



THE HINDU ANALYSIS

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01 | Madras HC Halts Bypolls in 5 T.N. Assembly Seats

GS 2 · POLITY

THE HINDU · PG 1

WHY IN NEWS

The Madras High Court on Friday restrained the Election Commission from notifying byelections to five Assembly constituencies — Tiruchi East, Perundurai, Ambasamudram, Viralimalai and Karur — until July 31, since the winners resigned but their 2026 victories are under challenge before the court.

- A Bench of **Chief Justice Sushrut Arvind Dharmadhikari and Justice G. Arul Murugan** passed the interim order on a PIL, holding that conducting bypolls before disposal of the pending election petitions could create an **anomalous situation** — the seats could end up represented by two persons if the petitions succeed. Respondents have time till July 31 to file counter-affidavits.
- An **election petition** is the exclusive judicial remedy in India to challenge the validity of an election result, safeguarding the purity of the democratic process. Under **Article 329(b)**, no election to Parliament or a State Legislature can be questioned except through such a petition.
- **Statutory basis:** Petitions for Parliament and State Assemblies are governed by the **Representation of the People Act, 1951**, while disputes for local bodies fall under State laws made under the 73rd and 74th Amendments.
 - Parliamentary / Assembly petitions are filed before the **High Court** of the concerned State.
 - Challenges to **Presidential / Vice-Presidential** elections go directly to the **Supreme Court** under Article 71.
- The PIL petitioner argued the EC could not treat vacancies from resignation as a **‘clear vacancy’** under Section 151A of the RPA, 1951, since these would be subject to the outcome of the election petitions.

STATIC / PRELIMS LINKAGE

- ▶ **Article 324:** Superintendence, direction & control of elections vests in the ECI.
- ▶ **Article 329(b):** Bar on interference by courts in electoral matters except via election petition.
- ▶ **Eligibility & timeline:** Any candidate or elector of the constituency may file within a strict **45 days** of result declaration.
- ▶ **Sec 151A, RPA 1951:** Bypoll to fill a casual vacancy must ordinarily be held within **6 months**.

Page No.1 , GS 2

HC halts bypolls in 5 T.N. Assembly constituencies

Move comes after a plea argued that notifying byelections before pending election petitions are cleared could create anomalous situation; respondents given until July 31 to file counter-affidavits

Mohamed Imranullah S.
CHENNAI

The Madras High Court on Friday restrained the Election Commission (EC) from notifying byelections to the Tiruchi East, Perundurai, Ambasamudram, Viralmalai, and Karur Assembly constituencies until July 31. The elected representatives have resigned, but their victories are under challenge before the court.

Chief Justice Sushrut Arvind Dharmadhikari and Justice G. Arul Murugan passed the interim order following a public interest litigation (PIL) petition filed by K. Venkatachala- pathy of Tirunelveli. He had contended that the conduct of byelections before the disposal of the election petitions could

Five seats in limbo

MLAs who resigned after winning the 2026 Assembly election; the election results are under challenge before the Madras High Court



lead to an anomalous situation of the constituencies being represented by two individuals if the petitions were allowed.

The court passed the interim orders after hearing the preliminary submis-

sions made by senior counsel G. Masilamani for Chief Minister C. Joseph Vijay; Advocate-General Vijay Narayan for the Legislative Assembly Secretary; advocate V.R. Shanmuganathan for the PIL petitioner; and

EC counsel Niranjan Rajagopalan. The judges granted the respondents time till July 31 to file their counter-affidavits to the main case.

The PIL petitioner had contended that the EC could not treat the vacancies that had arisen due to the resignation of five legislators as a 'clear vacancy' under Section 151A of the Representation of the People Act, 1951, since such vacancies would be subject to the result of the election petitions.

His counsel argued that the top court had earlier held that byelections could not be conducted if election petitions related to those constituencies were pending adjudication.

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SYLLABUS LINKAGE · GS PAPER 2

- **Syllabus:** Salient features of the RPA; functions & powers of Constitutional bodies (ECI); separation of powers.
- **Prelims angle:** Article 329(b), Section 151A / 8 of RPA 1951, 45-day filing window, Article 71 for Presidential poll disputes.
- **Mains angle:** Balancing timely representation (bypolls) against judicial adjudication of disputed elections; role of the judiciary in electoral integrity.

02 | Tribal Women Lead Protests Over Ken-Betwa Project

GS 1 · SOCIETY

GS 3 · ENVIRONMENT

THE HINDU · PG 4

WHY IN NEWS

Tribal villagers, mostly women, escalated their agitation against the Ken-Betwa river-linking project in Chhatarpur (Madhya Pradesh) after talks with officials failed, launching a symbolic 'hanging satyagraha' on the fifth day near Kupi village over inadequate rehabilitation.

- Protesters placed nooses around their necks in a symbolic agitation on the banks of the **Barana river**; several villagers say they were left out of the R&R plan of the Ken-Betwa and the Majhgaon & Runjh irrigation projects, and demand the package rise from **₹12.5 lakh to ₹25 lakh**.
- Flagged off by the PM on **December 25, 2024**, the KBLP is the **first of 30 link projects** under the **National Perspective Plan (NPP), 1980**, for interlinking rivers — transferring 'surplus' water to 'deficit' basins — implemented by the Ken-Betwa Link Project Authority.
- It transfers surplus water from the **Ken (Madhya Pradesh)** to the **Betwa (Uttar Pradesh)** via the **Daudhan Dam** and a link canal; both rivers are tributaries of the **Yamuna**.
 - **Ken:** Rises near Ahirgawan (Kaimur hills) and joins the Yamuna near Chilla, Fatehpur; tributaries include Bawas, Dewar, Kaith, Baink, Kopra, Bearma.
 - **Betwa (anc. Vetravati):** Rises in the Vindhya, flows through Bundelkhand, meets the Yamuna at Hamirpur; tributaries Newar, Orr, Dhasan.
- A large part of the project falls inside the **Panna National Park & Tiger Reserve**; environmentalists including former Union Minister Jairam Ramesh have flagged concerns over displacement, ecology and wildlife.

