclusion: clinics that are "efficiently" empty of the poor, and buses that are on time but not where workers live. A "Rawls trap" suppresses prices across the board, undermining supply incentives; quality falls, the middle class exits, and coalitions fray.

### What could work as a model

The more useful question for a Mamdani model is not Rawls or Pareto, but how to build a thermostat between them – automatic stabilisers that lean Rawlsian under stress and lean Pareto as capacity grows. In short: make welfarism fiscally honest and micro-economically careful.

How can one do this? Some simple steps could be helpful. First, one may want to subsidise outcomes, not inputs, and cap fares selectively, contracting for on-time kilometres and peak seat availability, publish open data audits, and keep a modest price signal with transparent provider compensation. Examples to borrow from are the 2016 Bus Contracting Model in Singapore and France's Solidarité Transport discounts which protects access while preserving a non-zero fare. Second, one may want to replace blunt price controls with contingent buffers by using means-tested, automatic vouchers that scale in shocks, and pair them with zoning fast-tracks and tax incentives to expand supply and add sunset/trigger rules.

Finally, one may want to default to cash/e-vouchers that are backed by credible public options and hard quality budgets – fund staffing, accreditation and inspections. This way, services will not residualise, and public providers can set a quality floor that disciplines private prices. Other examples may be from Brazil's Bolsa Família (conditional cash transfers) and Kenya's Inua Jamii programme.

Where do mission-driven firms and socially minded entrepreneurs fit in this conversation? They are the connective tissue. If the state is Rawlsian and markets are Pareto, we need institutions that straddle both. A stakeholder-oriented bus operator can accept capped fares given long-term contracts, reciprocal data-sharing, and reputational gains. A

childcare chain investing in staff development can align with public training subsidies. Indian health systems (Aravind Eye Care and L.V. Prasad Eye Institute) show how cross-subsidy models complemented with a "focused factories" orientation (in the McDonald's sense) can deliver scale and quality, with the paying rich underwriting the poor. These are not acts of charity but of business model design.

Fiscal honesty is the other pillar. Welfarism fails not just by mispricing, but by underfunding. If Mamdani-style promises are to endure – in NYC or anywhere, wrestling with inequality amid Artificial Intelligence-led churn – they must be transparently costed and paired with growth measures: productivity compacts with industry, regulatory simplification to lower supply costs, and public investment that expands capacity (depots, fleets, childcare centres, housing stock). Welfare that crowds in supply lasts longer than welfare that waits for supply to appear or crowds it out.

There is also a social and geopolitics of dignity. A Rawls-Pareto thermostat is not merely technical; it signals respect. Users should be treated as customers with recourse – working grievance redress, real-time service information, and independent audits in plain language. Suppliers should be partners with obligations – service standards, open books for subsidised lines, and penalties for gaming.

### Programmed oscillation

Economic history does not force a choice between kindness and competence; it teaches sequencing. In shocks and downturns, lean Rawlsian: insure households against ruin, subsidise access, keep systems intact. As capacity catches up, lean Pareto: restore prices that ration sensibly, move to cash and vouchers, foster provider competition, and invest in productivity so that tomorrow's welfare is cheaper to deliver. The oscillation need not lurch; it can be programmed.

If the Mamdani model is to mean anything durable in 2026 and beyond, it should stand for welfarism disciplined by design: promise access, protect quality, pay for it honestly, and build bridges for mission-driven firms to co-produce public value. That is not an abandonment of markets or justice. It recognises that a society secure enough to take risks – and productive enough to finance fairness – needs both. May his team and others inspired by these ideas looking at the Big Apple, focus less on the romance of "free" and more on the architecture that makes inclusion work at scale.



**Topic:** Designing Sustainable Welfare – Lessons from NYC’s Incoming Mamdani Administration

**Source:** *The Hindu*

**Relevance:** GS Paper 3 – Inclusive Growth, Public Policy, Welfare Economics, Fiscal Policy

**Linked Topics:** Social Protection, Rawlsian vs Pareto Efficiency, Conditional Cash Transfers, Market-State Balance

**Context:**

Zohran Mamdani, incoming Mayor of New York City (2026), promises expansive welfare measures such as free buses, rent freezes, and universal childcare. The article examines how welfare policies can be designed to balance inclusivity and economic efficiency, drawing parallels with global welfare experiences and Indian schemes like PDS and MGNREGA.

