

DAILY **CURRENT AFFAIRS**

SPECIAL FOR UPSC & GPSC EXAMINATION

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The Southwest Monsoon (June–September) is the lifeline of India's agrarian economy, contributing about 75% of annual rainfall. In 2025, India received 8% above normal monsoon rainfall, the 5th highest since 2001 and the 38th highest since 1901, according to the India Meteorological Department (IMD).

India got 8% more monsoon rainfall this year, says IMD

Jacob Koshy
NEW DELHI

India this year received 8% more monsoon rainfall than normal, the fifth-highest since 2001 and the 38th highest since 1901, the India Meteorological Department (IMD) said on Tuesday.

The IMD considers only the rainfall from June 1 to September 30 to calculate monsoon data.

While the southwest monsoon season largely boded well for agriculture by boosting storage in reservoirs, it wreaked havoc in several parts of the country – particularly in North India – leading to

loss of life and property.

Seasonal rainfall over northwest India, central India, and south peninsula was 27%, 15% and 10% more than their seasonal averages. However, rainfall in eastern and northeastern India was 80% of what those regions usually get.

The rainfall over northwest India was 74.79 cm, the highest since 2001 and sixth highest since 1901, while that over east and northeast India was 108.9 cm, the second lowest since 1901. Overall, the monsoon rainfall was 93.7 cm.

The monsoon season saw extremely heavy spells in several parts of northern

Pouring patterns

Monsoon rains were uneven across India, with reservoirs filling in some regions while others faced a dry spell

■ Northwest sees record rainfall of 27% above seasonal average, the highest since 2001

■ Central India and south peninsula see above-average rainfall 15% and 10% higher than their seasonal averages

■ East and Northeast face deficit, receiving only 80% of usual rainfall, the second-lowest since 1901



and southern India, thanks to the conjoining of storms that originated in the Mediterranean region, along with the monsoon trough that hovers over the Indian landmass during the monsoon season. When parsed

by months, rainfall was 9% more than what is usual in June, 5% more in both July and August, and 15% excess in September.

The southwest monsoon advanced over the south Andaman Sea and

Nicobar Islands on May 13, 2025, nearly nine days ahead of the normal schedule. It arrived in Kerala on May 24, ahead of the usual onset date of June 1, and covered the entire country by June 29.

There were seven monsoon depressions, or sub-cyclonic storms that form in the Arabian Sea and the Bay of Bengal, during the season. Of the seven, one intensified into a deep depression. Storms falling in this category last an average of 69 days against a normal of 55, contributing to the extended spells of heavy rain.

Though the monsoon system has not fully with-

drawn and will prevail over the next couple of weeks, the IMD does not count that rain in its quota of monsoon rainfall. For October, the agency has forecast 'above normal' rain in the country, except for parts of north and north-west India.

While a La Nina is expected to form in the central equatorial Pacific Ocean and it usually means a stronger winter, IMD Director-General M. Mohapatra said this was not always the case.

A forecast for winter (December, January and February) will be available around November, he added.

Current Context

- **Overall Monsoon (2025):**

- Total rainfall: 93.7 cm (8% above normal).
- Timeline: Advanced early (May 24 in Kerala, normal June 1) and covered entire India by June 29.

- **Regional Distribution:**

- Northwest India: +27% (highest since 2001, 6th highest since 1901; 74.79 cm).
- Central India: +15%.
- South Peninsula: +10%.
- East & Northeast India: Deficit (80% of normal, 2nd lowest since 1901; 108.9 cm).

- **Monthly Rainfall:**

- June: +9%
- July: +5%
- August: +5%
- September: +15%

- **Storms/Depressions:**

- 7 monsoon depressions (Arabian Sea + Bay of Bengal), 1 deep depression.
- Lasted 69 days vs normal 55 days, extending heavy rain spells.

- **Impact:**

- Positive: Higher reservoir storage → agriculture support.
- Negative: Flooding, landslides, loss of lives and property in North & South India.

Static Context

1. Monsoon Mechanism:

- Driven by differential heating of land and sea + Inter-Tropical Convergence Zone (ITCZ) + Somali Jet + Monsoon trough.
- Onset usually June 1 (Kerala); withdrawal begins from Rajasthan in Sept–Oct.

2. Associated Climatic Factors:

- La Niña (cooling in Pacific): Usually strengthens monsoon/rains.
- El Niño (warming): Generally weakens Indian monsoon.
- Indian Ocean Dipole (IOD): Positive phase enhances rainfall.

3. Significance for India:

- ~50% of workforce dependent on monsoon-driven agriculture.
- Impacts GDP growth, food inflation, hydropower, and water security.

Implications

1. Economic:

- Good rainfall → better Kharif production (rice, pulses, coarse cereals).
- Boosts reservoirs & groundwater recharge aiding Rabi crops.
- Supports hydropower generation.

2. Social & Environmental:

- Floods in North India show vulnerability of urban planning & river basin management.
- Deficit in NE India raises concerns over tea production, shifting cultivation, and biodiversity.

