

9 PM Current Affairs Weekly Compilation

For UPSC CSE mains examination



4th Week

December. 2025

Features :

Arranged as per syllabus Topics
Most complete coverage of major
News Papers editorials

INDEX

The VB-G RAM G Act 2025 fixes structural gaps	2
Lightning an understated disaster in India.....	3
How exports are concentrated in few States	6
Regulating Academia - Viksit Bharat Shiksha Adhishthan Bill	8
Rabies: the cruel and expensive disease of India's most impoverished	9
The urban future with cities as dynamic ecosystems	11
The Case of Political Funding in India	14
Health care does not need the PPP route	17
RBI's new guidelines may slow expansion of urban cooperative banks	20
Decoding air pollution concerns in Delhi-NCR.....	23
India may soon get 4 new regional airlines, but their success isn't guaranteed.....	25
A grand vision and the great Indian research deficit.....	27
Gaps in regulating digital campaigns	28
Celebrating 25th Anniversary: Pradhan Mantri Gram Sadak Yojana (PMGSY).....	30
India-New Zealand Free Trade Agreement (FTA) 2025	32
Invalidate all forms of unilateral talaq	33
Quick delivery apps are taking a toll on gig workers	35
A multipolar world with bipolar characteristics	38
How India's oil basket has changed over the years.....	39

The VB-G RAM G Act 2025 fixes structural gaps

UPSC Syllabus Topic: GS Paper 3 -Indian economy.

Introduction

The VB-G RAM G Act, 2025 reforms rural employment by expanding statutory guarantees while correcting long-standing planning and delivery gaps. It treats livelihood support and infrastructure-led rural productivity as linked goals. The focus is to make employment timely, accountable, and more reliable through stronger enforceability and better preparedness, instead of responding only after distress begins.

What is the VB-G RAM G Act, 2025?

The Viksit Bharat—Guarantee for Rozgar and Ajeevika Mission (Gramin) (VB-G RAM G) Act, 2025 repeals and replaces the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) of 2005. The Act continues a statutory and justiciable guarantee of wage employment for rural households, while redesigning how planning, funds, and implementation are organised to close the gap between legal promise and on-ground delivery.

Significance of the VB-G RAM G Act

- Stronger legal guarantee:** The Act keeps the statutory and justiciable right to employment, expands the entitlement from **100 to 125 days**. It removes procedural clauses that weakened unemployment allowance in practice, and strengthens **time-bound grievance redress**.
- Demand-based work with readiness:** Demand still comes from workers, but advance **participatory village-level planning** ensures work is ready when people ask, instead of being denied due to administrative unpreparedness.
- Decentralisation with coordination:** **Gram panchayats** remain primary planning and implementing authorities, and **gram sabhas** keep approval powers. Viksit Gram Panchayat Plans are aggregated at higher levels mainly to enable coordination, convergence, and visibility across sectors.
- Consultation-based reform:** The Bill is described as consultation-backed through State discussions, technical workshops, and multi-stakeholder engagement that shaped planning, convergence, and digital governance features.
- Fiscal design and cooperative federalism:** The Centre's share is said to rise to nearly **₹95,000 crore**, and funding ratios (**60:40**, and **90:10** for northeastern and Himalayan States and Jammu and Kashmir) are framed as shared responsibility. **Rule-based normative allocation** is balanced with flexibility for disasters and special relaxations.
- Aligning with agriculture cycles:** States can pre-notify up to **60 days** in a year during peak sowing/harvesting when works will not be undertaken. Notifications can vary by district, block, or gram panchayat based on agro-climatic conditions, so the employment guarantee complements agriculture cycles.

Major Concerns of the VB-G RAM G Act, 2025

- 1. Erosion of enforceable rights:** The new law removes the obligation of the Union government to compensate workers for wage delays, despite judicial directions fixing such liability on the Centre.
- 2. Threat to federal balance:** While control is centralised, financial responsibility is shifted to States, creating risks of political favouritism and uneven access.
- 3. Work rationing risk:** Fiscal pressure on States may lead to suppression of work demand, increasing unemployment and distress-driven migration.
- 4. Seasonal employment restriction:** The provision denying work for 60 days during the agricultural season harms landless workers and women, reinforcing land, caste, and gender hierarchies.
- 5. Illusory employment promise:** The claim of 125 days of employment per household lacks credibility when average employment remains around 50 days due to funding constraints.
- 6. Exclusion through administration:** Technocratic controls, including rigid norms and digital compliance, widen the gap between workers and officials and create new spaces for corruption.
- 7. Weak accountability mechanisms:** The law introduces no new safeguards to address corruption. Existing mechanisms like social audits remain underfunded and ineffective.

Conclusion

The VB-G RAM G Act, 2025 reforms rural employment by preserving the legal right to work while correcting structural weaknesses seen over years of implementation. It expands entitlements, strengthens grievance redress, improves planning, and links welfare with development goals. Rather than dismantling the employment guarantee, it renews it through a more enforceable, coordinated, and productivity-linked framework. Its success will depend on how effectively expanded entitlements are translated into actual work without exclusion or rationing.

For detailed information on VB-G RAM G Bill – Provisions & Significance [read this article here](#)

Question for practice:

Discuss how the VB-G RAM G Act, 2025 seeks to reform the rural employment guarantee framework while addressing its structural weaknesses, and examine the key concerns associated with the new law.

Source: [The Hindu](#)

Lightning an understated disaster in India

Source: The post “Lightning an understated disaster in India” has been created, based on “Lightning an understated disaster in India: Experts call for deeper understanding of atmospheric electricity” published in “Down to earth” on 24th December 2025.

UPSC Syllabus: GS Paper-3- Disaster Management

Context: Lightning is the deadliest natural hazard in India, causing more fatalities than floods, cyclones, or earthquakes. Despite its high mortality, it remains an under-recognised and spatially dispersed disaster. Experts at the 9th National Lightning Conference held in December 2025 highlighted the growing threat posed by lightning in the context of climate change, along with persistent gaps in research, infrastructure, and local preparedness.

Key Trends and Findings

1. Rising Frequency and Changing Geography

- Lightning strikes in India increased by nearly 400 percent between 2019 and 2025, indicating a sharp escalation in risk.
- New lightning hotspots have emerged in Rajasthan, Gujarat, Haryana, Punjab, and Delhi, reflecting increasing vulnerability in semi-arid and desert regions.
- Additional hotspots have been identified along the Kaimur and Satpura ranges in Madhya Pradesh, Bihar, and Uttar Pradesh, suggesting a widening geographical spread.

2. Regional and Seasonal Patterns

- Eastern and central India experience the highest incidence of cloud-to-ground lightning strikes and associated casualties.
- Lightning activity spreads over a larger geographical area during the southwest monsoon season.
- North-west India records higher lightning activity during the monsoon months, while the western peninsular region witnesses peak lightning during the pre-monsoon period.

3. Human Impact

- Between 2014 and 2025, Madhya Pradesh recorded the highest number of lightning-related deaths at 3,496, followed by Bihar with 3,041 deaths and Himachal Pradesh with 2,923 deaths.
- District-level vulnerability analysis indicates that 207 districts fall under high lightning vulnerability, while 434 districts fall under moderate vulnerability categories.

Role of Climate Change and Geography

1. Global warming is intensifying thunderstorm activity by increasing atmospheric instability.
2. Rising atmospheric electricity enhances cloud moisture retention, thereby establishing a direct link between lightning, extreme rainfall events, and cloudbursts.
3. Certain geographical features, such as the rocky terrain of the Western Ghats and the limestone hills of Uttarakhand, tend to accumulate higher atmospheric electrical charges, which increases local lightning risk.

Existing Measures and Achievements

1. The India Meteorological Department and the National Disaster Management Authority have developed early warning systems through applications such as Sachet, Mausam, and Damini.
2. The Annual Lightning Report 2024–25 was released by the Centre for Research on the Epidemiology of Disasters, the IMD, and the Ministry of Earth Sciences.
3. Improved forecasting, warning dissemination, and public awareness have contributed to a decline in lightning-related deaths despite a rise in the number of strikes.

4. The adoption of multi-model ensemble forecasting has further improved the assessment of lightning intensity and probability.

Key Gaps and Challenges

1. Scientific and Technical Gaps

- India has a limited network of ground-based lightning detection systems, which affects accurate monitoring and forecasting.
- There is an absence of high-voltage testing laboratories for evaluating lightning protection equipment.
- Measurement of atmospheric electric fields remains inadequate, even though such measurements could enable earlier and more reliable warnings.

2. Institutional and Capacity Constraints

- Technical capacity at the state and district levels remains insufficient to manage lightning-related risks effectively.
- Detection and monitoring infrastructure is particularly weak in hilly and mountainous regions, where lightning vulnerability is often high.

3. Community-Level Limitations

- Early warning messages often fail to translate into timely protective action at the community level.
- Alerts are not consistently issued in local languages or framed in an action-oriented manner. Gram Panchayats and village institutions lack structured lightning mitigation and preparedness plans.

Way Forward

1. **Scientific infrastructure must be strengthened** by expanding ground-based lightning detection networks, establishing high-voltage lightning testing laboratories, and systematically measuring atmospheric electric fields for earlier warnings.
2. **Decentralised planning should be promoted** through the preparation of district-specific lightning mitigation plans and the deployment of low-cost detection devices at the village level.
3. A community-centric approach is essential, which includes enhancing grassroots awareness, issuing warnings in simple local languages with clear do's and don'ts, and integrating lightning mitigation into local disaster management plans.
4. **All mitigation and preparedness measures should follow NDMA guidelines** to ensure systematic and standardized disaster management at national, state, and district levels.

Conclusion: Lightning is a climate-amplified and spatially dispersed disaster that requires a shift from a purely technological response to a science-backed, decentralised, and community-driven strategy. Strengthening research capabilities, infrastructure, and local preparedness is critical to further reducing fatalities and building long-term lightning resilience across India.

Question: Lightning has emerged as the deadliest yet under-recognised natural disaster in India. Analyse the changing trends, regional patterns, and underlying causes of lightning incidents in India. Examine the gaps in existing mitigation measures and suggest a way forward.

How exports are concentrated in few States

Source: The post “How exports are concentrated in few States” has been created, based on “How exports are concentrated in few States” published in “The Hindu” on 24th December 2025.

UPSC Syllabus: GS Paper-3- Indian Economy

Context: India’s aggregate export figures appear robust despite a weakening rupee and a challenging global environment. However, a disaggregated analysis reveals that exports are increasingly concentrated in a small number of States, exposing deep structural and regional imbalances. Export performance is no longer acting as a driver of convergence but as an outcome of prior industrial and institutional capacity.

Extent and Pattern of Export Concentration

1. Five States—Maharashtra, Gujarat, Tamil Nadu, Karnataka, and Uttar Pradesh—account for nearly 70 percent of India’s total exports.
2. This share has risen from about 65 percent five years ago, indicating increasing spatial concentration.
3. The rising Herfindahl-Hirschman Index of export geography confirms a hardening core-periphery pattern.
4. Southern and western coastal States are integrating more deeply into global supply chains, while northern and eastern hinterland States are decoupling from the trade engine.

Structural Reasons for Export Concentration

1. Agglomeration and Spatial Clustering

- Export-oriented firms benefit from industrial clustering, which provides economies of scale, shared suppliers, skilled labour pools, and logistics efficiency.
- Established industrial belts attract new investment, while newer regions struggle to break into export networks.

