

Daily Current Affairs To The Point by Dhananjay Gautam

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GS Paper 2 – Governance, Constitution, Polity, Social Justice

Admiralty (Jurisdiction and Settlement of Maritime Claims) Act, 2017

Context: In a recent development, the **Kerala High Court** ordered the **conditional arrest** of the Liberian container ship *MSC Akiteta II*. This action followed a suit filed by the **Kerala Government** under **Section 4** of the **Admiralty (Jurisdiction and Settlement of Maritime Claims) Act, 2017**. The case highlights the growing use of this modern legislation to address complex maritime disputes involving foreign-flagged vessels within Indian jurisdiction.



Objective of the Admiralty Act, 2017:

The **Admiralty (Jurisdiction and Settlement of Maritime Claims) Act, 2017** was enacted to **unify and modernize** the laws related to **admiralty jurisdiction**, including:

- Legal proceedings related to maritime disputes
- Arrest, detention, and sale of vessels
- Maritime claims and resolution mechanisms

This legislation provides a **comprehensive framework** for the settlement of maritime claims in Indian courts.

Repeal of Outdated Colonial Laws:

To modernize the legal regime, the 2017 Act repeals several outdated British-era legislations, including:

- The Admiralty Court Act, 1861
- The Colonial Courts of Admiralty Act, 1890
- The Colonial Courts of Admiralty (India) Act, 1891
- Admiralty provisions in *Letters Patent*, 1865, applicable to Bombay, Calcutta, and Madras High Courts

Scope and Applicability: The Act is applicable to all vessels, regardless of the nationality or residence of the owner.

However, **certain exceptions** exist:

Not Applicable To:

- Inland vessels under the Inland Vessels Act, 1917
- Unlaunched vessels under construction, unless specifically notified
- Warships or naval vessels owned or operated by the Central/State Government for noncommercial use
- Foreign vessels used for non-commercial purposes (as notified)

High Courts Empowered with Admiralty Jurisdiction:

The Act confers **admiralty jurisdiction** on the following **eight High Courts**:

- Calcutta
- Bombay
- Madras
- Karnataka

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- Gujarat
- Orissa
- Kerala
- Hyderabad

These High Courts can exercise jurisdiction **up to the territorial waters** within their respective regions.

What Constitutes a Maritime Claim?

The Act defines "maritime claims" to include a wide range of disputes, such as:

- **Ownership or possession** disputes of a vessel
- Damage caused by the operation of a vessel
- Loss of life or personal injury connected to the vessel's operation
- Damage to goods carried by sea
- Breach of contracts related to carriage or use/hire of a vessel
- Salvage operations, towage, pilotage, and port charges

This broad categorization ensures that most maritime disputes can be effectively addressed under the Act.

Arrest of Vessel<mark>s and Enforcement of Claims:</mark>

One of the **key features** of the Act is the **power to arrest vessels** to secure maritime claims. The courts may arrest a vessel if:

- The vessel owner is liable for the claim
- The claim relates to a **mortgage or lien** on the vessel
- There is a **dispute over ownership or possession**

This mechanis<mark>m is a po</mark>werful tool to **secure compensation** or enforce **judgments**.

Did You Know- Arresting a vessel is a globally recognized legal remedy in maritime law, especially when claimants have no other means to secure their claim against foreign shipowners.

Security for Damages and Wrongful Arrests

The High Court may require the **claimant to furnish an undertaking** to protect the shipowner from **unjustified or wrongful arrest**. This ensures a **balance between the claimant's interest and the shipowner's rights**.

Sale of Vessels and Distribution of Proceeds:

If necessary, the High Court may order the **judicial sale of a vessel**. The court also has the authority to:

- Determine claims on the proceeds of sale
- Settle priorities among multiple claimants
- Resolve ownership disputes post-sale

This ensures a **fair and transparent** process in the event of vessel liquidation.

Conclusion: The **Admiralty (Jurisdiction and Settlement of Maritime Claims) Act, 2017** marks a significant milestone in aligning India's maritime law with **international standards**. It empowers Indian courts with **modern legal tools** to address the complexities of global shipping and commerce. As India aims to become a **global maritime hub**, such legal reforms play a critical role in ensuring the **confidence of foreign investors and seafarers** alike.

