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THE HINDU ANALYSIS

Current Affairs & Editorial

8 July 2026

PRELIMS · MAINS · EDITORIALS · PRACTICE MCQs

COMPILED BY

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THE HINDU · 8 JULY 2026

HOW TO USE THIS BOOKLET

- Each topic opens with a **Why in News** strip, followed by **Key Takeaways** and a cream **Prelims Pointers / Concept Bank** box.
- Original newspaper clippings, maps, charts and tables are preserved **as-is** for source familiarity.
- The booklet closes with **10 practice MCQs** (with answer keys) and a **model essay** with structured pointers.

1 Modi in Indonesia: Two-State Solution, BrahMos Deal & Sabang Port

GS 2 PG 1

WHY IN NEWS

During his three-nation tour, PM Modi (in Jakarta) reiterated support for a

TWO-STATE SOLUTION

to the Israel-Palestine conflict, and India and Indonesia signed

14 AGREEMENTS

including landmark defence deals.

Modi bats for 2-state solution to iron out Israel-Palestine issue

Kallol Bhattacherjee
Saurabh Trivedi
NEW DELHI

Highlighting the role of dialogue and diplomacy in the "period of global turbulence", Prime Minister Narendra Modi on Tuesday reiterated the importance of the two-state solution to end the Israel-Palestine conflict.

"In this period of global turbulence, India believes that the role of dialogue and diplomacy has become more important than ever before. On the issue of Palestine, we continue to support a two-state solution and the pursuit of lasting peace," Mr. Modi said in Jakarta, Indonesia, the first leg of his three-nation tour. Mr. Modi also focused on commonalities between India and Indonesia in dealing with globally-important issues and said that the two countries are going to deepen cooperation on such areas.

A joint statement issued at the end of the official dialogue between Mr. Modi and Indonesia's President Prabowo Subianto said the leaders expressed "deep concern" over the war in West Asia and "its global effects".

Mr. Modi and Mr. Subianto also presided over the signing of 14 agreements and memoranda of understanding (MoUs), including ones that will allow India to deliver the BrahMos supersonic cruise missile system and Astra Mk-I beyond-visual-range air-to-air missiles to Indonesia.

Prime Minister Narendra Modi with Indonesian President Subianto on Tuesday. PTI

CONTINUED ON » PAGE 12

PM Narendra Modi with Indonesian President Prabowo Subianto · The Hindu / PTI

KEY TAKEAWAYS

- In a "period of global turbulence", Modi stressed the role of **dialogue and diplomacy**; on Palestine, India continues to support a **two-state solution** and the pursuit of lasting peace.
- India and Indonesia will sign deals allowing India to deliver the **BrahMos supersonic cruise missile** system and **Astra Mk-1 BVR air-to-air missiles** to Indonesia.
- Indonesia conferred on Modi its highest civilian honour, the **'Bintang Adipurna'** — making him the **second Indian PM** to receive it (Nehru received it posthumously on 12 Dec 1995).

KEY TAKEAWAYS

- Joint statement welcomed the **MoU signed on 17 June 2026** (the U.S.-Iran agreement to end the West Asia war), stressing **transit passage through the Strait of Hormuz** as per international law.
- Indonesian President welcomed India's interest in partnering on the development of **Sabang Port** (Sumatra), strategically located near the mouth of the Malacca Strait.

Israel-Palestine: West Bank & Gaza (post-1967)

Sabang Port, 6° & 10° Channels near A&N Islands

Indonesia & the wider Indo-Pacific region · Encyclopaedia Britannica

PRELIMS POINTERS / CONCEPT BANK

- **Sabang Port:** northern tip of Sumatra; commands the western entrance to the **Strait of Malacca** — a critical Indian Ocean chokepoint.
- **Six-Degree Channel** separates Great Nicobar (Indira Point, India's southernmost point) from Indonesia's Aceh; **Ten-Degree Channel** separates Andaman from Nicobar.
- **BrahMos:** India-Russia joint venture; ~290 km range, Mach ~2.8. **Astra Mk-1:** indigenous BVR air-to-air missile.

2 E20 Petrol Roll-out & the 'Silent Compulsion' Plea

GS 3 PG 12

WHY IN NEWS

A petition in the **SUPREME COURT** alleges a "silent compulsion" in the E20 petrol roll-out, seeking full disclosure on chemical composition and safeguards for **LEGACY (OLDER) VEHICLES**.


Plea claims 'silent compulsion' in E20 petrol roll-out

The Hindu Bureau
NEW DELHI

Right to know the composition, quality, and compatibility effects of a product a constitutional requirement: petition

A petition has been filed in the Supreme Court claiming an element of "silent compulsion" in the E20 petrol roll-out, while seeking full disclosure on chemical composition and safeguards that may be in place in the case of legacy vehicles.

The petition, filed by Supreme Court advocate and petitioner-in-person Narendra Kumar Goswami, besides invoking the fundamental freedoms of equal treatment by the law, and the right to earn a livelihood and lead a dignified life, raised Article 300A (right to property) and the Consumer Protection Act of 2019 to contend that the right to know the composition, quality, standard, and compatibility consequences of a product was not a "decorative consumer slogan but a constitutional requirement when the state itself creates a nationwide compulsory market".

Mr. Goswami said ethanol was not an inert additive. "Ethanol is hygroscopic, may affect certain fuel-system materials, has lower energy density than petrol, and may have implications for fuel efficiency, engine performance, maintenance, warranty and long-term vehicle health," the petitioner contended.

The Bureau of Indian Standards (BIS) had issued a separate E20 specification and the Ministry of Road Transport and Highways had created a staggered compatibility schedule, showing that E20 compatibility was "not universal but vehicle-specific", the lawyer said.

"The petition does not seek to roll back India's ethanol-blending policy. The contention in the petition is that a welfare policy cannot be implemented by keeping citizens in the dark about what they are buying, whether their vehicles can safely use it, and whether they have any meaningful alternative," Mr. Goswami said.

The petition has sought the constitution of an independent expert committee to examine "real-world E20 compatibility".

'Plea claims silent compulsion in E20 petrol roll-out'

Ethanol Generation	Feedstock	Characteristics
First Generation (1G)	Edible biomass (Sugarcane, Corn, Wheat)	Competes with food security; technologically mature but ecologically taxing
Second Generation (2G)	Non-edible biomass (Agri-residue, Paddy Stubble, Bamboo)	Helps address crop burning (Punjab/Haryana); complex and costly conversion
Third Generation (3G)	Algae-based	High yield; no need for arable land or freshwater; still in R&D stage in India
Fourth Generation (4G)	Genetically modified crops/organisms	Designed for higher carbon capture; largely theoretical at present

Generations of ethanol — feedstock & characteristics

KEY TAKEAWAYS

- Petition invokes **right to equal treatment**, right to livelihood & dignity, **Article 300A** (right to property) and the **Consumer Protection Act, 2019**.
- It does **not** seek to roll back ethanol-blending policy — it argues a welfare policy cannot keep citizens in the dark about what they buy and whether their vehicle can safely use it.
- BIS issued a separate E20 specification; MoRTH created a staggered schedule — showing E20 compatibility is **"not universal but vehicle-specific"**.

