



7 PM COMPILATION

3rd and 4th week December, 2025

Features of 7 PM compilation

- ❖ Comprehensive coverage of a given current topic
- ❖ Provide you all the information you need to frame a good answer
- ❖ Critical analysis, comparative analysis, legal/constitutional provisions, current issues and challenges and best practices around the world
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New Insurance Bill – Important Provisions & Limitations – Explained Pointwise

The Union Cabinet on Friday approved the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025, clearing the way for its introduction in Parliament to revamp India's insurance framework. The Bill proposes sweeping changes to the Insurance Act, 1938, the Life Insurance Corporation Act, 1956, and the IRDAI Act, 1999 – with the stated aim of modernisation, wider coverage & stronger regulatory oversight. However, the final draft reflects a mix of hits & misses.



What are some of the important provisions of new Insurance Bill?

1. **100% FDI in Insurance:** The Bill raises the FDI cap in Indian insurance companies from 74% to 100%, allowing foreign promoters to own insurers fully, subject to fit-and-proper and control conditions.
2. **Foreign Reinsurers:** For foreign reinsurers, the Net Owned Funds requirement is cut from ₹5,000 crore to ₹1,000 crore, making it easier for more global reinsurers to set up in India and deepen reinsurance capacity.
3. **Enhanced Powers:** IRDAI gets stronger enforcement powers, including the authority to disgorge wrongful gains made by insurers or intermediaries, similar to SEBI's power to recover illicit profits.
4. **Role of IRDAI:** The Bill introduces a one-time registration system for insurance intermediaries and raises the threshold for IRDAI approval of equity transfers from 1% to 5%, reducing routine regulatory frictions.
5. **SOPs:** IRDAI is required to frame and follow formal Standard Operating Procedures (SOPs) for regulation-making and for imposing penalties, with clearer criteria, to improve transparency and predictability.
6. **Policyholder Focus:** The overall stated objectives are to strengthen policyholder protection, promote innovation and competition, and push towards "insurance for all by 2047" by attracting capital and technology.

7. Greater Operational Freedom for LIC: The Bill gives greater operational autonomy to LIC, including more flexibility in investments and governance, while keeping government ownership and policyholder safeguards intact.
8. Regulatory Improvements: The Bill aims to strengthen the insurance regulatory framework by streamlining compliance processes, reducing unnecessary administrative burdens, and improving transparency and policyholder protection.

What is the need/significance of the new Insurance Bill?

1. Boosting Capital, Growth & Penetration of Insurance Sector: India's insurance penetration and density remain low compared to global averages, and many insurers face capital constraints; allowing 100% FDI is aimed at bringing in fresh equity, technology and product innovation to expand reach, especially in under-served segments.
2. 'Insurance for All by 2047': The 100% FDI will help in attracting stable & sustainable investment, facilitate technology transfer, enhance insurance penetration & social protection, and help achieve the goal of 'Insurance for All by 2047'.
3. Benefits of Foreign Reinsurers: More foreign reinsurers with lower entry barriers are expected to deepen risk-carrying capacity, support infrastructure and catastrophe cover, and stabilise premiums over time.
4. Strengthening Regulation: The Bill's enhanced powers for IRDAI (like disgorgement of wrongful gains and clearer enforcement procedures) seek to deter mis-selling and governance failures, thereby improving trust in insurance products.
5. Policyholder Protection: Standard Operating Procedures and rationalized approval thresholds are intended to make regulation more transparent and predictable while keeping policyholder interests central.
6. Improving Ease of Doing Business: One-time registration for intermediaries, higher thresholds for share-transfer approvals, and procedural streamlining reduce compliance friction and are meant to make India a more attractive insurance hub.
7. New Insurance Products: By signaling a stable, liberalized framework, the Bill is expected to encourage new products (health, micro-insurance, climate and crop risks, cyber cover) aligned with changing economic and climate risks.
8. Financial Mobilisation: Higher insurance penetration helps mobilise long-term savings, channel them into infrastructure and capital markets, and provide household-level shock protection, supporting inclusive growth.
9. Financial Sector Liberalization: The reform also aligns insurance regulation with broader financial-sector liberalisation, while deliberately stopping short of riskier steps (like immediate composite licences), reflecting a calibrated, phased approach.

What are the limitations/criticisms of the new Insurance Bill?

1. Concern over 100% FDI: Allowing 100% FDI may lead to effective foreign control of major insurers and reinsurers, raising worries about profit repatriation, job localisation and alignment with long-term developmental priorities. Allowing 100% FDI could disadvantage domestic promoters and make India more vulnerable to global financial cycles, especially without equally strong consumer and macro-prudential safeguards.
2. Limited Focus on Inclusivity & Affordability: The Bill is criticised for focusing more on capital and ease of doing business than on concrete mechanisms for expanding affordable cover in rural, informal and low-income segments (for example, explicit obligations, cross-subsidy rules, or product mandates).

There is concern that insurers, once better capitalised, may still chase high-margin urban products rather than deepen genuinely inclusive micro-insurance and health cover unless stronger obligations are built into the law.

3. **Composite License:** The Bill does not include provisions for composite licences, which would allow a single insurer to operate across both life and non-life insurance segments. The absence of this reform maintains the existing segregation of life and general insurers and limits the ability to offer bundled insurance products.
4. **Reduced Capital Norms and New Entrants:** The Bill does not lower the minimum paid-up capital requirement of ₹100 crore for insurers and ₹200 crore for reinsurers. This omission restricts the entry of smaller, specialised, or regional insurers, thereby limiting financial inclusion and market diversity.
5. **Regulatory Capacity:** Strengthening IRDAI's powers without proportionate investment in capacity, staffing, and oversight checks risks either regulatory overreach or continued weak enforcement in practice.
6. **Accountability Issues:** Critics point out that the Bill does not significantly enhance parliamentary or citizen oversight of IRDAI's expanded discretion, which could affect transparency and consistency of decisions.
7. **Missing Proposals:** The original Insurance Amendment Bill, which was prepared 2 years ago, had provisions for distributing other financial products like mutual funds, loans & credit cards, creating new revenue streams & offering integrated solutions & reduced capital requirements. It also proposed more flexibility in revising investment norms in line with market needs, potentially improving returns for policyholders. The new Bill is also silent on the long-awaited proposals to allow large corporations to establish captive insurance entities.
8. **Missed Opportunity on Deeper Structural Reforms:** The Bill does not fundamentally address issues like complex policy wording, claims disputes and long settlement delays, which are central to policyholder experience but left largely to regulations and market practice.
9. **Dilution of LIC's Role:** While the Bill offers more operational flexibility to LIC, critics worry about a gradual dilution of LIC's public-interest role if market pressures dominate, without a clear statutory articulation of its developmental mandate.
10. **Reducing Public Sector's Role in Insurance Sector:** Trade unions and some political voices fear that aggressive liberalisation plus LIC's greater autonomy could pave the way for future disinvestment or strategic shifts that weaken the public sector's stabilising role in the insurance market.

Conclusion: The Sabko Bima Sabko Raksha Bill, 2025 marks a significant step toward modernising India's insurance sector, however, to fully realise the sector's growth and financial inclusion objectives, further measures are needed to encourage innovation, diversify financial offerings, and attract new entrants.

Read More: [The Indian Express](#)
UPSC GS-3: Indian Economy

SHANTI Bill 2025 – Important Provisions & Challenges – Explained Pointwise

A new Bill has recently been tabled in the Parliament called Sustainable Harnessing & Advancement of Nuclear Energy for Transforming India Bill, 2025 (SHANTI). It repeals both the Atomic Energy Act & Civil Liability for Nuclear Damage Act. & aims to overhaul India's civil nuclear framework and open the nuclear power sector to regulated private participation.



What are some of the important provisions of the SHANTI Bill?

1. The Bill repeals and replaces the Atomic Energy Act, 1962 and the Civil Liability for Nuclear Damage Act, 2010, creating a single modern statute for civil nuclear power, safety and liability.
2. The Bill lays down a comprehensive framework for development, production, use, control & disposal of nuclear material & facilities.
3. SHANTI allows Indian private companies & joint ventures (including PSUs) to undertake specific nuclear activities like manufacturing, construction & operation of nuclear power plants – subject to licensing by the Central Government.
4. Foreign incorporated entities cannot be direct operators but can participate via Indian-incorporated JVs & supplier roles, under safeguards & approvals.
5. The Bill grants full statutory status to the Atomic Energy Regulatory Board (AERB), making it an independent nuclear safety regulator with powers for licensing, inspection, enforcement & shutdown orders. It empowers AERB to take control of nuclear material, facilities or equipments in emergency or if an operator violates safety norms.
6. SHANTI introduces a new civil nuclear liability regime replacing the 2010 law, with defined operator liability & compulsory insurance. The operator must maintain insurance of about Rs 1500cr per incident through the Indian Nuclear Insurance Pool.
7. The Bill enables promotion of advanced technologies such as Small Modular Reactors (SMRs) & new reactor designs, while keeping sensitive fuel-cycle activities (enrichment, reprocessing, strategic materials) under tighter government control.
8. The Bill provides enabling clauses for public-private partnerships, R&D collaborations, and localization of nuclear manufacturing – which aims to build a domestic supply chain & export potential in the long run.

What is the significance of the SHANTI Bill?

1. **Energy Security & Strategic Significance:** By replacing the outdated atomic energy & liability laws with a unified framework, SHANTI seeks to enable large-scale expansion of nuclear capacity (target ~100 GW by 2047) as low-carbon baseload power, complementing renewables and reducing import dependence on fossil fuels.
2. **Net Zero by 2070:** It aligns the nuclear policy with India's net-zero-by-2070 pledge and long-term growth needs, positioning nuclear as a domestic, reliable source crucial for grid stability and industrial demand.
3. **Entry of Private Sector:** For the first time, the Bill formally allows regulated private entry (Indian private companies and JVs) into nuclear generation and related activities, with the goal of mobilising capital, speeding project execution, and drawing in advanced technologies such as Small Modular Reactors. It will help in reducing the delays & cost overruns that have historically constrained India's nuclear sector.
4. **Overhauling of Nuclear Safety Governance:** By giving statutory independence and clearer powers to AERB, SHANTI aims to strengthen nuclear safety governance, which is essential when more players and technologies enter the sector.
5. **Revised Civil Nuclear Liability:** The revised civil liability and insurance framework seeks a balance between attracting investors (through more predictable liability rules) and ensuring credible compensation mechanisms via mandated operator insurance and a dedicated Nuclear Damage Claims Commission.
6. **Attracting Foreign Nuclear Vendors:** A clearer, investor-friendly nuclear law can make India a more attractive destination for global nuclear vendors and finance, reinforcing strategic partnerships with supplier countries while maintaining sovereign control over sensitive fuel-cycle elements.
7. **Job creation, Nuclear Industrialization & Technological Upgradation:** Domestically, the Bill aims to drive localization of nuclear manufacturing, jobs, and a specialized industrial ecosystem, enhancing India's technological depth and potential future role as a regional nuclear-technology hub.

What are the limitations of the SHANTI Bill?

1. **Narrower Liability:** The Bill replaces the earlier flat ₹1,500 crore operator-liability cap with a tiered cap from ₹100 crore to ₹3,000 crore, depending on reactor capacity, which many argue is too low for a catastrophic nuclear accident.
2. **Weakened Supplier Accountability:** It restricts the operator's right of recourse against suppliers to narrowly defined contractual or intentional-fault situations, which effectively gives foreign and domestic suppliers "peace" from meaningful liability, shifting more risk onto the operator, state and public.
3. **Concentration of Powers:** The Bill gives the Central Government sweeping powers over licensing, tariff-setting, exemptions, emergency control and even novation of contracts, with limited independent institutional checks.
4. **Institutional Independence:** Although AERB gets statutory status, but it is to be seen whether it will be sufficiently independent from the executive and operator influence, given the central concentration of appointment and direction powers.
5. **Privatisation of Nuclear Sector:** Opening "ultra-hazardous" nuclear operations to profit-seeking private players without robust, visibly independent regulation and strong whistle-blower protections could increase accident and cover-up risks.
6. **Access to Justice:** The Bill limits the jurisdiction of ordinary civil courts in nuclear matters and channels disputes mainly through specialised commissions and tribunals, which may streamline cases but can also narrow avenues for affected communities to seek redress.

7. Lack of Public Participation: There is little explicit emphasis on public consultation, environmental democracy, or community consent around siting and expansion of nuclear plants, a gap that activists argue undermines the public-trust doctrine over life, health and environment.

Read More: [The Indian Express](#)
UPSC GS-3: Energy

Indian Diaspora – Distribution, Contribution, Challenges – Explained Pointwise

In a multipolar, interconnected world, India's diplomatic strength rests not only on its economic and strategic clout but also on its vast global diaspora—a key pillar of soft power.

Definition of Diaspora:

- A diaspora is a population that is scattered across regions which are separate from its geographic place of origin. The word is used in reference to people who identify with a specific geographic location, but currently reside elsewhere.
- The term Indian diaspora encompasses people of Indian origin residing outside India's territorial borders, whether temporarily or permanently, who continue to retain cultural, social, or emotional links with their ancestral land.
- It is a diverse community, varying in migration history, citizenship, and connection to India.

Categories of Overseas Indians:

1. Non-Resident Indians (NRIs): Indian citizens residing abroad for more than 182 days in a financial year but retaining their Indian citizenship.
2. Persons of Indian Origin (PIOs): Foreign citizens with Indian ancestry or heritage.
3. Overseas Citizens of India (OCIs): Individuals granted a form of lifelong residency and visa-free access to India, though not full citizenship rights. In 2015, the PIO and OCI categories were merged for administrative efficiency and to streamline benefits.

Distribution of Indian Diaspora:

- According to the Ministry of External Affairs (May 2024), there are approximately 35.42 million overseas Indians, spread across 200+ countries.
- Of these, about 15.85 million are NRIs and 19.57 million are PIOs/OCIs. The diaspora's geographical spread covers the Gulf region, North America, Europe, Southeast Asia, Africa, and the Caribbean.