3. Strategic & Climatic:

- Early onset and extended depressions indicate changing monsoon patterns under climate change.
- Raises policy demand for disaster preparedness, climate-resilient agriculture, and early warning systems.

Conclusion

The 2025 monsoon brought above-normal rainfall nationally, boosting agriculture and water storage but exposing India's flood-vulnerability and regional imbalances. With climate variability (La Niña, IOD, global warming) influencing monsoons, India needs to prioritize climate-adaptive farming, flood management, and hydrological planning. The challenge is to convert rainfall abundance into resilience, ensuring both food security and disaster preparedness.

UPSC Prelims Practice Question

Ques: Which of the following correctly describes the difference between El Niño and La Niña?

- (a) El Niño is warming of Pacific Ocean waters, while La Niña is abnormal cooling.
- (b) El Niño strengthens the Indian monsoon, while La Niña weakens it.
- (c) Both El Niño and La Niña lead to identical climatic impacts in India.
- (d) El Niño and La Niña are unrelated to the ENSO (El Niño–Southern Oscillation) cycle.

Ans: a)

UPSC Mains Practice Question

Ques: Explain how climatic phenomena like La Niña, Mediterranean-origin storms, and monsoon depressions influence the spatial and temporal distribution of rainfall in India. **(250 Words)**

Page 06 : GS 2 : Governance / Prelims

India has one of the highest rates of road fatalities in the world. The latest NCRB (National Crime Records Bureau) data for 2023 highlights the persistence of this crisis: over 1.73 lakh deaths and 4.47 lakh injuries in 4.64 lakh road accidents. Despite policy efforts like the Motor Vehicles (Amendment) Act, 2019 and road safety campaigns, fatalities have increased by 1.6% compared to 2022.

Key Findings (Current Context)

- Total Accidents (2023): 4,64,029 (17,261 more than 2022).
- Fatalities: 1,73,826 deaths (↑ 1.6% from 1,71,100 in 2022).
- Injuries: 4.47 lakh.

Victim Categories:

- Two-wheeler riders: 79,533 deaths (45.8% of total fatalities).
- Pedestrians: 27,586 (15.9%).
- SUVs/Cars/Jeeps: 24,776 (14.3%).

State-wise Trends:

- Tamil Nadu (11,490) and Uttar Pradesh (8,370) reported most two-wheeler deaths.
- Uttar Pradesh accounted for 19.2% of SUV/Car deaths and 29.9% of truck-related deaths.

Time of Accidents:

- 20.7% occurred between 6 p.m. and 9 p.m.

Causes of Fatal Accidents:

- Speeding: 58.6% (1,01,841 deaths).
- Dangerous/ careless driving & overtaking: 23.6% (41,035 deaths).
- Other causes: Alcohol/drugs, poor weather, animal crossing (4,952 deaths).

Over 1.73 lakh killed in road accidents in 2023, 1.6% rise: NCRB

Press Trust of India
NEW DELHI

More than 1.73 lakh people were killed and 4.47 lakh injured in road accidents across the country in 2023 with nearly 46% of the victims being two-wheeler riders, according to a report of the National Crime Records Bureau (NCRB).

Speeding and careless driving were found to be the two major causes of road accidents.

A total of 4,64,029 road accidents took place in the country in 2023, 17,261 more than in 2022 – with a 1.6% increase in fatalities, from 1,71,100 in 2022 to 1,73,826 in 2023.

The highest number of accidents (20.7% of total) were reported between 6 p.m. and 9 p.m.

Two-wheelers accounted for the highest number of fatal road accidents, causing 79,533 deaths, or 45.8% of total deaths, followed by pedestrians at 27,586 (15.9%) and SUV/car/jeep at 24,776 (14.3%).

Most of the deaths in two-wheeler accidents were reported in Tamil Nadu (11,490) and Uttar Pradesh (8,370). A large number of deaths due to SUV/car/jeep accidents were reported in Uttar Pradesh (19.2% of total) and a

Crash course

The NCRB report of 2023 has found that the reason for most fatal road accidents was speeding



■ **58.6%** (1,01,841) of deaths attributed to speeding

■ **23.6%** (41,035) of deaths attributed to dangerous driving or overtaking

■ **Poor weather, driving under the influence and animal crossings caused 4,952 deaths**

large number of deaths due to trucks/lorries/mini truck accidents were also reported in the State (29.9% of total).

The NCRB said cause-wise analysis of fatal road accidents revealed that 58.6% (1,01,841) and 23.6% (41,035) of fatalities were due to speeding and dangerous/careless driving or overtaking, respectively.

Poor weather conditions, driving under influence of drug/alcohol and animal crossing caused 4,952 deaths.

The highest number of deaths were reported on the National Highways accounting for 34.6%, followed by State Highways at 23.4%.

Road Categories:

- National Highways: 34.6% of deaths.
- State Highways: 23.4%.

Static Context

- NCRB: Under the Ministry of Home Affairs, collects and publishes crime and accident statistics annually.
- **Road Safety in India:**
 - Motor Vehicles (Amendment) Act, 2019: Stricter penalties, protection for Good Samaritans, electronic enforcement.
 - National Road Safety Policy (2010): Comprehensive framework for road safety.
 - Brasilia Declaration (2015): India committed to reduce road accident deaths by 50% by 2030 (aligned with UN SDG 3.6).
 - UN Decade of Action for Road Safety (2021–2030): Global goal to prevent 50% of road traffic deaths and injuries.