CONCEPT BANK · ETHANOL BLENDED PETROL (EBP)

- **Ethanol:** a biofuel from fermentation of sugars; in India from **sugarcane molasses**, increasingly maize, surplus rice & damaged foodgrains.
- **E10 / E20:** 10% / 20% ethanol in petrol; E20 needs compatible engines & may slightly cut fuel efficiency.
- **EBP Programme:** under National Biofuel Policy 2018; run by Ministry of Petroleum & Natural Gas. India hit **E20 in 2025** — five years ahead of the 2030 target.
- From **April 2026**, all petrol sold must be E20 with min. **RON 95**. Global cues: **Brazil** (>80% flex-fuel cars); **Japan** (phased E10).

3 HC Upholds Uniform Legal Marriage Age for All Religions

GS 2 PG 12

WHY IN NEWS

The **ALLAHABAD HIGH COURT** held that the minimum marriage age under the **PROHIBITION OF CHILD MARRIAGE ACT (PCMA), 2006** applies to **ALL CITIZENS IRRESPECTIVE OF RELIGION** — Muslim personal law recognising puberty cannot override central law.

HC upholds uniform legal marriage age for all religions

Ishita Mishra
NEW DELHI

The Allahabad High Court has held that the minimum age of marriage prescribed under the Prohibition of Child Marriage Act (PCMA), 2006, applies to all citizens irrespective of religion, observing that the Muslim personal law principle recognising puberty as the age of marriage cannot override the provisions of the Central law.

The observations were made in a judgment pronounced on July 1 by a Division Bench of Justice J.J. Munir and Justice Achal Sachdev while hearing a writ petition seeking to quash an FIR registered against 19 people in connection with the alleged attempt to solemnise the marriage of a 16-year-old girl in Bulandshahr district of Uttar Pradesh in February.

The petitioners argued that under the Muslim personal law, a girl who has attained puberty is competent to marry, and that the PCMA does not override the Shariat. They also relied on provisions of the Indian Majority Act, 1875, and the Muslim Personal Law (Shariat) Application Act, 1937.

The Bench acknowledged that High Courts across the country have taken divergent views on whether marriages involving Muslim minors are governed by Muslim personal law or by the PCMA, and the Protection of Children from Sexual Offences (POCSO) Act, 2012. However, it agreed with the reasoning adopted by the Kerala High Court in *Moidutty Musliyar v. Sub Inspector, Vadakkencherry Police Station*, which held that personal law cannot override the statutory prohibition on child marriage or dilute the operation of the POCSO Act.

"The age of marriage, in our considered opinion, for every citizen of the country, irrespective of religion, is that which is spelt out by the PCMA," the court said. It added that permitting the marriage of a person below 18 years would be inconsistent with the POCSO Act, which criminalises sexual relations with a child.

'HC upholds uniform legal marriage age for all religions' · The Hindu

KEY TAKEAWAYS

- Judgment (1 July) by a Division Bench of Justices **J.J. Munir** and **Achal Sachdev**, quashing an FIR against 19 people over an attempt to marry a 16-year-old girl in Bulandshahr (UP).
- Petitioners relied on the **Muslim Personal Law (Shariat) Application Act, 1937** and the **Indian Majority Act, 1875**, arguing a girl attaining puberty is competent to marry.
- Court agreed with the Kerala HC (*Moidutty Musliyar*): personal law cannot override the statutory bar on child marriage or dilute the **POCSO Act**.
- Marriage below 18 is **inconsistent with POCSO Act, 2012**, which criminalises sexual relations with a child.

PRELIMS POINTERS

- **PCMA, 2006:** min. age — 21 (male), 18 (female); child marriage voidable at the option of a party who was a minor.
- **POCSO Act, 2012:** gender-neutral law protecting children (<18) from sexual offences.
- HCs have taken **divergent views** on whether marriages of Muslim minors are governed by personal law or PCMA/POCSO — issue may reach the Supreme Court.

4 School Dropout Rate Falls Across Key Stages: UDISE+ 2025-26

GS 2 PG 14

WHY IN NEWS

The Union Education Ministry released the

UDISE+ REPORT FOR 2025-26

, showing a downward trend in dropouts, stronger learner progression, better school infrastructure and a rising share of women teachers.

School dropout rate falls across key stages: report

More schools get Internet; learner progression across stages grows stronger; teacher strength up by 8.3% compared with 2022-23; 55% women teachers bring 'gender balance' in sector, says govt.

The Hindu Bureau
NEW DELHI

The Union Education Ministry on Tuesday released the comprehensive report on the Unified District Information System for Education Plus (UDISE+) for the academic year 2025-26, which reflected a downward trend in dropouts.

The preparatory level (Classes 3 to 5) dropout rate fell from 2.3% (2024-25) to 1.8% this year. More notably, secondary level (Classes 9 to 12) dropouts dipped from 8.2% to 7.0%. Dropout rate tracks the rate at which students quit school. "The consistent decrease across all levels suggests that schools are becoming more supportive and responsive to students' needs," the Ministry said.

Women now form the majority of the nation's teaching force, accounting for 54.9% of total teachers, up from 54.2% in 2024-25. The government said this "marks a positive shift towards gender balance in the education sector".

Enrolment of girls across the country has seen a marginal increase to 48.4%, from 48.3% last year.

Enrolment of girls across the country grew marginally to 48.4% from 48.3% last year. S. S. KUMAR

The Gross Enrolment Level Ratio at the secondary level surged to 71.7% from last year's 68.5%

Student retention at the middle level (Classes 6 to 8) climbed to 83.7% (from 82.8%), while secondary level retention increased to 51.9%, up from 47.2% last year. Student retention is an educational metric that measures the percentage of students who continue their education at the same school or within the school system from one academic year to the next.

The Gross Enrolment Level Ratio (GER) at the secondary level surged to 71.7% from last year's 68.5%. GER is a statistical measure used in education to determine the percentage of students enrolled in a specific level of education (such as primary, middle, or secondary school), regardless of their age, relative to the total population of official school-age children for that same level.

Learner progression across transitional stages grew stronger, the report noted. Notably, the transition from middle to secondary school jumped from 86.6% to 88.3%.

Also, the total number of teachers in India has risen by 8.3% compared with 2022-23. Additionally, the Ministry's strategic rationalisation of teacher placement has resulted in a 3% reduction in single-teacher schools and a 29% drop in schools reporting zero enrolment, the Ministry said.

One of the most notable improvements is the increase in the number of schools with computer access, increasing from 64.7% in 2024-25 to 69.9% in 2025-26. Access to Internet facilities in schools has seen a considerable increase in the academic year 2025-26. The percentage of schools with internet connectivity increased from 63.5% in 2024-25 to 67.4% in 2025-26.

The report said that 95% of schools are powered with electricity, 98.5% have girls' toilets, and 97.2% have boys' toilets - ensuring dignity and hygiene for all students.