STATIC / PRELIMS LINKAGE

- ▶ **NPP (1980):** 30 link projects — 16 under Peninsular & 14 under Himalayan component.
- ▶ **Nodal body:** National Water Development Agency (NWDA), under Jal Shakti Ministry.
- ▶ **Panna:** A UNESCO Biosphere Reserve; site of successful tiger reintroduction.
- ▶ **Rehabilitation law:** Governed by the LARR Act, 2013 (R&R entitlements).

Page No.4 , GS 1

Tribal women lead protests over Ken-Betwa project

Mehul Malpani
BHOPAL

Tribal villagers on Friday escalated their agitation against the Ken-Betwa river-linking project in Chhatarpur district after talks with officials failed to reach a consensus.

Protesters, mostly women, have launched a symbolic agitation by placing noose around their necks. The protest that has been going on the banks of the Barana river near Kupi village has entered its fifth day on Friday.

Earlier in April, the protesters demonstrated for days by lying on symbolic pyres over water, which had gained national attention.

The protesters complained of inadequate rehabilitation package. Several villagers have also been left



Tribal woman during a symbolic "hanging satyagraha" against the Ken-Betwa project in Chhatarpur on Friday. SPECIAL ARRANGEMENT

out of the rehabilitation plan of the Ken-Betwa project, and Majhgaon and Runjh irrigation projects. They are demanding that their rehabilitation package be increased from ₹12.5 lakh to ₹25 lakh.

Chhatarpur Collector Parth Jaiswal, however, told *The Hindu* that the people protesting "are not being

impacted by the Ken-Betwa project".

"There are about 100 people protesting now and all of them are from Panna. None of them are impacted by Ken-Betwa, but by the other two irrigation projects. They are demanding that their rehabilitation package should be like the Ken-Betwa. We have sent

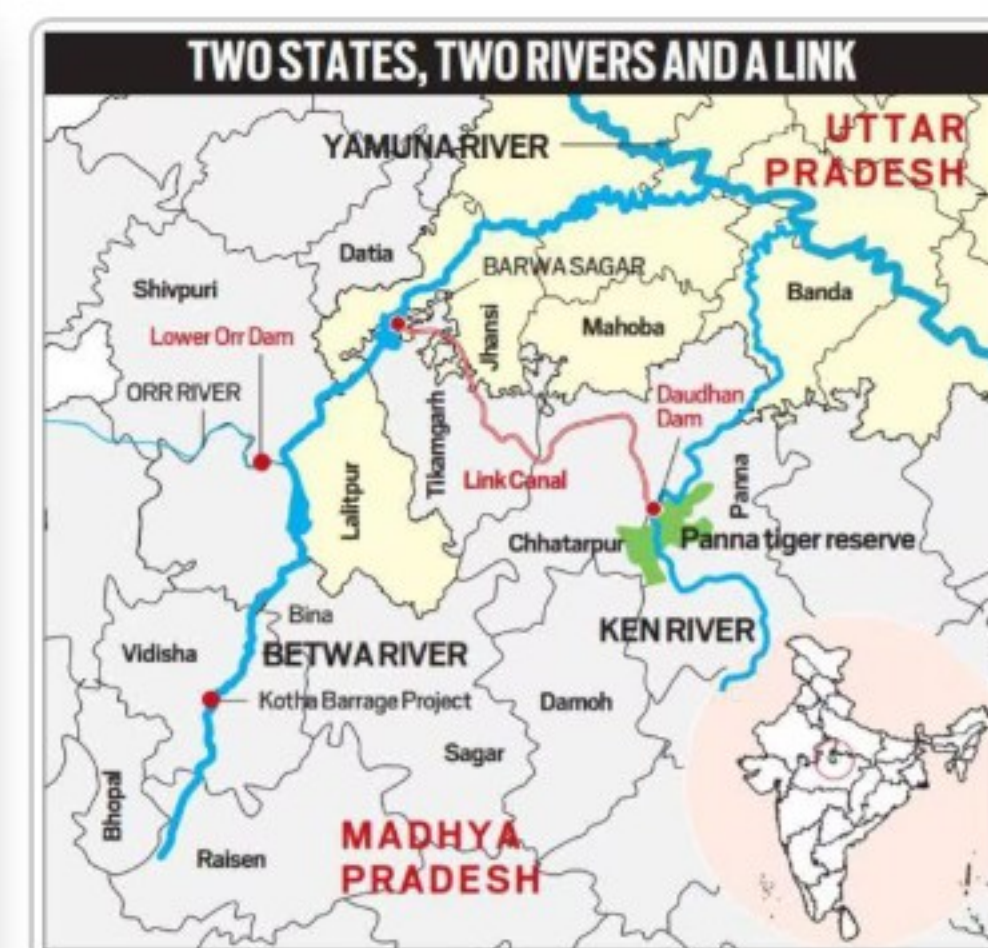
teams of officials from both districts to talk to them," he said. Mr. Jaiswal said after the April protest, a fresh survey was conducted and about 750 families were added to the rehabilitation plan of Majhgaon and Runjh projects.

"The State Cabinet this week has passed a resolution to increase the amount of rehabilitation package [for Majhgaon and Runjh projects] by about ₹300 crore. Their compensation has been increased from ₹5 lakh to ₹12.5 lakh. We have communicated it to them," he said.

Mr. Jaiswal also said that the villagers are "being misled" by some local activists who are using the site of Ken-Betwa project for the protests. "The demands that are being raised now are not valid," he added.

Flagged off by Prime Minister Narendra Modi on December 25, 2024, the Ken-Betwa link project is the first of 30 such link projects under a National Perspective Plan (NPP) for water resources development and interlinking of rivers with 'surplus water' to those with 'deficit water'.

However, residents of several villages in Chhatarpur and Panna districts have long been protesting the projects over fears of displacement and demanding better rehabilitation and improved compensation. Various environmentalists, including Former Union Environment Minister Jairam Ramesh, have also expressed concerns over its potential impact on environment, local ecology and wildlife as a large part of the project falls inside the Panna National Park and Tiger Reserve.



Two States, Two Rivers & a Link

SYLLABUS LINKAGE · GS PAPER 1 & 3

- **Syllabus:** Salient features of world & Indian geography (rivers); conservation, environmental impact; effects of development on vulnerable sections.
- **Static map:** Ken & Betwa courses, Daudhan Dam, Link Canal, Panna Tiger Reserve — see inset.
- **Mains angle:** Weigh water security & interlinking benefits against displacement, forest & tiger-habitat loss and the adequacy of R&R.