**Curiosity Question:**

Can welfare policies be designed to simultaneously protect the most disadvantaged and preserve market efficiency?

**Analytical Overview:**

Welfarism responds quickly to inequality, providing tangible benefits. Yet, extremes are risky:

- **Pareto trap:** Focus on efficiency can exclude the poor; essential services are underutilized by the disadvantaged.
- **Rawls trap:** Blanket subsidies can distort markets, reduce supply, degrade quality, and alienate middle classes.

A “Mamdani model” proposes a **thermostat between Rawlsian and Pareto approaches**, allowing welfare to expand under stress and contract as capacity grows.

Policy instruments include:

- Subsidising outcomes, not inputs; selective fare caps; transparent contracts (Singapore's Bus Contracting Model, France's Solidarité Transport).
- Conditional or automatic vouchers scaling during shocks.
- Public investment ensuring quality (staffing, inspections), with e-vouchers or cash support.
- Partnerships with mission-driven firms to deliver services efficiently via cross-subsidies (Aravind Eye Care, LV Prasad Eye Institute).

Fiscal honesty is central: welfarism must be costed transparently, paired with growth measures like productivity compacts and regulatory reforms to expand supply. The design signals dignity — users have recourse, and suppliers share obligations.

### **Comparative Insight:**

- Brazil's *Bolsa Família* and Kenya's *Inua Jamii* illustrate targeted cash transfers.
- India's PDS and MGNREGA show oscillation between public provisioning and market-complementing reforms.
- Historical patterns (Polanyi's "double movement," post-war welfare vs. Thatcher-Reagan retrenchment) demonstrate cyclical shifts between welfare and market liberalization.

### **Constitutional / Policy Linkages:**

- Welfare as a component of **Directive Principles of State Policy** (Articles 38, 41) for social justice and equitable growth.
- Links to **GS3 topics**: Inclusive Growth, Social Sector Schemes, Public Expenditure Management.
- Fiscal discipline aligns with **FRBM Act principles** and public financial management.

### Way Forward / Recommendations:

- Adopt a **programmable oscillation**: lean Rawlsian under shocks, lean Pareto as capacity grows.
- Design welfare to subsidise outcomes and protect quality, not merely inputs.
- Integrate **digital platforms, monitoring, and audits** for transparency.
- Leverage public-private partnerships with socially motivated enterprises.
- Ensure fiscal honesty: transparent costing, supply-side expansion, and regulatory facilitation.

### Prelims Pointers:

- **Rawlsian approach**: Prioritises welfare for the least advantaged.
- **Pareto efficiency**: Maximizes total welfare without making anyone worse off.
- **Polanyi's "double movement"**: Social protection rises to correct market overreach.
- **Conditional/Unconditional Cash Transfers**: Tools for targeted welfare delivery.

**Mains Keywords:** Welfare Economics, Rawls vs Pareto, Social Protection, Conditional Cash Transfers, Public-Private Partnerships, Fiscal Discipline, Policy Design

### Mains Practice Question:

"Discuss the design of welfare policies that balance social justice and economic efficiency. Illustrate with global and Indian examples, and examine the role of public-private partnerships in delivering inclusive services."

### One Line Takeaway:

Sustainable welfarism requires disciplined design — access, quality, fiscal honesty, and partnerships — oscillating flexibly between equity and efficiency.

# SC pushes for reform of colonial-era property laws

**Krishnadas Rajagopal**

NEW DELHI

The Supreme Court, in a judgment on Friday, said that buying and selling property in India are “traumatic” experiences, noting that property disputes account for 66% of civil litigation in the country.

The court directed the Law Commission of India to prepare a report on restructuring century-old colonial-era laws governing property transactions, including the Transfer of Property Act, 1882, the Registration Act, 1908, and the Stamp Act, 1899, to align them with modern technology.

“Property purchase has not been easy, it is not difficult to find people grudgingly telling us that it is in fact traumatic,” Justice P.S. Narasimha said.

**Registration process varies across the country as land is a ‘State subject’ under the Constitution**

Justice Narasimha, sitting on the Bench with Justice Joymalya Bagchi, identified fake documentation, land encroachments, delayed verification processes, the role of “intermediaries” in property purchases, red tape at sub-registrar offices, and even the requirement of two witnesses for document verification as some of the factors delaying or hindering property transactions. Registration procedures also vary from State to State, as land is a “State subject” under the Constitution.