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GS Paper 1 – Geography

Bulgaria Set to Join the Eurozone in 2026: A Historic Step Towards Deeper EU Integration

Context: In a landmark decision, **European Union ministers** have officially approved **Bulgaria's accession to the Eurozone**, setting **January 1, 2026** as the date when the country will adopt the **euro** as its official currency. This move will make **Bulgaria the 21st member** of the Eurozone, further deepening its integration into the **European single market** and strengthening its economic ties within the region.



Discovering Bulgaria: Where Mountains Meet the Sea

Strategic Location in Southeastern Europe:

Bulgaria is nestled in the **southeastern part of Europe**, occupying the eastern section of the **Balkan Peninsula**. The country shares its borders with **five nations**:

- Romania to the north, separated by the majestic Danube River
- **Turkey** and **Greece** to the **south**
- North Macedonia to the southwest
- Serbia to the west

To the **east**, Bulgaria is beautifully bounded by the **Black Sea**, granting it access to important maritime trade routes and tourism opportunities.

Geographical Wonders: From Peaks to Rivers

Bulgaria boasts a diverse landscape, including:

- The **Balkan Mountains** stretching from the western to eastern part of the country
- The Rhodope Mountains, rich in forests and folklore, lining the southern frontier with Greece
- The towering **Rila Mountains**, home to **Musala** at **9,594 feet (2,925 m)**, it's the **highest peak** in both **Bulgaria** and the entire **Balkan Peninsula**

Major Rivers:

- Danube forming Bulgaria's northern border
- Maritsa, Iskur, Struma, Tundzha, and Yantra vital for agriculture, transportation, and energy production

Climate: A Blend of Continental and Mediterranean

Most of Bulgaria enjoys a **moderate continental climate**, marked by **cold winters** and **hot summers**. However, in the **southern regions**, particularly near **Greece and Turkey**, a **Mediterranean influence** brings **milder winters** and **warmer springs**.

Capital Insight: Sofia – A City of Heritage and Innovation







The **capital city**, **Sofia**, is not only the political and economic heart of Bulgaria but also one of **Europe's oldest cities**, with a history dating back over **7,000 years**. It's a dynamic metropolis where **Roman ruins**, **Orthodox churches**, and **modern architecture** co-exist harmoniously.

Did You Know? Fascinating Facts About Bulgaria

- Bulgaria is one of the oldest countries in Europe, established in 681 AD and never renamed since.
- It is the birthplace of the **Cyrillic alphabet**, used across Eastern Europe and Central Asia.
- **Bulgarian yogurt** is world-renowned for containing the unique **Lactobacillus bulgaricus**, a probiotic bacteria only found naturally in the country.
- The country is known for its **rose oil production**, particularly in the **Valley of the Roses**, contributing over 70% of the world's rose oil supply.

As Bulgaria prepares for its **Eurozone debut in 2026**, the nation continues to shine as a blend of **ancient tradition**, **natural beauty**, and **modern progress**.

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GS Paper 3 – Science & Technology

3 SEPECAT Jaguar: Legacy Fighter of the IAF Faces Tragic Setback

Context: In a recent and heartbreaking incident, a **SEPECAT Jaguar aircraft** of the **Indian Air Force (IAF)** crashed near **Churu, Rajasthan**, resulting in the loss of **two pilots**. The IAF has launched a thorough investigation to determine the cause of the tragedy. This unfortunate event has once again brought attention to one of the most enduring aircraft in the Indian fleet.



SEPECAT Jaguar – The 'Shamsher' of the Indian Skies

Nicknamed 'Shamsher', meaning 'Sword of Justice', the SEPECAT Jaguar was born from a collaborative effort between the British Aircraft Corporation and France's Breguet Aviation (now part of Dassault Aviation). First unveiled in 1968, the Jaguar was built for one mission – deep penetration strike into hostile territory, targeting high-value enemy positions under intense air defense.

Key Features: Designed for Precision and Power

The **Jaguar** stands as a fine example of **aerial engineering**, blending speed, strength, and advanced avionics:

- Maximum Speed: 1,699 km/h
- Combat Range: 850 km (extendable to 1,400 km with external fuel tanks)
- Payload Capacity: Up to 4,500 kg of bombs, missiles, and fuel
- Service Ceiling: 46,000 ft
- **Twin-engine monoplane** with a rugged **aluminium airframe**
- In-flight refueling probe for extended operations in adverse weather

Its aerodynamic design includes **spoilers**, **air brakes**, **slats**, **rudder**, and **double-slotted flaps**, offering remarkable maneuverability at low altitudes.