Implications

1. Economic:

- Road accidents cost India 3–5% of GDP annually (World Bank estimate).
- High healthcare burden and productivity loss.

2. Social:

- Disproportionately affects youth and working population, reducing demographic dividend.
- Two-wheeler and pedestrian deaths highlight urban planning and enforcement gaps.

3. Governance & Policy:

- Weak traffic enforcement, lack of lane discipline, inadequate road engineering.
- Slow adoption of Intelligent Transport Systems (ITS) and road safety audits.

Way Forward

1. Engineering Solutions: Safer road design, better lighting, pedestrian zones, strict highway audits.
2. Enforcement: Strict action on speeding, helmets, seatbelts, and drunk driving.
3. Education & Awareness: Behavioral campaigns (like Sadak Suraksha Abhiyan).
4. Emergency Response: Faster trauma care and accident reporting systems.

5. Technology: Use of AI-based monitoring, speed cameras, and GPS-enabled enforcement.
6. Institutional Mechanism: Strengthen National Road Safety Council and empower states with funds and technology.

Conclusion

The NCRB data for 2023 underscores India's continuing road safety crisis, where speeding and reckless driving remain the prime killers. With nearly half the victims being two-wheeler riders, the issue highlights gaps in urban transport planning, enforcement, and awareness. To meet the SDG target of halving road deaths by 2030, India needs a multi-pronged strategy combining enforcement, engineering, education, and emergency care.

UPSC Prelims Practice Question

Ques: Which State reported the highest number of deaths in two-wheeler accidents in 2023?

- (a) Uttar Pradesh
- (b) Tamil Nadu
- (c) Maharashtra
- (d) Rajasthan

Ans: (b)

UPSC Mains Practice Question

Ques: Road safety in India is not only a traffic management issue but also a matter of public health and governance. Critically analyze with reference to the NCRB 2023 data. **(150 Words)**

Farmer suicides remain a pressing socio-economic issue in India, reflecting distress in the agrarian sector due to debt, crop failures, and policy gaps. According to the National Crime Records Bureau (NCRB) 2023 report, a total of 10,786 farmers and agricultural workers committed suicide, accounting for 6.3% of total suicides in the country.

Maharashtra, Karnataka report most number of farmer suicides

The Hindu Bureau
NEW DELHI

The National Crime Records Bureau (NCRB) has said in its report that 10,786 farmers and agricultural workers committed suicide in 2023. The most number of cases was from Maharashtra (38.5%), followed by Karnataka (22.5%).

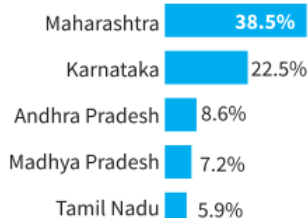
The organisations of farmers blamed the Narendra Modi government's policies for the situation, and said the decision to waive off import duty on cotton would vitiate the situation as most of the suicides were still from the cotton belts of the country.

Of the 10,786 suicides from the farming sector, 4,690 were farmers or cultivators, and 6,096 were agricultural workers. The farm suicides accounted for 6.3% of total suicides

Fields of despair

The lives of 10,786 farmers and agricultural workers were lost to suicide in 2023, according to the NCRB report

STATE-WISE FIGURES



A large number of farmer suicides take place in the cotton and soybean belt in Maharashtra.

(1,71,418 suicides in 2023) in the country.

Out of the 4,690 farmers who committed suicide, 4,553 were male and 137 were female, and out of the 6,096 suicides by farm workers, 5,433 were male and 663 were female.

After Maharashtra and Karnataka, Andhra Pradesh (8.6%), Madhya Pradesh (7.2%), and Tamil Nadu (5.9%) registered the most number of suicides. West Bengal, Bihar, Od-

isha, Jharkhand, Himachal Pradesh, Arunachal Pradesh, Goa, Manipur, Mizoram, Nagaland, Tripura, Chandigarh, Delhi, and Lakshadweep reported no suicides from the farm belt.

Commenting on the NCRB data, the president of the All India Kisan Sabha, Ashok Dhawale, said more than 10,000 suicides had been reported from the farm sector in 2021, 2022 and 2023, and it

showed the systemic crisis that the Modi government could not grasp or combat.

"This crisis is going to aggravate as a large number of farmer suicides take place in the cotton and soybean belt. Maharashtra has turned out to be the graveyard of farmers. The Marathwada and Vidarbha region are cotton and soybean belts. In spite of this, the Union government is bowing to the pressure to sign Free Trade Agreements, and to U.S. President Donald Trump's tariff terrorism. The government cancelled the 11% import duty on cotton. This means that American cotton is going to come here. Agriculture will be finished by these treaties," Mr. Dhawale said, adding that the NCRB data could not be trusted.