Top 10 countries with the highest Indian population worldwide (as of May 2024):

Rank	Country	Non-Resident Indians (NRIs)	Persons of Indian Origin (PIOs)	Overseas Indian
1	USA	2,077,158	3,331,904	5,409,062 (5.4M)
2	UAE	3,554,274	14,574	3,568,848 (3.6M)
3	Malaysia	163,127	2,751,000	2,914,127 (2.9M)
4	Canada	1,016,274	1,859,680	2,875,954 (2.8M)
5	Saudi Arabia	2,460,603	2,906	2,463,509 (2.5M)
6	Myanmar	2,660	2,000,000	2,002,660 (2.0M)
7	UK	369,000	1,495,318	1,864,318 (1.9M)
8	South Africa	60,000	1,640,000	1,700,000 (1.7M)
9	Sri Lanka	7,500	1,600,000	1,607,500 (1.6M)
10	Kuwait	993,284	2,244	995,528 (996K)

Source: Ministry of External Affairs, Government of India: Population of Overseas Indians

Historical Evolution:

Ancient Movements	Indian traders, scholars, and monks were among the earliest cultural ambassadors to Southeast Asia, Central Asia, and Africa, disseminating Indian art, religion, and philosophy.
Colonial Period	Under British rule, millions were sent as indentured labourers to sugar plantations in Mauritius, Fiji, Trinidad, and South Africa, forming early diaspora communities.
Post-Independence Era	The post-1960s saw migration of skilled professionals to developed countries (USA, UK, Canada, Australia), while semi-skilled and unskilled workers moved to the Gulf region under contract labour schemes.

Role and Contributions of the Indian Diaspora:

1. **Economic Contributions-** India received a record USD 135.46 billion in remittances in FY 2024-25 – the highest globally for over a decade. These inflows covered nearly 47 % of India's trade deficit and form a major share of state economies like Kerala, Goa, and Punjab.

2. Investment and Entrepreneurship- NRIs and OCIs actively invest in India's equities, real estate, and startups, supported by policies such as NRE/NRO accounts and liberal FDI norms. In early 2024, NRI deposits doubled to USD 7.8 billion, with growing interest in renewable energy, fintech, and health-tech ventures.
3. Knowledge and Innovation Linkages- The diaspora connects India with global innovation networks. Over 20 Fortune 500 CEOs are of Indian origin. Programmes like VAJRA, PRABHASS, and VAIBHAV promote scientific collaboration and skill transfer in IT, pharma, and higher education.
4. Political and Strategic Advocacy- Diaspora lobbying has advanced India's interests abroad—such as the US-India Civil Nuclear Deal (2008) and ICJ re-election of Justice Bhandari (2017).
5. Cultural and Soft-Power Promotion- Indian festivals, yoga, cuisine, and cinema enhance India's cultural image worldwide. The UN's International Yoga Day (2014) reflects this outreach, reinforced by initiatives like Pravasi Bharatiya Divas and the Know India Programme.

Challenges Facing the Indian Diaspora:

1. Economic Vulnerabilities of Low-Skilled Migrants- Indian workers in GCC nations remain exposed to oil market fluctuations and restrictive labour systems like *Kafala*, which limit job mobility and rights. The 2024 oil slump caused major layoffs in Saudi Arabia and the UAE, highlighting their economic insecurity.
2. Brain Drain and Talent Outflow- India continues to lose skilled professionals to advanced economies. As of January 2024, over 11.6 lakh students were studying abroad. Migration of doctors and engineers weakens domestic innovation, though return migration is gradually increasing.
3. Racism and Xenophobia- Incidents of hate crimes against Indians in Australia, the US, and Europe persist, particularly targeting students. These challenges test India's consular capacity and impact the diaspora's sense of safety and belonging.
4. Restrictive Immigration Policies- Tighter visa norms in major destinations have reduced mobility. The US raised H-1B fees to USD 100,000 in 2025, affecting Indian IT professionals, while similar restrictions in the UK and Canada slowed student and family migration.
5. Limited Political and Institutional Inclusion- NRIs still need to be physically present in India to vote, despite the Representation of the People (Amendment) Act 2010. The lack of postal or online voting limits democratic participation.
6. Weak Policy Coordination and Data Gaps- India lacks a centralised diaspora database, hampering welfare and crisis response. Though platforms like e-Migrate and Madad exist, fragmented institutional coordination reduces efficiency.

Government Initiatives for the Diaspora:

1. Overseas Citizenship of India (OCI), 2005: Provides lifelong visa-free travel, property ownership, and investment rights for people of Indian origin, without conferring political rights.
2. Pravasi Bharatiya Divas (PBD): Celebrated annually on January 9, commemorating Mahatma Gandhi's return from South Africa in 1915. The 18th PBD (2025) in Odisha, themed "Diaspora's Contribution to a Viksit Bharat", emphasised partnership in India's development journey.
3. Pravasi Bharatiya Samman Award: The highest recognition for NRIs/PIOs for achievements in fields like business, science, and public service.
4. Pravasi Bharatiya Bima Yojana (PBBY), 2006: Provides insurance coverage up to ₹10 lakh for Indian workers under the Emigration Check Required (ECR) category, guarding against workplace accidents or death abroad.

5. Know India Programme (KIP): Targets diaspora youth (18–30 years), exposing them to India's socio-economic realities through a three-week immersion visit.
6. Visiting Advanced Joint Research (VAJRA) Faculty Scheme: Engages overseas scientists in collaborative research with Indian institutions.
7. Promotion of Cultural Ties with Diaspora (PCTD): Funds Indian missions to organise cultural events celebrating India's heritage abroad.
8. Indian Community Welfare Fund (ICWF): Established in 2009, the fund provides emergency support—legal aid, repatriation, and shelter—to distressed Indians abroad.
9. Madad Portal: A digital grievance redressal platform linking embassies, MEA, and diaspora citizens for assistance in real time.
10. Recent Evacuation Missions:
 - a. Operation Sindhu (2025): Evacuated 4,400 Indians from Iran and Israel.
 - b. Operation Kaveri (2023, Sudan): Airlifted over 3,000 during the Sudan conflict.
 - c. Operation Ajay (2023, Israel) and Operation Ganga (2022, Ukraine) highlighted India's capability for large-scale crisis response.

Way Forward:

1. Build a Unified Diaspora Database- Create a real-time, integrated database linking the MEA, immigration, and taxation systems to improve welfare delivery and crisis response, as recommended by the 2025 Parliamentary Committee.
2. Enact a Diaspora Protection Law- Introduce a comprehensive legal framework defining the rights and responsibilities of NRIs and OCIs. Take inspiration from global models like Israel's Law of Return—to ensure protection, welfare, and accountability.
3. Enable Political Participation- Implement postal and online voting for NRIs to strengthen their engagement with Indian democracy and policy-making.
4. Enhance Skill and Pre-Departure Training- Expand Pravasi Kaushal Vikas Yojana and PDOT to include country-specific training in language, law, and culture, reducing workplace exploitation.
5. Strengthen Consular Support Systems- Upgrade Indian missions with multi-lingual legal aid desks, labour attachés, and digital grievance portals for faster assistance to migrants.
6. Deepen Diaspora Investment Channels- Simplify compliance, launch diaspora green bonds and venture funds, and use Pravasi Bharatiya Divas as a regular platform for investment and entrepreneurship.
7. Institutionalise Policy Review- Conduct annual audits of diaspora welfare schemes and migration MoUs to ensure transparency, efficiency, and policy improvements.
8. Convert Brain Drain into Brain Circulation- Shift from exporting talent to attracting and circulating talent by improving domestic research ecosystems and expanding initiatives like VAJRA and VAIBHAV for global collaboration.

Conclusion: The Indian diaspora has significantly enhanced India's global image, yet the real challenge lies in India's weak communication and coordination. To harness its full potential, India must engage the diaspora as strategic partners through professional, narrative-driven diplomacy.

Read More: [The Hindu](#)

UPSC GS-2: International Relations

India-Bangladesh Relations – Explained Pointwise

Bangladesh is on the edge once again after the 'July Revolution' leader Sharif Osman Hadi dies due to gunshot injuries. It led to protests in Dhaka & attacks on newspaper offices. The protests have also been witnessed near Indian High Commission in Dhaka & Assistant High Commissions in Chittagong, Khulna & Rajshahi over the last few days.



Historical and Geographical Foundations:

Shared History and Culture	<ul style="list-style-type: none"> Bengal's cultural unity – seen through shared language, literature (Tagore, Nazrul), and festivals – binds the two nations. The 1952 Language Movement and the 1971 Liberation War, supported by India, forged deep emotional and political ties.
Geography and Connectivity	<ul style="list-style-type: none"> Bangladesh is surrounded by India on three sides, sharing a 4,096 km border and 54 transboundary rivers. Its deltaic geography links ecological and economic destinies. For India's Northeast, Bangladesh provides the shortest land and port access, making Dhaka a strategic partner in regional connectivity.



Political Evolution and Recent Developments (2024-25):

- Political Transition: Student-led protests in 2024 led to Sheikh Hasina's exit and the establishment of an interim government led by Muhammad Yunus. While Yunus has underscored "fair and balanced" relations with India, some of his remarks – like describing Northeast India as "landlocked" – sparked sensitivities.
- Attacks on minorities across both the borders: The ethnic attacks on **Bangla-speaking Hindus** in Bangladesh and the **attacks on Bangladeshi's in India** have strained the India-Bangladesh relations.
- Resurfacing of security challenges: There are risks of emergence of security challenges by the anti-India groups as encountered during the earlier BNP-Jamaat years. With the continuing tensions on the border with Pakistan, Indian Army's long standoff with the PLA in eastern Ladakh, has created a security-nightmare for India.
- Threat to India's connectivity with the North-east: A further deterioration in Indo-Bangladesh has **restricted India's access to the Northeast**. This region's connection to mainland India will only remain through the narrow "**Chicken's Neck**". With the Myanmar border remaining extremely volatile, the source of unrest in India's Northeast will increase.
- Jeopardized the Bilateral trade and FTA: Sheikh Hasina's exit has jeopardized the growing bilateral trade ties between India and Bangladesh. There has also been stagnation of talks in the **potential free trade agreement (FTA)** between the two countries.

- Deterioration of people-people ties- There are real risk of blowback from the Bangladeshi people and the new power centres in Dhaka- some of whom will carry past grudges against India.
- Geopolitical challenges: Pakistan and China will see the political change in Bangladesh as an **opportunity to challenge India's presence in the country** and try to tar it with a pro-Hasina brush.
- Recent Policy Shifts and Frictions:
 - Transshipment Facility Withdrawal: India revoked Bangladesh's right to ship exports through Indian ports citing congestion; Dhaka saw it as damaging to trade competitiveness.
 - Extradition Tension: The interim government has sought Hasina's extradition from India – causing diplomatic discomfort.
 - Minority Concerns: Reports of violence against Hindus post-regime change have worried New Delhi.
 - China's Outreach: Beijing has stepped up diplomatic and infrastructure engagement, raising strategic concerns in India.
 - Summoning of Bangladesh High Commissioner: India recently summoned the Bangladesh High Commissioner in India over the deteriorating security environment in the country & the threats posed by the extremists elements to the security of the Indian mission in Dhaka.

Reasons Behind Sheikh Hasina's Exit:

1. Peaceful Student demonstration evolving into a nationwide movement: The peaceful student protest against the **freedom fighter reservation of 30% in civil services**, galvanized into a nationwide movement due to Government's heavy-handed approach. The attack on students by Awami League's student wing, **Bangladesh Chhatra League**, imposition of a **strict curfew with a 'shoot-on-sight'** order and labelling the demonstrators as 'Razakars'(a term associated with collaborators during the 1971 war) further inflamed tensions.
2. Slowing down of economic Growth: Bangladesh made rapid economic progress under Sheikh Hasina's regime. The country's per capita income tripled in a decade, with the World Bank estimating that over 25 million people were lifted out of poverty in the last 20 years. However, the pandemic in 2020 and a **slowing global economy**, thereafter, hit the garment industry badly. This increased unemployment, inflation in the economy and discontent of Bangladeshi Population.
3. Eroding democratic values: The Parliamentary elections in **2014, 2018, and 2024** were controversial and non-participative as they were marred by **low turnout, violence, and boycotts by opposition parties**.
4. Reliance on Hard Power to maintain control: Hasina's government increasingly relied on hard power to maintain control. This created a climate of fear and repression. For ex- **The Digital Security Act 2018**, became a potent weapon for the government and ruling party activists to silence critics and stifle freedom of online expression.
5. Increasing economic inequality: The proliferation of Bank scams and an expanding list of defaulters, coupled with rampant corruption, fueled public discontent despite the overall economic progress. For ex- Companies like **CLC Power, Western Marine Shipyard, and Remex Footwear** topped the list of defaulters, with bad loans ranging from 965 crore to 1,649 crore Bangladeshi Taka.

What is the significance of Bangladesh for India?

1. **Geo-strategic:** Bangladesh holds significant geostrategic importance for India as its eastern neighbour. It provides India with access to the Bay of Bengal and serves as a vital route for trade and connectivity with Southeast Asia.
2. **Geo-political:** A stable and friendly Bangladesh is crucial for India's security. Geopolitical cooperation on issues such as counter-terrorism and border management is essential for maintaining peace in South Asia. Moreover, Bangladesh's support is important for India's bid for a permanent seat in the UN Security Council (UNSC).
3. **Economic:** Bangladesh is a key economy for India's exports and bilateral trade. Strengthening economic ties with Bangladesh is vital for India to achieve its goals under the new Foreign Trade Policy and its vision of becoming a \$5 trillion economy.
4. **Cultural and Civilisational:** Bangladesh shares deep cultural and civilisational ties with India, including a large Bengali Hindu population and several religious-cultural sites such as Ranir Bunglow Temple and Bhoj Vihara that reflect shared heritage.
5. **International Cooperation:** Strong India-Bangladesh cooperation is essential for the success of regional and global platforms like BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation), SAARC (South Asian Association for Regional Cooperation), and international climate forums such as the COPs under the UNFCCC.

What are the areas of Cooperation between India and Bangladesh?