State-of-the-Art Cockpit: Built for Mission Excellence

The Jaguar's cockpit is built to empower the pilot with complete control and awareness:

- Glass canopy enclosing a fully digital cockpit
- Head-Up Display (HUD) and Multifunctional Displays (MFDs)
- Night Vision, GPS, and Helmet-Mounted Display (HMD)
- Radar Altimeter, Inertial Navigation System (INS), Weapon Aiming Computer, and Digital Data Bus
- Bulletproof windshield for added pilot protection
- Equipped with IFF (Identification Friend or Foe) and Automatic Direction Finder

India's Jaguar Journey: A Legacy of Power and Persistence

The Indian Air Force began its association with the Jaguar in 1979, when the first 40 aircraft were acquired in fly-away condition. In subsequent years, an additional 100 Jaguars were license-built by Hindustan Aeronautics Limited (HAL).

To date, the IAF has inducted **approximately 160 Jaguar variants**, including:

• Jaguar IS – Single-seat strike fighter

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- Jaguar IB Two-seat trainer
- Jaguar IM Maritime strike version

Currently, the IAF maintains around **120 Jaguar aircraft** in active service, spread across **six squadrons**. Remarkably, **India remains the only country in the world** still operating Jaguars in combat roles, thanks to regular **upgrades** and **modernizations**.

Did You Know? Fascinating Jaguar Facts

- The **Jaguar** was the **first aircraft in the IAF** capable of flying **below radar** to evade detection during high-risk missions.
- The aircraft has participated in numerous exercises, including **Operation Safed Sagar** during the **Kargil War** in 1999, where it played a key role in precision bombing.
- The Indian Jaguar has undergone **Avionics and Engine upgrades**, and HAL has also developed an upgraded version known as **Jaguar DARIN III**, featuring new navigation-attack systems.

Despite its age, the **SEPECAT Jaguar** remains a **symbol of courage**, **resilience**, and **strategic firepower** in the IAF's arsenal. As India continues to modernize its air force, this iconic aircraft holds a place of pride for its **unmatched legacy** in **low-level strike missions** and its enduring role in defending the skies.

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GS Paper 3 – Environment & Disaster Management

Catastrophe Bonds: A Bold Financial Innovation for India's Disaster Resilience

Context: In a progressive move, India is considering the launch of catastrophe bonds—or cat bonds—as a powerful financial strategy to improve its disaster risk management. With **natural disasters becoming more** frequent and severe due to climate change, these instruments could offer India a smarter way to finance recovery efforts and reduce fiscal vulnerability.



Rising Threats Demand Innovative Solutions:

With cyclones, floods, earthquakes, and forest fires increasingly threatening lives and infrastructure, India faces growing pressure to find reliable, rapid-response financial mechanisms. Traditional insurance penetration in the country remains low, especially among small businesses and rural populations. In this context, catastrophe bonds emerge as a game-changing solution, offering predictable, fast-disbursing funds when disaster strikes.

What Are Catastrophe Bonds? A Fusion of Insurance and Investment

Catastrophe bonds are **hybrid financial instruments** that combine elements of **debt securities and** insurance. Here's how they work:

- Issued by a sovereign or agency, often via intermediaries like the World Bank or Asian **Development Bank.**
- Purchased by institutional investors such as pension funds, hedge funds, or asset managers.
- If a **predefined disaster event** (e.g., a cyclone or earthquake) occurs, the **investor loses part or all** of the principal, which is used for post-disaster recovery.
- If no disaster occurs, the investor receives their money back with an attractive coupon rate, often higher than typical market returns.

This approach essentially transforms a country's natural disaster risk into a tradable asset, opening doors to **global capital markets** and providing **faster liquidity** during emergencies.

Why Global Investors Are Interested:

Cat bonds are attractive to global investors for several reasons:

- **High returns** due to the nature of non-traditional risk
- Diversification benefits, as catastrophe risks are generally uncorrelated with financial market • risks
- Alignment with modern portfolio theory, as advocated by Nobel laureate Harry Markowitz, which stresses the importance of risk diversification

Over **\$180 billion worth** of cat bonds have been issued globally since their introduction in the **late 1990s**, with about **\$50 billion currently outstanding**.