Girls' enrolment rose marginally to 48.4% (from 48.3%) · The Hindu / S.S. Kumar

KEY TAKEAWAYS

- **Dropout rate:** preparatory (Cl. 3-5) fell 2.3% → **1.8%**; secondary (Cl. 9-12) dipped 8.2% → **7.0%**.
- **Retention:** middle level 82.8% → **83.7%**; secondary 47.2% → **51.9%**.
- **GER (secondary)** surged 68.5% → **71.7%**; middle-to-secondary transition rose 86.6% → **88.3%**.
- **Teachers:** women now **54.9%** of the teaching force (up from 54.2%); total teachers up **8.3%** over 2022-23; single-teacher schools down 3%, zero-enrolment schools down 29%.

PRELIMS POINTERS · KEY DEFINITIONS

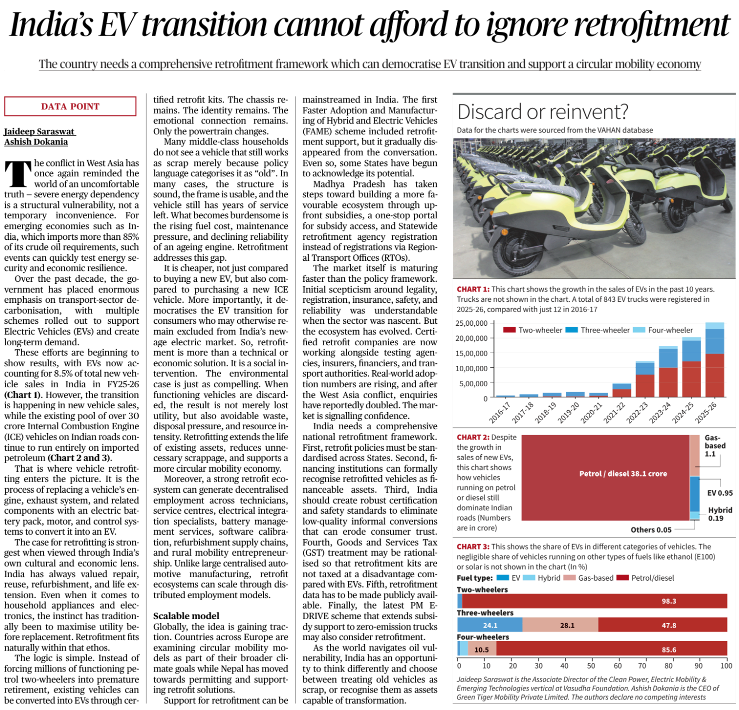
- **UDISE+:** Unified District Information System for Education Plus — largest school database in India.
- **GER:** % enrolled at a level regardless of age, relative to the official school-age population for that level.
- **Infrastructure:** computer access 64.7% → **69.9%**; internet 63.5% → **67.4%**; 95% schools electrified; 98.5% have girls' toilets, 97.2% boys' toilets.

5 India's EV Transition Cannot Afford to Ignore Retrofitment

GS 3 PG 9

WHY IN NEWS

An editorial argues India needs a comprehensive **RETROFITMENT FRAMEWORK** — converting existing ICE vehicles into EVs — to democratise the EV transition and support a **CIRCULAR MOBILITY ECONOMY**.



India's EV transition cannot afford to ignore retrofitment

The country needs a comprehensive retrofitment framework which can democratise EV transition and support a circular mobility economy

DATA POINT

Jaideep Saraswat
Ashish Dokania

The conflict in West Asia has once again reminded the world of an uncomfortable truth – severe energy dependency is a structural vulnerability, not a temporary inconvenience. For emerging economies such as India, which imports more than 85% of its crude oil requirements, such events can quickly test energy security and economic resilience.

Over the past decade, the government has placed enormous emphasis on transport-sector decarbonisation, with multiple schemes rolled out to support Electric Vehicles (EVs) and create long-term demand.

These efforts are beginning to show results, with EVs now accounting for 8.5% of total new vehicle sales in India in FY25-26 **(Chart 1)**. However, the transition is happening in new vehicle sales, while the existing pool of over 30 crore Internal Combustion Engine (ICE) vehicles on Indian roads continue to run entirely on imported petroleum **(Chart 2 and 3)**.

That is where vehicle retrofitting enters the picture. It is the process of replacing a vehicle's engine, exhaust system, and related components with an electric battery pack, motor, and control systems to convert it into an EV.

The case for retrofitting is strongest when viewed through India's own cultural and economic lens. India has always valued repair, reuse, refurbishment, and life extension. Even when it comes to household appliances and electronics, the instinct has traditionally been to maximise utility before replacement. Retrofitment fits naturally within that ethos.

The logic is simple. Instead of forcing millions of functioning petrol two-wheelers into premature retirement, existing vehicles can be converted into EVs through certified retrofit kits. The chassis remains. The identity remains. The emotional connection remains. Only the powertrain changes.

Many middle-class households do not see a vehicle that still works as scrap merely because policy language categorises it as "old". In many cases, the structure is sound, the frame is usable, and the vehicle still has years of service left. What becomes burdensome is the rising fuel cost, maintenance pressure, and declining reliability of an ageing engine. Retrofitment addresses this gap.

It is cheaper, not just compared to buying a new EV, but also compared to purchasing a new ICE vehicle. More importantly, it democratises the EV transition for consumers who may otherwise remain excluded from India's new-age electric market. So, retrofitment is more than a technical or economic solution. It is a social intervention. The environmental case is just as compelling. When functioning vehicles are discarded, the result is not merely lost utility, but also avoidable waste, disposal pressure, and resource intensity. Retrofitting extends the life of existing assets, reduces unnecessary scrappage, and supports a more circular mobility economy.

Moreover, a strong retrofit ecosystem can generate decentralised employment across technicians, service centres, electrical integration specialists, battery management services, software calibration, refurbishment supply chains, and rural mobility entrepreneurship. Unlike large centralised automotive manufacturing, retrofit ecosystems can scale through distributed employment models.

Scalable model

Globally, the idea is gaining traction. Countries across Europe are examining circular mobility models as part of their broader climate goals while Nepal has moved towards permitting and supporting retrofit solutions.

Support for retrofitment can be mainstreamed in India. The first Faster Adoption and Manufacturing of Hybrid and Electric Vehicles (FAME) scheme included retrofitment support, but it gradually disappeared from the conversation. Even so, some States have begun to acknowledge its potential.

Madhya Pradesh has taken steps toward building a more favourable ecosystem through upfront subsidies, a one-stop portal for subsidy access, and Statewide retrofitment agency registration instead of registrations via Regional Transport Offices (RTOs).

The market itself is maturing faster than the policy framework. Initial scepticism around legality, registration, insurance, safety, and reliability was understandable when the sector was nascent. But the ecosystem has evolved. Certified retrofit companies are now working alongside testing agencies, insurers, financiers, and transport authorities. Real-world adoption numbers are rising, and after the West Asia conflict, enquiries have reportedly doubled. The market is signalling confidence.

India needs a comprehensive national retrofitment framework. First, retrofit policies must be standardised across States. Second, financing institutions can formally recognise retrofitted vehicles as financeable assets. Third, India should create robust certification and safety standards to eliminate low-quality informal conversions that can erode consumer trust. Fourth, Goods and Services Tax (GST) treatment may be rationalised so that retrofitment kits are not taxed at a disadvantage compared with EVs. Fifth, retrofitment data has to be made publicly available. Finally, the latest PM E-DRIVE scheme that extends subsidy support to zero-emission trucks may also consider retrofitment.