2. Shift from Volume to Value in Global Trade

- Global merchandise trade volume growth has structurally slowed, reducing opportunities for late industrialisers.
- A small group of global exporters controls a majority of world trade, intensifying competition.
- Capital now flows towards regions with higher economic complexity rather than low-cost labour.

3. Economic Complexity and Product Space Constraints

- High-value exports such as machinery, automobiles, and electronics are located in dense product-space clusters.
- States with narrow and peripheral export baskets face steep barriers to upgrading into complex value chains.

4. Capital-Intensive Nature of Modern Exports

- India’s export growth is characterised by capital deepening, with fixed capital investment growing faster than employment.

- Rising capital per worker has reduced the labour-absorbing capacity of manufacturing exports.
- Export growth now generates value rather than large-scale employment.

5. Weak Employment Linkages

- Manufacturing employment has stagnated at around 11.6–12 percent of total employment despite record exports.
- The elasticity of employment with respect to export growth has declined sharply.

6. Financial and Institutional Asymmetries

- Export-intensive States exhibit high credit–deposit ratios, indicating strong recycling of local savings into local industry.
- Hinterland States display low credit–deposit ratios, reflecting capital outflows and financial exclusion.
- Persistent human capital deficits in lagging States constrain their integration into high-complexity exports.

Implications of Export Concentration

1. Export-led growth has failed to deliver mass industrial employment or regional convergence.
2. Wage shares in net value added have declined as productivity gains accrue disproportionately to capital owners.
3. High GDP growth in exporting States has not translated into broad-based prosperity.
4. Regional inequality risks becoming entrenched, undermining inclusive and sustainable development.

Way Forward

1. Industrial policy must shift from output-based incentives to capability-building in lagging States through infrastructure, skills, and technology diffusion.
2. Employment-linked incentives should complement export promotion to restore labour absorption.
3. Financial deepening must be prioritised by improving credit flow and raising credit–deposit ratios in backward regions.
4. Decentralised industrial clusters should be developed beyond coastal belts to reduce spatial agglomeration.
5. New development metrics should supplement export growth with indicators of employment generation, wage growth, and regional convergence.

Conclusion: India's exports increasingly mirror accumulated industrial strength rather than enabling structural transformation. Treating export growth as a proxy for inclusive development risks confusing outcomes with instruments. A reoriented strategy that integrates trade, employment, financial inclusion, and state capacity is essential to ensure that exports contribute to equitable and sustainable growth.

Question: Despite strong aggregate export growth, why are India's exports concentrated in a few States? Discuss the causes, implications, and policy measures.

Regulating Academia - Viksit Bharat Shiksha Adhishthan Bill

Source: The post “Regulating Academia - Viksit Bharat Shiksha Adhishthan Bill” has been created, based on “Regulating Academia - Viksit Bharat Shiksha Adhishthan Bill” published in “The Hindu BusinessLine” on 26th December 2025.

UPSC Syllabus: GS Paper-2-Governance

Context: The Viksit Bharat Shiksha Adhishthan Bill was introduced in the recent session of Parliament to reform India’s higher education regulatory system. The Bill seeks to replace the existing fragmented regulatory architecture with a single, unified framework.

Key Provisions of the Bill

1. The Bill proposes the establishment of a central authority named the *Viksit Bharat Shiksha Adhishtan*.
2. It subsumes existing regulators such as the University Grants Commission (UGC), the All India Council for Technical Education (AICTE), and other sector-specific bodies.
3. Separate verticals are proposed within the authority for standards-setting, accreditation, and funding.
4. Institutes of National Importance, including IITs, IIMs, and the Indian Institute of Science (IISc), are brought under the ambit of the new regulator.

Rationale and Potential Benefits

1. The Bill aims to simplify higher education regulation by reducing overlaps and regulatory duplication.
2. A unified regulator could improve coherence, consistency, and accountability across institutions.
3. It addresses long-standing concerns about the existing system being opaque and compliance-heavy.

Concerns Regarding Autonomy

1. Elite institutions such as IITs, IIMs, and IISc have historically enjoyed high academic and statutory autonomy.
2. This autonomy has been critical to their global reputation, research excellence, and ability to attract talent.
3. The broad scope of the new regulator raises fears of “regulatory creep,” even if oversight is initially light-touch.
4. Uniform standards may constrain institutions that are designed to set benchmarks rather than follow them.

Way Forward

1. The referral of the Bill to a Joint Parliamentary Committee provides an opportunity for detailed scrutiny.
2. Inputs from academic leaders, experts, and stakeholders should be incorporated.
3. Amendments should clearly safeguard the autonomy and decision-making powers of premier institutions.
4. A balanced approach is required to ensure accountability without undermining excellence.

Conclusion

While the objective of streamlining higher education regulation is laudable, preserving institutional autonomy is essential. The success of the Bill will depend on striking the right balance between regulatory oversight and academic freedom.

Question: The Viksit Bharat Shiksha Adhishthan Bill seeks to overhaul India's higher education regulatory framework through a unified regulator. Discuss the rationale behind the Bill and critically examine the concerns related to the autonomy of premier institutions.

Rabies: the cruel and expensive disease of India's most impoverished

Source: The post "Rabies: the cruel and expensive disease of India's most impoverished" has been created, based on "Rabies: the cruel and expensive disease of India's most impoverished" published in "The Hindu" on 26th December 2025.

UPSC Syllabus: GS Paper-2-Governance

Context: Rabies is a viral zoonotic disease that primarily affects the central nervous system and is almost invariably fatal once clinical symptoms appear. Despite being completely preventable, rabies continues to cause a large number of deaths in India, reflecting deep gaps in public health systems and social awareness.

Magnitude of Rabies in India

1. Rabies causes approximately 59,000 human deaths globally every year.
2. India accounts for nearly one-third of these deaths, with an estimated 20,000 fatalities annually, the highest in the world.
3. The disease remains endemic in India and disproportionately affects economically weaker and marginalized communities.

Reservoir of Infection and Transmission

1. Dogs are the primary reservoir of the rabies virus in India.
2. The majority of human rabies cases occur due to bites from free-roaming and unvaccinated street dogs.
3. Poor management of the stray dog population allows continuous circulation of the virus.

Dog Population and Bite Burden

1. India has an estimated 80 million free-roaming dogs.
2. Approximately 20 million dog bite incidents are reported every year.
3. These large numbers significantly increase the risk of rabies transmission and make control efforts more challenging.
4. The incubation period of rabies can range from a few days to several months depending on the bite location and severity.
5. Initial symptoms gradually progress to severe neurological manifestations such as hydrophobia, paralysis, fear of light and air, and aggressive behavior.
6. Once symptoms appear, rabies is almost always fatal, with death occurring due to cardio-respiratory failure.

Preventability of Rabies

1. Rabies is entirely preventable if appropriate medical care is provided in a timely manner.
2. Immediate washing of the bite wound with soap and running water for at least 15 minutes significantly reduces the risk of infection.
3. Early medical intervention plays a crucial role in preventing the virus from reaching the brain.
4. **Post-Exposure Prophylaxis (PEP):** Post-exposure prophylaxis includes the administration of anti-rabies vaccine to all bite victims.
 - Rabies immunoglobulin is essential for deep, bleeding, or severe wounds to neutralise the virus at the site of entry.
 - A vaccine alone is insufficient in severe cases without the use of immunoglobulin.

Challenges

1. **Shortage of Rabies Immunoglobulin:** India faces a severe shortage of rabies immunoglobulin across public health facilities.
 - Many government hospitals lack immunoglobulin supplies, forcing patients to travel long distances or seek private care.
 - The shortage leads to incomplete treatment and increases the risk of preventable deaths.
2. **Gaps in Healthcare Infrastructure:** Many public health facilities do not have trained doctors, adequate vaccine stocks, or immunoglobulin.
 - Rural and remote areas face severe accessibility challenges, delaying treatment. Inadequate referral systems further compromise patient outcomes.
3. **Lack of Awareness and Social Factors:** Public awareness regarding rabies prevention and treatment remains low, particularly among vulnerable populations.
 - Many people fail to wash wounds properly or delay seeking medical care after animal bites.
 - Some patients resort to unqualified practitioners and traditional remedies, which are ineffective and dangerous.
4. **Economic Burden on Households:** Rabies treatment imposes a heavy financial burden on poor families.
 - Costs related to vaccines, travel, and hospital visits often push households into debt.
 - Children and daily wage workers are particularly vulnerable to both health and economic consequences.
5. **Inequity in Disease Burden:** Rabies predominantly affects the poorest sections of society, including rural populations, children, and informal workers.
 - Limited healthcare access and affordability exacerbate inequalities in disease outcomes. The disease thus reflects broader social and health inequities in the country.
6. **Legal and Policy Challenges in Dog Control:** Policies and court directives exist for managing stray dog populations, but implementation remains weak.
 - Dog sterilisation and vaccination programs face administrative, legal, and logistical obstacles.
 - Lack of coordination between municipal bodies and health authorities hampers effective control.
7. **Vaccine Production and Supply Issues:** India's production of anti-rabies vaccines is insufficient to meet national demand.
 - Supply gaps affect the timely availability of vaccines in public health facilities. Dependence on limited suppliers increases vulnerability to shortages.

Way Forward

1. **New Medical Interventions:** New monoclonal antibody treatments have been developed as alternatives to rabies immunoglobulin. These newer treatments are cheaper and easier to administer.

However, they are still under limited availability and are yet to be widely integrated into public healthcare.

2. **One Health Approach:** Rabies control requires a One Health approach integrating human health, animal health, and environmental management. Coordinated action among health departments, veterinary services, and local governments is essential. Addressing only human treatment without controlling the animal reservoir is insufficient.
3. **Strategies for Effective Rabies Control:** Mass dog vaccination and sterilization programs should be strengthened nationwide. Post-exposure prophylaxis, including vaccines and immunoglobulin, should be available at all primary healthcare centers.
4. **Public awareness:** Public awareness campaigns should emphasize wound washing, early treatment, and completion of vaccination schedules. Faster drug approvals and increased public investment in healthcare infrastructure are necessary.

Conclusion: Rabies in India represents a tragic failure to prevent a completely avoidable disease. Eliminating rabies requires sustained political will, strengthened healthcare systems, effective dog population management, and widespread public awareness. With coordinated action, India can significantly reduce rabies deaths and move towards eventual elimination.

Question: Rabies remains a major yet preventable public health challenge in India. Discuss the magnitude of the problem, key challenges in rabies control, and the measures required for its effective prevention and elimination.

The urban future with cities as dynamic ecosystems

UPSC Syllabus Topic: GS Paper 1- population and associated issues, poverty and developmental issues, urbanisation, their problems and their remedies.

Introduction

Cities are growing rapidly and pulling people from villages, small towns, and even across national borders. **Migration now shapes how cities function, who they serve, and who they exclude.** Yet, many cities are still planned as if populations are fixed and socially uniform. This mismatch between **lived urban realities and designed urban spaces** creates exclusion, stress, and inequality. Cities must be understood as **living systems**, shaped by movement, diversity, and everyday human needs, not just infrastructure and technology.

What is Migration?

- Migration refers to the movement of people away from their usual place of residence to another location, either within a country or across international borders. It includes both temporary and permanent movement and is driven by **employment, marriage, education, conflict, and climate stress.**
- In India, a person is counted as a migrant if their **place of birth or last residence differs from their current place of living.** While this method captures internal movement, it does not fully reflect migrants' **living conditions, access to services, or sense of belonging.**

Status of Migration in India

1. **Global scale of migration:** More than **280 million people globally** are migrants, accounting for **3.6% of the world's population**.