1. **Trade and Economic Cooperation:** Bilateral trade crossed USD 13 billion in 2023-24, making Bangladesh India's top trading partner in South Asia. India provides duty-free access on most goods under the South Asian Free Trade Area (SAFTA). Both countries have also started Free Trade Agreement (FTA) negotiations to further ease trade and investment.
2. **Connectivity and Infrastructure:** Cross-border links like the Akhaura-Agartala rail and Khulna-Mongla Port rail line improved regional connectivity. Bus routes connect major cities, and India provides USD 8 billion in Lines of Credit (LOC) for infrastructure development. Ports access facilitates trade with India's Northeast.
3. **Water and River Cooperation:** The 1996 Ganga Water Treaty guides water-sharing, while the Joint Rivers Commission (JRC) manages floods, irrigation, and data sharing. Cooperation continues across 54 rivers, though the Teesta River dispute remains unresolved.
4. **Security and Border Management:**
 - a. Anti-India terror groups were dismantled under Sheikh Hasina.
 - b. Border Security Force (BSF)-Bangladesh Border Guard (BGB) coordination reduced cross-border crimes, and joint exercises like Exercise Sampriti (Army) and Exercise Bongosagar (Navy) enhanced defence cooperation.
 - c. The 2015 Land Boundary Agreement (LBA) settled enclave disputes.
5. **Energy and Power Cooperation:** India supplies around 2,000 MW of electricity and diesel via the India-Bangladesh Friendship Pipeline, strengthening Bangladesh's energy security. Both nations are exploring renewable energy collaboration under One Sun One World One Grid (OSOWOG).
6. **Multilateral and Regional Cooperation:** Both countries work closely in Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC), Bangladesh, Bhutan, India, Nepal Initiative (BBIN), and South Asian Association for Regional Cooperation (SAARC) for trade, connectivity, and development. They also cooperate on climate change and disaster resilience through global forums like United Nations Framework Convention on Climate Change (UNFCCC) and Conference of Parties (COP) summits.

7. Cultural and People-to-People Ties: Shared language, literature, and religion create strong cultural bonds. Heritage sites like Ranir Bunglow Temple and Bhoj Vihara highlight common history, reinforced by cultural exchanges and celebrations like Mujib Borsho (Birth Centenary of Sheikh Mujibur Rahman).
8. Tourism and Education Cooperation: Bangladeshis form the largest group of tourists in India, with joint promotion of cultural and Buddhist tourism circuits. Student exchanges and scholarships have strengthened educational links.
9. Health and Medical Cooperation: Bangladesh accounts for over 35% of India's medical tourists, contributing more than 50% of medical tourism revenue. Partnerships include medical visa facilitation, hospital collaboration, and telemedicine services.
10. Counter-Terrorism and Intelligence Sharing: Bangladesh's crackdown on anti-India insurgents under Sheikh Hasina boosted security cooperation. Both nations coordinate on intelligence sharing, counter-terrorism operations, and cybersecurity initiatives, ensuring regional stability.

What are the other Challenges in India-Bangladesh Relations?

1. Sharing of Transboundary River Waters: India and Bangladesh share 54 common rivers, but only two transboundary water-sharing treaties have been signed so far: the Ganga Waters Treaty and the Kushiya River Treaty. A major point of contention remains the Teesta River dispute, with Bangladesh seeking equitable distribution of its waters, which has not been agreed upon by India and the state of West Bengal.
2. Deportation of Rohingyas: India and Bangladesh have mutual but sometimes conflicting interests regarding the deportation of Rohingyas to mainland Myanmar. India prioritizes deportation from its own territory first and then later facilitates deportation from Bangladesh to Myanmar.
3. Cross-Border Terrorism and Infiltration: Terrorism and infiltration across the Bangladesh border pose significant internal security threats to India. Activities like armed dacoity in border districts, fake currency transfer, cattle smuggling, and prostitution have also raised security concerns.
4. Drug Smuggling and Trafficking: According to the 2007 International Narcotics Control Board (INCB) report, India remains a prime transit route for heroin trafficking from South Asia to Europe through Bangladesh.
5. Growing Chinese Influence in Bangladesh: Bangladesh is an active partner in China's Belt and Road Initiative (BRI). China has invested in 12 highways, 21 bridges, and 27 power and energy projects in Bangladesh. This growing involvement may undermine India's regional standing and impede its strategic aspirations.
6. Rising Radicalization and Minority Persecution: The surge in religious extremism and mistreatment of minorities in Bangladesh poses threats to both internal stability and regional security, potentially destabilizing Bangladesh and affecting India's security environment.

What Should be India's approach to deal with the Bangladesh Crisis?

1. Diplomatic Engagement: Maintain open channels with the interim government through regular high-level visits and dialogue. Avoid provocative statements and carefully manage perceptions to sustain mutual trust.
2. Raising the Attacks on Minorities: India must raise concerns over attacks on Hindu minorities both bilaterally and multilaterally, including through the United Nations mechanisms.
3. Support to Popular Expression: As a vibrant multi-party democracy, India should support the expression of popular will in a sensitive neighboring country. For example, India supported the people's movement in Nepal in 2006 that ended dictatorial monarchical rule and restored multi-party democracy.

4. Expression of Readiness to Expand Bilateral Ties: India should signal its readiness to enhance economic engagement with a successor government while avoiding branding the ongoing political change as anti-India or anti-Hindu.
5. Cautiousness and Discreteness: India should act cautiously and discreetly, keeping the door open for continued close and mutually beneficial ties, as seen in its engagement with the Maldives under Mohamed Muizzu.
6. Establishment of Joint Task Forces and Smart Border Management: Joint task forces comprising law enforcement agencies from both countries should be established to effectively combat cross-border drug smuggling, human trafficking, and illegal immigration.
7. Establishment of a Digital Connectivity Corridor: A digital connectivity corridor should be developed focusing on high-speed internet, digital services, and e-commerce to create new avenues for trade, collaboration, and technological exchange.
8. Early Conclusion of India-Bangladesh Free Trade Agreement (FTA): Bangladesh is set to lose its Least Developed Country (LDC) status after 2026, which will end its duty-free and quota-free access to India. India should finalise the FTA at the earliest and ensure it is not misused by China to dump goods into India through the Regional Comprehensive Economic Partnership (RCEP), of which Bangladesh is also a member.

UPSC GS-2: [International Relations](#)

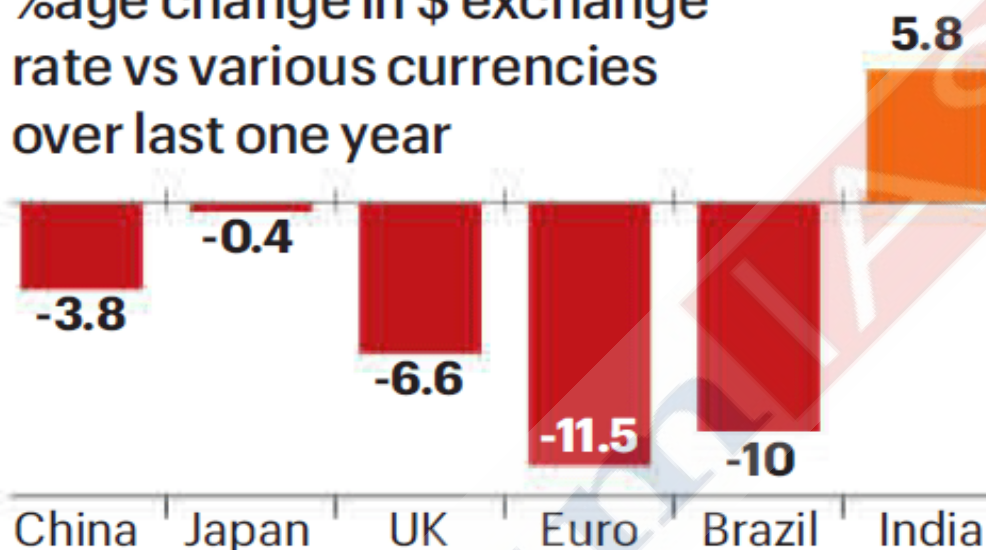
Read More: The Indian Express

Weakening of Rupee – Causes & Consequences – Explained Pointwise

The Indian rupee has continuously been weakening against US dollar in recent past. The rupee has lost almost 6% of its value against dollar over the past year. There are many factors which are responsible for weakening of the Indian rupee even when the currencies of other emerging market economies are strengthening against dollar.

● ₹ is weakening against \$; \$ is weakening against rest

%age change in \$ exchange rate vs various currencies over last one year



SOURCE: GOOGLE FINANCE

What are the factors responsible for weakening of the Rupee against Dollar?

1. Domestic Factors:

- Widening Current Account Deficit (CAD):** The CAD is expected to rise significantly in the Fiscal Year 2025-26, with forecasts indicating a rise to ~1.7% of GDP. This widening of the deficit is mainly driven by a large merchandise trade deficit.
- Sustained FII (Foreign Institutional Investors) Outflows:** 2025 has been characterised by a sustained net selling trend by FIIs in both Indian equity & debt markets. This capital flight reduces the supply of foreign currency & directly pressures the rupee.
- Inflation & Growth Headwinds:** Even though, the long-term growth outlook remains strong, but, the slower near-term GDP growth & very low inflation level have acted as negative economic indicators, dampening investor confidence in Rupee's short term stability.

2. External & Global Factors:

- India-USA Trade Tensions & Tariffs:** USA is India's one of the top trading partners. However, the imposition of 50% tariff on Indian goods by the Trump administration has severely impacted the export competitiveness of Indian goods & has increased the market risk perception – making Indian rupee the worst performing currency in Asia for the year.
- Strengthening of USA Dollar:** Despite the US Fed Reserve beginning its rate-cut cycle, the US Dollar has maintained persistent strength, reflecting its status as global reserve currency & a

safe haven asset during a period of geopolitical uncertainty. Strengthening of US dollar against major currencies puts pressure on INR.

- c. High Crude Oil Demand & Import Bill: India imports almost 80-85% of its crude oil. The rise in the crude oil prices & that of the important commodities imported by India like gold – lead to widening of India's trade deficit & weakening of INR.

3. Monetary Policy Factors:

- a. Unfavourable Interest Rate Differentials: Even though the US Fed Reserve has begun its rate-cut cycle at a modest rate (e.g. 25 basis point cut in the late 2025), the cumulative interest rate differential remains attractive for the US Dollar relative to Rupee's real yield – driving the capital away from India.
- b. RBI's Stance: The RBI has chosen a Neutral Policy Stance & kept the repo rate unchanged for most part of the year 2025 – prioritizing domestic liquidity management & growth over an aggressive defense of the Rupee.

What are consequences of weakening of the Rupee?

1. Impact on Consumers:

- a. Inflationary Pressure: As the INR weakens, the Oil Marketing Cos. have to pay more Rupees for the same barrel of oil. This increased cost is eventually passed on to the consumers through higher prices for petrol, diesel, and natural gas. This high fuel cost then triggers a cascading effect – contributing to broader consumer price inflation.
- b. Cost of Goods: The price of other key imports, such as electronics, gold, industrial chemicals, and fertilisers, also rise – intensifying the inflationary pressure & eroding the purchasing power & savings of the average household.
- c. Foreign Travel & Education: Foreign travel & education will become significantly expensive.

2. Impact on Trade (Imports/Exports):

The WINNERS	<ol style="list-style-type: none"> a. Increased Competitiveness: A weaker rupee makes the Indian goods & services cheaper for foreign buyers who pay in Dollars. This can boost the competitiveness of Indian exports in global market. b. High Profitability for Exporters: Indian exporters, particularly the IT Service Sector, benefit significantly. Weakening of the INR directly boosts their profit margin & revenue growth. c. Boost to Domestic Investment: Rise in export revenue can lead to increased domestic investment as exporters look to expand capacity to meet the higher demand.
The LOSERS	<ol style="list-style-type: none"> a. Higher Import Bill: Weakening of the Rupee against Dollar puts upward pressure on the net import bill. b. Wider Trade Deficit: The cost of essential imports outweighs the revenue gain from exports. A significant rise in import bill can lead to a widening of the Trade deficit.

3. Impact on Corporates (External Debt):

- a. **Increase in Debt Servicing Cost:** The Indian Corporates who have taken ECBs denominated in USD & have not fully hedged their exposure, face a major risk. A weaker rupee means that a company has to pay more amount of INR for the USD-denominated debt.
- b. **Divergent Fortunes:** The corporate sector witnesses a divergence – while the export-oriented cos. see higher profits, the import-dependent cos. & highly indebted cos. face significant financial strain.

4. Macroeconomic Impact:

- a. **Forex Reserves Drawdown:** The RBI often intervenes (spot intervention) in the forex market to prevent excessive depreciation of the Rupee. The RBI sells USD to absorb the excessive Rupee liquidity. However, it leads to reduction in the national reserve buffer.
- b. **Capital Flight:** Withdrawal of funds by FIIs is one the causes for the weakening of the INR. If the Rupee continues to weaken, it could signal greater macroeconomic instability which may increase the rate of capital flight from India – creating a self-perpetuating cycle of depreciation.

What should be the way forward?**1. Strengthen Macro-fundamentals:**

- Contain fiscal and current account deficits through better tax mobilisation, rationalised subsidies, and export diversification so external financing needs remain credible.
- Keep inflation durably low and stable via prudent monetary-fiscal coordination, which reduces the long-run tendency of the rupee to lose purchasing power versus the dollar.

2. Manage External Vulnerability:

- Reduce import dependence in oil, gas, electronics, fertilisers and defence through domestic capacity, renewables, and energy efficiency, lowering structural dollar demand.
- Maintain adequate forex reserves and flexible exchange rates so the RBI can smooth volatility without defending unsustainable levels, reassuring markets about India's shock-absorbing capacity.

3. Upgrade Export Competitiveness: Upgrade export competitiveness with reforms in logistics, trade facilitation, skilling, and industrial policy, focusing on high-value manufacturing and services instead of low-margin commodities.**4. Attract Capital Inflows:** Attract stable FDI and long-term portfolio flows by improving contract enforcement, regulatory predictability, and financial-sector depth, reducing reliance on short-term "hot money".**5. Safeguard Vulnerable Sectors & Households:**

- Encourage firms with foreign-currency liabilities to prudently hedge and improve disclosure, limiting balance-sheet stress from sharp currency moves.
- Use targeted support (e.g., fuel tax calibration, transport and fertilizer support, food security buffers) to protect poorer households from imported-inflation spikes without large, open-ended subsidies.