As the world navigates oil vulnerability, India has an opportunity to think differently and choose between treating old vehicles as scrap, or recognise them as assets capable of transformation.

Discard or reinvent?

Data for the charts were sourced from the VAHAN database

CHART 1: This chart shows the growth in the sales of EVs in the past 10 years. Trucks are not shown in the chart. A total of 843 EV trucks were registered in 2025-26, compared with just 12 in 2016-17

CHART 2: Despite the growth in sales of new EVs, this chart shows how vehicles running on petrol or diesel still dominate Indian roads (Numbers are in crore)

CHART 3: This shows the share of EVs in different categories of vehicles. The negligible share of vehicles running on other types of fuels like ethanol (E100) or solar is not shown in the chart (In %)

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'Discard or reinvent?' — EV sales growth & fuel-type share (VAHAN data) · The Hindu

KEY TAKEAWAYS

- India imports **>85%** of its crude oil — energy dependency is a structural vulnerability exposed by the West Asia conflict.
- EVs now ~**8.5%** of new vehicle sales (FY25-26), but the existing pool of **30+ crore ICE vehicles** still runs on imported petroleum.
- **Retrofitting:** replacing engine/exhaust with an electric battery, motor & control system — "chassis remains, identity remains, only the powertrain changes."
- It is cheaper than a new EV or new ICE vehicle, extends asset life, cuts scrappage waste, and generates **decentralised employment**. **Madhya Pradesh** leads with subsidies & a one-stop portal.

CONCEPT BANK

- **Circular mobility economy:** maximising reuse, repair & refurbishment over premature scrappage.
- Global cues: European nations examining circular mobility models; **Nepal** supporting retrofit solutions.
- Enablers needed: standardised certification, safety standards, GST rationalisation for retrofit kits, and support via **PM E-DRIVE**.

6 Linking Women's Incomes and Healthcare

GS 3 PG 9

WHY IN NEWS

New research (forthcoming in *Oxford Open Economics*) links India's rising

FEMALE LABOUR FORCE PARTICIPATION

with its

EPIDEMIOLOGICAL SHIFT

to chronic diseases — suggesting employment policy can double as health policy.

Linking women's incomes and healthcare

India is experiencing two revolutions at once. The first is economic. Female labour force participation has risen sharply over the past few years, supported by greater formalisation, digital payments, and government efforts to increase women's participation in the workforce.

The second is epidemiological. India is no longer fighting only infectious diseases. Diabetes, hypertension, cardiovascular disease, obesity and mental health disorders are now becoming defining public health challenges. These chronic conditions already account for most deaths in the country and place increasing pressure on both households and public finances.

Most policy discussions assume that these two are unrelated. However, new research, forthcoming in the *Oxford Open Economics* journal, suggests that they may be deeply connected.

Looking beyond hospitals

India has traditionally measured progress in healthcare through familiar indicators such as more hospitals, more doctors, more insurance coverage, and higher healthcare expenditure. These investments remain indispensable; schemes such as the Ayushman Bharat have expanded financial protection for millions of households, while improvements in primary healthcare infrastructure continue to save lives. But healthcare expenditure is only one way of producing health. Many of the biggest determinants of health lie outside hospitals – better nutrition, healthier lifestyles, timely preventive care, education, sanitation, and informed household decision-making. If households began investing more in these activities, healthcare expenditure may fall, not because health deteriorates, but because health improves.

In the forthcoming research, a natural experiment created by India's 2018 reform of the

Chirantan Chatterjee

Professor of Development Economics, Innovation and Global Health at U-Sussex

Women may be using their additional income to reorganise household priorities in ways that reduce future dependence on healthcare

Employees' Provident Fund was examined. The reform reduced the mandatory provident fund contributions for newly employed women in the formal sector from 12% to 8% during their first three years of employment. In effect, women experienced an unexpected increase in take-home salary without any change in their gross wages. This created an unusually clean opportunity to study how women allocate additional income.

Using nationally representative household panel data, it was observed that female-led households that benefited from the policy reduced overall healthcare expenditure by roughly 11.6%. Spending on medicines and doctors' consultations declined, while expenditure on activities associated with improving health (including nutrition and physical fitness) increased.

The research also analysed electronic medical records from one of India's largest eye hospital systems. Even after accounting for women who were already accessing healthcare, expenditure remained lower among women receiving the income shock.

This does not imply that women value healthcare less. Instead, it suggests that women may be using their additional income to reorganise household priorities in ways that reduce future dependence on healthcare.

Economists have long recognised that it matters who brings in the income. Research by Esther Duflo and Abhijit Banerjee has repeatedly shown that directing resources towards women changes household spending patterns. Transfers to women often generate greater investments in education, nutrition, and children's wellbeing. Banerjee and Niehaus have similarly shown that the identity of the income recipient influences how households allocate resources.

The new findings extend this insight into healthcare. Women appear to think about health over a longer horizon. Rather than waiting until illness occurs, they seem more likely to invest in reducing health risks before they become expensive medical problems. That behavioural shift has important implications for a country where out-of-pocket expenditure still accounts for a substantial share of total healthcare financing.

Why this matters for India

India's demographic dividend depends not only on creating jobs for women but also on ensuring that greater economic participation translates into healthier families. If increasing women's incomes changes household investments in nutrition, preventive care and healthier lifestyles, then employment policy becomes health policy. Policies that improve women's economic agency may generate benefits that extend well beyond labour markets. They may also reduce pressure on India's already stretched healthcare system.

For decades, economists have debated whether healthcare is a necessity or a luxury. Perhaps, a more relevant question is whether households are investing in creating health rather than merely purchasing healthcare. That separation matters because healthcare expenditure is an imperfect measure of health. Lower spending on medicines or consultations is not automatically a sign of neglect. Sometimes it reflects fewer illnesses requiring treatment. Other times it reflects better prevention.

India's development strategy emphasises preventive healthcare and healthier lifestyles. This new evidence suggests another ingredient belongs in that conversation: the economic empowerment of women. When women earn more, they may not simply spend more; they spend differently. And those different decisions could quietly become one of India's most important investments in public health.

'Linking women's incomes and healthcare' · The Hindu

KEY TAKEAWAYS

- **Natural experiment:** India's **2018 EPF reform** cut mandatory PF contribution for newly employed women (formal sector) from **12% to 8%** — a clean rise in take-home pay.
- Female-led households benefiting from the policy reduced **overall healthcare expenditure by ~11.6%**: spending on medicines/consultations fell, while spending on nutrition & fitness rose.
- Lower spending reflects women reorganising priorities toward **preventive health**, not valuing healthcare less.
- Echoes **Duflo & Banerjee**: directing income to women shifts household spending toward education, nutrition & children's wellbeing.

PRELIMS / MAINS LINKAGE

- **Demographic dividend:** depends on healthy, employed women translating economic agency into healthier families.
- **Epidemiological transition:** India's disease burden shifting from communicable to **NCDs** (diabetes, hypertension, CVD, mental health).
- Determinants of health lie largely **outside hospitals** — nutrition, sanitation, preventive care, informed decision-making.