2. **National scale of migration:**

- Migrants constitute about **28.88% of India's population**, or nearly **40.2 crore people**.
- **Rural-to-rural migration dominates (55%)**, while rural-to-urban and urban-to-urban migration together account for about 35%.

3. **Urban growth and future trends:** By **2030**, over **40% of India's population** is expected to live in urban areas. This growth will be **driven largely by migration**, making cities central to India's economic and social future.

4. **Economic contribution of migrants:** Migrant workers contribute **0.5–2.5% of GSDP** in states such as **Delhi, Tamil Nadu, Gujarat, Karnataka, and Maharashtra**. Cities rely heavily on migrant labour, skills, and tax contributions for daily functioning.

5. **Rising climate-induced displacement:** India is the **fourth worst-hit country** globally for disaster-related displacement. Around **41 million people** were displaced due to weather events between **2020 and 2021**, increasing pressure on urban centres.

What are the major problems faced by migrants?

1. **Linguistic exclusion:** Language becomes a compulsory marker of belonging. Migrants who do not speak the dominant urban language face **daily exclusion and reduced acceptance** in public life.

2. **Invisible economic burden:** Limited language access makes **jobs, housing contracts, healthcare, and government services** difficult to navigate, creating hidden costs that reduce income and stability.

3. **Push into informal work:** Cultural and linguistic barriers force many migrants into **informal employment**, marked by low wages, weak protection, and high exploitation.

4. **Unequal access to urban services:** Despite cities depending on migrant labour and taxes, migrants face barriers in **welfare, healthcare, and public facilities**, creating structural inequality.

5. **Planning that ignores migrants:** Urban infrastructure is designed for settled residents, rendering migrants **invisible in city planning**, even as migration fuels urban growth.

6. **Weak representation in governance:** Planning bodies rarely reflect urban diversity, leading to **misaligned schools, transport systems, and public spaces**.

7. **Erosion of social belonging:** Exclusion undermines migrants' **dignity, safety, and trust**, deepening divisions between long-term residents and newcomers.

What are the government initiative taken to overcome the problem of migrant?

1. **Digital & Social Security Integration**

- **e-Shram Portal (One-Stop Solution):** This national database for unorganized workers now serves as a “**One-Stop Solution**”, integrating **14 central social security schemes**. Registered migrants can **access and track benefits** for schemes like **PM-SYM (pension)**, **Ayushman Bharat (healthcare)**, and **PMAY (housing)** through a **single Universal Account Number (UAN)**.

- **One Nation One Ration Card (ONORC):** Fully operational across **all 36 States and UTs (as of 2025)**. It strengthens **food security** by allowing migrants to access **subsidized food grains** from **any Fair Price Shop (FPS)** in India using their existing ration card and **Aadhaar authentication**.

- **Ayushman Bharat Portability:** Migrant workers covered under **PM-JAY** can receive up to **₹5 lakh free annual health coverage** at **any empanelled hospital nationwide**, regardless of their home state.

2. Legislative & Policy Reforms

- **New Labour Codes (2025):** The implementation of **four labour codes** (notably the **Social Security Code** and **OSH Code**) **as of November 21, 2025**, has introduced statutory rights such as **minimum wages**, **mandatory appointment letters**, and **portable social security** for **inter-state migrants**.

- **Shram Shakti Niti 2025:** A unified **digital labour-governance framework** designed to connect workers with **opportunities and welfare services** closer to their communities through **District Labour and Employment Resource Centres (DLERCs)**.

- **Overseas Mobility Bill 2025:** For international migrants, this proposed bill aims to establish an **Overseas Mobility and Welfare Council** to provide a **regulatory framework** for the **protection and welfare** of workers abroad.

- **All India Survey on Migrant Workers:** The **Labour Bureau** has conducted an **All India Survey on Migrant Workers** to capture their **socio-economic characteristics**.

3. Employment & Housing

- **Affordable Rental Housing Complexes (ARHC):** Under **PMAY-Urban**, this scheme provides **low-cost rental housing** for migrants in cities, improving living conditions **near work sites**.

- **PM Viksit Bharat Rozgar Yojana (2025):** Focused on jobs created between **August 2025 and July 2027**, this scheme provides financial incentives of up to **₹15,000** for newly employed youth and supports **formalization through EPFO registration**.

- **Garib Kalyan Rojgar Abhiyaan:** Launched on **20 June 2020**, it aimed to support **returning migrants** through **rural works** and **infrastructure saturation**.

4. State-Level Best Practices

- **West Bengal:** The **Shramashree Scheme (2025)** supports returning migrants with a **₹5,000 one-time grant**, **monthly financial aid**, and **immediate enrollment** in state health and education programs.

- **Jharkhand:** The **Safe and Responsible Migration Initiative (SRMI)** focuses on **systemic registration** and **helpdesks** to track and support migrants at both **source and destination districts**.

What should be done?

1. **Rethink cities as living systems:** Cities should be treated as **dynamic ecosystems**, not fixed structures. Urban planning must accept **constant movement and changing populations** as normal, not as an exception.
2. **Anticipate cultural and linguistic friction:** City systems should prepare for **diversity in everyday life** instead of responding only after problems arise. Measures like **multilingual communication** and simpler navigation of services can reduce daily barriers.
3. **Invest in cultural sensitisation:** Training **public-facing staff** to engage with diverse populations is not only about politeness; it improves **service delivery, operational efficiency, dignity, and democratic access**.
4. **Make governance more inclusive:** Planning bodies must reflect the **real diversity** of the city. When migrant perspectives are included, planning for **schools, transport, parks, and housing** becomes more realistic and effective.
5. **Accept short-term adjustment for long-term gain:** Inclusive reforms can create **temporary disruption or commotion**, but this is often necessary to reach a **fairer, stronger, and more adaptable** city outcome.
6. **Strengthen frontline and mobile service delivery:** **Frontline health and social workers** should actively reach migrants who are excluded from services and schemes. **Preventive health care** like vaccinations should be ensured, and **mobile facilities** should cover brick kilns, construction sites, and other hard-to-reach work locations.
7. **Include migrants in schemes and enable ID access:** Government departments, alone or with civil society, should involve migrants in the **design and implementation** of benefit schemes. At the same time, systems must ensure migrants can secure the **identification documents** needed to access those benefits in cities.

Conclusion

Cities succeed only when they serve **all who live in them**. Migration is not a problem but a **defining reality of urban life**. When migrants are excluded, cities weaken their own **economic strength, social trust, and resilience**. Urban planning must move beyond infrastructure and technology to focus on **people, belonging, and everyday lived experience**. **Empathy, inclusion, and recognition of diversity** are not optional ideals but the true measures of a successful and sustainable urban future.

Question for practice:

Examine how migration shapes urban life in India and discuss the challenges faced by migrants and the measures needed to make cities more inclusive.

Source: [The Hindu](#)

The Case of Political Funding in India

UPSC Syllabus Topic: GS Paper 2 - Salient features of the Representation of People's Act

Introduction

Political funding shapes how democracy works in practice. When access to money is unequal, political competition becomes unequal. In India, **private donations dominate political finance**, which has created **sharp funding asymmetries**, weakened electoral fairness, and strengthened the **nexus between money and power**. Despite repeated reform attempts, **weak enforcement, limited transparency, and lack of political will** have allowed distortions to persist.

Mechanisms of political funding in India

1. Individual contributions: Political parties can receive voluntary donations from individuals under the Representation of the People Act, 1951. **Donations above ₹20,000 must be reported**, and **anonymous cash donations are capped at ₹2,000**. Despite these rules, **a large share of party income still comes from unknown or opaque sources**.

2. Corporate donations: Corporate funding is permitted under the Companies Act, 2013. The **removal of the 7.5 per cent cap on corporate donations in 2017** expanded corporate influence. Companies disclose total political contributions, but **they no longer need to name beneficiary parties**, which weakens transparency.

3. Electoral trusts: The Electoral Trust Scheme, 2013 allows companies and individuals to donate through registered trusts. Trusts must disclose donors and recipients to authorities and **donate at least 95 per cent of funds** to parties. However, the public **cannot see which company funded which party**, limiting scrutiny.

4. Electoral bonds (now scrapped): Electoral bonds enabled **anonymous donations through banks**. The scheme was struck down by the Supreme Court in **February 2024** for violating transparency and the **voter's right to know**. Its removal has shifted corporate donations back to electoral trusts.

5. State or public funding: India follows limited indirect public funding. This includes **tax exemptions, free media time, and subsidised facilities**. Direct public funding has been debated but not implemented due to concerns about **misuse and weak party regulation**.

What are the major concerns and distortions in political funding in India?

1. Extreme inequality in corporate donations: Between **FY 2013-14 and FY 2023-24**, direct corporate donations declared by the BJP were **at least four times** more than all other national parties combined. Its share stood at **almost 84.648 per cent**, creating a clear imbalance in electoral competition.

2. High concentration through one dominant trust: Among the top ten trusts, **Prudent Electoral Trust** received **86.38 per cent of the total contributions declared by all trusts** between **FY 2013-14 and FY 2023-24**. During the same period, **75 per cent of Prudent's disclosed donations went to the BJP**, showing strong concentration and skewed distribution.

3. Post-electoral bond shift and sharp surge in trust funding: After the Supreme Court scrapped electoral bonds in **February 2024**, companies again turned to electoral trusts. Contributions rose from **₹1,218.36 crore in 2023-24 (five trusts)** to **₹3,811 crore in 2024-25 (nine trusts)**, increasing dependence on the trust route.

4. Lack of public visibility of donor-party links: Trusts disclose donors and recipients to the authorities, but the public does not know **which company funded which party**, because the method of disbursement is not publicly available and is likely left to trust discretion without ample scrutiny. Only the **Election Commission and the income tax department** can see these links under the **2014 transparency guidelines**.

5. **Quid pro quo risk and institutionalised corruption concern:** Political funding largely flows to parties ruling at the Centre or state level, suggesting a **quid pro quo** between corporates and ruling parties. The Supreme Court called quid pro quo an instance of **institutionalised corruption** and said corporate contributions are **business transactions** made with the intent of securing benefits in return.

6. **Unlimited party expenditure and rising election costs:** There is **no legal ceiling on political party expenditure**. This has enabled unlimited spending on more ambitious and professional campaigns, making India's elections **one of the most expensive globally, surpassing even the US elections**, and raising entry barriers for less-funded parties and candidates.

What have the Supreme Court and various committees observed or recommended on political funding reforms?

1. **Supreme Court on corporate intent:** In the electoral bonds judgment, the five-judge Bench stated that corporate political donations are **purely business transactions** made to secure benefits. It rejected anonymity as incompatible with democratic transparency and the voter's right to know.

2. **Early constitutional concern (1948):** The Constituent Assembly discussed election costs in **1948** and argued that elections are a **state affair**, not a private concern. They warned that unfair advantage to richer candidates must be avoided, and public treasury should bear costs in a regulated and least expensive manner.

3. **Indrajit Gupta Committee (1998):** The committee supported state funding in principle and recommended **limited in-kind public support** only for recognised parties, citing fiscal constraints.

4. **Law Commission of India (1999):** The Commission backed total state funding but only if **private donations were banned**. It stressed internal party democracy and financial accountability as preconditions.