03 | Conservation Nod for River Dolphins & 3 Other Species

GS 3 · ENVIRONMENT

THE HINDU · PG 6

WHY IN NEWS

The governing body of the National CAMPA on Friday approved four new conservation projects — for river dolphins, snow leopards, wild water buffalo and the Indian rhinoceros — with an initial corpus of ₹3,000 crore over five years.

- The approvals cover a recovery action plan for **river dolphins**, **Project Snow Leopard Phase-II** (with a second cycle of population estimation), a conservation action plan for the **Indian Rhinoceros**, and a pan-India approach for the **wild water buffalo**.
- **Ganga River Dolphin** ('Tiger of the Ganges', locally 'Susu'): discovered 1801; India's **National Aquatic Animal (2009)** and State Aquatic Animal of Assam. Functionally blind, it uses ultrasonic **echolocation** and is an indicator of river health.
 - **Population:** 6,327 in India (first survey under Project Dolphin, 2020); numbers down over 50% since 1957.
 - **Status:** IUCN Endangered; WPA Schedule I; CITES App. I; CMS App. I.
- **Snow leopard** (*Panthera uncia*, 'ghost of the mountains'): prefers 3,000–4,500 m; genetically closer to tigers than leopards. India's SPAI count is **718** (477 in Ladakh). IUCN Vulnerable; CITES & CMS App. I; WPA Schedule I.
- **CAMPA** is a statutory body (Centre & States/UTs) under the **CAF Act, 2016**, managing compensatory-afforestation funds when forest land is diverted. It traces to the SC's **T.N. Godavarman (1995)** case; CAMPA was set up in 2002.

STATIC / PRELIMS LINKAGE

- ▶ **Fund split:** 90% to States/UTs, 10% retained by Centre; funds are non-lapsable, interest-bearing, CAG-audited.
- ▶ **FCA 1980:** User agency provides alternative land + cost; if unavailable, afforestation over twice the degraded area.
- ▶ **Project Dolphin (2020):** Umbrella scheme for riverine & oceanic dolphins.
- ▶ **Hemis NP, Ladakh:** 'Snow-leopard capital of the world'.

Page No.6 , GS 3

Conservation projects for river dolphins, 3 other species approved

The Hindu Bureau
COIMBATORE

The governing body of the National Compensatory Afforestation Fund Management and Planning Authority (CAMPA) on Friday gave nod to four new conservation projects for river dolphins, snow leopards, wild water buffalo, and Indian rhinoceros.

The projects approved are studies on the conservation and recovery action plan for river dolphins,



The governing body of National CAMPA approved a new scheme with an initial corpus of ₹3,000 crore over five years.

Project Snow Leopard Phase-II (including second cycle of population estimation), the conservation ac-

tion plan for the Indian Rhinoceros, and a pan-India conservation approach for the wild water buffalo.



Snow Leopard · fact card

SYLLABUS LINKAGE · GS PAPER 3

- **Syllabus:** Conservation, environmental pollution, biodiversity; statutory & regulatory bodies.
- **Prelims traps:** National vs State aquatic animals; Schedule I / CITES-CMS Appendix I mapping; CAF Act 2016 & the Godavarman case origin of CAMPA.
- **Mains angle:** Species-recovery programmes as tools for ecosystem health; using CAMPA funds effectively and transparently.

04 |

Fix the House — Regulate Platforms, Not Users

GS 2 · GOVERNANCE

THE HINDU · EDIT · PG 8

WHY IN NEWS

Debating age-based social-media bans, this editorial argues that governments should regulate how platforms operate rather than police ‘who may enter’, as evidence linking an access ban to better teen mental health remains weak.

- Social-media use and mental health are clearly **associated** — **more so among girls** — but how much is truly **causal**, and in what circumstances, is still debated; researchers have moved to a more cautious stance.
- Australia’s ban for those aged 16 and below has been criticised by psychologists, child-rights scholars and safety experts: there is a credible body of evidence of harm, but **little evidence that an age-based ban improves mental health**. PM Modi spoke favourably of Australia’s move; Andhra Pradesh and Karnataka have mulled similar bans.
- Australia is effectively running a **natural experiment**: research estimates roughly **85% of 12–16-year-olds** still use social media despite the ban.
- Instead of a ban, experts favour a stronger **duty of care**: digital literacy in schools, curbs on addictive interfaces, a **chronological feed** for minors, stronger content moderation, better privacy protection and effective parental controls.
 - Most studies are **observational** and prone to **reverse causation** (depressed teens may spend more time online); passive vs active engagement matters more than hours per day.
 - Social media can also sustain friendships, aid identity exploration and expand access to peer support and mental-health information.

VALUE ADDITION

- ▶ **India’s framework**: IT Act 2000; IT (Intermediary Guidelines & Digital Media Ethics) Rules, 2021; DPDP Act, 2023.
- ▶ **DPDP Act**: Requires verifiable parental consent for processing data of children (<18).
- ▶ **Reverse causation**: Correlation ≠ causation — a recurring analytical caution.
- ▶ **‘Duty of care’**: Regulatory model placing safety obligations on platforms (cf. UK Online Safety Act).

Page No.8 , GS 2

Fix the house

Governments should regulate social media platforms, not users

The more wicked the problem, the more the people yearn for a simpler solution. This tendency has complicated the public debate on how and how much social media harm teenagers. While the idea that these platforms were stoking a mental health crisis prevailed in several countries for long, researchers have now adopted a more cautious stance. Social media use and mental health are clearly associated – more so among girls – but how much of that is actually causal and in what circumstances is still being debated. Recently, Prime Minister Narendra Modi spoke favourably of Australia's decision, in 2024, to ban social media access for those aged 16 and below. His words augur a similar ban in India, one that Andhra Pradesh and Karnataka have publicly mulled as well. However, Australian psychologists, digital health researchers, child-rights scholars, and online safety experts have criticised the ban because, while there is a credible body of evidence linking social media use and harm among children, evidence of a link between an age-based access ban and better mental health has been lacking. In the absence of a real-world precedent, Australia has effectively been conducting a natural experiment. And research has estimated that around 85% of 12-16-year-olds still use social media platforms.