7 ‘Grand Ambitions’: Cooperatives as a Worker-Centric Model

GS 2, 3 PG 8

WHY IN NEWS

India’s **MINISTRY OF COOPERATION** completed **FIVE YEARS ON 6 JULY**; the editorial frames cooperatives as an alternative to hypercompetitive, hyper-scaler-driven capitalism.

Grand ambitions

India’s cooperative sector can serve as a worker-centric model of development

Hypercompetitive business models that dominate the economic lives of people have undesirable social consequences. The cooperative model offers an alternative, albeit with its own imperfections. India’s Ministry of Cooperation, which completed five years on July 6, is a bold experiment in harnessing the potential of this approach. Traditionally confined largely to agriculture, cooperatives now have the opportunity and a requirement to expand into other sectors, particularly services. Cooperatives, by their very character, are relatively small-scale and fragmented; organising them, and connecting them to the broader economy that disproportionately rewards hyper-scalers is a balancing intervention – an economic, political and social imperative. The Ministry aims to transform the cooperative landscape by bringing policy coherence across agriculture, dairy, fisheries, banking, housing, consumer cooperatives, and exports. This requires collaboration with States and national federations, capacity building, wise use of digital technology, and market linkages. Primary Agricultural Credit Societies (PACS) are the foundation of rural cooperatives. Through a reformed legal framework, they have been empowered to undertake over 25 business activities, transforming them into multifaceted institutions delivering many economic services in rural India.

The Ministry has facilitated new national-level multi-State cooperative societies, expanding market access for members and strengthening cooperative value chains from production to global markets. Cooperative enterprises are being encouraged to grow and compete, and a National Cooperation Policy is in the making. But there are challenges amid the opportunities. Corruption and inefficiency eroded the potential of India’s cooperative sector, and the fear of local communities and States losing control of cooperatives to a national-level mechanism needs to be assuaged. The task is in finding the sweet spot of consolidation and decentralisation; localisation and nationalisation; technology and human labour, for boosting the sector. Union Home Minister Amit Shah, who holds the portfolio, is pushing the cooperative sector to expand into production and marketing, beyond agricultural credit and input facilitation, which could help mitigate the sector’s endemic crisis. A well-coordinated, yet federated, cooperative sector can offset the social, environmental and political costs of global capitalism, which is the default model of the economy. Government and business leaders worldwide are viewing cooperatives with renewed interest, as the pitfalls of hypercapitalism become pronounced. India can develop its cooperative sector as a global model.

‘Grand ambitions’ — India’s cooperative sector · The Hindu editorial

KEY TAKEAWAYS

- Traditionally confined to agriculture, cooperatives are now to expand into **services** — dairy, fisheries, banking, housing, consumer cooperatives & exports.
- **PACS** (Primary Agricultural Credit Societies), the foundation of rural cooperatives, empowered to undertake **25+ business activities**.
- Challenges: corruption, inefficiency, and fear of States/local communities losing control to a national mechanism — the task is balancing **consolidation vs decentralisation**.

COOPERATIVE MOVEMENT IN INDIA — MILESTONES

- **1904:** First Cooperative Credit Societies Act (after the 1901 Famine Commission); amended 1912.
- **1915 Maclagan Committee:** reviewed the movement’s financial soundness.
- **1919 Montague-Chelmsford Reforms:** made co-operation a **provincial subject**.
- **97th Amendment (2011):** Art. **19(1)(c)** right to form societies; DPSP Art. **43-B**; new **Part IX-B** (Arts. 243-ZH to 243-ZT).
- **2021:** Union Ministry of Cooperation created (earlier under Agriculture Ministry).

8 ‘Deceptive Dispute’: Courts and Historical ‘Figments’

GS 2 PG 8

WHY IN NEWS

An editorial criticises the revival of a claim that the **TAJ MAHAL** was ‘originally’ a Hindu temple, after the **ALLAHABAD HC** sought responses from the Centre and **ASI** on a survey plea.

Deceptive dispute

Courts should not waste their time in examining figments

In 2015, a civil suit sought to declare the Taj Mahal a Hindu temple. This April, after an Agra trial court refused the petitioners’ request to appoint an Advocate Commissioner to survey the monument, the Allahabad High Court – hearing the petitioners’ challenge – has sought responses from the Centre and the ASI before deciding whether the lower court’s refusal should stand. The legal position aside, the matter is both frivolous and vexatious. The idea today that the Taj Mahal was ‘originally’ a Hindu temple is associated with the late 20th century writings of Purushottam Nagesh Oak. Professional historians and archaeologists have repeatedly rejected his claims because they bank on speculative linguistic arguments and unsupported historical assertions. On the other hand, evidence that Shah Jahan built the Taj Mahal is rooted in contemporary chronicles, administrative records, European travellers’ accounts, architectural histories, and archaeology. No archaeological study has produced evidence of a medieval Hindu temple beneath the Taj. Even though the ASI has previously submitted in affidavits that some rooms are locked because they are structurally vulnerable, supporters of the temple idea have alleged that they conceal Hindu idols. A Bharatiya Janata Party leader also unsuccessfully filed a PIL in 2022 and activists tried to offer ‘gangajal’ in 2024. Given the right historical, political, economic, and social conditions, an idea can persist long after its origins from pseudohistory.

The ongoing case resembles aspects of the Gyanvapi and Mathura disputes, where requests for ostensibly objective surveys were also platforms to advance revisionist political narratives. Courts are empowered to reject pleadings that disclose no sustainable cause of action – even as they are not commissions of historical inquiry and should not treat every speculative historical hypothesis as sufficient grounds for a supervised investigation. Equally, civil procedure should not tolerate re-litigating claims lacking any real evidentiary foundation. All major monuments accumulate materials of additions and alterations over time but heritage scholars draw a line between studying a monument’s evolution and redefining its identity outright. The Taj Mahal became a UNESCO World Heritage Site in 1983. Repeated attempts to redefine its identity can also muddle international perceptions of India’s stewardship of the monument and disrupt the region’s tourism-based economy. The High Court may ultimately agree with the trial court’s order after due examination, but the claim deserves not a breath of air. The petitioners have not advanced any new evidence, even as heritage institutions continue to face sustained legal pressure to manufacture controversies from figments.

‘Deceptive dispute’ — on the Taj Mahal survey plea · The Hindu editorial

KEY TAKEAWAYS

- A 2015 civil suit sought to declare the Taj a Hindu temple; the theory traces to late-20th-century writings of **P.N. Oak**, repeatedly rejected by historians & archaeologists.
- The matter is termed **frivolous and vexatious**; the case resembles the **Gyanvapi** and **Mathura** disputes where ‘objective surveys’ became platforms for revisionist narratives.
- Courts can **reject pleadings disclosing no cause of action**; they are not commissions of historical inquiry and should not treat speculation as grounds for a supervised probe.

PRELIMS POINTERS

- The **Taj Mahal** became a **UNESCO World Heritage Site in 1983**; built by **Shah Jahan**.
- **Places of Worship (Special Provisions) Act, 1991:** freezes the religious character of places of worship as on **15 August 1947** (Ayodhya excepted).
- **ASI:** Archaeological Survey of India, under the Ministry of Culture; custodian of centrally protected monuments.