5. **National Commission to Review the Working of the Constitution:** The Commission did not support state funding, but agreed that strong regulation of political parties must come first if state funding is ever considered.

6. **Second Administrative Reforms Commission (2008):** The ARC supported partial public funding to reduce illegal spending and emphasised ethical governance and stronger regulation of party finances.

Way forward

1. **Public disclosure of donor-party links:** Electoral trusts should publicly disclose which company donated to which party, not only to authorities, so citizens can see the full funding trail. Trust names should indicate the company or group that set them up to strengthen transparency.

2. **Curb funding concentration and intermediaries:** Reforms must address the dominance of a few donors and trusts, because such concentration of economic power distorts political competition and strengthens unequal access to funds.

3. **Introduce party expenditure limits:** Legal ceilings on political party spending are essential to control rising election costs and to prevent money from becoming the main determinant of electoral success.

4. **Reduce corporate dependence and quid pro quo incentives:** Political funding should not rely mainly on corporates donating to ruling parties, because this fuels quid pro quo arrangements and weakens policy neutrality.

5. Conditional approach to state funding: If state funding is introduced, it should be partial, mainly in-kind, and linked to strict compliance with transparency, internal democracy, and audited accounts, so that public funding does not become another route of misuse.

6. Strengthen regulation and accountability of parties: Political parties need stronger oversight on internal functioning, financial reporting, and accountability, so that transparency reforms are enforceable and meaningful.

7. Lower entry barriers and protect electoral competition: A political finance framework must reduce disparities in access to resources, diversify funding sources, and enable candidates without financial strength to contest meaningfully, or citizens will continue to bear the hidden costs of money-driven democracy.

Conclusion

Political funding in India shows deep distortions driven by **corporate dominance, high concentration through trusts, opaque donor-party links, quid pro quo risks, and unlimited party spending**. Past experience shows bans without alternatives can worsen corruption. A credible path needs **full transparency, expenditure control, stronger party regulation, diversified funding, and conditional public support** to protect democratic competition and integrity.

Question for practice

Discuss how corporate dominance and weak transparency mechanisms have created major concerns and distortions in political funding in India.

Source: [Indian Express](#)

Health care does not need the PPP route

UPSC Syllabus Topic: GS Paper 3 -Issues relating to development and management of Social Sector/Services relating to Health.

Introduction

India's healthcare system works through a mixed public-private model, where the public sector anchors universal access and the private sector dominates specialised services. Despite higher government spending and a fall in out-of-pocket expenditure, deep structural gaps remain in infrastructure, workforce distribution, and regional equity. In this context, healthcare PPPs—especially in medical education and district hospitals—are projected as solutions, even as they raise serious concerns about public control, affordability, and long-term health system strength.

Current status of Healthcare in India

- India's healthcare **runs as a mixed system**: a public network that anchors universal access, and a private network that delivers a large share of secondary-tertiary care.

- The **public system** is organised as a **three-tier structure**—**primary care** (PHCs/Health & Wellness-type services for first contact), **secondary care** (community/ district-level hospitals for referrals and basic specialties), and **tertiary care** (medical colleges and large government hospitals in major cities).
- The **private sector** is more concentrated in metros and Tier-I/II cities, and dominates many specialty services.
- Within this mix, **healthcare PPPs** are used to **fill capacity and service gaps**—for example, **outsourcing diagnostics/NCD services within district hospitals**, running specific units on concession/contract, and partnering for facility upgrading and management using model/guide documents.

Data and facts

- The **demand for Indian healthcare professionals** is expected to **double nationally and globally by 2030**.
- **By 2025, India will require three million additional hospital beds** to achieve the target of three beds per 1,000 people, along with 1.54 million doctors and 2.4 million nurses to address the growing healthcare demand.
- India's **public expenditure on healthcare is expected to be 1.9% of GDP in FY26**, compared to **2.5% in FY25**, as per the Economic Survey 2024-25.
- **Government share:** The **share of government spending in total health expenditure increased from 29% in FY15 to about 48% in FY22**.
- **Out-of-pocket expenditure:** **Out-of-pocket spending declined to about 39–40% of total health expenditure in FY22**.
- **Doctor–population ratio:** The **doctor–population ratio is estimated at roughly 1:800**, which meets WHO norms in aggregate but masks large rural–urban disparities.
- **PPP presence:** **Public–Private Partnerships have become integral to service delivery**, particularly in **dialysis, diagnostics, and insurance-based hospital care under PM-JAY**, where private hospitals deliver publicly financed services.

NITI Aayog Guidelines on Healthcare PPP Model in India

- The private establishment will construct the medical college on the site given by the government.
- The site will be given for lease to the private establishment for 99 years at payment of a subsidised lease of 8% of the circle rate (guidance value) of the land.
- The medical college will be owned by the private establishment.
- The government district hospital is handed over to the private establishment for 60 years (which may extend).
- The private establishment will have all the rights to operate and maintain the hospital.

- The private hospital is expected to develop the district hospital further, for which grant funds will be provided by the government.

Arguments in favour of the Healthcare PPP Model in India

- 1. Capacity Expansion:** PPP enables **rapid creation of hospitals, medical colleges, and diagnostic centres** without overburdening public finances. *Example:* PPP medical colleges in **Andhra Pradesh** expanded seat capacity faster than purely public routes.
- 2. Resource Mobilisation:** Private investment supplements limited public health budgets, especially for capital-intensive infrastructure. *Example:* Use of long-term institutional finance via NABARD for health infrastructure.
- 3. Efficiency Gains:** Private partners bring **managerial efficiency, cost control, and timely project execution**, reducing delays common in public works. *Example:* PPP-mode diagnostic services in district hospitals.
- 4. Technology Access:** PPP facilitates access to **advanced medical technology and digital systems** otherwise unaffordable for states. *Example:* PPP-run CT/MRI services in government hospitals.
- 5. Human Resources:** Addresses shortage of doctors and specialists through **shared staffing and flexible recruitment**. *Example:* Private faculty support in government medical colleges.
- 6. Quality Improvement:** Performance-linked contracts incentivise **service quality, uptime, and patient satisfaction**. *Example:* Contract-based quality benchmarks in PPP hospitals.
- 7. Risk Sharing:** Construction, operational, and financial risks are **shared**, reducing fiscal stress on states.
- 8. Regional Equity:** PPP helps establish facilities in **underserved districts** where private entry alone is unlikely.

Arguments Against the Healthcare PPP Model

- 1. Risk to Public Assets:** The model often involves handing over public assets, such as district hospitals and land, to private entities for long lease periods (e.g., 33-66 years), effectively resulting in privatization.
- 2. Profit Motive vs. Welfare:** Critics argue that the fundamental difference in motive—the state's goal of public welfare versus the private entity's need for profit—leads to a conflict of interest that ultimately harms public health goals.
- 3. Inaccessibility and Cost:** There are concerns that PPP models lead to a two-tiered system of "paid" and "free" beds, potentially reducing the number of beds available to the public and increasing out-of-pocket costs for the majority of the population.
- 4. Lack of Enforcement Capacity:** The argument posits that many states lack the institutional capacity for robust contract enforcement, which, as past examples in Karnataka and Andhra Pradesh show, can lead to failed agreements, poor management, and a lack of accountability.
- 5. Prioritizing Commercial Interests:** Instead of addressing gaps in the public health system, such models may prioritize high-profit services, unnecessary diagnostics, and higher out-of-pocket expenditures for patients.

Way Forward

1. **Strengthen primary care first:** Invest in comprehensive primary healthcare, as evidence shows nearly **30% of hospitalisations can be avoided** through effective first-contact care.
2. **Retain public control over district hospitals:** District hospitals should remain public to ensure integrated referral pathways across all three tiers.
3. **Reform medical education financing:** Expand subsidised seats and invest in faculty to build a public-oriented health workforce, especially for rural areas.
4. **Address human resource gaps:** Target specialist shortages through direct public recruitment and incentives, rather than relying on commercial education models.
5. **Limit PPPs to short-term, service-specific roles:** Any private participation should be tightly regulated, time-bound, and focused on non-core services.
6. **Improve state capacity and regulation:** Strengthen contract enforcement, monitoring, and health regulation before considering asset-heavy PPP models.

Conclusion

India's healthcare challenge is not only about expanding infrastructure but about ensuring equity, quality, and system integration. While PPPs promise speed and capital, they risk weakening public control and fragmenting care delivery. A stronger, publicly funded, and well-regulated health system remains the most reliable path to affordable and inclusive healthcare.

Question for practice

Examine how the Public-Private Partnership (PPP) model in healthcare affects public control, equity, and long-term health system strengthening in India.

Source: [The Hindu](#)

RBI's new guidelines may slow expansion of urban cooperative banks

UPSC Syllabus Topic: GS Paper 3 -Economy

Introduction

RBI's new guidelines may slow expansion of urban cooperative banks by linking growth directly to deposit size, capital strength, governance quality, and compliance capacity. The revised framework introduces deposit-based regulatory tiers, higher capital needs, and stricter oversight. While the aim is to protect depositors after recent bank failures, the rules change how urban cooperative banks plan expansion, manage costs, and retain their cooperative character.

What are Urban Cooperative Banks?

Urban Cooperative Banks (**UCBs**) are financial institutions operating in urban and semi-urban areas that are owned by their members. They operate on cooperative principles of mutual help and democratic decision making.

Regulation: UCBs function under a dual regulatory framework: the **Reserve Bank of India (RBI)** regulates their **banking functions** (licensing, capital adequacy, etc.) under the **Banking Regulation Act, 1949**, while the **administrative aspects** (registration, management, etc.) are governed by the **Registrar of Cooperative Societies (RCS) of the state or central government**.

Umbrella Organisation: The **National Urban Co-operative Finance and Development Corporation (NUCFDC)** has been established as an umbrella organization to provide liquidity support and capacity building to member UCBs.

RBI's Revised Regulatory Framework for UCBs

1. Deposit-linked four-tier structure: The revised framework classifies UCBs into four tiers based on deposit size.

Tier-I includes unit banks and UCBs with deposits up to ₹100 crore.

Tier-II covers deposits between ₹100 crore and ₹1,000 crore.

Tier-III includes banks with deposits from ₹1,000 crore to ₹10,000 crore.

Tier-IV applies to banks above ₹10,000 crore.

2. Automatic movement to higher regulatory tiers: When a UCB crosses a deposit threshold, it is immediately placed in the next tier. This movement is not optional and brings tougher regulatory standards.

3. Tighter conditions for scheduled status: For inclusion in the Second Schedule of the RBI Act, it requires :

- Meeting the **Tier-III minimum deposit threshold for two consecutive years**
- Maintaining **CRAR at least 3 percentage points above** the minimum requirement
- Having **no major regulatory or supervisory concerns**

What are the major concerns related to this revision?

1. Deposit growth becoming a disincentive: As deposits rise, banks face stricter norms, higher capital needs, and stronger governance expectations. This creates a natural break on growth, as expansion increases regulatory pressure.

2. Capital as a major bottleneck: UCBs depend mainly on member contributions for capital. Unlike commercial banks, they cannot easily raise market capital, making higher CRAR norms difficult to meet.

3. Rising compliance costs: Officials estimate that compliance costs may rise by over 20 per cent. For many banks, this reduces funds available for lending and branch expansion.

4. Technology and risk management burden: Expansion now requires strong core banking systems, cybersecurity frameworks, and advanced reporting tools. The cost of upgrading technology and compliance systems puts pressure on balance sheets. Many small and mid-sized UCBs lack resources for such upgrades.