While some psychologists and advocacy groups have argued that waiting for perfect evidence to act would recreate the mistake governments made with tobacco, many experts believe that the state should drop the ban and instead adopt a stronger duty of care, include digital literacy in school education, restrict addictive user interfaces/experiences, mandate a chronological feed for minors, enforce stronger content moderation, improve privacy protections, and introduce effective parental controls. Most studies of adolescent harm due to social media have also been observational and thus susceptible to reverse causation (depressed teenagers may spend more time online) and smaller average effects; experts have also noted that hours per day is less explanatory than passive versus active engagement, participation in supportive versus hostile communities, and so on. Indeed, while social media use can disrupt sleep and increase exposure to cyber-bullying, addictive recommendation patterns, and content about self-harm and eating disorders, it can also help maintain friendships and explore one's identity, offer peer support, and increase access to LGBTQIA+ communities and mental health information. The overall picture is mixed and the solutions are not simple. However, the first step could be: rather than regulate 'who may enter', governments should change how platforms operate.

SYLLABUS LINKAGE · GS PAPER 2

- **Syllabus:** Government policies & interventions for vulnerable sections; issues relating to development & management of social sector (health).
- **Debate framing:** Regulate platforms (design, algorithms, moderation) vs restrict users (age bans) — a classic 'means vs ends' policy question.
- **Mains angle:** Design a child-safety regime for social media balancing rights, evidence and enforceability.

05 | Over & Above — Women in Higher Education

GS 1 · SOCIETY

THE HINDU · EDIT · PG 8

WHY IN NEWS

AISHE 2023-24 data show women now nearly half of all higher-education enrolment, but the editorial cautions that high enrolment is a ‘superficial veneer’ unless the pipeline to quality paid employment is fixed.

- Female enrolment rose **42%** in a decade — from 1.57 crore (2014-15) to **2.24 crore** — outpacing the 22.16% male growth (1.85 → 2.26 crore). Women are **49.7%** of all students, with a **Gender Parity Index of 1.08** (108 women per 100 men).
- Gains are strongest among the marginalised: SC and ST female enrolment grew **51.4%** and **75.7%** respectively.
- But **STEM is skewed**: women are 44% of STEM students yet cluster in the ‘S’ (biology, chemistry — 54.6% majority), while **engineering & technology remain male-dominated (women just 31.1%)**, isolating them from AI and software engineering.
- Institutions stay largely patriarchal — only **82 female teachers per 100 male teachers**, few in top leadership.
 - Per the **2025 PLFS**, men dominate the regular salaried workforce (26.5% vs 18.2%); average monthly earnings are **₹24,217 (men) vs ₹18,353 (women)**.
 - 64.2% of women are ‘self-employed’, a vague category often masking unpaid household/farm labour.

VALUE ADDITION

- ▶ **AISHE**: Annual survey by the Ministry of Education covering all HEIs.
- ▶ **GPI > 1**: Indicates women outnumber men in enrolment (parity = 1).
- ▶ **FLFPR**: Low due to societal expectations, care burden & safety barriers.
- ▶ **Way ahead**: Retention, mentorship, safe workplaces & STEM diversification.

Page No.8 , GS 1**Over and above**

Women must find support to stay in jobs that match their degrees

With more Indian women entering university campuses, the gender gap in college classrooms has narrowed. The latest All India Survey on Higher Education (AISHE) data for 2023-24 reveal that absolute female enrolment rose by 42% over the past decade, climbing from 1.57 crore in 2014-15 to 2.24 crore. In comparison, male enrolment grew from 1.85 crore to 2.26 crore during the same period. Women have comfortably surpassed the male growth rate of 22.16%, pushing total higher education enrolment to a record 4.5 crore. They now account for nearly half (49.7%) of all students in Indian universities and colleges. With a Gender Parity Index of 1.08, 108 young women now enter higher education for every 100 men. This marks a hard-won victory, especially for marginalised communities, where female enrolment among Scheduled Castes and Scheduled Tribes rose by 51.4% and 75.7%, respectively. Yet, a deeper look at the data demands caution. High enrolment numbers are a superficial veneer if the pipeline of employment opportunities beyond the college gate remains broken. While women make up 44% of STEM students, this number is heavily skewed toward the "S" (general sciences such as biology and chemistry), where they hold a 54.6% majority. In contrast, engineering and technology remain male-dominated, with women making up just 31.1% of enrolment. By clustering in traditional sciences, women are isolated from the future-

al sciences, women are isolated from the future-proof economic drivers of artificial intelligence and software engineering.

Educational institutions remain largely patriarchal. While the student body reflects a 50-50 split, there are only 82 female teachers for every 100 male teachers. Women remain absent from top-tier leadership roles. Further, the influx of students has coincided with an explosion of private and low-tier colleges, which face acute faculty shortages and poor infrastructure. India also faces a disconnect between higher education and the formal job market. The Female Labor Force Participation Rate remains low due to societal expectations, domestic responsibilities, and safety barriers. According to the 2025 PLFS report, men dominate the regular salaried workforce (26.5% versus 18.2%) and earn more. Average monthly earnings stand at ₹24,217 for men, compared with ₹18,353 for women. While 64.2% of women are classified as self-employed, this categorisation is vague and the statistic often includes unpaid household or farm labour, failing to show where women students go after they exit lecture halls. As 2.24 crore young women claim their place on campuses, the burden shifts to policy-makers, institutional heads, and industry leaders to ensure that these women stay on in fruitful paid employment aligned with their degrees.

SYLLABUS LINKAGE · GS PAPER 1

- **Syllabus:** Role of women & women's organisations; social empowerment; issues of the education sector.
- **Data to remember:** Female enrolment 2.24 cr, GPI 1.08, women 49.7% of enrolment, E&T share 31.1%, earnings gap (₹24,217 vs ₹18,353).
- **Mains angle:** Bridging the gap between rising female educational attainment and low labour-force participation.

06 | Terrorism's Data Retreat Hides Emerging Threats

GS 2 · IR

GS 3 · SECURITY

THE HINDU · OPED · PG 8

WHY IN NEWS

An op-ed by Shashi Tharoor argues that a 2025 statistical decline in global terrorism masks a structural mutation — the world is not becoming safer but ‘unevenly unsafe’ — and warns against complacency.