India's Urgent Need for Cat Bonds:

India, being among the **most disaster-prone countries in the world**, suffers billions in losses every year. However, **disaster insurance remains scarce**, especially in high-risk zones.

Introducing cat bonds could help India:

- Reduce pressure on public funds for post-disaster reconstruction
- Transfer fiscal risk from the government to international investors

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- Ensure rapid availability of emergency funding
- Use its strong sovereign credit rating to negotiate better terms on premiums

India already allocates **215,000 crore (\$1.8 billion) annually** for disaster mitigation and preparedness—funds that could strategically support a **cat bond issuance**, potentially reducing the risk for investors and lowering bond costs.

Regional Potential: South Asia's Shared Shield:

India is uniquely placed to lead a **South Asian catastrophe bond framework**, benefiting multiple nations with **shared climate vulnerabilities**.

A **regional cat bond** could:

- Distribute risk across countries like India, Nepal, Bhutan, Bangladesh, Myanmar, Maldives, and Sri Lanka
- Lower overall premiums by pooling diverse geographic hazards
- Offer **investors diversified exposure**, making the bond more attractive and stable

Hazards like **earthquakes in the Himalayas**, and **cyclones in the Bay of Bengal**, would be covered under a **collective structure**, fostering both **financial cooperation** and **climate resilience** in the region.

Challenges Ahead: Precision in Design is Crucial:

While the potential is immense, **cat bonds are not without pitfalls**:

- **Rigid triggers** may prevent payouts even in severely damaging events (e.g., a 6.5 magnitude earthquake just below a 6.6 trigger limit)
- **Cost concerns** may arise if no disaster occurs during the bond term, leading to political questions about **premium payments without return**
- Technical complexity in risk modelling and payout mechanisms requires robust governance and transparent frameworks

To address the<mark>se, India</mark> must:

- Benchmark **historical disaster costs** against potential cat bond premiums
- Design **flexible**, **parametric triggers** based on scientifically reliable data
- Partner with credible intermediaries like the World Bank and engage expert risk modellers

The Way Forward: A Resilient India Through Financial Innovation

In an era where **climate shocks** are intensifying, **catastrophe bonds offer India a strategic opportunity** to build resilience, protect public finances, and enable swift recovery. With the right design, transparency, and stakeholder engagement, India can **pioneer a new model of disaster risk financing**—not just for itself, but for the entire **South Asian region**.

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GS Paper 3 – Indian Economy and Issues

India's Gini Index Controversy: Are We Really One of the Most Equal Nations?

Context: A recent **government release** has stirred controversy by claiming that **India ranks as the fourth most equal country in the world**, citing a **Gini Index** value of **25.5** from the **World Bank's Poverty and Equity Brief**. According to this claim, only **Slovakia**, **Slovenia, and Belarus** rank higher in equality. The report suggested that **India's economic growth is now more equitably distributed**.



However, this assertion has been widely challenged by economists

and data experts, who argue that the figure is **misleading** and does **not accurately reflect the ground reality** of widening inequality in the country.

Understanding the Gini Index: What It Does and Doesn't Measure

The **Gini Index** is a commonly used statistical tool to measure **income inequality**, expressed on a scale from **0 (perfect equality)** to **1 (perfect inequality)**. But like all metrics, it has its limitations—especially when **used without context or clarity**.

The figure cited by the Indian government **does not represent income inequality** but is based on **consumption data**, which tends to **underestimate real inequality**, particularly in **wealth and earnings**.

What the Data Really Shows: Two Competing Pictures

While the **World Bank's data** puts India's Gini Index at **25.5**, it **explicitly cautions** that this number may be **understated due to data limitations**. On the other hand, the **World Inequality Database (WID)**—a respected global initiative—reports that **India's income-based Gini Index has surged** from **52 in 2004** to **62 in 2023**.

This dramatic rise is supported by other alarming findings:

- The **top 10% of earners** in India make **13 times more** than the **bottom 10%**.
- The **richest 1%** have seen a disproportionate increase in income and wealth.
- Wage inequality and urban-rural gaps remain stark and persistent.