6. Long-term Solution: Continue structural reforms (land, labour, financial inclusion, digital public infrastructure) that raise productivity and long-term growth, making India more attractive to capital and easing pressure on the rupee over time.

Read More: [The Indian Express](#)

Viksit Bharat Shiksha Adhishthan (VBSA) Bill 2025 – Provisions, Significance & Challenges – Explained Pointwise

The Viksit Bharat Shiksha Adhishthan Bill, 2025, which seeks to overhaul the regulation of higher education in India, was referred to the Joint Parliamentary Committee (JPC) earlier this week for deliberation after its introduction in the Lok Sabha. The Bill aims to create a single apex body that replaces UGC, AICTE & NCTE, and aligns the system with NEP 2020. The Bill will apply to HEIs, including Institutions of National Importance (INIs), such as IITs, IIMs, NITs, IISERs, Central & State Universities, as well as Deemed-to-be-Universities. However, the Bill will not apply to medical, legal, pharmaceutical, dental & veterinary institutions.



Source: Students Islamic Organisation of India

What are some of the important provisions of the VBSA Bill?

<p>Establishment of VBSA</p>	<ul style="list-style-type: none"> • The Bill establishes Viksit Bharat Shiksha Adhishthan (VBSA) as the overarching commission with three vertical councils: Regulatory Council (licensing/entry/oversight), Accreditation Council (quality grading), and Standards Council (academic benchmarks and frameworks). • It repeals UGC Act, AICTE Act and NCTE Act, transferring their powers/assets/liabilities to VBSA; excludes medicine (NMC), law (Bar Council) and architecture (COA).
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	<ul style="list-style-type: none"> The VBSA's Regulatory Council grants permission to establish/operate Higher Educational Institutions (HEIs) based on minimum eligibility (land, funds, faculty, infrastructure) via a single-window process. VBSA can withhold/release grants and recommend funding cuts for non-compliant HEIs; enables performance-linked financing.
Graded Autonomy	It introduces graded autonomy, where institutions with high performance scores are granted full freedom over curriculum, fees, and international collaborations without prior government approval, whereas the poor performers face intervention or closure.
National Academic Credit Bank	<p>The Bill mandates a digital inventory for all student credits that will allow:</p> <ul style="list-style-type: none"> Multiple Entry/Exit: Students can leave a degree program after one year (earning a Certificate), two years (Diploma), or three/four years (Degree), with their credits stored in the NACB for up to seven years. Cross-Disciplinary Transfer: Allowing students to transfer credits between STEM & liberal arts disciplines seamlessly.
Mandatory 'Industry-Academia' Interface	<p>The Bill introduces legal requirement for industry participation:</p> <ul style="list-style-type: none"> HEIs are empowered to hire industry experts as full-time faculty without requiring a PhD, provided they have a 15+ years of professional experience. Every undergraduate degree must include a mandatory 6 month internship or apprenticeship to qualify for the final degree.
Internationalization of Education	<p>To fulfill the "Viksit Bharat" goal, the Bill focuses on global positioning:</p> <ul style="list-style-type: none"> Foreign Campus Provision: Streamlined legal framework for top 500 global universities to open campuses in India. Indian Global Outreach: Provisions for Indian IITs and IIMs to set up "Offshore Centres of Excellence" with simplified repatriated funding rules.
Technology & AI Integration	<ul style="list-style-type: none"> National Educational Technology Forum (NETF): A dedicated cell

	<p>within the VBSA to provide AI-driven personalized learning tools to government schools.</p> <ul style="list-style-type: none"> • Swayam Plus Expansion: Recognition of high-quality OER (Open Educational Resources) as equivalent to formal classroom credits for up to 40% of any course.
Language & Cultural Integration	<ul style="list-style-type: none"> • Multilingual Pedagogy: Mandates that all technical and medical textbooks be made available in the 22 scheduled languages of India using AI-translation services. • IKS Inclusion: A requirement for all HEIs to dedicate at least 5% of their curriculum to "Indian Knowledge Systems" (IKS), covering ancient Indian contributions to science, logic, and ethics.
Funding & Shiksha Kosh	<ul style="list-style-type: none"> • Viksit Bharat Education Bond: Provision for the government to issue tax-free bonds to private citizens and NRIs to fund school infrastructure. • Performance-Linked Funding: Moving away from block grants to a model where 30% of government funding is tied to specific outcomes like graduate employability and research citations.

What is the significance of the VBSA Bill?

1. **Employability of Graduates:** For years, the Indian Higher Education System has been criticized for producing unemployable graduates. The VBSA Bill is significant because it legally mandates shift towards competency-based education:
 - a. **Skill-Centricity:** By making internships a degree requirement, it forces the academic system to align with the real-time needs of the global labor market.
 - b. **The Professor of Practice:** This breaks the academic "ivory tower" by allowing industry veterans to teach, ensuring that classroom theory is grounded in current industrial reality.
2. **Reversing 'Brain Drain' to 'Brain Gain':** The Bill addresses the massive outflow of Indian students & capital to foreign universities:
 - a. **International Hub:** By allowing top global universities to set up their campus in India, it democratizes access to "world-class" education for students who cannot afford to travel abroad.
 - b. **Global Portability:** The National Academic Credit Bank makes Indian credits globally recognizable, facilitating easier exchange and high-level research collaborations.
3. **Structural Economic Transformation:** The Bill acts as an economic instrument rather than just a social one:

- a. **Demographic Dividend:** With India having the world's largest youth population, the Bill provides the legal framework to convert this population into a skilled workforce before the "aging window" begins in the 2040s.
- b. **Performance-Linked Funding:** By tying government grants to research and employability, it introduces a "competitive federalism" in education, forcing institutions to innovate or face budget cuts.
- 4. **Rural-Urban Divide:** The VBSA Bill is significant in its attempt to bridge:
 - a. **Linguistic Liberation:** By mandating technical education in local languages, it ensures that a student's mastery of English is no longer a barrier to becoming an engineer or a doctor.
 - b. **AI-Democratization:** The use of the NETF (National Educational Technology Forum) aims to provide rural students with the same quality of AI-driven tutoring as their urban counterparts.
- 5. **Single Higher Education Regulator:** It operationalises NEP's "single regulator" idea by replacing fragmented bodies (UGC, AICTE, NCTE) with VBSA, enabling a "light but tight" framework that cuts red tape while enforcing quality and outcomes.

What are some of the criticisms of the VBSA Bill?

- 1. **Erosion of Federalism:** Education is a Concurrent list subject, however, the VBSA Bill erodes the State autonomy by:
 - a. **Centralization of Power:** The Bill creates a "super-regulator" (VBSA) that overrides state-level education boards. This centralizes decision-making in Centre, potentially ignoring the unique linguistic and cultural needs of diverse states.
 - b. **State Financial Burden:** The Bill mandates expensive technological upgrades and infrastructure changes, but many state governments argue the Centre has not provided a clear roadmap for funding these requirements at the state university level.
- 2. **Commercialization of Higher Education:** By allowing foreign universities to repatriate the profit & by encouraging 'Professors of Practice' role from the Corporate world, the VBSA Bill is criticized for promoting privatization of knowledge:
 - a. **Research vs. Profit:** There is concern that research will shift only toward "profitable" science and technology, neglecting the Humanities and Social Sciences, which are essential for a healthy democracy but often yield lower immediate commercial returns.
 - b. **Job Security for Faculty:** The push for contractual and industry-based hiring (Professors of Practice) is seen by some academic unions as an attempt to undermine the permanent tenure system and traditional academic research.
- 3. **Threats to Academic Freedom:** The Bill introduces rigorous 'National Standards' for curriculum & performance:
 - a. **Ideological Homogenization:** A centralized curriculum could be used to push a specific ideological narrative, limiting the scope for critical thinking and dissent in university spaces.
 - b. **Surveillance through Data:** The mandatory "Academic Bank of Credits" and digital IDs are viewed by privacy advocates as tools for the state to track the intellectual trajectory and political leanings of students throughout their careers.
- 4. **Digital Divide:** The VBSA Bill leans heavily on AI-driven learning & digital credits:
 - a. **Infrastructure Gaps:** In rural India, where internet penetration is inconsistent and electricity is not always reliable, a heavy reliance on digital education could further marginalize underprivileged students.

- b. Cost of Implementation: The move toward “market-linked” education and the entry of foreign universities raise fears of a “two-tier” system: high-quality, expensive private/foreign education for the elite, and underfunded, struggling public institutions for the masses.
- 5. Practicality of “Apprenticeship Mandate”:
 - a. While the Bill mandates internships for all degrees, skeptics question the capacity of Indian industry to absorb millions of students every year.
 - b. Most of India’s businesses are micro-enterprises that do not have the administrative capacity to manage structured internship programs, potentially leading to “fake” certificates and a “paper-only” compliance culture.
- 6. Funding De-linkage: Removing grant-disbursal powers from VBSA and placing them directly under the Ministry of Education risks arbitrary, politically influenced funding, turning public universities into compliance tools rather than autonomous institutions.
- 7. Inequalities due to Graded Autonomy: Graded autonomy sounds progressive but could widen inequalities, favouring elite central institutions while marginalising rural/minority-serving ones through performance-linked funding and accreditation pressures.

Read More: [The Indian Express](#)
UPSC GS-2: Education

Right to Healthy Environment – Explained Pointwise

Every year during the winters, the national capital engulfs in smog & severely low air quality, which cripples the city & poses serious health challenges. The deteriorating environmental quality in several of the Indian cities is forcing the people to link the environmental rights to the right to life under Article 21 of the Constitution to enforce environmental protections & to emphasize the state’s responsibility to take corrective measures.



Source: Centre for Earth Ethics

What is Right to Healthy Environment (RHE)?

- The Right to Healthy Environment (RHE), also known as the Right to a Clean Environment, is a fundamental human right recognised globally and in India as integral to the right to life, ensuring access to pollution-free air, water, soil and ecosystems for human health and dignity.
- UN Resolution 76/300 (2022): The UN General Assembly adopted a historic resolution declaring that “the right to a clean, healthy and sustainable environment is a human right.” While not legally binding, it creates a powerful political and moral standard for international law.
- Elements of RHE:
 - i. Clean Air: The right to breathe air free from hazardous pollutants.
 - ii. Safe Climate: Protection from the devastating impacts of anthropogenic climate change.
 - iii. Safe and Sufficient Water: Access to clean drinking water and sanitation.
 - iv. Healthy Food: Access to sustainably produced and nutritious food.
 - v. Non-toxic Environments: Protection from hazardous substances and waste.
 - vi. Healthy Ecosystems & Biodiversity: Preservation of the natural world that supports human life.
- RHE is often implemented through the “greening” of existing rights for e.g. Right to Life – Interpreted to mean that a state must protect citizens from life-threatening environmental disasters.

What are the various provisions in the Constitution to ensure Right to Healthy Environment?

Art 21	<ul style="list-style-type: none"> ● Article 21 states: <i>“No person shall be deprived of his life or personal liberty except according to procedure established by law.”</i> ● In <i>Subhash Kumar v. State of Bihar</i> (1991) and <i>M.C. Mehta v. Union of India</i>, the Supreme Court ruled that the “Right to Life” includes the Right to enjoyment of pollution-free water and air for full enjoyment of life. ● In Great Indian Bustard case (2024), where SC explicitly tied climate protection to Article 21.
Art 48A	<ul style="list-style-type: none"> ● Article 48A state: <i>“The State shall endeavour to protect and improve the environment and to safeguard the forests and wildlife of the country.”</i>
Art 51A (g)	<ul style="list-style-type: none"> ● Article 51A(g) imposes a duty on every citizen “to protect and improve the natural environment including forests, lakes, rivers and wild life, and to have compassion for living creatures,” making environmental stewardship a collective responsibility.

Art 14	<ul style="list-style-type: none"> In <i>M.K. Ranjitsinh v. Union of India (2024)</i>, the SC recognised the right against adverse effects of the climate change as being part of the right to life under Article 21 & right to equality under Article 14 of the Constitution.
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Important Concepts & Principles of Environmental Protection:

Liability	<ul style="list-style-type: none"> Absolute Liability: Absolute liability imposes no-fault, unconditional liability on enterprises handling hazardous activities, with no exceptions – they must compensate all harm caused. Absolute liability was introduced in India for environmental disasters arising out of the storage, leak or use of hazardous substances like Oleum Gas Leak Case. Strict Liability: Strict liability holds a person liable for harm caused by escape of something dangerous from their land, even without negligence, but allows exceptions.
Precautionary Principle	<p>Precautionary Principle mandates preventive action in the face of threats of serious or irreversible environmental damage, even without full scientific certainty.</p> <ul style="list-style-type: none"> Shifts burden of proof to the project proponent to show no harm; applied in cases like coastal aquaculture, Tehri Dam, and firecracker bans to halt risky activities preemptively.
Polluter Pays Principle	<ul style="list-style-type: none"> Polluter Pays Principle requires the polluter to bear the cost of measures to prevent, control or remedy pollution, including compensation to victims and restoration. The cost of repairing environmental damage must be paid by the polluter. Seen in NGT orders for cleanup (e.g., Yamuna, Ganga), fines on industries, and compensation funds for affected communities.
Public Trust Doctrine	<ul style="list-style-type: none"> Public Trust Doctrine is a common law principle holding that certain natural resources like air, water, forests, wildlife, and seashores are held by the government as a trustee for the public, not as private property to be alienated or exploited for private gain. Clause (b) of the Art 39 of the Constitution provides that material resources shall be owned by the community & Clause (c) says that the state have the responsibility to prevent any concentration of the means of production.

What are the challenges in implementing the Right to Healthy Environment?