- Global terrorism fatalities fell to **5,582 across 2,944 incidents** in 2025 — a **28% drop in deaths** and **22% fall in attacks** — with 81 nations recording improvement; yet aggregate declines can render concentrated violence **invisible to the global conscience**.
- **Concentration:** Nearly **70%** of terrorism deaths are now compressed into five countries — Pakistan, Burkina Faso, Nigeria, Niger and the DR Congo — with the **Sahel alone accounting for over half** of global fatalities.
- **Two structural drivers:**
 - **State conflict & terrorism blur:** an estimated **99%** of terrorism deaths occur in nations already in armed conflict — terrorism as a by-product of institutional collapse.
 - **Frontier vulnerability:** over **60%** of attacks occur within 100 km of international borders, where neglected margins offer operational sanctuaries.
- Groups such as the **TTP** show resilience by fragmenting and localising; the lesson is that terrorism is **reorganising, not receding**. For India, amid volatile neighbourhoods and cross-border challenges, this demands continuous recalibration of counter-terror doctrine.

VALUE ADDITION

- ▶ **Source:** Trends echo the Global Terrorism Index (Institute for Economics & Peace).
- ▶ **Sahel:** Semi-arid belt south of the Sahara — epicentre of jihadist violence.
- ▶ **Key groups cited:** IS, JNIM, TTP, LeT, al-Shabaab.
- ▶ **India's tools:** UAPA, NIA, MAC, and regional cooperation (e.g., FATF, BIMSTEC).

Page No.8 , GS 2

Terrorism's data retreat hides emerging global threats

At first glance, the macroeconomic indicators of global security offer a rare moment of statistical comfort. Recent reports suggest that global terrorism experienced a noteworthy decline in 2025, with fatalities around the world falling to 5,582 across 2,944 recorded incidents – representing a 28% drop in deaths and a 22% reduction in overall attacks. With as many as 81 nations registering measurable improvements in their domestic security landscapes, a superficial reading of the data might suggest that the international community is finally turning the tide against terror, or as the strategists prefer to call it, asymmetric warfare.

Beyond statistical comfort

Yet, there lies a far more unsettling reality: the world is not necessarily becoming safer; it is becoming unevenly unsafe. The aggregate reduction in violence masks a profound structural mutation in how terror operates, where it thrives, and how we, as a global society, perceive it.

It raises a haunting philosophical and strategic question: have we begun to subconsciously accept terrorism not as a horrific aberration to be entirely eradicated, but as a “normal” tax on modern civilisation?

There is an insidious trap in treating aggregate declines as a triumph. When violence becomes highly concentrated, it risks becoming invisible to the global conscience. The data show that nearly 70% of all terrorism-related deaths are now compressed into five countries: Pakistan, Burkina Faso, Nigeria, Niger, and the Democratic Republic of the Congo. Sub-Saharan Africa, particularly the volatile Sahel region, alone accounts for over half of all global fatalities.

Because the vast majority of this devastation occurs within these specific, vulnerable geographies, the wealthier and more stable quarters of the world are prone to a dangerous complacency. When terrorism is confined to nations already beset by chronic systemic fragility, the international community tends to relegate it to background noise – a tragic feature of post-colonial states.

This regional containment fosters a false sense of security. Not every terror incident is a Pahalgam: organised, ruthlessly planned and flawlessly executed. The rise of decentralised, transnational, and rapid digital recruitment has facilitated lone-actor attacks in many countries. When the methodology of terror shifts from massive, complex operations to low-tech, high-impact individual strikes incited on online echo-chambers, the threat becomes an



Shashi Tharoor

Fourth-term Member of Parliament (Lok Sabha) for Thiruvananthapuram (Congress party), the Chairman of the Parliamentary Standing Committee on External Affairs and the Sahitya Akademi Award-winning author of 29 books, including 'Pax Indica: India and the World of the 21st Century'

While the world may be recording fewer terrorist attacks, it is simultaneously confronting a far more resilient and adaptive adversary

internalised, ambient hazard of modern pluralistic societies. By treating these as an unavoidable operational hazard of the 21st century, we risk normalising the unacceptable.

Reaction to prevention

To prevent terrorism from metastasising further, counter-terrorism strategy must move away from reactive responses and toward addressing the structural ecology of extremist violence. There are two critical arenas where this intervention must take place: the blurring line between state conflict and terrorism, and the specific vulnerability of international frontiers.

First, the data establishes an overwhelming correlation between political instability and violent extremism: an estimated 99% of all terrorism-related deaths occur in nations already entangled in armed conflict. Terrorism is rarely an isolated phenomenon generated in a vacuum; it is the ultimate by-product of institutional or diplomatic collapse. Where state capacity is hollowed out, extremist groups swiftly step into the vacuum, offering alternative forms of primitive security, or ideological certainty to disillusioned populations.

Second, the geography of modern terror has become distinctly granular. Over 60% of attacks now take place within 100 kilometres of international borders. These frontier zones, frequently neglected (or weaponised) by central governments, offer ideal operational sanctuaries. In these porous margins, terrorist syndicates manage cross-border movements, establish illicit supply lines, and conduct recruitment enabled or unhindered by state authority.

Curbing this threat requires an intentional re-investment in state capacity, development and border sovereignty. If central authorities continue to treat borderlands as secondary priorities, they leave the door open for non-state actors to entrench themselves. Furthermore, development assistance must be strategically aligned with security imperatives, treating the reinforcement of judicial systems, localised policing, and basic administrative services as the primary bulwarks against extremist encroachment.

Whether the statistical downward trend recorded in 2025 will endure remains an open and highly precarious question. The contemporary security landscape is caught in a tug-of-war between institutional stabilisation efforts and powerful destabilising catalysts.

The constriction of violent extremism to a smaller pool of actors – specifically the five dominant networks (Islamic State, Jama'at Nusrat Al-Islam wal Muslimineen (JNIM), Tehrik-e-Taliban Pakistan (TTP), Lashkar-e-Taiba and al-Shabaab)

– means that counter-terrorism forces can achieve maximum impact through highly focused intelligence and interdiction efforts. As the threat becomes more localised and frontier-centric, multinational intelligence apparatuses must become equally agile, disrupting cross-border logistics before they can scale into wider insurgencies. Tech platforms and state regulatory bodies must continue to refine their capabilities to detect and dismantle decentralised digital radicalisation pipelines before they can catalyse lone-actor violence.