Why Consumption-Based Measures Paint a Rosier Picture:

Consumption-based Gini indices tend to show **lower inequality** because they reflect **spending patterns**, not **income or wealth**. This is problematic because:

- **High-income households** often **save or invest a larger share** of their earnings, which **narrows the consumption gap**.
- **Poorer households** typically spend almost all of their income, exaggerating perceived equality.

Hence, consumption-based data creates an **illusion of equity**, ignoring the growing divide in **asset ownership**, **financial security**, and **intergenerational wealth**.

Survey Limitations: Why the Rich Are Invisible in the Data

A major reason India's inequality appears lower in surveys is due to sampling issues:

- **Differential Non-Response: High-income individuals** are often **underrepresented** in national surveys—they either refuse participation or are unreachable.
- **Sampling Bias**: Standard household surveys are **not designed** to capture the **wealthiest 1%**, whose **extreme wealth skews national inequality**.

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To counteract this, researchers at the **World Inequality Database** integrate **income tax filings, corporate earnings**, and **wealth registry data** with household surveys—offering a more **realistic picture** of inequality.

Flaws in the Gini Index: A Narrow Lens on a Complex Problem

Despite being a widely used tool, the **Gini Index has serious limitations**:

- It is **less sensitive to extremes**, meaning it **does not fully capture the wealth of the ultra-rich** or the poverty of the ultra-poor.
- It is **more responsive to changes in the middle-income brackets**, missing inequality trends at the top or bottom.
- It **fails to consider non-income factors** like education, healthcare access, social mobility, and land ownership.

Even **Nobel laureate Abhijit Banerjee** has emphasized the difficulty in interpreting Gini scores in isolation, noting that **global Gini trends show rising inequality**, not decline.

Moving Beyond Gini: A Call for Holistic Measurement

To truly assess and respond to inequality, **India must adopt broader and more accurate indicators**, such as:

- Income-tax-based inequality measures
- Wealth distribution data
- Intergenerational mobility studies
- Multidimensional Poverty Indices (MPI)

Using only **consumption-based Gini scores** gives a **false sense of equality**, which could lead to **misguided policies** that fail to address real disparities.

A Deeper Tru<mark>th Behin</mark>d the Numbers:

India's claim to being one of the world's most equal nations **contradicts the lived experiences** of millions facing **limited access to quality healthcare, education, and livelihoods**. While economic growth is real, **its benefits have been unevenly distributed**, with the richest gaining disproportionately.

Extra Insight: According to Oxfam's 2023 report, **India's top 1% held over 40% of the nation's wealth**, while the bottom 50% owned just 3%. Such inequality has **far-reaching effects** on **democracy**, **development**, and **social cohesion**.

Conclusion: Time for Transparent Metrics and Honest Conversations

As India aims to become a **\$5 trillion economy**, it must also aim to be **an inclusive one**. That requires **clear-eyed assessments of inequality** and the **courage to move beyond misleading statistics**. Only then can policies truly reflect the needs of all citizens—and not just the privileged few.

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GS Paper 3 - Environment and Ecology



Reimagining the UNFCCC: Can Global Climate Talks Deliver Real Change?

Context: The United Nations Framework Convention on Climate Change (UNFCCC), the core platform for international climate dialogue, is facing an unprecedented crisis of credibility. Despite decades of annual climate summits and high-profile commitments, many critics argue that real climate action has lagged, particularly in ensuring climate justice for the Global South.



Concerns over structural inefficiencies, inadequate financing, and a lack of inclusivity have intensified, prompting calls for urgent reform. With COP30 set

to take place in Brazil in 2025, the spotlight is now on whether the UNFCCC process can be meaningfully revitalized.

What Is the UNFCCC? A Quick Recap

The UNFCCC is a global treaty established in 1992 during the Earth Summit in Rio de Janeiro. Signed initially by **154 countries**, the Convention came into force in **March 1994** and now includes **198 parties**. Its core mission is to prevent **dangerous human interference with the climate system** by reducing greenhouse gas emissions.

The UNFCCC is also the name of the **Secretariat based in Bonn, Germany**, which organizes the annual **Conference of the Parties (COP)**—the forum for global climate decision-making.

Why the UNFCCC Process Faces Growing Criticism:

- 1. Failure to Deliver Climate Justice:
 - Developed countries continue to **fall short on emission reduction targets** and **financial promises**.
 - **Developing and vulnerable nations**, especially **small island states**, express frustration over being excluded from key decisions.
 - The lack of **accountability mechanisms** has fueled disillusionment in the South.