1. **Infrastructure Pressures:** Major projects (highways, dams, mining) often require clearing forests or displacing ecosystems. Balancing the need to lift millions out of poverty with ecological preservation remains a constant struggle.
2. **Ease of Doing Business:** To attract investment, there is often pressure to “relax” Environmental Impact Assessment (EIA) norms or provide faster clearances, which can lead to inadequate vetting of ecological risks.
3. **Pollution Control Boards (PCBs):** State and Central PCBs are frequently understaffed, lack technical expertise, and suffer from inadequate funding. This leads to poor monitoring of industrial emissions and waste discharge.
4. **Water Conflicts:** Since water is primarily a State subject, inter-state river disputes (e.g., Kaveri or Yamuna) often stall conservation efforts like the “Clean Ganga” mission due to a lack of federal coordination.
5. **Fragmented Governance:** Waste management, air quality, and forest conservation are often handled by different departments with overlapping or conflicting mandates.
6. **Solid Waste:** Most Indian cities struggle with “legacy waste” mountains (landfills). Current waste processing capacities are insufficient for the daily output of plastic and organic waste.
7. **Marginalized Communities:** Tribal populations and forest dwellers, who are often the best guardians of nature, are frequently the most vulnerable to displacement and least equipped to fight legal battles against large corporations.
8. **The “Tragedy of the Commons”:** In many urban areas, there is a lack of collective responsibility for public spaces, leading to widespread littering and encroachment on wetlands.

What should be the way forward?

1. **Professionalizing PCBs:** State Pollution Control Boards (SPCBs) should be staffed by environmental scientists and technical experts rather than generalist bureaucrats. They need independent funding models to ensure they can sustain long-term monitoring.
2. **National Environmental Authority:** Establishing a permanent, independent statutory body (similar to the Election Commission) to oversee environmental clearances and compliance could reduce the “Development vs. Environment” conflict of interest within ministries.
3. **Empowering Urban Local Bodies (ULBs) & Gram Sabhas:** Municipalities must be given the technical and financial capacity to manage waste and water treatment locally, rather than relying on state-level schemes. Similarly, in rural and forested areas, the Forest Rights Act must be implemented in letter and spirit, giving indigenous communities (the primary stakeholders) the legal authority to protect their local ecosystems.
4. **Continuous Emission Monitoring Systems (CEMS):** Mandatory installation of IoT-enabled sensors in all red-category industries that stream pollution data directly to public portals in real-time.
5. **Satellite Surveillance:** Utilizing ISRO’s geospatial data to monitor illegal mining, deforestation, and wetland encroachment, allowing for rapid response before permanent damage occurs.
6. **Green GDP:** Transitioning from traditional GDP to “Green GDP” metrics that factor in the depletion of natural resources and the cost of pollution.
7. **Incentivizing Circular Economy:** Providing tax breaks and subsidies for industries that adopt “Zero Liquid Discharge” (ZLD) technologies or use recycled materials in production.
8. **Airshed & Watershed Management:** Creating regional authorities for the Indo-Gangetic plain or major river basins to coordinate pollution control strategies across multiple states, moving beyond the current fragmented approach.

Conclusion: The Right to a Healthy Environment transforms environmental protection from a matter of “policy choice” to a legal obligation. It shifts the focus from managing resources to protecting human dignity and survival in the face of the global climate crisis.

UPSC GS-2: Indian Polity
Read More: [The Hindu](#)

UAPA – Provisions, Significance & Challenges – Explained Pointwise

The Unlawful Activities (Prevention) Act (UAPA) is India’s primary anti-terror law. Originally enacted in 1967, it has been significantly amended over the decades-most notably in 2004, 2008, 2012, and 2019 – to broaden its scope and give the government more power to deal with activities that threaten the sovereignty and integrity of the country.



Source: News Click

What are some of the important provisions of the UAPA?

1. Definition & Scope:
 - a. Section 2(o) – Unlawful Activity: Defines it as any action (spoken, written, or physical) that supports the secession of a part of India, questions its sovereignty, or causes “disaffection” against India.
 - b. Section 15 – Terrorist Act: Defines terrorism broadly to include acts intended to threaten the unity, integrity, security, or sovereignty of India, or to strike terror in the people using explosives, firearms, or other lethal substances.
 - c. Section 1(4) – Extra-territorial Jurisdiction: The Act applies to Indian and foreign nationals even if the crime is committed outside India.
2. Investigation & Procedure: The UAPA modifies standard criminal procedures (found in the CrPC/BNSS) to give more time to investigating agencies:

- a. Section 43D(2) – Extended Detention: Under regular law, a charge sheet must be filed within 60 or 90 days. Under UAPA, this can be extended to 180 days, meaning a suspect can remain in jail for six months without being formally charged.
 - b. Section 43D(5) – The “Bail Bar”: This is the most controversial provision. It states that a court cannot grant bail if, after reading the police report, it finds “reasonable grounds” to believe the accusation is *prima facie* (at first sight) true. In practice, this makes bail the exception and jail the rule.
 - c. Section 25 – Seizure of Property: Allows investigating officers to seize property they believe represents “proceeds of terrorism,” subject to approval from senior police or the DG of the NIA.
3. 2019 Amendments (Power to Designate): Prior to 2019, the government could only ban organizations. The amendment introduced a major shift:
 - a. Section 35 & 36: Empower the Central Government to designate an individual as a “terrorist” by adding their name to the Fourth Schedule.
 - b. Section 43: Empowers officers of the rank of Inspector and above in the National Investigation Agency (NIA) to investigate cases (previously restricted to ACP/DSP rank).
4. Punishment & Penalties: Terrorist acts resulting in death are punishable with death or life imprisonment and fine, while other terrorist acts generally carry a minimum of five years’ imprisonment extendable to life, plus fine.

What is the need/significance of the UAPA?

1. Preventing Secession: The UAPA was originally enacted in 1967 (following the 16th Constitutional Amendment) specifically to address secessionist movements. It gives the state powers to deal with groups or individuals who question India’s territorial integrity or demand secession (e.g. insurgencies in the North-East or the Khalistan movement).
2. Countering “Unlawful” Activities: Unlike the regular penal code, which focuses on crimes already committed, UAPA targets the *ideological and organizational* roots of activities that threaten the nation’s existence.
3. Defining Modern Terror: It provides a comprehensive definition of a “terrorist act” that includes not just physical violence, but also acts that threaten economic security (like high-quality counterfeit currency) and cybersecurity.
4. Uprooting Networks: It allows the government to ban entire organizations (First Schedule) and, since 2019, designate individuals as terrorists. This is crucial for stopping “lone wolf” attacks and dismantling the leadership of terror modules.
5. FATF Compliance: Amendments in 2013 and 2019 were specifically aimed at bringing Indian law in line with the Financial Action Task Force (FATF) standards to combat money laundering and terror financing.
6. UN Resolutions: The Act helps India implement United Nations Security Council (UNSC) resolutions (like Resolution 1373) which require member states to freeze the assets of designated terrorists and prevent their travel.
7. Extended Timelines: Terrorism cases involve complex international links. The provision allowing 180 days for a charge sheet (instead of 60/90) gives agencies the necessary time to track foreign funding and digital footprints.

What are some of the criticisms of the UAPA?

1. **Low Conviction Rates:** According to government data shared in Parliament (2025), the conviction rate under UAPA remains very low, often cited around 3%. Between 2019 and 2023, of over 10,000 arrests, only 335 resulted in convictions.
2. **Prolonged Incarceration:** High-profile cases, like the Bhima Koregaon case or the Delhi Riots conspiracy case, have seen activists and students jailed for over 4-5 years without a trial commencing.
3. **Prima Facie Standard:** A judge must deny bail if the police's accusations seem "prima facie true" based *only* on the prosecution's evidence. The defense often cannot present its own evidence or cross-examine witnesses during a bail hearing.
4. **"Unlawful Activity":** Includes any act that causes "disaffection against India." Critics argue this can be used to criminalize political speeches, protests, or social media posts.
5. **No "Sunset Clause":** Unlike previous anti-terror laws (TADA or POTA) which had to be renewed by Parliament every few years, UAPA is a permanent law with no mandatory periodic review.
6. **Weaponisation Against Dissent:** Human rights groups (like Amnesty International and the UN) have raised concerns that the law is frequently used to silence:
 - a. **Journalists:** Who report from conflict zones or write critically of government policy.
 - b. **Human Rights Defenders:** Who document state excesses (e.g. the case of Khurram Parvez).
 - c. **Student Activists:** Participating in democratic protests.
7. **Encroachment on Federalism:** "Police" and "Public Order" are technically State subjects under the Constitution. However, UAPA gives the National Investigation Agency (NIA), a central body, the power to take over cases from state police without their consent, which critics see as an erosion of state autonomy.
8. **2019 Amendment:** The 2019 amendment enabling the executive to designate individuals (not just organisations) as "terrorists" is criticized for lacking prior judicial determination and adequate hearing safeguards.

What should be the way forward?

1. **"Speedy Trial" as a Right to Bail:** The Supreme Court (in cases like *KA Najeer*) has established that if a trial is unlikely to conclude soon and the accused has already spent years in jail, the constitutional right to liberty (Article 21) can override the strict bail bar.
2. **Surface Scrutiny of Evidence:** Courts are now being urged not to blindly accept the prosecution's "prima facie" narrative. Judges are encouraged to perform a "surface analysis" to see if the evidence actually supports a terror charge or just a minor offense.
3. **Specialized Courts:** A major recommendation is the creation of dedicated, well-funded Special NIA Courts to ensure that UAPA trials are conducted on a day-to-day basis, preventing decade-long incarcerations without a verdict.
4. **Sunset Clauses or Periodic Review:** Incorporating a mandatory review by Parliament every few years (similar to the old TADA or POTA) would ensure the law is still necessary and hasn't become a tool for political overreach.
5. **Institutional Accountability:** Introducing penalties for officials who willfully file false cases under UAPA would act as a deterrent against "malicious prosecution."
6. **Grounds for Designation:** When an individual is designated as a "terrorist" under the 2019 amendment, the government should be required to provide a clear summary of evidence (without compromising national security) to allow for a meaningful legal challenge.

Read More: [The Hindu](#)

UPSC GS-3: Internal Security

100 years of CPI – Role & Limitations – Explained Pointwise

The Communist Party of India (CPI) has turned 100 on December 26, 2025. The CPI has played a very important role during the freedom struggle as well as in the post-independence period. It has traditionally been strong in states like Kerala, West Bengal, Tripura, Tamil Nadu, Andhra Pradesh, and Telangana.

**Evolution of the CPI:**

<p>The Formative Years (1920-1947)</p>	<ul style="list-style-type: none"> • The Dual Birth (1920 vs. 1925): There is a long-standing debate over the party's origin. One group was formed in Tashkent (1920) by M.N. Roy and Abani Mukherji. However, the CPI officially celebrates December 26, 1925, when various communist groups met at the Kanpur Conference to form a unified party on Indian soil. • Colonial Repression: The British viewed communism as a major threat, leading to famous "Conspiracy Cases" (Peshawar, Kanpur, and Meerut) where leaders like S.A. Dange and Muzaffar Ahmad were imprisoned. • The "Poorna Swaraj" Demand: The Communists were the first to formally demand "Complete Independence" from British rule at the 1921 Ahmedabad session of the Congress, years before the Congress party adopted the goal.
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<p>Post-independence Electoral Success (1947-1964)</p>	<ul style="list-style-type: none"> First Opposition: In India's first general election (1951-52), the CPI emerged as the largest opposition party to Jawaharlal Nehru's Congress. The Kerala Miracle (1957): Under E.M.S. Namboodiripad, the CPI formed the world's first democratically elected communist government in Kerala, initiating radical land and education reforms.
<p>The Split of 1964</p>	<ul style="list-style-type: none"> Ideological friction eventually split the party into two: the CPI and the CPI(M). The causes were: <ul style="list-style-type: none"> Sino-Soviet Rift: A global divide between the USSR (advocating peaceful coexistence) and China (advocating revolution). Stance on Congress: The "Right" faction (CPI) favored a "National Democratic Front" with the progressive wing of the Congress, while the "Left" faction (CPI-M) viewed the Congress as a class enemy. 1962 Border War: Tensions peaked during the India-China war, as one faction supported the Indian government while the other remained more critical.
<p>Role in Recent Years</p>	<ul style="list-style-type: none"> Support for Emergency: The CPI famously supported Indira Gandhi's Emergency in 1975, a move it later officially regretted as a "tactical mistake." Left Front Era: Since the late 1970s, the CPI has largely acted as a junior partner to the CPI(M) in the "Left Front," governing West Bengal for 34 years and maintaining a recurring presence in Kerala. Loss of National Status: In 2023, the Election Commission of India withdrew the CPI's "National Party" status due to declining vote shares, though it remains a powerful "State Party" in several regions.

Role of CPI in the freedom struggle:

1. Demanding "Poorna Swaraj" (1921): Long before the Congress party adopted the goal of "Complete Independence" in 1929, the Communists were the first to raise this demand. At the 1921 Ahmedabad Session of the Congress, communist leaders moved a resolution for Poorna Swaraj. They argued that "Swaraj" should not just mean a change of rulers but a complete social and economic transformation.
2. Mobilization of Workers' & Peasants: The CPI's most significant contribution was the mobilization of sectors the Congress initially neglected:
 - a. All India Trade Union Congress (AITUC): Communists were instrumental in building the AITUC (founded in 1920) into a militant force, leading massive strikes like the 1928 Bombay Textile Strike.
 - b. All India Kisan Sabha (AIKS): Founded in 1936, this became the largest peasant organization in India, fighting against both British taxes and Indian landlordism (Zamindari).

- c. They founded the All India Students' Federation (AISF) in 1936 and the Progressive Writers' Association (PWA) to involve youth and intellectuals in the anti-colonial struggle.
- 3. Conspiracy Trials: The British government viewed the CPI as a greater threat than the Congress because of their revolutionary ideology. To crush the movement, the British launched several "Conspiracy Cases" like Peshawar (1922-27), Kanpur (1924), and Meerut (1929): In the Meerut Conspiracy Case, 31 labor leaders were arrested. The trial lasted four years and, ironically, gave the Communists a national platform to propagate their ideas from the courtroom.
- 4. The Post-War Upsurge (1945-1947): Following the war, the CPI led some of the most militant anti-colonial and anti-feudal struggles that accelerated the British departure:
 - a. Royal Indian Navy (RIN) Mutiny (1946): The CPI was the only major party to provide open support and organize food and logistics for the mutineers in Bombay.
 - b. Tebhaga Movement (Bengal): A massive peasant uprising demanding two-thirds of the harvest for sharecroppers.
 - c. Telangana Rebellion (1946-51): An armed peasant struggle against the Nizam of Hyderabad and feudal lords.