However, the headwinds militating against a sustained decline are formidable. The ongoing conflicts in West Asia threaten to completely reverse recent global gains. Prolonged warfare, mass displacement, and the systematic erosion of state institutions create a uniquely fertile breeding ground for extremist resurgence in 2026 and beyond. The persistence of major geopolitical conflicts, including India-Pakistan, lowers the barriers to entry for new, fragmented radical actors, further complicating the global threat matrix.

Furthermore, even within the current downward trend, the stark resilience and adaptability of organisations such as the TTP – which bucked the general decline by increasing its attacks – serve as a potent warning. Modern terrorist organisations are highly adaptive entities. When squeezed globally, they fragment, localise, and embed themselves within pre-existing domestic ethnic or political grievances, making them extraordinarily difficult to curb.

The complacency trap

The ultimate lesson of the contemporary security paradigm is that terrorism is not receding; it is simply reorganising. The international community cannot afford to be lulled into a state of complacency by declining aggregates; it is simultaneously confronting a far more complex, resilient, and adaptive adversary.

For nations such as India, navigating an immediate strategic environment surrounded by highly volatile neighbourhoods and cross-border security challenges, these transformations require a continuous, sophisticated recalibration of both domestic and regional counter-terrorism doctrines. We must not surrender the moral and strategic clarity required to defeat it. The numbers may be falling, but the structural risks are not. True security will not be achieved by celebrating statistical hails, but by relentlessly dismantling the fault lines of conflict, governance failures, and digital radicalisation that allow the ideology of terror to survive.

SYLLABUS LINKAGE · GS PAPER 2 & 3

- **Syllabus:** Security challenges & their management; linkages of extremism with external state & non-state actors; India's neighbourhood.
- **Analytical hook:** 'Unevenly unsafe' — why falling aggregates can mislead policy (concentration & complacency trap).
- **Mains angle:** Border-centric counter-terrorism — investing in state capacity, development & border sovereignty to deny sanctuaries.

07

A Future of Financial Health for Every Indian

GS 3 · ECONOMY

THE HINDU · OPED · PG 8

WHY IN NEWS

Writing after a June 2026 India visit, Queen Máxima (UN SG's Special Advocate for Financial Health) argues India should move beyond financial inclusion to 'financial health' — helping households manage, save, and stay resilient.

- Per the World Bank's **Global Findex**, adult account ownership in India rose from about **56% to 89%** in a decade — a strong base to shift from access to genuine financial well-being.
- **Financial health** means having the right products & policies to manage day-to-day expenses, stay resilient to shocks, invest for goals, and feel confident about the future — supporting **Viksit Bharat 2047**'s 'welfare to wealth creation' vision.
- **Four actions proposed:**
 - **Jan Dhan 2.0:** Turn PMJDY accounts into a household resilience platform, integrating DBT, PM-KISAN, MGNREGA wages, e-Shram, APY, PMJJBY and PMSBY — benefiting women (who hold most PMJDY accounts), gig & migrant workers.
 - Build on **digital public infrastructure** — account aggregators, ULI, DigiLocker, AI apps.
 - Use India's rich survey & administrative **data** for better policymaking and accountability.
 - Deepen **public-private collaboration** (as in the Netherlands & Indonesia).

VALUE ADDITION

- ▶ **PMJDY (2014):** Financial-inclusion mission — basic banking, RuPay, overdraft.
- ▶ **Findex:** World Bank's global database on financial inclusion.
- ▶ **DPI trio:** Jan Dhan – Aadhaar – Mobile (JAM) underpins DBT.
- ▶ **Account Aggregator:** RBI-regulated consent-based data-sharing framework.

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A future of financial health for every Indian

Nar has been working for 45 years and is one of the longest-serving caddies at his golf club. Although he had a bank account for years, like many informal workers, he was focused on earning a living and supporting his family, leaving little opportunity to plan for the future.

That changed three years ago when he learned about the National Pension System and began saving for retirement for the first time. Today, his fund is growing, giving him confidence that after a lifetime of hard work, he can retire with financial security and dignity.

The meaning of financial health

In June 2026, I visited India in my capacity as the United Nations Secretary-General's Special Advocate for Financial Health. I have been advocating for and learning about efforts to improve financial health, which means ensuring that people have the right financial policies, products, and services to manage day-to-day expenses, stay resilient when unexpected shocks occur, invest in and save for long- and short-term goals, and have confidence in the future.

In practice, this is like Nar's experience – going beyond having a bank account to having investments that will help him in the future. It could also mean a person having affordable home insurance to help if a flash flood causes damage to their house. Or, it could mean receiving responsible credit to help with bills during a tough month.

India has recently undergone a remarkable transformation. According to the World Bank's Global Findex, account ownership among adults has risen from around 56% to 89% in just 10 years. This progress in access is impressive, and it creates an opportunity to do more to support people's financial health.

A financial health approach will be beneficial not just for families but also for the country. Household and individual-level financial health are crucial for country-level resilient growth and prosperity.

The Viksit Bharat 2047 goal to move from



Queen Máxima
of the Netherlands,
is the United Nations
Secretary-General's
Special Advocate for
Financial Health

India's next leap
should be to
ensure financial
health for all

"welfare to wealth creation" would also be well supported by efforts to improve financial health, under the vision of Prime Minister Narendra Modi.

During my visit, I saw how so many in India – from the highest levels of government to pioneering fintech companies – are doing financial health work.

In New Delhi, I spoke with informal sector workers, who are now able to save, plan, and retire without relying on their children, thanks to opening retirement accounts with support from Universal Pensions. In Mumbai, I spoke with nurses at a hospital who have found more financial stability and decreased stress through workplace financial health products offered by SalarySe, such as responsible credit, individualised financial health scores, and insurance.

I met with regulators and bank leaders who are using innovation and Artificial Intelligence (AI) to help households make better financial decisions, grow their savings and investments, build resilience through access to insurance, and tackle challenges such as fraud and scams. Reserve Bank of India Governor Sanjay Malhotra and I discussed how India can expand on these opportunities to support financial health in the country.

Steps to take

In my conversations with Indian people from different walks of life, I heard directly how financial products and services could further build their trust in institutions and give them the support that they need to improve their financial lives. I want to thank the people in Mumbai and New Delhi who shared their stories with me.