2. US Withdrawal Weakened Trust:

- The temporary withdrawal of the United States under the Trump administration dealt a serious blow to global trust.
- It reinforced the belief that climate diplomacy under the UNFCCC is **fragile**, **ineffective**, and at times symbolic rather than transformative.

The Bonn Climate Talks 2025: Paving the Way to COP30 in Brazil

The Bonn Climate Conference, held annually to prepare for COP summits, has taken on heightened importance this year. With COP30 set to be hosted by Brazil, expectations are high for a reset of climate negotiations.

Brazil is leading the charge by proposing a **30-point reform agenda**, aiming to make the UNFCCC more efficient, transparent, and inclusive.

Key Reform Proposals to Reshape the UNFCCC:

Structural Reforms:

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- **Streamline agendas** to eliminate redundancies and shorten negotiations.
- **Limit the size of national delegations** to prevent dominance by wealthier countries.
- Simplify procedures to accelerate decision-making.

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Rethinking Host Country Criteria:

- Proposals suggest **barring fossil-fuel-dependent nations** from hosting future COPs.
- This follows criticism of COP28 in **Dubai** and the upcoming COP29 in **Baku**, **Azerbaijan**, both countries with heavy fossil fuel interests.

Mainstreaming Climate Action Beyond the UNFCCC:

- Brazil has proposed **embedding climate discussions into other global platforms**, such as **UN development agencies, financial institutions**, and **trade forums**.
- It is also considering **parallel mechanisms** to **complement and fast-track** climate action outside the slow-moving UNFCCC structure.

Financing: The Biggest Obstacle for Developing Nations

The most pressing concern for the Global South remains **climate finance**:

- Under the **Paris Agreement**, developed countries pledged to provide at least **\$100 billion annually** to support developing nations in adaptation and mitigation.
- However, the latest pledge—announced in Baku—to provide **\$300 billion per year from 2035** falls drastically short of actual needs, which are estimated at **\$1.3 trillion annually**.
- Countries like India, Brazil, and South Africa have demanded a new, more ambitious and binding climate finance goal with predictable, accessible, and sustained funding.

Civil Society's Call: More Inclusion, Less Greenwashing

- Civil society organizations, youth groups, and indigenous communities are demanding a more transparent and inclusive COP format.
- There is growing pressure to **limit the influence of fossil fuel lobbyists** and **corporate greenwashing** at UN climate forums.
- Activists have called for **restructured participation rules** to ensure that those most affected by climate change have a **real seat at the table**.

The Glaring Gaps in the UNFCCC Framework:

Despite its foundational role, the UNFCCC faces **deep-rooted structural limitations**:

- Lack of enforcement mechanisms: Countries can walk back on climate commitments with little to no consequence.
- Slow consensus model: Decisions require unanimous agreement, leading to delays and diluted outcomes.
- **Overrepresentation of wealthy nations**: Unequal resources skew participation and negotiating power.

Can COP30 in Brazil Become a Turning Point?

Brazil's leadership in pushing for reform could mark a **pivotal shift** in how global climate diplomacy is conducted. As one of the world's largest democracies with rich biodiversity and a vulnerable Amazon ecosystem, Brazil is uniquely positioned to bridge the gap between **developed and developing nations**.

Its **reform agenda**, although ambitious, faces resistance from entrenched interests and powerful players who benefit from the status quo. Nonetheless, the proposals serve as a **critical wake-up call** for rethinking how international climate cooperation should function in the face of a worsening planetary crisis.

Extra Insight: Time Is Running Out

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According to the IPCC, global greenhouse gas emissions must peak before 2025 and decline rapidly thereafter to limit warming to 1.5°C. Without a functional and fair global climate governance structure, this goal remains elusive.

As climate-related disasters escalate, the credibility of the UNFCCC process hinges not on more promises but on reform, accountability, and action.

Conclusion: Reform or Relevance?

Unless the **UNFCCC evolves** to reflect the **urgency and equity** of the climate crisis, it risks becoming **a** ritualistic platform disconnected from real-world needs. Brazil's proposals may not be a cure-all, but they offer a **timely opportunity** to make the process more **just**, **inclusive**, and **impact-driven**—a change the world cannot afford to delay.

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