Role of CPI in post-independence period:

1. Agrarian & Land Reforms: CPI played a crucial role in peasant movements, demanding – abolition of landlordism, tenancy rights, fair wages for agricultural laborers etc. Its pressure contributed to land reform legislation in several states.
2. Kerala State Government (1957): The CPI achieved a global "first" in 1957 by forming the world's first democratically elected Communist government in Kerala, led by E.M.S. Namboodiripad. The CPI government introduced several reforms like:
 - a. Land Reforms: They introduced the *Agrarian Relations Bill*, which sought to abolish tenancy and give land to the tillers.
 - b. Education Bill: Aimed at regulating private schools and improving teacher salaries, this bill triggered the "Vimochana Samaram" (Liberation Struggle) by opposition forces, leading to the central government dismissing the state government in 1959.
3. Language and Federalism: The CPI was a staunch advocate for the Linguistic Reorganization of States, arguing that state boundaries should reflect cultural and linguistic identities to bring administration closer to the people.
4. The United Front (1996-1998): The CPI joined the central government for the first time. Indrajit Gupta served as the Union Home Minister, becoming the first Communist to hold a high-ranking cabinet portfolio in India.
5. UPA-1 Support (2004-2008): The CPI (along with the Left Front) provided crucial external support to the Manmohan Singh government. They were instrumental in the passage of landmark legislations like:
 - a. MGNREGA: The rural employment guarantee scheme
 - b. Right to Information (RTI) Act
 - c. Forest Rights Act
6. Current Role: It remains a key partner in the Left Democratic Front (LDF) in Kerala and the INDIA bloc nationally. The party focuses heavily on opposing the privatization of public sector undertakings (PSUs) and championing the rights of unorganized labor.

Limitations of CPI:

1. **Geographic Concentration:** Its influence is largely restricted to Kerala and parts of Tamil Nadu and Bihar. It has struggled to make inroads into the Hindi heartland or among the urban middle class.
2. **Aspirational India:** The CPI's traditional focus on industrial labor and peasantry sometimes fails to resonate with a modern "aspirational" India, which includes a massive services sector, gig workers, and a tech-driven economy.
3. **Caste vs. Class:** For decades, the party was criticized for viewing social issues primarily through the lens of class, which led to a late and sometimes inconsistent engagement with the specific realities of caste-based discrimination in India.
4. **Perceived "Extra-Territorial" Loyalties:** Historically, the CPI has struggled with the perception of being more aligned with international communist centers (like the former USSR) than with Indian national interests for e.g. CPI's refusal to support the 1942 Quit India Movement (due to the Soviet alliance with Britain) and its nuanced stance during the 1962 India-China War created a "nationalist" critique that opponents still use against the party today.
5. **Aging Leadership:** Like many veteran parties, the CPI faces the challenge of a "leadership vacuum" and has struggled to recruit and promote younger leaders to top positions.
6. **Resource Constraints:** Unlike larger national parties, the CPI lacks the massive funding and corporate backing required to compete in India's increasingly expensive election cycles.
7. **Loss of National Status:** In 2023, the Election Commission of India (ECI) withdrew the CPI's status as a National Party because it failed to meet the required criteria (vote share and seat count) across multiple states. It is now classified as a State Party.

UPSC GS-1: Post-Independence India

Read More: [The Indian Express](#)

Child Marriages in India- Explained Pointwise



India has committed to end child marriage by 2030 through UN's SDG, and while it has made comprehensive strides, there are still miles to go to achieve the target. According to 'Girls Not Brides' (a global partnership), at least 9 out of the 17 SDGs will not be achieved without ending child marriage.

What is Child Marriage? What is the status of Child Marriage in India?

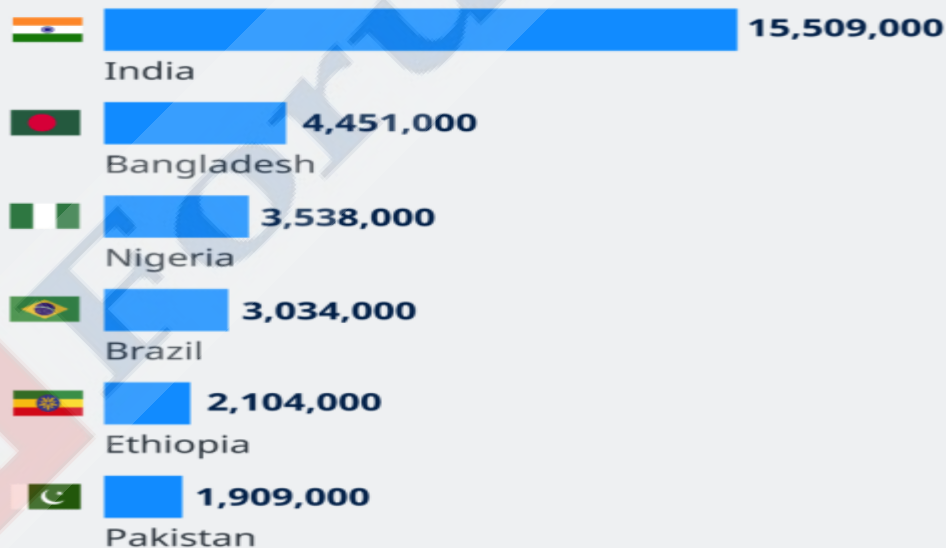
Child Marriage: Child marriage is defined as a marriage of a girl or boy before the age of 18. It includes both formal marriages and informal unions in which children under the age of 18 live with a partner as if married.

Status of Child Marriage:

Global

1. About **40 million girls** ages **15-19** are currently married or in a union worldwide.
2. The **Global Girlhood Report** by **Save the Children** estimates that an additional **5 million girls** are at risk of child marriage globally between 2020 and 2025, as a result of reported increases in all types of gender-based violence due to the COVID-19 pandemic.
3. According to **Save the Children**, about **15 million girls and boys** will never return to school following pandemic lockdowns and school closures. Children who don't come back to school are at greater risk of early marriage, child labour and recruitment into the armed forces.

Countries with the highest number of child marriages*

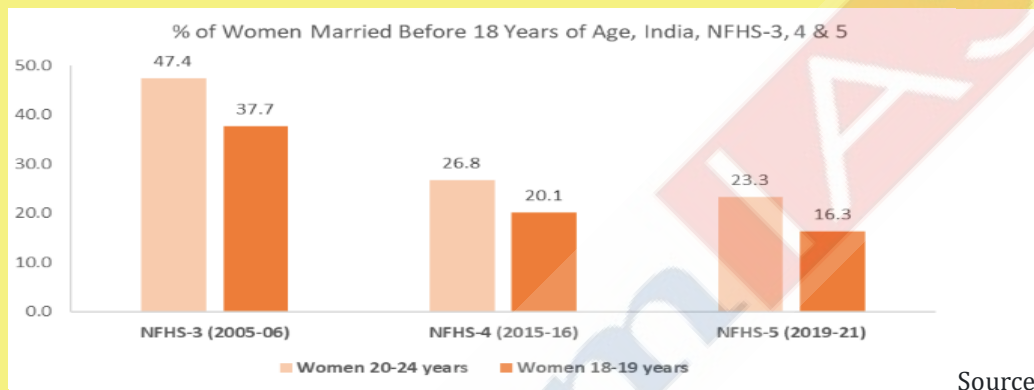


Source: Population data from United Nations |
*Women who were first married or in a union before they were 18-years-old

Source- UNICEF

India

1. According to the NHFS-5 data, child marriages in India have significantly decreased from **47%** to **23.3%** between 2015 and 2021, due to several measures such as Prevention of Child Marriage Act.
2. 8 States have a higher prevalence of child marriage than the national average, which includes states such as West Bengal, Bihar, and Tripura.
3. According to **UNICEF**, at least **5 million girls under 18 get married in India**. This makes India the **home to the largest number of child brides** in the world, accounting for **~33% of the global total**. Nearly 16% of adolescent girls aged 15-19 are currently married.



NHFS 5

What are the harmful impacts of Child Marriage?

1. Violation of Child Rights: Child marriage violates the **right to education**, **right to health** and **right to be safe from physical and mental violence, sexual abuse, rape, and sexual exploitation**. It also robs the children their **right to freedom to choose their partner and life path**.
2. Social marginalisation and isolation: Early marriages deprive girls of their childhood and force them into social isolation. Similarly, boys who marry early are pressured to take on family responsibilities prematurely.
3. Increases Illiteracy: Child brides are often taken out of school and not allowed to get further education. This increases the illiteracy in India.
4. Breeds Intergenerational Cycle of Poverty: Child marriage **negatively affects the economy** and can lead to an intergenerational cycle of poverty. Girls and boys married as children more likely lack the **skills, knowledge, and job prospects** needed to lift their families out of poverty. Early marriage leads girls to have children earlier and more children over their lifetime, **increasing economic burden on the household**.
5. Health Issues:
 - a. Stunted Children: Children born to adolescent mothers have a greater **possibility of seeing stunted growth** (According to NFHS-5, prevalence of child stunting is 35.5%).
 - b. Premature Pregnancy: Child marriage leads to **pregnancy at a younger age**, with women having more than one child before their mind and bodies are ready.
 - c. Maternal Mortality: Girls under 15 are **five times more likely to die** during childbirth or pregnancy. The leading cause of death for girls ages 15 to 19 around the world is pregnancy-related deaths

- d. Infant Mortality: Babies born to mothers younger than 20 have almost **75% higher death rates** than babies born to mothers older than 20 years. The children who do make it are more likely to be born pre-mature and with a low birth weight.
- e. Mental health: Abuse and violence can lead to PTSD (Post-Traumatic Stress Disorder) and depression.

What are the reasons for prevalence of Child Marriage?

Child marriage has strong roots in culture, economics, and religion.

1. Poverty: Poor Families '**sell**' **their children** through marriage to pay off debts or to get out of the cycle of poverty.
2. "Protecting" the Girl's Sexuality: In some cultures, marrying a girl young is thought to "protect" the girl's sexuality and the **family's honour**.
3. Customs and Traditions: The prevalence of customary practices like **dowry** also leads to an increase in child marriage. Generally, the amount of dowry rises with age of the girl (beyond a certain limit). So families prefer to marry their girls young.
4. Security: Parents often marry their daughters off young to "secure" a **good future for them**. Abuse, rape, and other crimes against girls, also makes parents turn to child marriage as a way to protect their daughters.
5. Discrimination based on gender: Child marriage is a manifestation of discrimination against girls and women. According to a **UNICEF report** on '**Child Marriage and the Law**', child marriage a major manifestation of gender based discrimination.
6. Laxity in Implementation of Laws: Laxity in implementation of laws like the Prevention of Child Marriage Act, 2006, non-registration of marriages, also increase the child marriage in India.

What steps have been taken to check Child Marriage?

Historical Efforts	<p>In 19th Century, the social reformers like Raja Rammohan Roy, Iswarchandra Vidyasagar, Pandita Ramabai worked for uprooting this evil practice.</p> <p>The Sharda Act passed in 1929 raised the age of marriage to 14 years for girls and 18 years for boys.</p>
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Legislative Steps	<p>The Hindu Marriage Act, 1955 prescribes age for marriage as 18 for girls and 21 for boys.</p> <p>Prohibition of Child Marriage Act (PCMA), 2006: This law replaced the Child Marriage Restraints Act, 1929. It criminalizes the acts of the person who performs, conducts, directs or abets any child marriage and provides for punishment with an imprisonment up to 2 years and fine up to INR 1 lakh.</p> <p>Beti Bachao Beti Padhao Scheme (2015): The programme which is implemented by the Ministry of Women and Child Development, aims to break gender stereotypes and prevent child marriage.</p> <p>Protection to a child bride is also provided by the Juvenile Justice (Care and Protection of Children) Act, 2015; the Domestic Violence Act, 2005; and the Protection of Children from Sexual Offences Act, 2012.</p>
Government Policies	<p>Union Government: Under the National Population Policy 2000 and National Youth Policy 2003, steps have been taken by the central government to address child marriage. The Union Government has launched schemes like the Beti Bachao Beti Padhao, Sukanya Samridhi Yojana for child marriage prevention.</p> <p>State Governments: Rajasthan has started the Action Approach for the Reduction of Early Marriage and Early Pregnancy. West Bengal's Kanyashree Scheme and Rupashree schemes are also aimed at elimination of child marriage.</p>

What should be the approach going ahead?

1. **Empowering the Girl Child**: The Governments should take all possible steps to improve access to education for girls, like **providing schools with proper sanitation facilities** and **Incentivising increased enrolment in school**.
2. **Proper Implementation of Laws**: Village Panchayats must work closely with the **Child Protection Committees** and **Child Marriage Prohibition Officers** to prevent instances of child marriages.
3. **Social Change**: There is a need to sensitize the parents and society about the ills of child marriage. Rallying the wider community to stand up for girls' rights will help bring the change.
4. **Financial Upliftment**: Providing families with livelihood opportunities like **microfinance** loans is an effective way to prevent child marriages that occur as a result of financial stress.
5. **Community Involvement**: Adoption of the **Child Marriage Free Village Initiative** and "Child Marriage Free" certifications for villages and gram panchayats on the lines of "**Open Defecation Free Village**" under the Swachh Bharat Mission can be explored.

Conclusion:

Child marriage spells an end to childhood, deprives children of their rights and leads to negative consequences for society. The efforts of the Union and State Governments, NGOs have led to a sharp decline in the instances of child marriages. However, all stakeholders should continue their efforts till this evil practice is eliminated completely.

UPSC GS-2: Social Justice
Read More: [The Hindu](#)

India's R&D Funding – Explained Pointwise

India is at a crucial juncture in its research and innovation landscape. The government is actively shifting towards privatizing research funding to boost innovation and strategic autonomy. A significant step in this direction was announced in the **Union Budget 2025-26**, where Finance Minister Nirmala Sitharaman **allocated ₹20,000 crore** to the Department of Science and Technology (DST) to establish a **private sector-driven research and development (R&D) fund**. This move aims to enhance India's research ecosystem by fostering innovation in emerging technologies, including artificial intelligence (AI), deep tech, and space technology.