“The constitutionally protected right to own im-

movable property inherently includes the freedom to freely acquire, possess and dispose of it at will. The efficiency and transparency with which immovable property is bought and sold is demonstrative of a nation’s institutional maturity,” Justice Narasimha observed.

**Adopt blockchain tech**

The court asked the Centre to take the lead in adopting blockchain technology to make the property registration process transparent and easier.

“Blockchain technology is said to offer an alternative paradigm by encoding land titles, ownership histories, encumbrances, and by recording transfers on a distributed ledger in an immutable and time-stamped form,” Justice Narasimha noted.

**Topic:** Reform of Colonial-Era Property Laws in India

**Source:** *The Hindu*

**Relevance:** GS Paper 2 – Governance; GS Paper 3 – Infrastructure, E-Governance, and Technology in Governance

**Linked Topics:** Property Rights, Legal Reforms, E-Governance, Blockchain Technology

**Context:**

The Supreme Court highlighted the inefficiency, red tape, and disputes surrounding property transactions in India. Property disputes constitute 66% of civil litigation. The Court directed the Law Commission of India to review and modernize laws like the Transfer of Property Act (1882), Registration Act (1908), and Stamp Act (1899).

**Curiosity Question:**

How can technology, particularly blockchain, improve transparency and reduce disputes in property transactions?

**Analytical Overview:**

- Current property transaction challenges include fake documentation, land encroachments, intermediaries, delays in verification, and varying state procedures.
- Colonial-era laws still require two witnesses and traditional registration processes, slowing transactions.
- Efficient property registration demonstrates institutional maturity and protects citizens' constitutional right to property.

**Proposed Solutions:**

- Modernize property laws for clarity and uniformity across states.



- Adopt **blockchain technology** to record land titles, ownership history, and encumbrances on a distributed, immutable, and time-stamped ledger.
- Reduce intermediaries and streamline registration at sub-registrar offices.

### **Constitutional / Policy Linkages:**

- **Right to Property** (Article 300A) — freedom to acquire, possess, and dispose of property.
- Aligns with Digital India initiatives and e-governance reforms.

### **Way Forward / Recommendations:**

- Law Commission to propose uniform property laws across states.
- Digital solutions like blockchain can prevent fraud, reduce litigation, and improve transparency.
- Encourage capacity building for sub-registrar offices and online verification mechanisms.

### **Prelims Pointers:**

- Transfer of Property Act, 1882; Registration Act, 1908; Stamp Act, 1899.
- Blockchain: Distributed ledger technology for secure, immutable records.
- Property disputes are the leading cause of civil litigation in India (~66%).

**Mains Keywords:** Property Rights, Legal Reforms, E-Governance, Blockchain, Institutional Maturity, Transparency

**Mains Practice Question:** “Examine the challenges in property transactions in India and discuss how modernization of laws and adoption of technology can improve transparency and reduce disputes.”

**One Line Takeaway:** Modernizing colonial-era property laws and adopting blockchain can streamline transactions, reduce disputes, and enhance institutional efficiency.

# PM says *Vande Mataram* was fragmented in 1937

Congress adopted a truncated version as the National Song in 1937; 'crucial verses' were dropped, says Modi, arguing that the 'same divisive thinking remains a challenge for the country today'

**The Hindu Bureau**  
NEW DELHI

**O**pening a new front against the Congress, Prime Minister Narendra Modi asserted on Friday that "crucial" verses of *Vande Mataram* were removed in 1937, fragmenting the song, and sowing the seeds of the country's partition.

In 1937, the Congress adopted a truncated version of *Vande Mataram* as the country's National Song, dropping four of the original six stanzas, he said.

"The spirit of *Vande Mataram* illuminated the entire nation during the freedom struggle. But unfortunately, in 1937, crucial verses of *Vande Mataram*, a part of its soul, were severed. *Vande Mataram* was broken, it was torn into pieces. This division of *Vande Mataram* also sowed the seeds of division of the country" the PM said.

Speaking at an event to celebrate 150 years of the National Song, Mr. Modi said that today's generation must understand this history, "because that same divisive thinking re-



Prime Minister Narendra Modi and Gajendra Singh Shekhawat at the release of commemorative coins on Friday. ANI

mains a challenge for the country even today".