5. Limited relief from the glide path: The two-year transition period for moving into higher tiers offers little comfort. Aligning capital, systems, and processes within this period while running daily operations is difficult.

6. Governance expectations and legacy structures: Growing banks must show professional management and clean supervisory records. Traditional cooperative governance models may struggle to adjust quickly.

7. Loss of state-level control: The revised framework allows RBI to override state registrars. States such as Maharashtra, Gujarat, and Kerala see this as erosion of their constitutional role over cooperatives.

8. Weakening of member democracy: RBI can supersede elected boards and approve mergers without member consent. This reduces democratic participation and weakens trust among cooperative members.

9. One-size-fits-all regulation: Uniform rules apply to both large and small UCBs. Smaller banks struggle to survive norms designed for much larger institutions.

10. Slower innovation and local response: Branch expansion, new products, and operational changes require regulatory approval. This delays decisions and reduces responsiveness to local credit needs.

Way forward

1. Balance RBI control with state role (Hybrid model): A hybrid model can be used where the RBI ensures financial standards, while states keep a strong role in governance and day-to-day management. This helps protect financial stability without weakening the cooperative character.

2. Lighter rules for small community UCBs: Small, community-based UCBs can be given exemptions or lighter rules, especially when they do not deal with complex or risky products. This can reduce the burden of “one size fits all” compliance on weaker banks.

3. Consultative and data-driven reforms: Reforms should be based on data and should include voices from the grassroots level. They should also recognise the unique role of UCBs in financial inclusion and local development.

Conclusion

RBI's revised framework strengthens depositor safety but restricts expansion of urban cooperative banks. Deposit-linked tiers, higher capital needs, and rising compliance costs discourage growth and weaken cooperative autonomy. A calibrated approach is required that ensures financial stability while preserving state roles, member control, and the local development function of urban cooperative banks.

Question for practice

Examine how the Reserve Bank of India's revised regulatory framework may slow the expansion of urban cooperative banks while aiming to strengthen depositor protection.

Source: [Business Standard](#)

Decoding air pollution concerns in Delhi-NCR

Source: The post “Decoding air pollution concerns in Delhi-NCR” has been created, based on “Decoding air pollution concerns in Delhi-NCR” published in “The Hindu” on 27th December 2025.

UPSC Syllabus: GS Paper-3- Environment

Context: Delhi–NCR has been facing severe air pollution, particularly due to high concentrations of PM2.5 and toxic gases such as nitrogen oxides, benzene, and carbon monoxide. Although scientific evidence shows that vehicular emissions are the dominant source, the responsibility for deteriorating air quality is frequently placed on stubble-burning farmers in neighbouring States. This situation raises serious concerns regarding the correct application of the Polluter Pays Principle in India.

Polluter Pays Principle (PPP): Meaning and Legal Position

1. The Polluter Pays Principle states that any person or entity that causes environmental pollution must bear the cost of preventing, controlling, and remedying the damage caused.
2. The Supreme Court of India recognised the PPP as part of Indian environmental law in *Vellore Citizens Welfare Forum vs Union of India* (1996).
3. This judicial recognition later led to statutory incorporation of the principle under the National Green Tribunal Act, 2010.
4. The primary objective of PPP is to internalise environmental costs and ensure accountability of polluters.

Difficulty in Applying PPP to Delhi–NCR Air Pollution

1. Air pollution in Delhi–NCR arises from multiple sources such as vehicles, industries, construction activities, waste burning, and seasonal agricultural burning.
2. The presence of both point sources and non-point sources makes precise identification and quantification of individual liability extremely complex.
3. Seasonal stubble burning contributes only partially to pollution levels and cannot be treated as the sole or dominant cause.
4. Moreover, air pollution in the region has a transboundary character, extending beyond State boundaries, which limits the effectiveness of PPP in isolation.

Judicial and Comparative Perspectives on Proportionality

1. The *Standley* case decided by the European Court of Justice in 1999 introduced the principle of proportionality in the application of PPP.
2. The Court held that farmers could not be held liable for nitrate pollution when significant pollution originated from industrial sources.
3. This judgment implies that liability under PPP must correspond to the actual contribution of each polluter.
4. Applying this reasoning to India, stubble-burning farmers cannot be held responsible for pollutants predominantly generated by vehicles and industries.

Transboundary Nature of Air Pollution

1. The Trail Smelter case (1941) established that a State can be held responsible for pollution causing damage beyond its territorial boundaries.
2. Scientific studies, including research published by Q. Zhang et al. in *Nature* (2017), confirm that PM2.5 pollution has regional and global health impacts.
3. International agreements such as the Convention on Long-Range Transboundary Air Pollution (1979) and the Gothenburg Protocol (2012) recognise PM2.5 as a long-distance pollutant.
4. These developments clearly show that air pollution is not merely a local issue but a regional and global challenge.

Shift from Polluter Pays to Government-Pays Principle in India

1. Indian courts have faced difficulties in determining the precise valuation and quantification of environmental damage caused by pollution.
2. In cases such as *Indian Council for Enviro-Legal Action* and *S. Jagannath vs Union of India*, the Supreme Court focused more on compensating victims and restoring the environment.
3. This approach aligns more closely with corrective justice rather than strict application of the Polluter Pays Principle.
4. As a result, the financial burden of pollution control and remediation increasingly falls on the government.

Role of the State and Administrative Limitations

1. India has enacted comprehensive environmental legislation such as the Water Act, 1974, the Air Act, 1981, and the Environment Protection Act, 1986.
2. Constitutional provisions under Articles 48A and 51A(g) impose duties on the State and citizens to protect the environment.
3. However, environmental authorities suffer from weak enforcement, administrative inefficiencies, and limited capacity.
4. These failures further justify judicial intervention and increased government responsibility.

Activist Judiciary and Welfarist Approach

1. The Indian judiciary has adopted an increasingly activist role in environmental protection.
2. Courts often impose the primary responsibility for monitoring and controlling air pollution on governments.
3. This approach is based on welfarist considerations, as most victims of air pollution lack the resources to sue polluters individually.
4. However, this model weakens deterrence and fails to fully internalise the costs of pollution prevention.

Way Forward

1. A scientific source-apportionment mechanism should be institutionalised to ensure proportionate application of the Polluter Pays Principle.
2. Inter-State and regional cooperation must be strengthened to address the transboundary nature of air pollution.
3. Regulatory bodies should be empowered with better capacity, autonomy, and enforcement powers.
4. The approach should shift from a government-pays model to a shared-responsibility framework involving polluters, the State, and citizens.

5. Market-based instruments and stricter compliance mechanisms should be used to internalise pollution costs.
6. Farmers should be supported through incentives and technology rather than punitive measures.
7. Long-term solutions such as clean mobility, public transport expansion, and citizen environmental responsibility must be prioritised.

Conclusion: In India, the Polluter Pays Principle has effectively transformed into a government-pays principle. While this ensures immediate relief to citizens, it dilutes accountability and places a disproportionate burden on public resources. Sustainable air pollution control in Delhi–NCR requires proportional liability, regional cooperation, effective enforcement, and greater emphasis on individual environmental duties.

Question: Examine the challenges in applying the Polluter Pays Principle to air pollution in Delhi–NCR and suggest measures to make it more effective

India may soon get 4 new regional airlines, but their success isn't guaranteed

Source: The post “India may soon get 4 new regional airlines, but their success isn't guaranteed” has been created, based on “India may soon get 4 new regional airlines, but their success isn't guaranteed” published in “Indian Express” on 27th December 2025.

UPSC Syllabus: GS Paper-3- Economy

Context: The Ministry of Civil Aviation (MoCA) has recently issued No Objection Certificates (NOCs) to **Al Hind Air** and **FlyExpress**, allowing them to enter the Indian aviation market. **Air Kerala** and **Shankh Air** already have NOCs but are yet to receive **Air Operator Certificates (AOCs)**, which are required to commence operations. The government aims to increase domestic connectivity, particularly in regional routes, as India is among the fastest-growing aviation markets in the world.

Current Market Scenario

1. The Indian aviation sector is dominated by **IndiGo** and the **Air India group**, which together control over **90% of the domestic market share**.
2. The regional airline segment has historically witnessed a **high failure rate**, with several airlines such as Paramount Airways, Air Pegasus, TruJet, Zoom Air, Air Carnival, Air Costa, Air Mantra, Air Odisha, and Fly Big failing to sustain operations.
3. Only a few regional airlines, including **Star Air**, **Fly91**, and the government-owned **Alliance Air**, have managed to maintain stable and viable operations.

Challenges for Regional Airlines

1. **Financial Constraints**
 - a. Regional airlines face **high operational costs**, most of which are dollar-denominated, making profitability difficult.
 - b. The segment has **low profit margins** and limited access to finance, increasing the risk of operational instability.
 - c. Smaller carriers often lack the **financial strength** to absorb external shocks, unlike larger airlines with deep pockets.
2. **Market Limitations:**

- a. Smaller airports often witness **inconsistent passenger demand** due to high seasonality and limited business or leisure travel.
 - b. The majority of passenger traffic is concentrated at **major airports**, leaving smaller airlines with a relatively smaller market share.
3. **Competition and Alternative Transport**
 - a. Distances typically served by regional airlines have **viable alternative transport options** such as trains and roadways, which reduces the potential passenger base.
 - b. Regional airlines often struggle to generate **ancillary revenue** from sources like cargo, which larger airlines use to improve profitability.
4. **Operational Challenges**
 - a. Regional airlines commonly operate smaller aircraft, such as **turboprops**, which may limit operational scalability.
 - b. Compliance with regulatory requirements, including **AOCs and aircraft induction**, can delay the commencement of operations.
 - c. Maintaining operational efficiency and stability in a price-sensitive market remains a significant challenge for new entrants.

Opportunities for Regional Airlines

1. Regional airlines can focus on **underserved areas and tier-2/tier-3 cities** where travel demand exists but is neglected by major carriers.
2. Adopting **lean and cost-efficient operations** can help mitigate financial pressures and improve sustainability.
3. Securing **strong financial backing** is critical to absorb market volatility and ensure long-term viability.
4. Creating a **regional niche presence** rather than directly competing with dominant carriers can enhance chances of success.

Way Forward

1. The government can provide **financial incentives and subsidies** for regional airlines to improve viability.
2. Encouraging **public-private partnerships** can help strengthen regional connectivity and operational efficiency.
3. Development of **regional airport infrastructure** is necessary to ensure smoother operations and higher passenger throughput.
4. Airlines should leverage **digital technologies** for ticketing, marketing, and operational efficiency to reduce costs.
5. Strategic **alliances with major carriers** can provide feeder traffic and improve financial sustainability for regional airlines.

Conclusion: The entry of **AI Hind Air, FlyExpress, Air Kerala, and Shankh Air** may improve regional connectivity and provide more options for passengers. However, due to financial, operational, and market challenges, the **success of these airlines is not guaranteed**. Only airlines that combine **strategic planning, financial resilience, operational efficiency, and government support** are likely to survive and thrive in India's competitive aviation market.

Question: Examine the reasons behind the high failure rate of regional airlines in India and suggest measures for their success

A grand vision and the great Indian research deficit

Source: The post “A grand vision and the great Indian research deficit” has been created, based on “A grand vision and the great Indian research deficit” published in “The Hindu” on 29th December 2025.