Source- The Hindu

What is the current state of R&D funding in India? How does the private sector drive research in other countries?

Aspect	Current Status (Economic Survey 2022)
India's Gross Expenditure on Research and Development (GERD) as % of GDP	0.64% , significantly lower than the developed and emerging nations such as China (2.4%) , Germany (3.1%), South Korea (4.8%) and the United States (3.5%) .
Global Rank in Research Publications	3rd place globally
Private Sector Contribution	It contributes 36.4% of the country's gross expenditure on R&D (GERD). Thus, in India, the government sector remains the main driver of R&D Funding.
Global Rank in Patents Granted (2022)	6th place (30,490 patents granted)

AI Market Growth	Expanding at 25-35% compounded annual growth rate (CAGR), projected to reach US \$17 billion by 2027.
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Global examples of private sector-driven research:

1. France: Defense research is funded by the government but conducted in private defense firms.
2. USA: **80% of NASA's budget is contracted out to private firms and universities**. The Jet Propulsion Laboratory (JPL) at Caltech, a private university, has been funded by NASA since 1954.
3. China: The success of **DeepSeek**, a private AI initiative, highlights how private-sector innovation can drive national progress.

What are the key programs for funding private research in India and the recent budgetary announcements?

Key Programs supporting private research:

Department of Science and Technology (DST)	It provides research grants to private universities through schemes like FIST (Fund for Improvement of S&T Infrastructure) .
Ministry of Education's STARS Program	It supports private institutions in basic research
DBT-BIRAC (Biotechnology Industry Research Assistance Council):	It offers funding to private biotech firms .
State University Research Excellence (SERB-SURE):	It aims to enhance R&D in state universities and colleges.
Fund for Industrial Research Engagement (SERB-FIRE)	It supports research collaborations between industries and academia.

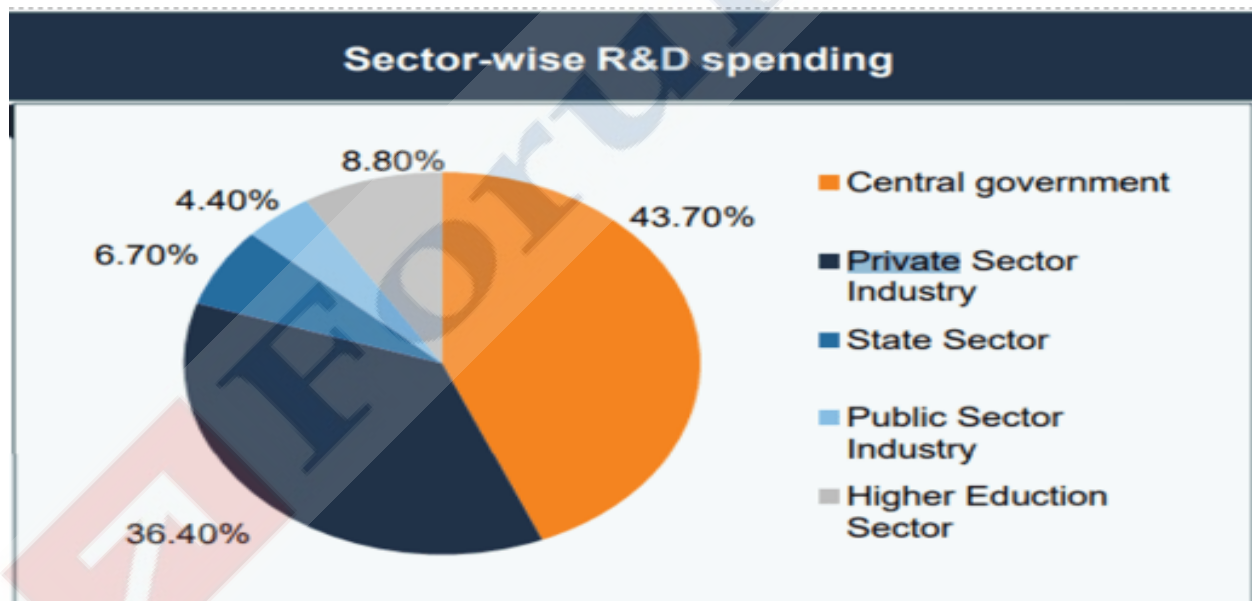
Recent budgetary announcements:

Anusandhan National Research Foundation (ANRF)	ANRF, a new organization, will allocate Rs. 2,800 crore annually to fund early-stage research in private institutions .
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Budget 2025-26	Rs 20,000 crore allocated to private sector-driven research and innovation. It encourages private sector-driven R&D initiatives in sectors like AI, space technology, and advanced manufacturing.
ISRO's Private Contracts	ISRO will now purchase launch vehicles from private firms , injecting taxpayer money into private-sector engineering.
Ministry of Electronics and IT (MEITY) AI Investment	Procured 18,693 GPUs to support AI research, offering them to private IT firms at \$1 per hour .
₹1 Lakh Crore Corpus for Sunrise Technologies (interim Budget for 2024-25)	A 50-year interest-free loan to promote private sector investment in emerging fields.

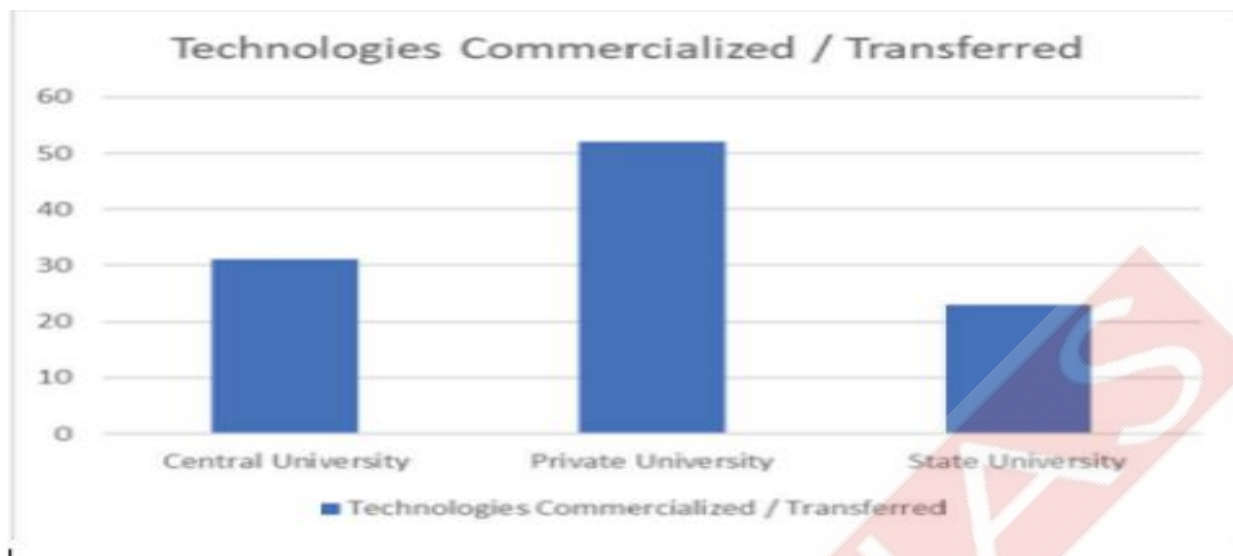
Why should public funds be used to support private research?

1. The private sector is the **second-largest contributor** to R&D funding in India.



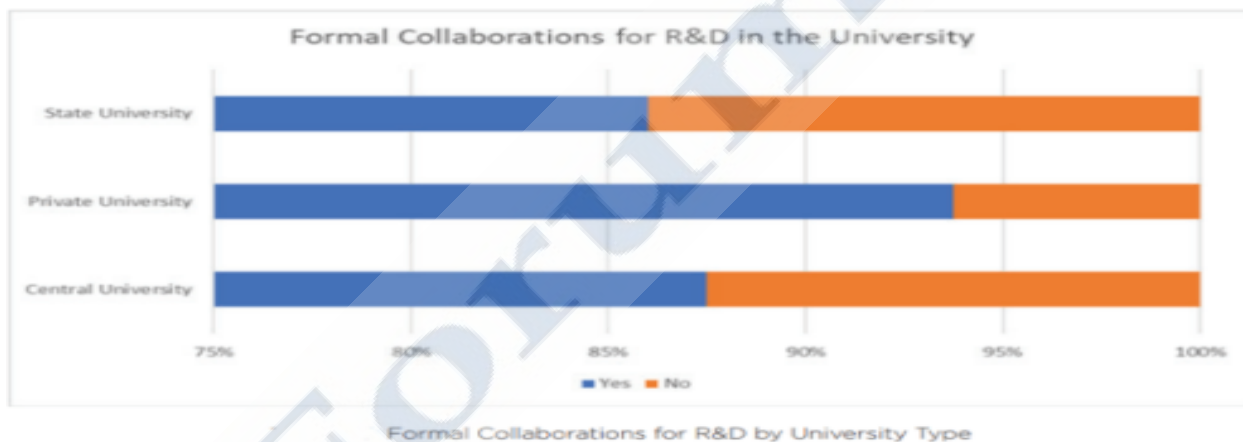
Niti Aayog

2. Private universities **lead in innovation, prototype development, and intellectual property (IP) generation**, often outperforming central universities.



Source- Niti Aayog

3. Collaborative R&D: Private institutions show **stronger industry collaborations**, leading to practical applications of research.



Source- Niti Aayog

4. Global Rankings and Research Output: Stagnant research performance and funding stress upon the need of private players involvement.

- No Indian university ranks in the top 300 of the Times Higher Education Index; only two are in the top 400.
- India has **15 researchers per lakh population**, compared to 111 in China and 825 in Israel.
- India **contributes 4.8% of global scientific publications**, a quarter of the output from China and the USA.

What are the benefits of shifting to private sector-led research?

1. **Efficiency & Innovation:** Private firms operate in a competitive market, which drives them to achieve more efficient and innovative R&D outcomes.
2. **Economic Growth:** Private sector research aligns better with market needs, leading to enhanced commercialization and job creation in research-intensive sectors.

3. Improved Education & Industry Collaboration: Stronger academia-industry partnerships foster **better training opportunities for students and researchers**, bridging the gap between education and industry.
4. Risk Diversification: Contracting research to multiple private firms **reduces dependency on government-run laboratories**, ensuring a more diverse and resilient research ecosystem.
5. Greater Societal Impact: Knowledge spillovers from private research can contribute to higher GDP growth, benefiting society as a whole.

What are the challenges in Implementation?

1. Low R&D Investment: India's GERD remains around 0.7% of GDP, **significantly below the 2% target**.
2. Accountability Issues: Relying on the private sector for 72% of National Research Foundation (NRF) funding raises concerns about alignment with national priorities.
3. Limited knowledge dissemination: Expertise **remains isolated within select institutions like ISRO**, rather than widely distributed across academia and industry.
4. Bureaucratic hurdles: Complex layers of administrative clearance delay financial approvals and project execution.
5. Belief-based Research Focus: Scientists express concerns over the government's emphasis on panch-gavya and Indian Knowledge Systems, potentially diverting resources from evidence-based research.

What should be the way forward?

1. Increase Public Funding for R&D: India must increase public funding for R&D by **raising GERD to at least 2% of GDP** to remain competitive. Additionally, greater financial support should be provided to state and private universities to bridge research gaps.
2. Strengthening Legal & Financial Frameworks: Legal reforms should promote **public-private partnerships (PPP) in research**, with transparent mechanisms to ensure efficient fund allocation and utilization.
3. Enhancing Industry-Academia Collaboration: The government can incentivize private sector investments in research by offering tax benefits and grants while also establishing **Centers of Excellence (CoEs) in emerging fields**.
4. Improving Research Accountability & Performance Evaluation: Creating monitoring frameworks to track research outcomes and commercialization while encouraging global collaborations to improve research output.
5. Encouraging Entrepreneurship & Startups in Deep Tech: The government can provide **grants and venture funding for startups** in sectors like AI, biotechnology, and space technology. Additionally, expanding incubators and accelerators in universities and research institutions will further support innovation and entrepreneurship.

Conclusion:

India's transition towards funding private universities and firms for R&D is a pivotal step in fostering innovation and intellectual growth. This approach aligns with Prime Minister Narendra Modi's vision of "**Jai Jawan, Jai Kisan, Jai Vigyan, and Jai Anusandhan**," emphasizing the importance of scientific research in national development.

India possesses the intellectual capital & the aspiration to become a global innovation leader. However, to tap this potential, we need to strengthen the structural, financial & cultural foundations for innovation.

Read more– [The Hindu](#)

UPSC Syllabus-GS 3– Indian science and technological development and Research

India-New Zealand FTA – Explained Pointwise

The India-NZ FTA has recently been concluded in December 2025, under which the New Zealand will levy zero duty on 100% of India's exports & bring in \$20bn in FDI by 2030. The FTA is designed to double bilateral trade from the current \$2.4 billion to \$5 billion within the next five years.



What are some of the key highlights of the India-NZ FTA?

1. **Investment Commitment:** New Zealand has committed to facilitating \$20 billion in investment into India over the next 15 years, mirroring the model used in India's deal with the EFTA (European Free Trade Association).
2. **Trade Growth:** The agreement aims to double bilateral trade from the current \$2.4 billion to \$5 billion within five years.
3. **Gains for India:** New Zealand will provide zero-duty access on 100% of Indian exports immediately upon the deal entering into force. This covers 1,379 tariff lines, providing a massive boost to textiles, leather, gems, jewelry, and engineering goods.
4. **Gains for New Zealand:** India will reduce or eliminate tariffs on 95% of New Zealand's exports – with 57% of these products becoming duty free from day one:
 - a. **Immediate Duty-Free:** Wool, wooden logs, coking coal, and sheep meat.
 - b. **Phased Reduction:** Wine (tariffs cut from 150% to 25-50% over 10 years), kiwifruit, and apples.
5. **Safeguarded Sectors (Exclusions):** India successfully protected its most sensitive sectors. There are no tariff concessions on dairy (milk, cheese, butter), onions, sugar, wheat, rice, or spices.