For those in distress, counselling is available at TeleMANAS-14416

Current Context

• State-wise distribution:

- Maharashtra: 38.5% of farmer suicides; primarily in Marathwada and Vidarbha (cotton and soybean belts).
- Karnataka: 22.5% of suicides.

- Other notable states: Andhra Pradesh (8.6%), Madhya Pradesh (7.2%), Tamil Nadu (5.9%).
- Zero reported suicides: West Bengal, Bihar, Odisha, Jharkhand, Himachal Pradesh, Arunachal Pradesh, Goa, Manipur, Mizoram, Nagaland, Tripura, Chandigarh, Delhi, Lakshadweep.
- **Gender and category:**
 - Farmers/cultivators: 4,690 (4,553 male, 137 female)
 - Agricultural workers: 6,096 (5,433 male, 663 female)
- **Policy concerns:**
 - Farmers' organizations criticize GST, import duty waivers on cotton, and Free Trade Agreements for exacerbating distress.
 - Cotton and soybean belts are especially vulnerable to global price fluctuations and trade pressures.
- Support measures: TeleMANAS helpline (14416) available for counseling of distressed farmers.

Static Context

1. Farmer Suicides in India:

- Linked to agrarian distress, debt burden, crop failure, and market volatility.
- NCRB collects suicide data annually; includes farmers, agricultural laborers, and other categories.

2. Regions prone to farmer distress:

- Cotton belt: Marathwada, Vidarbha, Telangana, parts of Karnataka.
- Soybean belt: Madhya Pradesh, Maharashtra, Karnataka.

3. Government schemes for farmer welfare:

- PM-KISAN: Income support to farmers.
- MSP (Minimum Support Price) for select crops.
- Pradhan Mantri Fasal Bima Yojana (PMFBY): Crop insurance.
- Debt relief and loan waivers in some states.

Implications

1. Economic:

- Rising farmer suicides indicate systemic agrarian crisis and unsustainable rural livelihoods.
- Vulnerability to global commodity prices (e.g., cotton imports) affects domestic agriculture.

2. Social:

- Mental health crisis among farmers and rural distress.
- Gender disparity visible; female suicides lower but still significant.

3. Policy & Governance:

- Need for market reforms, price stabilization, and crop diversification.
- Strengthen agri-insurance, rural credit systems, and mental health counseling.
- Importance of monitoring Free Trade Agreements (FTAs) for their impact on domestic agriculture.

Conclusion

The NCRB data underscores the continuing agrarian distress in India, especially in cotton and soybean belts. While government schemes provide partial relief, sustainable solutions require policy reforms addressing income security, price volatility, and access to credit, along with mental health support. Farmer suicides are a structural challenge and reflect the urgent need for holistic agrarian reforms to safeguard rural livelihoods.

UPSC Prelims Practice Question

Ques: Consider the following statements regarding farmer suicides in India in 2023 (NCRB data):

1. Maharashtra reported the highest number of farmer suicides in 2023.
2. Andhra Pradesh accounted for more than 10% of total farmer suicides in 2023.
3. Cotton and soybean belts are among the regions most affected by farmer suicides.
4. West Bengal and Bihar reported zero farmer suicides in 2023.

Which of the statements given above are correct?

- A) 1, 2, and 3 only
- B) 1, 3, and 4 only
- C) 2, 3, and 4 only
- D) 1, 2, 3, and 4

Ans: (b)

UPSC Mains Practice Question

Ques: Critically examine the continuing farmer suicide crisis in India in the context of global trade policies and domestic agricultural reforms. How can the government address systemic agrarian distress? **(150 Words)**

The Female Labour Force Participation Rate (FLFPR) measures the share of women who are employed or actively seeking employment. A rising FLFPR is often interpreted as a sign of greater gender equality and economic dynamism. In India, FLFPR fell from 31.2% in 2011-12 to 23.3% in 2017-18, before rising sharply to 41.7% in 2023-24. At first glance, this appears encouraging; however, a closer examination of employment types and earnings reveals structural vulnerabilities.

More women join the labour force, but are they really employed?

In rural areas, it is difficult to separate women's domestic responsibilities from their role as helpers in household enterprises

DATA POINT

Subhanil Chowdhury
Anushree Gupta

The female labour force participation rate (FLFPR) measures the share of women who are either employed or actively seeking work. A higher FLFPR is often seen as a sign of greater gender equality and a more dynamic labour market. The FLFPR fell from 31.2% in 2011-12 to 23.3% in 2017-18, before climbing to 41.7% in 2023-24 (Chart 1). While this rise appears encouraging, a closer look reveals that women continue to face barriers – both in terms of earnings and the kind of jobs available to them.

In India, workers are broadly classified into three categories: self-employed, regular salaried, and casual workers. The NSSO tracks earnings for each of these groups. Strikingly, during the very period when the FLFPR rose, real earnings declined for all categories except casual workers in both rural and urban areas. This points to a troubling reality – more women may be entering the workforce, but they are not finding secure or remunerative employment.

Chart 1 shows that the recent rise in FLFPR is largely driven by rural women. To understand this trend better, we now turn to a closer examination of female labour force participation and employment patterns in rural India.