Four actions will help move financial health forward:

First, further develop Jan Dhan 2.0 with financial health at the centre. As the Pradhan Mantri Jan-Dhan Yojana (PMJDY) enters its second decade, there is an opportunity to transform accounts from simple payment and cash-withdrawal channels into a household

financial resilience platform. This means fully integrating the PMJDY with Direct Benefit Transfers (DBTs), PM-KISAN, MGNREGA wage payments (now VB-G RAM-G), e-Shram, the Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and other social protection schemes for informal and gig workers.

Linking these programmes through a single account could help households build their financial health. Women, who hold the majority of PMJDY accounts, could particularly benefit, as would informal workers, migrants, and gig economy workers.

Second, build on India's robust digital public infrastructure to support better financial health. Innovations such as MahaVISTAAR, account aggregators, the Unified Lending Interface (ULI), DigiLocker, and emerging AI applications create opportunities to strengthen household financial capability, choice and agency at scale.

Third, use India's rich ecosystem of household surveys, administrative datasets, and digital infrastructure to gather data on financial health. This data could be used to strengthen policymaking, protect consumers, and ensure that the financial sector is accountable.

Public-private collaboration

Finally, build on the momentum to further mobilise financial institutions, employers, and market players. Government and regulators play a critical role in advancing households' financial health. The impact is amplified when it is a joint effort with the private sector. Countries including the Netherlands and Indonesia are already pursuing such public-private collaboration.

The vision of financial health is giving every person a better today, tomorrow, and future. Just as Nar should have the opportunity to save for a well-deserved restful retirement, all Indian families should have the financial policies, tools, and services that they need to thrive throughout their lives. After my visit in June, I am looking forward to working with the Government of India to make this vision a reality.

SYLLABUS LINKAGE · GS PAPER 3

- **Syllabus:** Inclusive growth; mobilisation of resources; role of digital public infrastructure; government schemes for financial inclusion.
- **Concept shift:** Financial *inclusion* (access) → financial *health* (resilience & well-being).
- **Mains angle:** Leveraging JAM & DPI to convert account access into household financial resilience for informal & gig workers.

08

Suspend, Not Remove — 130th Amendment Bill

GS 2 · POLITY

THE HINDU · PG 11

WHY IN NEWS

A Joint Parliamentary Committee examining the Constitution (130th Amendment) Bill has recommended replacing automatic ‘removal’ of a PM, CM or Minister after 30 days in judicial custody with ‘suspension’, while flagging fears of misuse against the Opposition.

- The Bill amends **Articles 75, 164 and 239AA** (Union, State and Delhi Councils of Ministers). Its **trigger**: a Minister in custody for **30 consecutive days** for an offence punishable with **five or more years** must be advised for removal by the 31st day, else ceases to hold office.
- The JPC favours **‘suspension’** over ‘removal’ — a reversible measure akin to service rules — because terms like ‘removed’ carry an air of finality and stigma; removal would be **reversible upon release**. It made five recommendations, including fast-track courts and a separate schedule of offences.
- **Concern flagged**: the arrest-based trigger is not linked to any judicial finding of guilt; an estimated **140+ offences** could be covered, and the mechanism could be misused against non-BJP-ruled States via central agencies — a *de facto* disqualification.
- **Contrast with existing law**: Under **Section 8, RPA 1951**, legislators are disqualified only on **conviction** for certain offences with imprisonment of two years or more — the **presumption of innocence** holds until conviction; mere arrest does not trigger removal.

STATIC / PRELIMS LINKAGE

- ▶ **Advising authority**: President (Centre & Delhi) / Governor (States), on the PM’s / CM’s advice.
- ▶ **Sec 8(3), RPA**: Conviction & 2-yr sentence → disqualification for the term + 6 years.
- ▶ **Amendment route**: Constitution amendment under **Article 368**.
- ▶ **JPC chair**: BJP MP Aparajita Sarangi; several Opposition parties boycotted the panel.

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Suspend, not remove, high functionaries after 30 days in jail: parliamentary panel

Draft report backs objective of preventing 'governance from jail', but seeks to dilute the Bill's arrest-based trigger, which can unseat a PM, CM or Minister; panel records concern that mechanism could be misused against Opposition leaders; most BJP rivals have boycotted the joint committee

Sobhana K. Nair
NEW DELHI

A Joint Parliamentary Committee examining the Constitution (One Hundred and Thirtieth Amendment) Bill has recommended replacing the provision for automatic "removal" of a Prime Minister, Chief Minister or Minister after 30 consecutive days in judicial custody with "suspension", though the immediate consequence in both cases would be that the public functionary demits office.

Most Opposition parties, arguing that the Bill was driven by "malicious intent", had declined to join the panel headed by BJP MP Aparajita Sarangi.

The proposed constitutional amendment seeks to address what the government describes as a vacuum in cases where public functionaries continue in office during prolonged incarceration.

The panel has made five recommendations. These include replacing the Bill's provisions for a Minister's "removal" or requirement to "cease to be a Minister"

with "suspension". The recommendation follows submissions from stakeholders that terms such as "removed" and "shall cease to be a Minister" carried "an unwarranted air of finality and stigma". By contrast, suspension is seen as a reversible measure, akin to service rules that place government employees under suspension after prolonged detention without presuming guilt.

Constitution silent

The committee has also recommended defining "serious criminal offences" as offences punishable with imprisonment of five years or more. It proposed an automatic reversal clause under which suspension would lapse upon discharge, acquittal, or failure of the prosecution to proceed within a specified period.

The panel called for fast-track courts to hear cases involving high constitutional functionaries and for a separate schedule listing offences that would attract the proposed provisions.

According to the com-



Joint Parliamentary Committee chairperson Aparajita Sarangi (centre) addressing a press conference in New Delhi in June. PTI

mittee's draft report, there was broad agreement among stakeholders that the Constitution and the Representation of the People Act, 1951, are presently silent on the consequences of a sitting Prime Minister, Chief Minister, or Minister being arrested and held in custody on serious criminal charges.

However, the report notes that the sharpest disagreements centred on the mechanism chosen by the Bill rather than its objective. "Notably, even within the supportive cluster, no stakeholder defended the Bill's present formulation

without qualification; and even within the critical cluster, no stakeholder rejected the legislative objective itself," the report says. "The disagreement lies overwhelmingly in the design of the trigger mechanism and the safeguards attending it, not in the underlying policy goal."