## Truncated version

*Vande Mataram* was written by Bankimchandra Chattopadhyay on November 7, 1875. It was first published in the literary journal *Bangadarshan* as part of his novel *Anandamath*. A truncated version of *Vande Mataram*, keeping only the first two of the original six stanzas, was chosen as the National Song in 1937 by the Congress on the recommendations of a committee. On 24 January 1950, the Constituent Assembly adopted it as the

Republic of India's National Song.

"When Bankim Babu composed *Vande Mataram*, India had gone far away from its golden era. Foreign invaders, their attacks, plundering, exploitative policies of the British, at that time our country was groaning in the clutches of poverty and hunger. Even then, in those dire circumstances, Bankim Babu called for a prosperous India. Because he believed that no matter how difficult the situation, India could revive its golden era. And so, he called out, *Vande Mataram*," the

PM said. "And hence, in that period of slavery, *Vande Mataram* became the proclamation of this resolution, and that proclamation was of India's independence," he added.

Mr. Modi said that *Vande Mataram* was relevant in every era of the country's history.

The Prime Minister released a commemorative stamp and coin on the occasion.

## Communal agenda

The BJP also jumped into the debate, with BJP spokesperson C.R. Kesavan alleging that the Congress, "brazenly pandering to its communal agenda under the presidentship of Jawaharlal Nehru, adopted only a truncated *Vande Mataram* as the party's National Song in its 1937 Faizpur Session".

"Netaji Subhas [Chandra] Bose had strongly advocated for the full original version of *Vande Mataram*. On October 20, 1937, Nehru wrote to Netaji Bose claiming that the background of *Vande Mataram* was likely to irritate Muslims," Mr. Kesavan said in a post on X.

**Topic:** Truncation of *Vande Mataram* as National Song

**Source:** *The Hindu*

**Relevance:** GS Paper 1 – Modern Indian History; GS Paper 2 – Polity & Nation-Building

**Linked Topics:** Indian Freedom Struggle, Cultural Heritage, Communal Politics

**Context:**

Prime Minister Narendra Modi stated that in 1937, the Congress adopted a truncated version of *Vande Mataram* as the National Song, dropping four of the original six stanzas. This fragmentation, according to him, reflected “divisive thinking” and influenced communal politics, sowing seeds of future division in India.

**Curiosity Question:**

How did the truncation of *Vande Mataram* intersect with political considerations during the freedom struggle?

**Analytical Overview:**

- *Vande Mataram* was written by Bankim Chandra Chattopadhyay in 1875 as part of his novel *Anandamath*.
- The original song had six stanzas; only the first two were adopted as the National Song in 1937 based on Congress committee recommendations.
- On 24 January 1950, the Constituent Assembly formally adopted the truncated version as the Republic of India’s National Song.
- Subhas Chandra Bose advocated for the full original version, while Nehru reportedly expressed concerns that the full text might “irritate Muslims,” reflecting communal sensitivities.

**Communal / Political Angle:**

- The BJP has criticized the Congress for “pandering to a communal agenda” in 1937 by adopting a truncated version.
- Modi emphasizes the continued relevance of understanding historical divisions to counter present-day communal challenges.

**Constitutional / Policy Linkages:**

- National symbols such as the National Song (*Vande Mataram*) are adopted through parliamentary or Constituent Assembly decisions and reflect cultural and political values of the nation.
- Highlights the balance between freedom of expression, religious sensitivities, and national identity.

**Way Forward / Recommendations:**

- Educate the younger generation about the historical and cultural significance of *Vande Mataram*.
- Encourage awareness of the interplay between culture, politics, and communal harmony in nation-building.

**Prelims Pointers:**

- Author: Bankim Chandra Chattopadhyay, 1875; Part of *Anandamath*.
- National Song adoption: Truncated in 1937 by Congress; formally by Constituent Assembly in 1950.
- Key personalities: Subhas Chandra Bose (advocated full version), Jawaharlal Nehru (expressed caution).

**Mains Keywords:** Vande Mataram, Freedom Struggle, National Song, Cultural Identity, Communal Politics, Congress 1937 Faizpur Session



**Mains Practice Question:**

“Discuss the historical significance of *Vande Mataram* during the freedom struggle and the reasons for adopting a truncated version as India’s National Song. How do cultural symbols influence nation-building and communal harmony?”

**One Line Takeaway:**

The truncation of *Vande Mataram* in 1937 reflects the interplay of cultural symbolism, communal sensitivities, and nation-building during the freedom movement.