Economic development is typically associated with a shift of the workforce from agriculture to non-agricultural sectors. Given the recent rise in rural FLFPR, one might expect more women to be moving out of agriculture into industry or services. The data, however, suggests the opposite. The share of rural women employed in agriculture rose from 71.1% in 2018-19 to 76.9% in 2023-24, while their presence in both the secondary and tertiary sectors declined (Chart 2).

A large share of women's work takes the form of unpaid household labour, which does not count as employment in official statistics. Even within the employed category, there exists a group termed 'helpers in household enterprises' – a role that also falls under unpaid family work. So, two categories capture women attending to domestic duties, both of which are unpaid activities.

Among rural women aged 15 years and above, there has been a sharp fall in those reporting 'domestic duties' – from 57.8% in 2017-18 to 35.7% in 2023-24 (nearly 20 percentage points). This shift is mirrored by a 10.5 point rise in women counted as 'helpers in household enterprises' (from 9.1% to 19.6%) and a 10 point rise in 'own account workers and employers' (from 4.5% to 14.6%) over the same period (Chart 3). In other words, the reduction in unpaid domestic work has translated largely into self-employment, not into an expansion of wage employment.

In rural areas, it is often difficult – if not impossible – to separate women's domestic responsibilities from their role as helpers in household enterprises. This blurring of boundaries may partly explain the rise in FLFPR. It also raises a fundamental question: should such unpaid helper roles be counted as employment at all? At the same time, even within the self-employed category, the apparent increase in own account workers and employers has coincided with a decline in their real earnings. In other words, the rise in self-employment has not improved women's incomes (Chart 4).

Thus, the rise in FLFPR is largely driven by an increase in women counted as helpers in household enterprises and as self-employed workers. Wage employment has not expanded, and real earnings for most categories of women workers have actually fallen. Far from signalling dynamism, this pattern points to deeper vulnerabilities in the labour market.



Facing barriers

The data for the charts were sourced from the Periodic Labour Force Survey and NSSO

Subhanil Chowdhury is an associate professor of Economics at St. Xavier's University, Kolkata. Anushree Gupta is an MA student in Department of Economics, St. Xavier's University, Kolkata

Chart 1: The female labour force participation rate (for women aged 15 years and above)

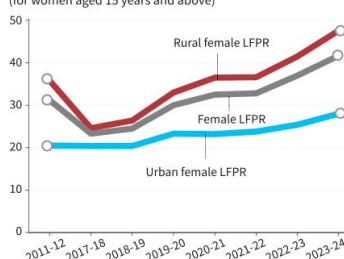


Chart 2: Sectoral distribution of women employment in rural India. Figures in %

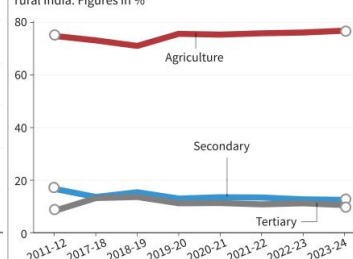


Chart 3: Paid and unpaid work of women in rural India. Figures in %

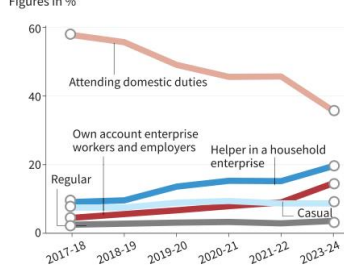
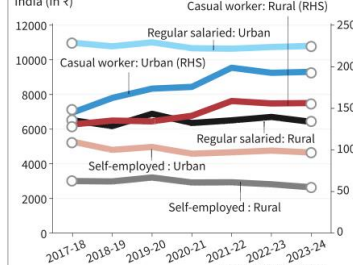


Chart 4: Real wage and earnings of female workers in India (in ₹)



Current Context

1. Employment Categories in India:

- Self-employed / Own-account workers and employers
- Regular salaried employees

- Casual workers

Despite the rise in FLFPR, real earnings have declined for all categories except casual workers, highlighting insecure and low-paid employment.

2. Sectoral Distribution:

- Rural women employed in agriculture increased from 71.1% (2018-19) to 76.9% (2023-24).
- Their presence in secondary (industry) and tertiary (services) sectors declined.

3. Unpaid Work & Household Enterprises:

- Many women are engaged in unpaid domestic labour or as helpers in household enterprises, which inflate FLFPR without improving economic security.
- Decline in women reporting domestic duties (57.8% → 35.7%) largely translated into self-employment or unpaid helper roles rather than wage employment.

4. Income Implications:

- Real earnings for self-employed women have fallen, meaning the rise in FLFPR does not correspond to better financial security.

Static Context

- FLFPR: Share of women aged 15+ employed or actively seeking work.
- Labour force participation trend in India: Historically low for women due to cultural norms, unpaid domestic work, and limited formal employment opportunities.
- Rural Employment: Dominated by agriculture and informal self-employment; wage employment for women remains limited.

Implications

1. Economic:

- Rise in FLFPR does not guarantee improved earnings or economic empowerment.
- Informal and unpaid work continues to dominate female employment, highlighting vulnerability in rural labour markets.