6. **STEM Professionals:** A new pathway for 5,000 temporary employment visas annually for Indian professionals (valid for up to 3 years) in fields like IT, engineering, and healthcare.
7. **Traditional Occupations:** For the first time, specific quotas are reserved for Yoga instructors, Ayurveda practitioners, Indian chefs, and music teachers.
8. **Geographical Indications (GIs):** New Zealand will amend its laws to recognize Indian GIs (like specialized spirits and textiles) on par with the protection it gives to the European Union.
9. **Agricultural Productivity Partnership:** Instead of just trading produce, the two nations will collaborate to improve Indian farming yields through Centres of Excellence. Focused projects for Apples, Kiwifruit, and Honey to share New Zealand's advanced cold-chain and orchard management technology with Indian farmers.
10. **Women-led FTA:** India-NZ FTA is also one of the first FTAs negotiated & concluded entirely by a women-led & women-driven team – from the chief negotiating officer to the ambassador to New Zealand.

What is the importance of India-NZ FTA?

1. **Expanding Economic Footprint:** The India-NZ FTA is a framework for deeper cooperation in the future. It is India's conscious move to increase its global economic footprint & diversify its trade partners. Diversification of trade partners means that India does not have to be dependent on traditional markets like EU, the USA & China.
2. **The Dairy Win:** For years, the dairy sector was the primary deal-breaker. New Zealand is a global dairy giant, while India has millions of small-scale dairy farmers. India successfully excluded dairy from the pact, proving that it can sign high-quality deals with developed nations without compromising its sensitive agricultural base.
3. **The "EFTA Model" of Binding Investment:** Following the precedent set with the EFTA (European) deal, this FTA includes a binding commitment for \$20 billion in investment into India over 15 years. If the investment targets are not met, India has the right to suspend certain trade concessions. This shifts the focus from "trade for trade's sake" to "trade for investment and job creation."
4. **Professional Mobility:** The new Temporary Employment Entry (TEE) visa for 5,000 professionals annually creates a dedicated legal pathway for IT, engineering, and healthcare experts.
5. **AYUSH & Traditional Medicine:** This is the first time New Zealand has signed a dedicated annex recognizing traditional medicine. It promotes India's Ayurveda and Yoga on a global stage, facilitating "medical value travel."
6. **Oceania Gateway:** For India, New Zealand acts as a strategic gateway to the wider Pacific Island markets, strengthening India's influence in the Indo-Pacific region.
7. **Supply Chain Resilience:** By securing duty-free inputs like wooden logs, coking coal, and wool, the FTA helps Indian manufacturers lower their production costs. This supports the "Make in India" initiative by integrating Indian MSMEs into high-value global supply chains.
8. **Soft Power:** The Indian diaspora in New Zealand constitute 5% of its population. This creates a promising exchange & opens opportunities for soft power politics between the two nations.

What are the criticisms of India-NZ FTA?

1. **Apple Farmers (J&K and Himachal):** Apple growers in Kashmir and Himachal Pradesh have protested the reduction of import duties on New Zealand apples (cut from 50% to 25% within a quota). They argue this "violates promises" made by the government and will allow cheaper foreign fruit to crush local livelihoods.

2. **Exclusion of Dairy:** For the first time in its history, New Zealand signed an FTA that completely excludes core dairy products (milk, cheese, butter). The critics, which include the current New Zealand government's coalition partners, argue this is a "bad deal" because dairy accounts for nearly 30% of New Zealand's total exports.
3. **Trade Deficit Worries:** Skeptics point out that India's past FTAs (like those with ASEAN and Japan) have often led to a widening trade deficit. They fear that despite the "investment" promises, the immediate surge in imports (wood, wool, coal) might outweigh export gains in the short term.
4. **Increase in India's Import Bill:** Some critics caution that even without dairy concessions, deep tariff cuts on up to 95% of New Zealand goods could add to India's overall import bill, pressuring domestic producers if safeguards and rules-of-origin are weak.

Conclusion: Even though the India-NZ FTA is considered historic, it is important for India to invest in R&D for increasing quality for increasing quality & competitiveness of its product if it has to thrive in the global market.

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Gig Workers in India – Benefits & Challenges – Explained Pointwise

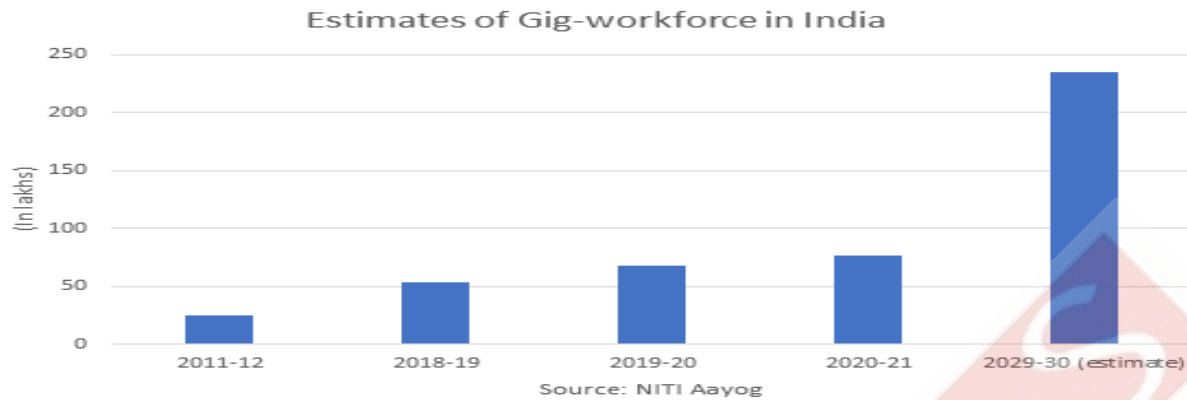
Gig & platform worker unions have announced a strike on New Year's eve against systemic exclusion from core labour entitlements of the workers in the segment. According to the Gig & Platform Services Workers Unions (GIPSWU), the gig workers continue to face pervasive harassment, discrimination, and violence. The gig workers have organized the strike to demand better safety gear, transparent pay structures, and official recognition of their labor rights.

Who are the Gig Workers?

- According to the Code on Social Security 2019, a gig worker is: "A person who works and earns through activities outside traditional employer-employee relationships."
- Gig work is largely task-based, facilitated through digital platforms. Workers, including freelancers and independent contractors, are paid per task rather than through full-time contracts. Common roles range from food delivery to online freelancing and digital services.

What is the present status of Gig Economy & Gig Workers in India?

- As of now, India has around 7-8 million gig workers, and this number is rapidly growing. NITI Aayog estimates that the numbers of gig workers could expand to 23.5 million by 2029-30.
- The gig economy is expected to expand at a Compound Annual Growth Rate (CAGR) of 12%, reaching 23-25 million workers by 2030. This would mean that gig workers would make up 4.1% of India's total workforce by that time.
- A report by Boston Consulting Group (BCG) suggests that the gig economy could potentially create 90 million non-farm jobs.
- The gig economy could create 90 million non-farm jobs and contribute an additional 1.25% to India's GDP, reflecting its potential as a significant economic driver.



Indicator	Value
2020-21	7.7 million gig workers (NITI Aayog)
2029-30 Projection	23.5 million workers
Skill Distribution	47% medium-skilled 22% high-skilled 31% low-skilled
Major Sectors	Ride-hailing, delivery, content creation, marketing, e-commerce logistics

What are the factors behind rapid growth of Gig Economy in India?

Digital Access	<ul style="list-style-type: none"> Over 936 million internet users and 650 million smartphone users (2025 estimate). Affordable devices and 4G/5G connectivity allow even rural workers to participate.
e-commerce & Startups	<ul style="list-style-type: none"> Platforms like Zomato, Swiggy, Urban Company, Amazon, Flipkart create demand for delivery, marketing, and logistics work.

Consumer Convenience	<ul style="list-style-type: none"> Urban lifestyles increase demand for on-demand services, boosting opportunities in delivery, customer support, and freelancing.
Labor Market Dynamics	<ul style="list-style-type: none"> Surplus of semi-skilled labor, weak social security, and high unemployment push workers toward gig jobs as a survival strategy.
Work Preferences	<ul style="list-style-type: none"> Younger generations value flexibility, remote work, and project-based tasks, making gig work highly attractive.

What are benefits of Gig Economy & Gig workers?

- 1. Opportunities for Workers:** Gig work provides flexible hours, helping workers balance personal and professional life. For example, a woman delivering groceries via Swiggy can manage childcare, while a freelance designer on Upwork can pick projects based on availability.
- 2. Business Advantages:** Companies access cost-effective, short-term labor. Amazon and Flipkart hire gig workers during peak seasons, allowing rapid workforce scaling and higher productivity.
- 3. Economic Impact:** By 2030, the gig economy could create 90 million jobs, handle \$250 billion in transactions, contribute 1.25% to GDP, and represent 4.1% of the workforce. Platforms like Zomato and Ola illustrate its role in boosting employment and economic activity.
- 4. Inclusivity & Technology:** Gig work is reaching Tier-II and Tier-III cities, offering jobs to local youth. Ride-sharing and food delivery are expanding in cities like Mysuru, Coimbatore, and Lucknow. AI and predictive analytics help assign tasks efficiently, cut waiting times, and increase earnings.
- 5. Skill Development:** Gig work encourages skill enhancement and digital literacy, as workers learn new tools, platforms, and professional practices to stay competitive.

What are the challenges faced by the Gig Workers?

- 1. Income Volatility:** Unlike traditional salaries, gig income fluctuates based on demand, season, or even the time of day. This “feast-or-famine” cycle makes long-term financial planning (like getting a mortgage) extremely difficult.
- 2. Lack of Benefits:** Most gig workers are classified as “independent contractors,” meaning they do not receive health insurance, paid sick leave, maternity leave, or retirement contributions.
- 3. Operational Costs:** Workers often bear the full burden of expenses, such as fuel, vehicle maintenance, insurance, and equipment, which can significantly eat into their “take-home” pay.
- 4. The “Black Box”:** Platforms use opaque algorithms to assign tasks, set pay rates, and track performance. Workers often feel they are working for a “boss they can’t talk to.”
- 5. Arbitrary Deactivation:** A sudden drop in customer ratings or a technical glitch can lead to “deactivation” (essentially being fired) without a clear human appeal process or due process.
- 6. Surge and Target Pressure:** Many platforms use “gamified” incentives, pushing workers to work longer hours or take higher risks (like 10-minute delivery guarantees) to meet targets or earn bonuses.

7. Occupational Hazards: Delivery and transport workers face high risks of road accidents, extreme weather exposure, and physical exhaustion.
8. Misclassification: There is a global legal battle over whether gig workers should be considered “employees.” Until this is resolved, many remain in a “legal grey area” without the protection of minimum wage laws or collective bargaining rights.

What are the various initiatives taken by the government for Gig Workers?

Central Legislation	<ul style="list-style-type: none"> Code on Wages, 2019: Proposes a universal minimum wage for all sectors, including gig workers. Code on Social Security, 2020: Recognises gig workers as a separate category, but rules are yet to be framed. Motor Vehicle Aggregator Guidelines, 2020: Provides term insurance of ₹15 lakh and health insurance of ₹10 lakh for gig drivers. Limits working hours to 12 hours per day with a 10-hour break if logged in full-time. PM Jan Arogya Yojana (PM-JAY, 2025-26): Offers ₹5 lakh per family per year health coverage for gig workers. e-SHRAM Portal (2021): National database for unorganized and gig workers; 30.58 crore workers registered as of early 2025.
State-Level Initiatives	<ul style="list-style-type: none"> Rajasthan (2023): First state to enact platform-based gig worker law. Key features include: <ul style="list-style-type: none"> Mandatory registration of gig workers and aggregators. Creation of a Welfare Board and Fund, financed by a 1-2% transaction cess. Provisions for grievance redressal, payment transparency, and rights awareness. Karnataka (2024 Bill): Based on Rajasthan’s law but with stronger focus on worker safety and welfare. Includes aggregator contributions to the welfare fund as a percentage of gig worker earnings. Jharkhand & Bihar: Recently passed similar laws ensuring registration and grievance redressal mechanisms for app-based workers.

What should be the way forward?

1. Implement existing legal framework better: Notify the detailed rules on eligibility, contribution rates, and benefit packages (health, accident, pension, maternity) under the social security fund for gig workers. Ensuring all gig workers are on e-Shram and linking this to actual scheme delivery, not just data collection, including PM-JAY coverage and existing pension schemes for unorganised workers.
2. Design a robust social security fund: Mandate 1-2% of platform annual turnover or payouts (capped as in the Codes) into a ring-fenced social security fund, with public disclosure and digital tracking of all contributions and disbursements. Provide portable, proportional benefits (health insurance, accident cover, disability support, and old-age income protection) that follow the worker across multiple platforms and cities.

3. Improve Work Conditions & Income Security: Guarantee minimum earnings floors or algorithmic “minimum standard orders” for pay, deductions, and insurance, drawing on models used in Australia and certain US jurisdictions.
4. Strengthen Worker Voice & Data Rights:
 - a. Giving gig worker representatives real voting power in national and state Social Security Boards and Welfare Boards, with transparent criteria for their selection.
 - b. Mandating platform transparency on algorithms that set fares, incentives, and ratings, and granting workers rights to explanation and appeal against automated decisions, as proposed in draft state legislation.
5. Encourage Platform Responsibility & Innovation:
 - a. Offering tax or regulatory incentives for platforms that provide group insurance, skill-upgradation, and savings products over and above statutory minima, while penalising free-riding on the system.
 - b. Promoting digital benefit wallets linked to worker IDs so that every platform contribution (statutory and voluntary) accumulates in one portable account, improving financial inclusion and credit access for gig workers.
6. Implement NITI Aayog’s RAISE Framework:

RAISE Framework

NITI Aayog has proposed a five-pronged RAISE approach to ensure realisation of full access to social security for all gig and platform workers.

Recognise the varied nature of platform work to design equitable schemes.

Allow augmentation of social security through innovative financing mechanisms.

Ensure benefits are readily accessible to workers.

Incorporate, while designing schemes, the specific interests of platforms, factoring the impact on job creation, platform businesses and workers.

Support workers to subscribe to government schemes and welfare programmes through widespread awareness campaigns.

Source: NITI Aayog

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