UPSC Syllabus: GS Paper-3- Science and technology

Context: India aspires to emerge as a global economic and technological power, but this ambition is constrained by a persistent and systemic deficit in research and development (R&D). Despite possessing vast human capital, India has not been able to translate this advantage into innovation leadership due to chronic underinvestment and structural weaknesses.

Magnitude of the R&D Deficit

1. India accounts for nearly 17.5% of the world's population, yet it contributes only about 3% of global research output, highlighting inefficient utilisation of its demographic dividend.
2. India ranked sixth globally in patent filings in 2023, but its share constituted only 1.8% of total global patent applications, indicating limited innovation depth.
3. India ranks 47th in resident patent applications per million people, which reflects low domestic innovation intensity.
4. India's gross expenditure on R&D has stagnated at 0.6–0.7% of GDP, which is significantly lower than that of major innovation-driven economies such as China, the United States, and Israel.
5. The fact that a single multinational corporation like Huawei spends more on R&D than India's total national outlay underscores India's strategic underinvestment in frontier technologies.

Structural Weaknesses in India's R&D Ecosystem

1. Dominance of Government Funding: Government institutions contribute nearly two-thirds of India's total R&D expenditure, whereas globally, the private sector is the primary driver of innovation. This overdependence on public funding limits efficiency, scalability, and market-oriented research outcomes.

2. Weak Private Sector Participation: Indian industry has largely focused on incremental innovation and technology imports rather than disruptive and indigenous research. Risk aversion, short-term profit orientation, and limited deep-tech venture funding discourage long-term R&D investments.

3. Academia-Industry Disconnect: Indian universities primarily function as teaching institutions with limited engagement in applied and commercial research. Weak technology transfer mechanisms and minimal industry-funded research prevent laboratory innovations from reaching the marketplace.

4. Brain Drain and Talent Retention Issues: India produces a large number of engineers and doctoral graduates, but many of the most talented researchers migrate abroad in search of better funding, infrastructure, and career opportunities. The domestic research environment struggles to attract and retain world-class researchers due to inadequate facilities and lower compensation levels.

5. Bureaucratic and Institutional Constraints: Lengthy approval processes and fragmented funding mechanisms delay the implementation of long-term research projects. Unpredictable fund disbursement and excessive compliance requirements further reduce research efficiency.

Implications of the R&D Deficit

1. India remains technologically dependent in critical sectors such as semiconductors, defence, pharmaceuticals, and clean energy.
2. Limited innovation capacity constrains India's ability to move up global value chains and achieve sustained economic competitiveness.
3. Weak indigenous R&D undermines strategic autonomy and national security in an era of technology-driven geopolitics.

Way Forward

1. India must increase its R&D expenditure to at least 2% of GDP within the next five to seven years to build a sustainable innovation ecosystem.
2. The private sector's share in R&D funding must be raised to at least 50% through tax incentives, grants, and risk-sharing mechanisms.
3. India should adopt a mission-mode approach by focusing on strategic sectors such as semiconductors, artificial intelligence, quantum computing, biotechnology, and green energy.
4. The ₹1 lakh crore Research, Development and Innovation Fund must be efficiently deployed with transparent governance and outcome-based financing.
5. Universities must be transformed into research-intensive institutions through enhanced PhD funding, global faculty recruitment, and world-class research infrastructure.
6. Structured mechanisms such as industry-sponsored research chairs, joint incubation centres, and collaborative doctoral programmes should be institutionalised.
7. India must simplify patent procedures, strengthen enforcement, and create financial incentives for the commercialisation of intellectual property.
8. Talent retention should be improved through globally competitive fellowships, returnee scientist programmes, and flexible hiring policies.

Conclusion: India possesses the intellectual resources and ambition required to become a global innovation leader. However, without decisive financial commitment, institutional reform, and a cultural shift towards risk-taking and long-term research, the R&D deficit will continue to undermine national goals. Sustained political will and mission-driven investment are essential for realising the vision of *Viksit Bharat* by 2047.

Question: India's ambition to become a global power is constrained by a weak research and development (R&D) ecosystem. Discuss the key reasons for India's R&D deficit and suggest measures to strengthen innovation and research capacity in the country.

Gaps in regulating digital campaigns

Source: The post "Gaps in regulating digital campaigns" has been created, based on "Gaps in regulating digital campaigns" published in "The Hindu" on 29th December 2025.

UPSC Syllabus: GS Paper-2- Governance

Context: The nature of election campaigning in India has undergone a significant transformation with the growing dominance of digital platforms. While political persuasion is increasingly mediated by third-party actors such as influencers and campaign agencies, election regulations continue to focus narrowly on political parties and candidates, creating serious gaps in accountability.

Key Concerns with Existing Election Rules

1. **Limited Regulatory Scope:** Current Election Commission (EC) guidelines primarily regulate the expenditure and advertisements of political parties and candidates, even though a large share of digital campaigning is carried out by third-party actors operating outside formal oversight.
2. **Rise of Shadow Campaigns:** Evidence from the Bihar Assembly election shows that third-party campaigners not only outspent official parties but also achieved greater reach and efficiency in influencing voters through digital advertisements.
3. **Opaque Campaign Financing:** Third-party entities have been found to sponsor advertisements on official party pages, yet such expenditures are often not reflected in party accounts, leading to under-reporting of actual campaign spending.
4. **Accountability and Legal Gaps:** This practice weakens the enforcement of the Representation of the People Act, 1951, and contradicts Supreme Court rulings that prohibit indirect political advertising by unauthorised entities.
5. **Inadequate Timing of Regulation:** Election regulations are largely activated only during the immediate pre-poll period, whereas digital campaigns influence voters continuously over long durations before polling day.

Implications of Shadow Campaigns in Elections

1. **Erosion of Electoral Transparency:** When third-party actors finance and run political advertisements without mandatory disclosure, the true scale and source of campaign funding remain hidden, weakening transparency in the electoral process.
2. **Uneven Electoral Playing Field:** Third-party campaigners, operating outside expenditure limits applicable to parties and candidates, can disproportionately amplify certain political narratives, thereby distorting electoral competition.
3. **Weakening of Regulatory Authority:** The inability of the Election Commission to effectively monitor and regulate indirect digital campaigning reduces the credibility and enforceability of election laws.
4. **Risk to Democratic Accountability:** Opaque funding and influence mechanisms allow private interests to shape voter behaviour without being answerable to voters or regulatory institutions, undermining democratic accountability.
5. **Decline in Public Trust:** Persistent gaps between electoral rules and campaign practices can lead to voter cynicism and declining faith in the fairness of elections.

Way Forward

1. **Expanding the Definition of Campaign Stakeholders:** Election laws must formally recognise third-party digital campaigners, influencers, and political consultancies as electoral actors subject to regulation.
2. **Comprehensive Disclosure Norms:** Political parties should be legally mandated to disclose not only their direct campaign expenditure but also all spending incurred by third parties on their behalf, ensuring full financial transparency.

3. **Platform-Level Accountability:** Social media platforms should be required to share real-time advertising data with the Election Commission to enable effective monitoring and enforcement.
4. **Strengthening Expenditure Oversight:** Clear expenditure ceilings and audit mechanisms should be introduced for third-party political advertising to prevent circumvention of existing limits.
5. **Reforming the Temporal Framework:** Election regulations should apply throughout the campaign period, rather than being confined to the immediate pre-poll window, to address long-term digital influence.

Conclusion: The rise of digital and third-party campaigning has outpaced India's party-centric election regulations, creating gaps in transparency and accountability. If these shadow campaigns remain unregulated, they risk undermining electoral fairness and public trust. Updating electoral laws to reflect the realities of digital influence is essential to protect the integrity of India's democratic process.

Question: Discuss the key challenges posed by shadow digital campaigns to electoral transparency and fairness in India. Suggest measures needed to strengthen election regulation in the digital age.

Celebrating 25th Anniversary: Pradhan Mantri Gram Sadak Yojana (PMGSY)

Source: The post "Celebrating 25th Anniversary: Pradhan Mantri Gram Sadak Yojana (PMGSY)" has been created, based on "Celebrating 25th Anniversary: Pradhan Mantri Gram Sadak Yojana (PMGSY)" published in "PIB" on 30th December 2025.

UPSC Syllabus: GS Paper-3- Indian Economy

Context: The **Pradhan Mantri Gram Sadak Yojana (PMGSY)** was launched on **25 December 2000** with the objective of providing all-weather road connectivity to rural habitations that were previously unconnected. This initiative aimed to integrate villages with markets, schools, and healthcare facilities. The programme plays a pivotal role in promoting **inclusive rural development** by improving access to social services, employment opportunities, and agricultural markets.

Progress and Achievements

1. Since inception, PMGSY has sanctioned **8,25,114 km** of rural roads and completed **7,87,520 km**, achieving nearly **95% physical progress**, demonstrating the programme's extensive reach.
2. In **FY 2025-26**, the programme received an allocation of **Rs 19,000 crore**, reflecting continued government emphasis on strengthening rural infrastructure.
3. The programme has significantly improved **rural mobility**, facilitated access to **markets and healthcare**, and enabled socio-economic growth.

Phased Implementation

1. **Phase I (2000):** Focused on connecting **1,63,339 unconnected habitations** to all-weather roads, linking villages with economic, educational, and health centres.
2. **Phase II (2013):** Strengthened and upgraded the existing road network, prioritising economically important routes to **improve transportation efficiency** and boost rural economic activity.
3. **RCPLWEA (2016):** Targeted 44 Left Wing Extremism-affected districts to improve security mobility for forces while enhancing access to education, markets, and health facilities for rural populations.

4. **Phase III (2019):** Focused on upgrading **through routes and major rural links** to improve connectivity with Gramin Agricultural Markets, higher secondary schools, and healthcare institutions.
5. **Phase IV (2024–29):** Plans to construct **62,500 km of roads** to connect **25,000 unconnected habitations** in special category, tribal, and Himalayan regions, with an outlay of **Rs 70,125 crore**, ensuring last-mile connectivity.

Technology and Quality Monitoring

1. The **Online Management, Monitoring, and Accounting System (OMMAS)** enables real-time monitoring of physical and financial progress, ensuring accountability.
2. The **e-MARG platform** ensures systematic maintenance of roads during the Defect Liability Period (DLP) and links contractor payments to road performance.
3. **GPS-enabled vehicle tracking systems** monitor machinery and construction activities, improving adherence to quality standards.
4. A **three-tier quality monitoring system** involving executing agencies, State Quality Monitors, and National Quality Monitors ensures long-term durability of rural roads.

Innovation and Environmental Sustainability

1. PMGSY promotes the use of **eco-friendly materials** like waste plastic, fly ash, slag, geosynthetics, and bio-bitumen to reduce environmental impact.
2. Construction techniques such as **cold mix technology** and **Full Depth Reclamation** enhance road durability and climate resilience.
3. As of 2025, **over 1.24 lakh km of roads** have been constructed using sustainable and innovative methods.

Socio-Economic Impact

1. PMGSY has improved **market access** for farmers, reduced travel time, and strengthened agricultural price realisation.
2. The programme has expanded **non-farm employment opportunities**, improved access to **education and healthcare**, and promoted overall rural economic growth.
3. It has significantly contributed to **poverty reduction**, inclusive development, and socio-economic transformation in rural areas.

Challenges

1. **Delays in land acquisition and forest clearances** continue to affect project implementation.
2. Maintaining **road quality in hilly terrains and high rainfall areas** remains a challenge.
3. Local capacity constraints hinder **timely execution and maintenance** of projects.
4. **Climate change and extreme weather events** threaten the durability of rural roads.