2. Social:

- Structural barriers like domestic responsibilities and gendered work division continue to limit women's participation in formal employment.
- Women's economic contribution is often underestimated due to unpaid roles.

3. Policy & Governance:

- Need to promote formal wage employment for women.
- Skill development programs must target rural women to facilitate transitions into secondary and tertiary sectors.

- Social security, maternity benefits, and labor law reforms can protect women in self-employment and informal sectors.

Conclusion

The recent rise in India's FLFPR is misleading if interpreted as women's empowerment, as it is largely driven by unpaid household work and self-employment with declining earnings. To ensure gender-inclusive economic growth, policies must focus on formal employment opportunities, fair wages, and social protection, rather than merely counting women in the labour force.

UPSC Prelims Practice Question

Ques : What is the Female Labour Force Participation Rate (FLFPR)?

- A) Percentage of women aged 15+ employed or actively seeking work
- B) Percentage of women aged 15+ employed in agriculture only
- C) Percentage of women earning more than the minimum wage
- D) Percentage of women enrolled in vocational training programs

Ans: a)

UPSC Mains Practice Question

Ques: The rise in female labour force participation rate (FLFPR) in India has not translated into better earnings or secure employment for women. Critically analyze the factors behind this trend and suggest policy measures to ensure meaningful economic empowerment of women in rural India. **(150 Words)**

Foreign Portfolio Investors (FPIs) play a crucial role in India's capital markets, contributing to market liquidity, investment flows, and valuations. In September 2025, FPIs withdrew ₹23,885 crore from Indian equities, marking the third consecutive month of net outflows. Between January and September 2025, cumulative FPI outflows amounted to ₹1.54 lakh crore, exceeding the previous year's outflows.

FPIs withdraw from Indian equities for third straight month

Analysts say the reasons range from tariff uncertainty to dull company earnings for multiple quarters and disproportionately high valuations

Ashokamithran T.
MUMBAI

Foreign Portfolio Investors (FPIs) withdrew ₹23,885 crore from Indian stocks in September, making it the third consecutive month of net outflows from the Indian stock market, according to data from the National Securities and Depositories Ltd. (NSDL).

FPIs have been withdrawing money from the Indian stock market since September 2024, on and off. To be sure, the calendar year began with a net flow of more than ₹78,000 crore in January 2025 after which there were two consecutive months of outflows. This was followed by moderate inflows in April, May and June 2025.

Sentiments were pessimistic even in calendar year 2024, with the highest ever outflows in October going as high as ₹94,000 crore.

Despite this, FPIs had a net inflow of ₹1 lakh crore as of September 2024.

However, between January and September this year, foreign investors have pulled out ₹1.54 lakh crore from Indian equities, making it worse than the previous year.

Some analysts cite short-term reasons like the uncertainty in tariffs, while others say that dull earn-



Losing sheen: Between January and Sept. 2025, foreign investors have pulled out ₹1.54 lakh crore from Indian equities. PTI

ings of companies for multiple quarters and disproportionately high valuations have made these stocks unattractive. The increasing rupee depreciation makes the dollar returns smaller.

According to a report by Elara Capital, managers of emerging market funds have cut India allocation to 16.7%, which is the worst since November 2023.

India constituted 21% of their allocation in September 2024. These funds are instead moving to China.

"Active global emerging market (GEM) managers remain net sellers of India {stocks}, continuing to rotate towards China. India's allocation in GEM funds peaked at 21% in September 24 but has since fallen sharply to 16.7% [lowest since November 23]. In contrast, China's allocation has climbed to 28.8%, marking a decisive reversal in positioning," according

to Elara's report.

"As of August 2025, global funds held \$390 billion in Indian assets. Of these, funds with high conviction in India's long-term growth have been withdrawing from the country. This is the first such instance since April 2018 and "raises questions about the strength and sustainability of foreign investor conviction in India's medium-term growth story," says another report by Elara.

Domestic markets

Returns in domestic markets have also been dull. For instance, Nifty50 index was down 4.6% to 24,611.1 points on September 1, 2025, from 25,810.85 on the same day last year.

Analysts say that FPI flows will continue to be volatile given the H1-B visa fee hike, the 100% U.S. tariff on branded pharmaceuticals, and a ramp up in Chinese investments in AI.

Current Context

1. FPI Investment Trend:

- **Calendar Year 2025:**
 - January: Net inflow of ₹78,000 crore
 - February–March: Outflows
 - April–June: Moderate inflows
 - July–September: Consecutive outflows
- Calendar Year 2024: Highest outflow in October at ₹94,000 crore; net inflow as of September 2024 was ₹1 lakh crore.

2. Reasons for Outflows:

- **Global factors:**
 - Increasing U.S. tariffs on pharmaceuticals
 - H1-B visa fee hike affecting sentiment
 - Rising Chinese allocation in global emerging market funds (from 21% in Sept 2024 → 28.8% in 2025)
- **Domestic factors:**
 - Dull corporate earnings for multiple quarters
 - High valuations of Indian equities
 - Rupee depreciation reducing dollar returns

3. Impact on Domestic Markets:

- Nifty50 declined 4.6% YoY to 24,611 points in September 2025.
- Volatility in FPI flows affects market confidence and capital availability.