The Union Home Ministry, the Ministry of Law and Justice, the 23rd Law Commission, and the State governments of Haryana, Madhya Pradesh, Rajasthan, Maharashtra, Chhattisgarh, Andhra Pradesh have broadly supported the Bill, treating it as a legi-

timate and overdue constitutional response to "governance from jail" and as an extension of constitutional morality.

Problematic clause

The most contested provision was the Bill's trigger mechanism, under which a public functionary would automatically lose office after spending 30 continuous days in custody in connection with offences punishable with five years' imprisonment or more.

The report says that "an overwhelming majority of stakeholders", including institutions otherwise supportive of the legislation, found the trigger constitutionally problematic because it was not linked to any judicial finding of guilt.

It notes that law universities, civil society organisations, and political parties repeatedly argued that arrest is "an executive/procedural device" and "is not a judicial determination of guilt". Consequently, attaching constitutional consequences to custody rather than conviction or even trial "risks treating an unproven accusation as a

de facto disqualification". Several institutions, including NALSAR, Hyderabad; National Law University, Delhi; West Bengal National University of Juridical Science, Kolkata; and the Association for Democratic Reforms proposed shifting the trigger to the stage of framing of charges by a court.

Several stakeholders argued that the five-year threshold was "poorly calibrated" and inconsistent with other laws that use a seven-year threshold for serious offences. Some pointed out that the provision could cover more than 140 offences, many of which have no direct connection with probity in public life.

The committee rejected the demand to raise the threshold to seven years but recommended a separate schedule of offences punishable with five years or more in prison.

The panel also recorded concerns that the mechanism could be misused against non-BJP-ruled States through the actions of Central investigative agencies.

SYLLABUS LINKAGE · GS PAPER 2

- **Syllabus:** Parliament & State legislatures; structure & functioning of the executive; RPA & anti-defection/disqualification framework.
- **Prelims focus:** Articles 75, 164, 239AA; Section 8 RPA 1951; Article 368 amendment procedure.
- **Mains angle:** Preventing 'governance from jail' vs presumption of innocence & federal misuse — a rights vs accountability balance.

MAINS PRACTICE

Answer-writing questions · reframed from today's themes

M | Mains Answer-Writing

REFRAMED

6 QUESTIONS

Questions are reframed from today's themes for practice — not reproduced from the source.

Q1.

10 marks · 150 words

Election petitions are described as the ‘exclusive remedy’ to safeguard the purity of elections. Examine how the constitutional and statutory framework for election petitions balances timely representation with judicial adjudication of disputes.

GS 2

Q2.

15 marks · 250 words

River-linking projects are projected as a solution to India's uneven water availability. Critically analyse the ecological and rehabilitation challenges they pose, using the Ken-Betwa Link Project as a reference.

GS 3

Q3.

10 marks · 150 words

‘Governments should regulate platforms, not users.’ In the light of the debate on age-based social-media bans, discuss how India can design an evidence-based child-safety regime for social media.

GS 2

Q4.

10 marks · 150 words

Rising female enrolment in higher education has not translated into commensurate labour-force participation. Discuss the structural barriers and suggest measures to bridge this gap.

GS 1

Q5.

15 marks · 250 words

A statistical decline in global terrorism may conceal a structural mutation of the threat. Analyse this proposition and its implications for India's counter-terrorism strategy.

GS 3

Q6.

10 marks · 150 words

Distinguish between ‘financial inclusion’ and ‘financial health’. How can India's digital public infrastructure be leveraged to move households from access to resilience?

GS 3

P | Prelims Practice — MCQs

10 MCQs

WITH KEY

Based on today's current-affairs topics · UPSC-pattern.

Q1. Consider the following statements regarding election petitions in India:

1. Under Article 329(b), no election to Parliament or a State Legislature can be questioned except by an election petition.
2. Petitions relating to Parliamentary and Assembly elections are filed directly before the Supreme Court.
3. An election petition must be filed within 45 days of the declaration of results.

Which of the statements given above are correct?

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Q2. With reference to the Ken-Betwa Link Project, consider the following:

1. It transfers water from the Ken in Madhya Pradesh to the Betwa in Uttar Pradesh.
2. Both the Ken and the Betwa are tributaries of the Ganga.
3. A significant part of the project lies within the Panna Tiger Reserve.

Which of the statements given above are correct?

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Q3. The National Perspective Plan (NPP) for interlinking of rivers is associated with which of the following?

Select the correct answer:

- (a) It was formulated in 1980 and is implemented through the National Water Development Agency.
- (b) It comprises only Himalayan-component link projects.
- (c) It is a Constitutional body under Article 262.
- (d) It replaced the River Boards Act, 1956.

Q4. Consider the following statements about the Ganga River Dolphin:

1. It is India's National Aquatic Animal and is functionally blind.
2. It is listed under Schedule I of the Wild Life (Protection) Act, 1972.
3. It is classified as 'Critically Endangered' on the IUCN Red List.

Which of the statements given above are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Q6. With reference to CAMPA funds, consider the following statements:

1. 90% of the funds are allocated to States/UTs and 10% is retained by the Centre.
2. The funds are non-lapsable and interest-bearing.
3. Both National and State CAMPA are audited annually by the CAG.

Which of the statements given above are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Q7. Consider the following statements about the snow leopard:

1. It is genetically more closely related to tigers than to leopards.
2. It is listed under Appendix I of CITES.
3. Hemis National Park in Ladakh is regarded as its global stronghold.

Which of the statements given above are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Q8. The 'Gender Parity Index (GPI)' in higher education, as reported by AISHE, indicates:

Select the correct statement:

- (a) A value above 1 means women outnumber men in enrolment.
- (b) It measures the ratio of female teachers to male teachers.
- (c) It is computed only for STEM disciplines.
- (d) A value of 1.08 means men outnumber women by 8%.

Q9. The Constitution (130th Amendment) Bill, 2025 proposes to amend which of the following Articles?

1. Article 75
2. Article 164
3. Article 239AA

Which of the above are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

Q10. Under Section 8 of the Representation of the People Act, 1951, a legislator is disqualified:

Select the correct statement:

- (a) Only upon conviction for certain offences, not on mere arrest.