9 India's Economic Prospects after the West Asian Crisis

GS 3 | PG 8

WHY IN NEWS

By C. Rangarajan & D.K. Srivastava: with the

U.S.-IRAN 14-POINT MOU

reopening the

STRAIT OF HORMUZ

, crude supply should stabilise — India must adjust strategy for 2026-27 and the medium term.

India's economic prospects after the West Asian crisis

The United States and Iran agreed to a 14-point preliminary Memorandum of Understanding (MoU) towards ending the West Asian crisis and reopening the Strait of Hormuz. Although there have been initial hiccups, it is expected that, with the reopening of the Strait, global crude oil supply will stabilise and prices will normalise at a lower level. Following these developments, India should adjust its strategies, keeping in mind both the 2026-27 outlook and medium-term growth prospects.

The West Asian crisis had resulted in a period of relatively higher crude prices. The monthly average price of the Indian crude oil basket was $114.5 per bbl in April 2026. It declined to $106.2 per bbl in May 2026 and further to $86.3 per bbl as of June 24, 2026. For the remaining three quarters of 2026-27, crude oil prices are expected to remain below this level, provided the truce continues.

2026-27 growth prospects

The National Statistical Office's provisional estimates of GDP growth of 7.7% for 2025-26 confirm India's strong post-COVID-19 pandemic recovery. This was preceded by real GDP growth rates of 7.2% and 7.1%, respectively, in 2023-24 and 2024-25 as per the new GDP series. Real Gross Value Added (GVA) growth was even more impressive at 7.9% in 2025-26, with the manufacturing, trade, transport, and financial and real estate sectors recording growth rates exceeding 10%. With nominal GDP growth at 8.9%, the implicit price deflator-based inflation rate stood at 1.1% in 2025-26.

For 2026-27, growth prospects are likely to be impacted because of the disruptions in crude supply and higher prices affecting the first quarter, and due to a deficiency in rainfall associated with the onset of El Niño. The India Meteorological Department has estimated a 10% shortfall (as compared with the Long Period average). Up to June 24, 2026, the estimated shortfall is nearly 43%.

The combination of El Niño and fertilizer shortages pose a potential risk to India's agricultural output in 2026-27. In particular, in the immediate term, the *kharif* crop is likely to be affected. There may also be an impact on the *rabi* crop which is to follow. Therefore, it is important to build up fertilizer reserves and address issues of potential shortages when it comes to important crops, which may warrant a reconsideration of crop-specific import and export policies. The Reserve Bank of India (RBI) has projected real GDP growth of 6.6% for 2026-27.

C. Rangarajan

Former Chairman, Prime Minister's Economic Advisory Council, and former Governor, Reserve Bank of India

D.K. Srivastava

Former Director, Madras School of Economics

Changing dynamics present opportunities and challenges for the economy

Fiscal prospects, petroleum economy

One important feature of 2026-27 growth is the likelihood of relatively higher nominal GDP growth as compared to 2025-26. This is because the implicit price deflator (IPD), which depends on Wholesale Price Index (WPI) and Consumer Price Index (CPI) inflation, is likely to be higher than the 2025-26 level of 1.1%. The RBI's June 2026 Professional Forecasters' median projections for WPI and CPI inflation for 2026-27 are 8% and 4.9%, respectively. With a resolution of the West Asian crisis, we consider WPI and CPI inflation rates for the full year to be lower at 6% and 4.5%; using weights of 60% and 40%, respectively, we can broadly estimate IPD-based inflation to be 5.4%. Combining this with a real GDP growth of 6.6%, we may have a nominal growth of about 12.4% in 2026-27, higher than the budgeted growth of 10.1%. This would have a positive impact on tax revenues. The Government of India should be able to realise its budgeted estimate of tax revenues absorbing the adverse revenue impact of any excise duty cuts. On the expenditure side, however, subsidies may be higher than budgeted.

The RBI has given a dividend of ₹2.69 lakh crore to the Government. This amount covers a significant portion of the budgeted 'Dividends and profits from RBI and Financial Institutions' in 2026-27 at ₹3.16 lakh crore. Given these developments, we expect the 2026-27 budgeted fiscal deficit at 4.3% of GDP to be either realised or only marginally exceeded.

The evolution of India's petroleum economy has been characterised by certain notable features. First, India's dependence on imported crude oil has increased to more than 90% in 2025-26 from 54.9% in 1998-99. Second, the volume of domestic production of crude oil has fallen over time to 26 million metric tons (MMT) in 2025-26 from a peak of 35.9 MMT in 2011-12. Third, demand for petroleum products/petroleum, oil, and lubricants (PoL) has increased, thereby generating the need for larger imports. Fourth, domestic consumption of PoL products has increased to 243.2 MMT in 2025-26 from 90.6 MMT in 1998-99. Fifth, India has developed an impressive capacity for refining crude to produce various PoL products. This capacity has improved over time. Sixth, the energy intensity of India's output, as well as the intensity of use of PoL products in GDP, has fallen over time. This augurs well for sustaining an energy-efficient growth at a reasonably high level for a relatively longer period.

India may continue to augment its refining capacity, which has helped save refining costs compared to the situation if it had directly imported refined petroleum products. The trend towards growing dependence on imported crude oil needs to be reversed by emphasising the exploitation of domestic crude resources while accelerating the transition to greener and alternative energy sources, including nuclear power.

Build reserves

With a lowering of global crude prices and normalisation of supplies, the government should shore up its fertilizer reserves and reserves for other critical primary commodities including crude. There is a need to further diversify sources of imported crude and also reduce reliance on imports through the Strait of Hormuz. A policy for building strategic reserves of key primary commodities, along with estimates of the required volumes and needed infrastructure, should be put in place.

The current account deficit was 0.6% of GDP in 2025-26, with the fourth quarter showing a surplus of 0.7% of GDP. Prospects for 2026-27 indicate a deterioration in this magnitude. The RBI's June 2026 Survey of Professional Forecasters had estimated a current account deficit of 2.1% of GDP for 2026-27, as per their median estimate. With normalisation of the global oil market and the opening of the Hormuz strait, we expect this to be lower at about 1.5% of GDP.

The prospects of the Indian economy outlined above is on the assumption that peace will prevail in West Asia from now on. If this assumption turns out to be incorrect and if the war continues, India along with many other countries will face an extremely difficult situation.

The views expressed are personal

'India's economic prospects after the West Asian crisis' · The Hindu

KEY TAKEAWAYS

- West Asia crisis raised crude prices; Indian basket peaked ~**$114.5/bbl (Apr 2026)**, easing to $86.3 (Jun 2026).
- **RBI projects real GDP growth of 6.6%** for 2026-27; growth risks from crude disruptions and an **El Niño**-linked rainfall shortfall (IMD est. 10%; ~43% up to 24 June).
- El Niño + fertilizer shortages threaten the **kharif** (and later rabi) crop — may warrant a rethink of crop-specific import/export policy.
- Oil-import dependence rose to **>90% (2025-26)** from 54.9% (1998-99); refining capacity up to 243.2 MMT.