Static Context

1. Foreign Portfolio Investment (FPI):

- Investment by foreign investors in Indian stocks and bonds without direct management control.
- Contrast with FDI (Foreign Direct Investment), which involves ownership and control.

2. Importance of FPIs:

- Provides liquidity and depth to equity markets.
- Influences stock market valuations.
- Acts as a signal of foreign investor confidence in India's macroeconomic stability.

3. Emerging Market Funds (GEM Funds):

- Actively managed funds investing in equities of developing economies.
- Allocation shifts among India, China, etc., affect capital flows and market sentiment.

Implications

1. Economic & Financial:

- Large FPI outflows may increase market volatility and affect equity financing.
- Weak FPI sentiment can impact foreign exchange reserves and the rupee.
- Domestic investors may need to compensate for shortfall in capital inflows.

2. Policy & Governance:

- Requires monitoring capital flow stability through RBI and SEBI measures.
- Highlight the importance of structural reforms to attract long-term foreign investment.
- Policies affecting tariffs, corporate governance, and investment climate can alter FPI inflows.

3. Global Context:

- Global fund rotation from India to China reflects geopolitical and economic shifts.
- US-China competition in technology (AI) and trade policies influences emerging market allocations.

Conclusion

The third consecutive month of FPI outflows signals caution among foreign investors regarding India's equity markets. While India remains an attractive emerging market, challenges such as high valuations, dull earnings, currency depreciation, and global trade tensions contribute to volatility. Sustained reforms in corporate governance, trade policy, and market transparency are essential to restore confidence and ensure long-term investment stability.

UPSC Prelims Practice Question

Ques: Which of the following statements is correct?

- A) FPIs involve direct management control of companies
- B) FPIs provide liquidity to the stock market
- C) FDI refers to short-term portfolio investments
- D) FPIs are not affected by global fund allocation trends

Ans : b)

UPSC Mains Practice Question

Ques: Critically examine the role of FPIs in India's capital markets. Should India focus more on FDI than FPI for sustainable economic growth? **(150 Words)**

The transformation of girls' education

In a country where the phrase “*Beti padhegi toh kya karegi?*” (What will a daughter do if she studies?)” once echoed through homes and villages, India has undergone a powerful transformation in girls’ education over the past decade.

At a *Mahila Sammelan* (Women’s Conference) in Dwarka, Gujarat, Prime Minister Narendra Modi asked a group of women how many had studied beyond class 5. To his surprise, most of the elderly women raised their hands, while few younger women did. When asked why, they pointed to the era of the Gaekwad dynasty (1721-1947), when fathers were penalised for not educating their daughters. Today, however, many women are literate, while their daughters-in-law are not.

This anecdote underscores a larger truth: good intentions must be backed by accountability, leadership, and policy. And under Mr. Modi’s leadership, India is witnessing just that – a systemic push to change not just rules, but mindsets. This transformation is not just about more girls in classrooms; it’s about shifting the very foundations of Indian society, its health, economy, and demography, by empowering its daughters with the most effective tool of change: education.

The Gujarat model

As Chief Minister of Gujarat, Mr. Modi recognised that tackling issues such as female foeticide and girls’ illiteracy required a multi-pronged approach. Laws alone wouldn’t suffice; a fundamental shift in public perception, supported by infrastructure and incentives, was required. Launched in 2003, the Kanya Kelavani campaign became a key vehicle for this change. The initiative promoted awareness about girls’ education while addressing barriers such as the lack of separate toilets for girls in schools, a major cause of dropouts during adolescence.

The results were significant. Female literacy rate in Gujarat



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which was lower than the national average, increased to 70%, higher than the national average of 64%. The school dropout rate reduced by as much as 90% among female students in targeted districts.

Mr. Modi transformed the policy initiative through widespread public support, by personally auctioning gifts received at public events, raising ₹19 crore for girls’ education. He also made a personal contribution of ₹21 lakh. These efforts sent a strong signal: girls’ education wasn’t just a government scheme, it was a public movement.

Scaling success nationwide

Inspired by Gujarat’s success, the Beti Bachao, Beti Padhao (BBBP) initiative was launched nationwide in 2015. Its aim was twofold: to prevent female foeticide and promote girls’ education. The initiative focused on 100 gender-critical districts in its initial phase and later expanded nationwide. It brought together multiple ministries – Women and Child Development, Health and Family Welfare, and Human Resource Development – in a coordinated push for change. Among other measures of outcome, its impact is most visible in the survival rate of girls. India’s sex ratio at birth improved from 919 girls per 1,000 boys (2015-16) to 929 (2019-21). Encouragingly, 20 out of 30 States/UTs are performing better than the national average of 930.