Way Forward

1. Institutional capacity at **state and local levels** should be strengthened to ensure efficient project execution and maintenance.
2. Roads should be built using **climate-resilient designs** and region-specific construction technologies.
3. **Community participation** in road maintenance should be encouraged to improve sustainability.

4. PMGSY should be integrated with **rural livelihood, agriculture, and logistics programmes** to maximize socio-economic benefits.
5. Continuous **innovation, monitoring, and financial support** will ensure universal, durable, and sustainable rural connectivity.

Conclusion: PMGSY has transformed rural connectivity over 25 years and played a central role in improving **market access, education, healthcare, and livelihoods**. Addressing implementation challenges and adopting **sustainable, technology-driven approaches** will ensure that PMGSY continues to promote **inclusive and climate-resilient rural development**.

Question: Evaluate the impact of the Pradhan Mantri Gram Sadak Yojana (PMGSY) on rural development. Discuss its key features, use of technology, and challenges in implementation.

Source - [PIB](#)

India-New Zealand Free Trade Agreement (FTA) 2025

Source: The post “India-New Zealand Free Trade Agreement’ has been created, based on “What is the India-New Zealand Free Trade Agreement? | Explained” published in “The Hindu” on 30th December 2025.

UPSC Syllabus: GS Paper-2- International Relations- Bilateral and Multilateral Agreements

Context: The India-New Zealand Free Trade Agreement was concluded in **December 2025**, after being announced in March 2025. The FTA was completed in a record **nine months**, making it one of India’s fastest negotiated trade deals. Currently, bilateral trade between India and New Zealand stands at **\$1.3 billion**, and the agreement aims to **double this figure in five years**.

Key Provisions:

1. **Market Access for India:** India will receive **zero-duty access for all exports** to New Zealand.
2. **Sectoral Benefits:** Labour-intensive sectors such as **textiles, leather and footwear, gems and jewellery, engineering goods, and processed foods** will gain from enhanced market access.
3. **MSME and Employment Support:** The agreement will promote **MSME growth and create employment opportunities** in India.
4. **Services and Skill Mobility:** New Zealand will allow trade in **Ayurveda, yoga, and traditional medicine services** and facilitate **skilled Indian workers, students, and professionals** to live and work there, including extended post-study work visas and work permits of up to 20 hours per week while studying.
5. **FDI Commitment:** New Zealand has committed to **investing \$20 billion in India by 2030**, targeting 118 sectors, with **clawback mechanisms** if the investment targets are not met.

Tariff Concessions:

1. India will relax tariffs on **95% of imports from New Zealand**, with **57% of these products becoming duty-free from day one**.
2. India has kept **sensitive sectors outside the agreement**, including **dairy, milk, cheese, butter, yogurt, onions, sugar, edible oils, spices, and rubber**, to protect domestic farmers and industries.

3. New Zealand will assist in improving the **productivity and quality of Indian fruit growers**, especially for exotic fruits like **kiwifruit and apples**, through **technical support, capacity building, and supply chain improvements**.

Strategic Importance:

1. The FTA enhances India's **global economic footprint** and provides integration into **global value chains**.
2. It serves as a **gateway to high-income markets in Oceania and the Pacific Islands**, with New Zealand's per capita income at **\$49,380**.
3. The agreement strengthens **soft power diplomacy**, with the Indian diaspora constituting **5% of New Zealand's population**.
4. India's FTAs aim to **diversify trade partners** beyond traditional markets like the U.S., EU, and China and align with **Make in India, services, digital trade, and investment policies**.

Criticisms and Challenges:

1. In New Zealand, the FTA has faced criticism for **excluding dairy and agriculture**, which are the country's largest industries. The Foreign Minister has stated that the deal is **"neither free nor fair"**, and opposition is expected in Parliament in 2026.
2. In India, FTAs are sometimes criticized for **widening trade deficits and creating asymmetric gains**, as imports often grow faster than exports. The success of this agreement will depend on the effective **implementation of safeguards and promotion of sensitive sectors**.

Way Forward:

1. India needs to invest in **domestic competitiveness, quality standards, research and development, rules of origin, and anti-dumping measures**.
2. Strengthening MSMEs and sensitive sectors is essential to **benefit fully from the FTA**.
3. The agreement sets a framework for **long-term economic cooperation, investment, and strategic partnership** beyond mere tariff reductions.

Conclusion: The India-New Zealand FTA represents a **historic milestone** in India's trade diplomacy, balancing **market access, investment, and skill mobility** while protecting sensitive sectors. Its successful implementation will enhance India's **global economic presence, support labour-intensive sectors, and strengthen strategic partnerships**, providing a **blueprint for future trade agreements**.

Question: Examine the key features, benefits, and challenges of the India-New Zealand Free Trade Agreement (2025).

Source - [The Hindu](#)

Invalidate all forms of unilateral talaq

UPSC Syllabus Topic: GS Paper 2- Issues related to Constitution, GS 1- Issues Related to Women.

Introduction

Invalidating all forms of unilateral talaq raises a core question about **fairness, equality, and consent** in Muslim marriage and divorce. **Recent judicial concern** shows that practices allowing a husband to end marriage alone, even through agents, break the idea of marriage as an **equal bond**. The issue is not faith versus law. It is about restoring the **Koranic process**, protecting **women's dignity**, and aligning personal law with **constitutional equality and natural justice**.

Nature of Marriage in Islam

- 1. Marriage as a contract between equals:** Islam treats marriage as a **firm but dissoluble contract between two equal adults**. It is not a sacrament that places the husband above the wife. This equality rules out any right of one spouse to end the marriage alone.
- 2. Meaning of the Koranic terms:** The Koran uses **uqdatan-nikah** as the bond of marriage and **meesaaqan ghaleean** as a solemn covenant. These terms show **consent, knowledge, and free will of both spouses**, similar to a modern prenuptial contract.
- 3. Rejection of unilateral authority:** Because marriage is based on equality, the husband cannot act as **judge in his own dispute**. Unilateral divorce violates the principle of **natural justice**, where no one decides a matter that affects only their own interest.

Koranic Framework for Divorce

- 1. Emphasis on reconciliation:** The Koran allows divorce only after **sincere efforts to save the marriage**. It treats divorce as a **last step**, not a quick personal choice of one spouse.
- 2. Four mandatory steps before talaq:** First comes **private advice and dialogue** to resolve the issue. Second is **temporary separation** to cool tensions. Third is **clear communication** about the seriousness of the dispute and the harm of continued conflict.
- 3. Role of family arbitration:** If problems continue, the matter must go before **two arbiters from both families**. This step brings **community oversight** and balances power between spouses.
- 4. Limited and phased talaq:** Only after all four steps fail can the **first talaq** be given. During **iddah**, which usually lasts **three menstrual cycles**, no more than **two talaqs** are allowed.
- 5. Final talaq with safeguards:** If reconciliation fails after iddah, a **final talaq** may end the marriage completely. Even then, the Koran allows **reunion** if the final talaq is not pronounced, and any final separation must be **open, witnessed, and fair**.

Extra-Koranic Talaq Practices

- 1. Absence of Koranic support:** Practices like **talaq-e-bid'a, talaq-e-hasan, talaq-e-ahsan, and talaq-e-tafweed** have **no basis in the Koran or the Prophet's example**. They grew from later juristic opinions.
- 2. Patriarchal interpretation:** These practices reflect a mindset that **denied women legal personhood and autonomy**. They allowed men to dominate marriage decisions without equal responsibility.

3. **Talaq-e-hasan and agency:** Talaq-e-hasan permits divorce through **repeated pronouncements** and even through an agent under **tawkeel**. This idea of agency in divorce has **no Koranic backing** and reduces women to **passive recipients**.

4. **Social harm of unilateral divorce:** Such practices allow marriage to end **without reconciliation, notice, or fairness**. They create **fear, insecurity, and sudden loss of status** for women.

Constitutional and Gender Justice Implications

1. **Judicial concern over arbitrariness:** The Supreme Court questioned talaq-e-hasan after seeing **divorce notices sent by advocates** without the husband's own act. The Court asked whether a **civilized society** can allow such casual dissolution of marriage.

2. **Violation of equality and dignity:** Unilateral talaq breaks **Article 14** by allowing **arbitrary action by one spouse**. It also harms **women's dignity** and denies them **equal voice** in marital decisions.

3. **Triple talaq judgment of 2017:** In **August 2017**, the Supreme Court set aside **instant triple talaq** as unconstitutional. The Court held that it was **manifestly arbitrary** and allowed marriage to end without reconciliation.

4. **Legislative action to give effect:** The **Muslim Women (Protection of Rights on Marriage) Ordinance, 2018** started on **19 September 2018**, followed by further ordinances, and then the **Act of 2019** with **retrospective effect** from **19 September 2018**.

5. **Core protections and reported impact:** The **2019 Act** makes instant triple talaq **void and illegal**, provides **punishment up to three years with fine**, and gives the woman **custody and subsistence allowance**.

6. **Harmony between Islam and the Constitution:** Striking down unilateral talaq supports both **constitutional morality** and **Islamic principles**. The Koranic process itself rejects **gender discrimination** and demands fairness.

Conclusion

The Koran treats marriage as an **equal contract** and divorce as a **staged process** that prioritises repair, arbitration, iddah, and witnesses. **Talaq-e-hasan and other male-only methods** allow arbitrary endings, even through agents. Striking down all unilateral talaq and keeping only the **Koranic, gender-neutral procedure** would protect **dignity, equality, and fair process** for spouses in a fair society.

Question for practice:

Examine how unilateral talaq practices conflict with the Koranic framework of marriage and divorce, and how constitutional and institutional responses in India have addressed these conflicts.

Source: [The Hindu](#)

Quick delivery apps are taking a toll on gig workers

UPSC Syllabus : GS Paper 3 – Indian Economy – Issues related to growth and employment

Introduction

Quick delivery apps are taking a toll on gig workers because the **10-minute promise** turns time into the main product and pushes risk onto workers. In India's megacities, this model scales fast due to **low labour costs, high unemployment, and an abundant supply of young workers**. The outcome is instant convenience for consumers, but rising safety, wage, and dignity costs for riders and dark-store pickers.

How the 10-Minute Delivery Model Works

- 1. Speed-first promise:** Platforms sell groceries, meals, and daily essentials through a strict ten-minute delivery commitment, so speed becomes the core competition.
- 2. Dark stores and last-mile sprint:** Orders are picked quickly in dark stores and then handed to riders, so the final stretch becomes a race against the timer.
- 3. Risk shifts to workers:** Unlike planned logistics where risk is spread across inventory planning and scheduling, this model concentrates pressure on the rider and the picker.
- 4. Algorithm decides work:** Opaque ratings, automated penalties, and unpredictable task allocation control the workday, so workers have less control over pace and income.
- 5. Targets enforce discipline:** Missing performance targets can lead to workers being sent home **without pay**, often with no explanation or grievance option.
- 6. Long hours to survive:** To chase bonuses and maintain ratings, riders can face extreme shifts, with reported workdays stretching up to **16 hours**.