CONCEPT BANK

- **Strait of Hormuz:** chokepoint between the Persian Gulf & Gulf of Oman; ~a fifth of global oil trade transits it.
- **Build reserves:** govt urged to shore up **fertilizer & strategic reserves** of key primary commodities including crude.
- **CAD:** 0.6% of GDP (2025-26); SPF median est. 2.1% for 2026-27; RBI dividend of **₹2.69 lakh crore** to govt.

10 Beyond Three Cs: The New Lexicon of India-Australia Ties

GS 2 PG 8

WHY IN NEWS

By Gopal Baglay: as PM Modi makes his third visit to Australia, ties have moved from the three Cs (

COMMONWEALTH, CRICKET, CURRY

) and three Ds (

DEMOCRACY, DIASPORA, DOSTI

) to the 'Es' —

ENERGY & EDUCATION

.

Beyond three Cs, the new lexicon of India-Australia ties

During his visit to Australia in May 2023, when the Comprehensive Strategic Partnership between India and Australia was almost three years old, Prime Minister Narendra Modi had characterised India-Australia ties as having entered T-20 mode. He also stressed that the relationship had gone beyond the conventional three Cs – of Commonwealth, Cricket and Curry – and the subsequent three Ds – Democracy, Diaspora and *Dosti*. As Mr. Modi undertakes his third visit to Australia this week, it would be instructive to look at some of the recent progress in two other important dimensions, the Ds of Development and Defence.

Expanding trade and investment

Growing bilateral economic cooperation has brought dividends like never before for both countries. All Indian exports to Australia now have duty free access under the Economic Cooperation and Trade Agreement (ECTA), benefitting textiles, pharmaceuticals, chemicals, engineering goods, gems and jewellery. Preferential access to 90% of Australia's trade value has facilitated Australian exports of critical minerals, resources, wool, avocados, and macadamia. There is the shared ambition to raise bilateral trade from $33 billion in 2025 towards $100 bn by 2030.

The two-way cumulative investment is approaching $50 billion. Australia's AirTrunk recently announced plans to invest $30 billion by 2030 to develop digital infrastructure and Artificial Intelligence (AI)-ready data centre. Australian funds are increasingly active in India. At the same time, India is an important source of investment and technology. Indian investment in Australia's resources sector is well known. According to reports, Perdaman Chemicals & Fertilizers, founded by an Indian, is establishing Australia's largest urea plant in western Australia, with $4.5 billion. This largest ever investment in Australia's fertilizer industry has also created millions of man hours of work in India where over 98% of the plant's modules are manufactured.

Defence represents perhaps the fastest growing sector of bilateral cooperation. In a clear signal of the importance of India as a reliable partner, Australia's Deputy Prime Minister and Defence Minister Richard Marles visited India in his first foreign tours in both the terms of the Albanese government. Before his most recent visit for the Annual Defence Ministers' Dialogue last month, Mr. Marles had hosted Defence Minister Rajnath Singh in Australia last year, marking the first visit by an Indian Defence Minister to the country in 12 years. Regular leadership and other senior level exchanges involving all the three Services and participation in bilateral and multilateral military exercises such as AUSINDEX, Malabar and Talisman Sabre foster operational understanding and coordination, significant especially in the maritime domain.

There are growing opportunities for defence industry cooperation in cyber, AI, drone, and in view of India's expanding ship-building capabilities.

Gopal Baglay

Former High Commissioner of India to Australia

A growing partnership now spans trade, defence, energy, education and innovation

The 'E' factor

Beyond the Cs and the Ds, there are also enriching Es: Energy and Education. India-Australia Renewable Energy Partnership is implemented through a Solar Taskforce and a Green Hydrogen Task Force, and guided at the ministerial level.

India's unprecedented renewable energy targets present immense potential for clean energy cooperation across critical minerals and materials, manufacturing, laboratory research, commercial-scale deployment, industrial use, and solar rooftops.

Very recently, Australian media mentioned that arrangements for future Australian uranium exports to India might be finalised shortly. Were that to happen, India's ambitious civil nuclear programme will receive a significant boost, as would Australia's uranium exports.

The India-Australia education and skills partnership is steadily contributing to creation of an enduring base for future-ready youth, innovators and entrepreneurs. While more than one lakh Indian students are enrolled in Australia, world class and affordable education is now available in India itself through Indian campuses of a growing number of Australian universities. Joint research in priority areas such as advanced computing, energy, health care, space and defence promises to create both intellectual assets and networks. Specific visa programmes have created new avenues for educated Indian youth seeking employment opportunities in Australia and await better utilisation.

Australia's global leadership in imparting vocational skills is being tapped in areas such as solar rooftop and mining, including in Gujarat, Uttar Pradesh and Odisha. Practical solutions can pave way for meeting Australia's huge workforce shortfall and spur its economy with Indian workers temporarily assigned to Australia.

Sport has emerged as a new priority. Focused and broad based strategy can propel cooperation in sport education, training, medicine, goods, infrastructure and organisation of large-scale events, such as Commonwealth Games 2030 and Brisbane Olympics in 2032. With the growing Indian diaspora in Australia, now over ten lakh and rightly called the living bridge, Indian traditional sports such as kabaddi and kho kho are gaining popularity, even beyond the diaspora community.

Building multilateral partnerships

The upward trajectory of the bilateral relationship owes itself to a high degree of mutual trust, understanding and respect. Broad convergence of values and interests expands the format of cooperation to trilateral, such as India-Indonesia-Australia and India-France-Australia. The Australia-Canada-India Technology and Innovation Partnership, launched in November 2025, the India-Japan-Australia Supply Chain Resilience Initiative and a possible triad with the United Arab Emirates could play important roles in countering supply chain disruptions and market dominance and distortions in crucial areas such as critical minerals, rare earths, semiconductors and new technologies.

The shared vision of India and Australia for a free, open, safe, peaceful and prosperous Indo-Pacific manifests in their work through fora such as the Quad and the Indian Ocean Rim Association (IORA). The foreign visits this week by Mr. Modi and Australian Prime Minister Anthony Albanese bring out the geopolitical logic for ever-growing cooperation between India and Australia at regional and global levels. Their existing ties with Pacific Island Countries provide a good basis for leveraging their respective strengths to the benefit of the region in areas such as education, health, technology, fintech, capacity building and disaster relief.

Mr. Albanese never tires of mentioning his connection with India as a young backpacker. His understanding of the significance of a consequential relationship with today's India and the close chemistry between the two leaders have set the perfect stage to progress bilateral ties in T20 mode but in the long format, and to multiple win-win outcomes for both.

The views expressed are personal

'Beyond three Cs, the new lexicon of India-Australia ties' · The Hindu

KEY TAKEAWAYS

- **Trade:** all Indian exports get duty-free access under **ECTA**; two-way cumulative investment nearing **$50 billion**; ambition to raise trade from $33 bn (2025) to **$100 bn by 2030**.
- **Defence — fastest-growing sector:** exercises like **AUSINDEX, Malabar, Talisman Sabre**; cooperation in cyber, AI, drones & ship-building.
- **Energy & Education (the 'E' factor):** Renewable Energy Partnership via a Solar Taskforce & Green Hydrogen Task Force; Australian universities setting up campuses in India.
- **Multilateral:** India-Japan-Australia **Supply Chain Resilience Initiative**; possible triad with UAE; work through the **Quad** and **IORA**.