But these improvements in sex ratio at birth are encouraging, they are just one piece of a much larger puzzle. The real power of girls’ education lies in the ripple effects it triggers across society. Educated women tend to marry later and have fewer children. India’s Total Fertility Rate has dropped to 2.0, just below replacement level. This shift is closely tied to rising female education and workforce participation. Women with secondary education are more likely to seek institutional deliveries and prenatal care. The

Infant Mortality Rate for girls has dropped from 49 per 1,000 live births in 2014 to 33 by 2020. While overall female labour force participation remains a challenge, it is rising in sectors such as healthcare, education, STEM, and entrepreneurship – fields that thrive on literacy and skills. From officers in the armed forces to CEOs of tech startups, today’s educated Indian women are breaking barriers.

The multiplier effect

Educated girls grow into educated mothers – and that changes everything. Studies show that children of educated mothers perform better in school and experience better health outcomes. In Madhya Pradesh, recent surveys show that 89.5% of people are aware of BBBP, and 63.2% say it directly encouraged them to send their daughters to school. Communities reported increased support for delaying early marriage and promoting girls’ higher education. These statistics reflect changing mindsets in regions where girls were once kept from schools entirely.

This transformation is a deep-rooted change facilitated by thoughtful and effective policies aimed at empowering young women. The long-term impact of these initiatives will be even more pronounced because of the positive feedback cycle that enhances not only individual lives but entire communities. Today’s educated girls are not merely students; they are potential leaders, advocates, and change-makers of tomorrow. Educated girls are more likely to join the workforce, contribute to their families’ incomes, and invest in the education of their children.

As we look to the future, we can be hopeful that the changes initiated under Mr. Modi’s leadership will continue to gain momentum, leading to a more equitable society where every girl has the right to learn, grow, and thrive. Let’s be clear: when you educate a girl, you save a society.

The Beti Bachao, Beti Padhao initiative has shown significant results in the last decade

GS. Paper 01 & 02– Social Issues and Governance

UPSC Mains Practice Question: Evaluate the effectiveness of multi-sectoral approaches in promoting girls’ education in India. (150 Words)

Context :

Girls' education in India has witnessed a dramatic transformation over the past two decades, moving from marginalisation and social neglect to a structured, policy-driven focus. Once questioned by the adage, "Betipadhegitohtyakaregi?" the country has made substantial progress in literacy, survival, and participation of girls in education, signalling broader social and demographic change.

Current Context

1. Historical Backdrop:

- Traditional societal norms limited girls' education, especially in rural areas.
- Early 20th-century reforms (e.g., under Gaekwad dynasty) incentivized female education, laying groundwork for later progress.

2. Gujarat Model – KanyaKelavani (2003 onwards):

- Tackled female foeticide and girls' illiteracy through awareness, incentives, and infrastructure, including separate toilets for girls.
- Outcomes:
 - Female literacy in Gujarat rose to 70%, above national average (64%).
 - School dropout rates among girls fell by up to 90% in targeted districts.
- Public involvement: PM Modi personally auctioned gifts and contributed funds, creating a public movement for girls' education.

3. National Scaling – BetiBachao, BetiPadhao (BBBP, 2015):

- Goals: Prevent female foeticide and promote education of girls.
- Targeted gender-critical districts, coordinated across Women & Child Development, Health, and Education Ministries.
- Outcomes:
 - Sex ratio at birth improved from 919 girls/1,000 boys (2015-16) to 929 (2019-21).
 - Awareness campaigns influenced communities to delay early marriage and send girls to school.

4. Ripple Effects of Girls' Education:

- Demographic impact: Total Fertility Rate dropped to 2.0, near replacement level.
- Health outcomes: Infant Mortality Rate (IMR) for girls fell from 49 (2014) to 33 (2020).
- Economic participation: Rising female workforce participation in healthcare, education, STEM, and entrepreneurship.

Static Context

1. Key Schemes and Initiatives:

- KanyaKelavani (Gujarat) – State-level education push.
- BetiBachao, BetiPadhao (BBBP) – National initiative for gender equality and education.

2. Indicators:

- Female Literacy Rate, School Dropout Rate, Sex Ratio at Birth, Total Fertility Rate, Female Labour Force Participation.

3. Socio-economic Impact:

- Educated girls become educated mothers, improving child health, education, and household economic outcomes.
- Education empowers girls to break barriers in leadership, entrepreneurship, and governance.

Implications

1. Social:

- Shifts mindsets around gender roles and female empowerment.
- Reduces practices like child marriage and female foeticide.

2. Economic:

- Higher female literacy and workforce participation contribute to GDP growth.
- Educated women invest more in children's education, creating a virtuous cycle of human capital development.

3. Demographic:

- Delayed marriage and fewer children reduce fertility rates, improving population quality.
- Better maternal education improves child health and survival.

4. Policy & Governance:

- Multi-sectoral approaches combining awareness, infrastructure, and incentives are effective.
- Public involvement strengthens accountability and sustainability of programs.

Conclusion

India's transformation in girls' education is a multi-dimensional achievement. From literacy to health, workforce participation, and social empowerment, the positive ripple effects are profound. Programs like KanyaKelavani and BBBP demonstrate that policy, leadership, and community engagement together drive systemic change. Educating girls not only uplifts individuals but transforms entire communities and society, reinforcing the idea that "when you educate a girl, you save a society."