Major Concerns Related to the 10-Minute Delivery Model

- 1. Unsafe delivery conditions:** Short delivery timelines force riders to rush. This increases accidents, injuries, and unsafe driving practices.
- 2. Excessive working hours:** To earn enough, riders often work very long days. Some shifts extend up to sixteen hours.
- 3. Low and unstable earnings:** Workers earn per order with small bonuses linked to ratings. These earnings are often insufficient in large cities.
- 4. Wage penalties without explanation:** There are reports of workers being sent home without pay for missing targets. Clear reasons are rarely provided.
- 5. Absence of grievance mechanisms:** Workers lack proper systems to challenge penalties or decisions. Most actions are final and automated.
- 6. Arbitrary account deactivations:** Apps can block worker IDs without notice. This instantly cuts income and creates fear among workers.
- 7. Poor conditions at dark stores:** Basic facilities like drinking water, rest areas, and toilets are often missing. Workers spend long hours without support.

Gaps in Legal and Institutional Protection

- **Partial recognition under labour codes:** New labour codes recognise gig and platform workers. However, they do not address speed-based delivery pressure.
- **Lack of social security coverage:** Many workers lack health insurance, accident coverage, and pension benefits. Support remains voluntary, not guaranteed.
- **Weak bargaining power:** Independent contractor status limits collective bargaining. Workers negotiate individually against large platforms.

Workers' Protests and Collective Response

1. **Nationwide offline call:** Gig delivery workers plan to go offline on **New Year's Eve (31 December)** to protest working conditions across major platforms.
2. **Earlier walkout impact:** A similar Christmas Day strike caused delivery delays of **50%–60%** in several locations, showing how dependent cities are on gig labour.
3. **Scale and organisers:** Around **40,000** delivery workers are estimated to have joined the Christmas Day strike, organised by **Telangana Gig and Platform Workers' Union (TGPWU)** and the **Indian Federation of App-Based Transport Workers (IFAT)**.

What Should Be Done?

1. **Drop ultra-short timelines:** Remove the 10-minute promise so that delivery is planned around safety rather than fear of penalties.
2. **Set minimum guaranteed pay:** Ensure a basic wage floor so workers are not forced into risky speed just to earn enough orders.
3. **Provide insurance and medical cover:** Make accident insurance and medical coverage standard, because the model creates higher physical risk.
4. **Stop arbitrary deactivations:** Require clear rules and due process before ID blocking, since access to the app is the worker's livelihood.
5. **Build real grievance redressal:** Put transparent, responsive grievance systems in place so workers can challenge penalties and unfair treatment.
6. **Regulate hours and breaks:** Enforce regulated work hours and mandatory breaks so the system does not normalise exhaustion.
7. **Match recognition with protection:** Labour code recognition should translate into protections that directly address speed-driven risk and harsh app control.

Conclusion

The 10-minute delivery model turns urgency into a business plan and shifts danger onto riders and pickers. It also weakens planning and promotes instant buying habits. Home delivery is useful, but extreme speed is not necessary. Without accountability, the cost spreads to society. Safer timelines, minimum wages, insurance, regulated hours, and transparent grievance systems must come first.

Question for practice:

Discuss how the 10-minute delivery model shifts risk onto gig workers and why workers are demanding changes in pay, safety, and grievance systems.

Source: [Businessline](#)

A multipolar world with bipolar characteristics

Source: The post “A multipolar world with bipolar characteristics” has been created, based on “A multipolar world with bipolar characteristics” published in “The Hindu” on 31st December 2025.

UPSC Syllabus: GS Paper-3- International Relations

Context: The post-Cold War unipolar world, dominated by the United States, is transitioning to a **multipolar system**. China and Russia have emerged as major powers, reducing U.S. exclusivity in shaping global geopolitics. The emerging world order is **fluid and competitive**, displaying multipolar characteristics with distinct **bipolar features** due to U.S.-China rivalry.

U.S. Strategic Reorientation:

1. The United States has increased military presence in the **Caribbean**, deploying aircraft carriers, submarines, and tens of thousands of troops to pressure Venezuela.
2. The 2025 **National Security Strategy (NSS)** identifies Latin America and the Caribbean as a strategic priority, reviving the **Monroe Doctrine** to limit Chinese influence.
3. Simultaneously, the U.S. is **reducing its security commitments in Europe**, asking allies to take greater responsibility for regional defence.
4. These actions indicate the U.S. is **consolidating influence in its immediate neighbourhood** while preparing for **long-term competition with China**.

The Three Great Powers:

1. **United States:** It continues to be the **pre-eminent military and economic power** globally but faces challenges from the rise of China and assertive actions by Russia. It prioritises **regional primacy** in the Western Hemisphere while engaging in strategic competition with China.
2. **China:** The world's **second-largest economy**, growing faster than the U.S. and converting economic power into **military capability**, including the largest navy by number of ships. It seeks **regional dominance in East and Southeast Asia** and aims to establish a **China-centric global order**.
3. **Russia:** It is **economically weaker** than the U.S. and China but retains **nuclear weapons, vast territory, and abundant energy resources**. It seeks to **reassert influence in its traditional sphere**, and its partnership with China balances global power dynamics. Also, it functions as a **swing power**, mediating between U.S. and China while pursuing its own strategic goals.

Global Power Dynamics:

1. The world is **multipolar**, with no single authority controlling international affairs.
2. Unlike previous eras, this multipolarity is **fluid**, as China lacks satellite states, the U.S. re-evaluates alliances, and Russia navigates its strategic independence.
3. Divergent objectives of the three great powers create **uncertainty and competitive tensions** in global politics.
4. **Bipolar Characteristics within Multipolarity:**
 - a. The **U.S.-China rivalry** introduces bipolar features reminiscent of historical contests such as Britain versus Germany in 19th-century Europe.

- b. Russia's role as a **swing power** further accentuates the bipolar tendencies within the multipolar system.

Challenges in the Emerging Order:

1. **Risk of great power conflicts** due to overlapping spheres of influence and strategic competition.
2. **Instability in alliances**, as middle powers like India, Japan, Brazil, and Germany must hedge their positions.
3. **Erosion of global governance structures**, as consensus on international rules is difficult with competing interests.
4. **Regional conflicts and proxy wars** may intensify as great powers exert influence in different regions.
5. **Economic vulnerabilities**, as trade and investment flows are affected by geopolitical competition.

Way Forward:

1. Middle powers must adopt **strategic autonomy** to safeguard national interests and avoid overdependence on any single power.
2. Strengthening **multilateral institutions** like the UN, G20, and regional forums can help manage conflicts and promote cooperation.
3. Diplomacy should focus on **balancing great powers**, encouraging dialogue between the U.S., China, and Russia to reduce tensions.
4. Regional security frameworks should be **modernised and inclusive**, incorporating emerging powers to ensure stability.
5. Promoting **economic interdependence and trade cooperation** can help mitigate the risks of confrontation.

Conclusion: The unipolar world has ended, but U.S. dominance persists alongside **rising Chinese power and assertive Russia**. The emerging order is **multipolar but exhibits bipolar features**, primarily due to U.S.-China competition and Russia's swing role. The new global environment requires **strategic autonomy, multilateralism, and balanced diplomacy** to navigate challenges and maintain stability.

Question: Examine the transition from a unipolar to a multipolar world with bipolar features. Discuss the roles of the U.S., China, and Russia, and the challenges and way forward for middle powers like India.

How India's oil basket has changed over the years

Source: The post "**How India's oil basket has changed over the years**" has been created, based on "**How India's oil basket has changed over the years**" published in "**The Hindu**" on 31st December 2025.

UPSC Syllabus: GS Paper-3- International Relations

Context: India, the **third-largest oil consumer globally**, has historically relied on **geopolitical navigation and economics** to secure its energy needs. Over the decades, India's crude oil imports have **shifted from heavy dependence on West Asia** to a **diversified global basket**, with **Russia emerging as a major supplier** in recent years. The changes reflect India's efforts to balance **energy security, economic viability, and geopolitical considerations**.

Early Dependence on West Asia:

1. Before 2005, **over 70% of India's crude oil** came from West Asian countries, primarily **Saudi Arabia, Iraq, Iran, Kuwait, and UAE**.
2. Even in 2011-12, more than **60% of crude oil imports** came from seven West Asian nations, while **African countries** like Nigeria and Angola contributed around 20%.
3. This heavy reliance made India **vulnerable to regional geopolitical tensions**, sanctions, and supply disruptions.

Impact of Iran Sanctions:

1. In 2010-11, **UN and U.S. sanctions on Iran** restricted its oil exports, reducing India's imports from Iran from **11.3% to under 6%** by 2013-14.
2. Sanctions were lifted in 2016, temporarily increasing India's imports from Iran to **12.7%**.
3. Renewed U.S. sanctions in 2017 forced India to **diversify further**, boosting imports from the **UAE and the U.S.** and sharply reducing Iranian purchases by **91.8% in 2019-20**.

Gradual Diversification (2005–2015):

1. India began sourcing oil from **Africa (Nigeria, Angola) and Venezuela** to reduce dependence on West Asia.
2. By 2025, India's imports were **40–45% from the Middle East, 8–10% from Africa, and 10–12% from the Americas**, showing **increased diversification**.
3. Diversification helped India **mitigate geopolitical risks**, maintain economic efficiency, and ensure stable refinery operations.

Emergence of Russia as a Major Supplier:

1. Following **Russia's sanctions from the EU and U.S. after the Ukraine crisis in 2022**, India continued to purchase Russian oil due to **discounted prices and compatibility with refineries**.
2. Russia's share in India's crude oil basket rose from **less than 2% in 2021-22** to **21.6% in 2022-23**, further increasing to **35.9% in 2023-24** and **35.8% in 2024-25**.
3. Russian crude, especially Urals, declined in price from **\$79.41 per barrel in April 2022** to **\$66.49 per barrel in March 2025**, enhancing its economic attractiveness.
4. Currently, Russia accounts for **about one-third of India's total crude imports**, while Iraq, Saudi Arabia, and UAE maintain marginal declines in their share.

Challenges in India's Oil Basket:

1. Reducing dependence on Russia is **difficult, costly, and risky** due to:
 - a. Need to **rapidly scale imports from multiple suppliers** at higher costs.
 - b. Potential **compression of refinery margins** and **increase in retail fuel prices**, causing inflation and political backlash.
 - c. Pressure on **domestic operating budgets and credit lines of refiners**.
2. Heavy reliance on a single supplier or region **exposes India to geopolitical and market vulnerabilities**.

Way Forward:

1. India should **continue diversifying its crude oil sources**, including Africa, the Americas, and emerging suppliers, to reduce over-dependence on any single country.

2. **Strategic petroleum reserves** should be strengthened to buffer against global supply shocks.
3. Investments in **refinery upgrades** can enhance the ability to process a **wider variety of crude types**, ensuring flexibility in sourcing.
4. India should expand **long-term supply contracts** to ensure price stability and predictability.
5. Accelerating the transition to **renewable energy and alternative fuels** can gradually reduce import dependence and enhance energy security.
6. Strengthening **geopolitical and diplomatic engagement** with oil-exporting countries can secure stable, diversified supplies without compromising economic viability.

Conclusion: India's crude oil basket has evolved from **over-reliance on West Asia** to a **more balanced, diversified portfolio** including Russia, Africa, and the Americas. While Russia currently plays a **strategic role**, diversification remains key to **ensuring energy security, economic efficiency, and geopolitical stability**. Combining **supplier diversification, strategic reserves, refinery adaptability, and renewable energy transition** will help India navigate future energy challenges effectively.

Question: Examine the changes in India's crude oil import basket over the years. Discuss the challenges and suggest the way forward to ensure energy security.