PRELIMS POINTERS

- **ECTA:** India-Australia Economic Cooperation & Trade Agreement (interim FTA).
- **CSP:** Comprehensive Strategic Partnership (since 2020).
- Sport diplomacy: Commonwealth Games 2030 & Brisbane Olympics 2032; kabaddi & kho kho gaining popularity in Australia.

Prelims Practice · 10 MCQs

HPAS STANDARD · THE HINDU, 8 JULY 2026

1 Consider the following pairs of ethanol generations and feedstocks (EBP Programme):

*I. **1G** — Edible biomass (sugarcane, corn)   II. **2G** — Algae   III. **3G** — Genetically modified organisms*

Which of the pairs given above is/are correctly matched?

- **A** I only ✓
- **B** I and II only
- **C** II and III only
- **D** I, II and III

Answer — A. 1G uses edible biomass. 2G uses **non-edible biomass** (paddy stubble, bamboo), not algae. 3G is **algae-based**, and 4G uses genetically modified organisms — so only pair I is correct.

2 With reference to macroeconomic projections after the West Asian crisis, consider the statements:

I. The RBI has projected a real GDP growth of 6.6% for 2026-27.   II. India's dependence on imported crude oil decreased to 54.9% in 2025-26.

Which of the statements given above is/are correct?

- **A** I only ✓
- **B** II only
- **C** Both I and II
- **D** Neither I nor II

Answer — A. The RBI projected **6.6%** real GDP growth for 2026-27. Statement II is wrong: crude-import dependence **rose to >90%** in 2025-26; 54.9% was the 1998-99 figure.

3 Which constitutional provision was introduced by the 97th Constitutional Amendment Act, 2011 to promote cooperative societies?

- **A** Article 43-A
- **B** Article 43-B ✓
- **C** Article 39-A
- **D** Article 44

Answer — B. The 97th Amendment inserted a new DPSP on cooperative societies under **Article 43-B**, made forming societies a right under Art. 19(1)(c), and added Part IX-B.

4 In India-Australia relations, which initiative is aimed at countering supply-chain disruptions in critical minerals and new technologies?

- **A** India-Japan-Australia Supply Chain Resilience Initiative ✓
- **B** Comprehensive Economic Cooperation Agreement (CECA)
- **C** Indo-Pacific Economic Framework (IPEF)
- **D** Malabar Multilateral Dialogue

Answer — A. The **India-Japan-Australia Supply Chain Resilience Initiative (SCRI)** targets resilience in critical minerals, semiconductors and rare earths.

5 Consider the following statements regarding the UDISE+ report 2025-26:

I. Schools with internet connectivity increased to 67.4%. II. Student retention at the secondary level remained stagnant year-on-year.

Which of the statements given above is/are correct?

- **A** I only ✓
- **B** II only
- **C** Both I and II
- **D** Neither I nor II

Answer — A. Internet connectivity rose from 63.5% to **67.4%**. Statement II is wrong: secondary retention **rose to 51.9%** from 47.2%.

6 The ‘Bintang Adipurna’, recently in the news, is the highest civilian honour of which country?

- **A** Iran
- **B** Australia
- **C** Indonesia ✓
- **D** United States

Answer — C. Indonesia conferred its highest civilian honour, the **‘Bintang Adipurna of the Republic of Indonesia’**, on PM Modi.

7 Consider the following statements on the rulings regarding the age of marriage in India:

I. Under the PCMA, 2006, personal law recognising puberty as the age of marriage cannot override the central law. II. Permitting marriage of a person below 18 years is inconsistent with the POCSO Act, 2012.

Which of the statements given above is/are correct?

- **A** I only
- **B** II only
- **C** Both I and II ✓
- **D** Neither I nor II

Answer — C. The Allahabad HC held **both**: personal law cannot override the PCMA, and marriage below 18 is inconsistent with the POCSO Act.

8 The economic research linking women's incomes and healthcare used which reform as a natural experiment?

- **A** Launch of the Ayushman Bharat scheme
- **B** 2018 EPF reform reducing mandatory contributions for newly employed women ✓
- **C** Conditional cash transfers for maternal health
- **D** Expansion of the ASHA worker network

Answer — B. The study used India's **2018 EPF reform**, which cut mandatory PF contribution for newly employed formal-sector women from 12% to 8%.

9 Which State has been highlighted for building a favourable EV-retrofitment ecosystem through upfront subsidies and a one-stop portal?

- **A** Gujarat
- **B** Madhya Pradesh ✓
- **C** Uttar Pradesh
- **D** Odisha

Answer — B. Madhya Pradesh has moved toward a favourable ecosystem via upfront subsidies, a one-stop portal and statewide retrofitment agency registration.

10 The Sabang Port, of strategic interest for India's maritime partnerships, is located in:

- **A** Near the Strait of Hormuz
- **B** Sumatra, Indonesia ✓
- **C** Western coast of Australia
- **D** Near the Suez Canal

Answer — B. Sabang Port lies on the northern tip of **Sumatra, Indonesia**, near the western mouth of the Malacca Strait.

ANSWER KEY

▸ **1**-A **2**-A **3**-B **4**-A **5**-A **6**-C **7**-C **8**-B **9**-B **10**-B

Model Essay

WITH STRUCTURED POINTERS

ESSAY TOPIC

“India’s Demographic Dividend: Empowering Women for Healthier Future Generations”

INTRODUCTION — FRAMING

- Open with India’s twin transitions — an **economic** one (rising female labour force participation) and an **epidemiological** one (shift to non-communicable diseases).
- Thesis: the demographic dividend is realised not merely by numbers of working-age people, but by **healthy, economically empowered women** who reshape household investments.

BODY I — THE ECONOMIC CASE

- Female LFPR rising with formalisation, digital payments & targeted schemes; women’s **economic agency** alters household spending (Duflo & Banerjee).
- Evidence from the **2018 EPF reform**: higher take-home pay for women cut healthcare expenditure ~11.6% while raising spending on nutrition & fitness — **employment policy as health policy**.

BODY II — HEALTH & HUMAN CAPITAL

- Determinants of health lie **outside hospitals**: nutrition, sanitation, preventive care, education, informed decision-making.
- Women-led investment in preventive health lowers future disease burden — easing pressure on households & public finances amid the NCD surge.
- Link to **schemes**: Ayushman Bharat, POSHAN Abhiyaan, Beti Bachao Beti Padhao, and UDISE+ gains in girls’ enrolment & retention.

BODY III — CHALLENGES

- Persisting gaps: informal-sector women outside formal benefits, unpaid care burden, regional & social disparities, and the risk of a **ticking demographic clock** if the window is missed.

WAY FORWARD & CONCLUSION

- Integrate **employment, health & education policy**; expand formalisation & social security; invest in skilling, childcare & preventive healthcare.
- Close on the virtuous cycle: empowered women → healthier families → stronger human capital → a demographic dividend that becomes a **durable dividend**, not a fleeting bonus.