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Edition: International Table of Contents

Page 04 : GS 2 : Indian Polity / Prelims

The ongoing tussle between State governments and Governors has once again reached the Supreme Court. Tamil Nadu, through senior advocate A.M. Singhvi, argued that the Governor is a constitutional head, a "facilitator" in the legislative process, but not a parallel political authority or "super Chief Minister". The issue arises in the context of a Presidential Reference following the Supreme Court's April 8, 2025 judgment, which had laid down time limits for Governors in disposing of Bills under Article 200 of the Constitution.

Governor cannot act as 'super CM', Tamil Nadu tells Supreme Court

The Governor is at best a 'lubricator' or 'facilitator' but not a legislator, says Tamil Nadu's counsel A.M. Singhvi; how can Governor be interpreted as having the last word on a Bill, he asks a Presidential Reference Bench headed by CJI Gavai

Krishnadas Rajagopal
NEW DELHI

The State of Tamil Nadu on Thursday countered in the Supreme Court the version of the Centre and BJP-ruled States that gubernatorial discretion is "wide", saying a Governor cannot act as "super Chief Minister" and there cannot be "two swords in the same scabbard".

Appearing before a Presidential Reference Bench headed by Chief Justice of India B.R. Gavai, senior advocate A.M. Singhvi said the Governor is at best a "lubricator", a "facilitator", but not a legislator.

Tamil Nadu argued that a Chief Minister and his Cabinet must, in the best interest of democracy and the parliamentary form of governance, be responsible for the good governance of a State.

"A Governor is a part of the legislative process, but he is not part of the legislation of the State. He is not a legislator. He may have a role in the legislative process, but that too on the aid and advice of the Council of Ministers," Mr. Singhvi submitted.

Court proceedings: A.M. Singhvi argues before a Bench headed by Chief Justice of India B.R. Gavai. YOUTUBE@SUPREMECOURTOFINDIA

He referred to the submissions raised by the Centre and States supporting the Presidential Reference, which has raised questions about the time limits prescribed by the apex court in an April 8, 2025 judgment in the Tamil Nadu Governor case, noting that many doomsday scenarios were portrayed if the Governor's discretion under Article 200 (assent to State Bills) was curtailed.

"Hypothetically anything may happen. The sky may fall on our heads. Constitutional interpretations cannot be done in the backdrop of doomsday predictions... A Governor cannot have a dominating role over the State executive or legislature," Mr. Singhvi said. Tamil Nadu asked the Bench how a Governor could be interpreted as having the last word on a Bill.

"The power to assent, withhold, return Bills by the Governor is only to facilitate law-making in the State... In responsible governments, there is no room for the 'general' discretion of the Governor... General discretion to Governor would create chaos," Mr. Singhvi contended.

He said a Governor's discretion to return a Bill to the Assembly or refer to the President were both guided by the State Cabinet.

"There would be situations in which the government would want a rethink. There could be a change of policy – all these are possibilities for the Governor to return the Bill to the Assembly. There may be cases where the government itself knows the Bill requires Presidential assent or the government is in doubt, then Governor may refer it to the President," Mr. Singhvi explained.

Solicitor-General Tushar Mehta, for the Centre, made additional submissions on the question whether a State could move the top court under Article 32 complaining of violation of its fundamental rights by the Governor.

"A State is the bearer of constitutional duties, not the holder of fundamental rights. Therefore, a State cannot maintain a petition under Article 32 on the footing that its own fundamental rights have been infringed. A State cannot use Article 32 to litigate fundamental rights in a representative capacity," Mr. Mehta argued.

He also submitted that a Governor enjoyed "complete immunity" under Article 361 for his performance in office.

Key Issues in Debate

1. **Role of the Governor in Law-making**
   - Tamil Nadu emphasized that while the Governor is a part of the legislative process, he is not a legislator.
   - His role is bound by the aid and advice of the Council of Ministers (Articles 163 and 200).
2. **Democratic Accountability**
   - In a parliamentary democracy, the Chief Minister and Cabinet are directly responsible to the legislature and people.
   - Allowing a Governor "general discretion" would undermine representative democracy and create "two swords in the same scabbard".
3. **Discretionary Powers of Governor**
   - Governor can return a Bill once or refer it to the President, but these powers must be exercised in consonance with the State Cabinet's advice.
   - Hypothetical fears about misuse of State power ("doomsday scenarios") cannot justify expanding gubernatorial discretion.
4. **Centre's Counter-Argument**
   - Solicitor-General Tushar Mehta argued that States cannot invoke Article 32 against Governors since States do not hold fundamental rights, only constitutional duties.
   - Governors enjoy complete immunity under Article 361 for acts performed in office.

Constitutional and Political Significance

- Federal Balance: The case highlights the recurring tension between the Union and States over gubernatorial authority, especially in opposition-ruled States.
- Judicial Clarification: The Court's decision on whether Governors must act strictly within prescribed time limits and on Cabinet advice will shape Centre-State relations.
- Democratic Norms: Upholding limited gubernatorial discretion reinforces the primacy of elected governments over nominated heads.

Conclusion

The debate underscores a fundamental question in Indian federalism: whether Governors should act as neutral facilitators of the legislative process or as power-centres with independent discretion. Tamil Nadu's argument reaffirms the spirit of parliamentary democracy, where elected representatives are accountable to the people. A clear judicial pronouncement restricting "super-CM" tendencies would strengthen cooperative federalism and constitutional morality.

UPSC Prelims Practice Question

Ques: Article 361 of the Indian Constitution deals with:

(a) Special provisions for certain States

(b) Immunities of President and Governors

(c) Functions of the Council of Ministers

(d) Assent to Bills

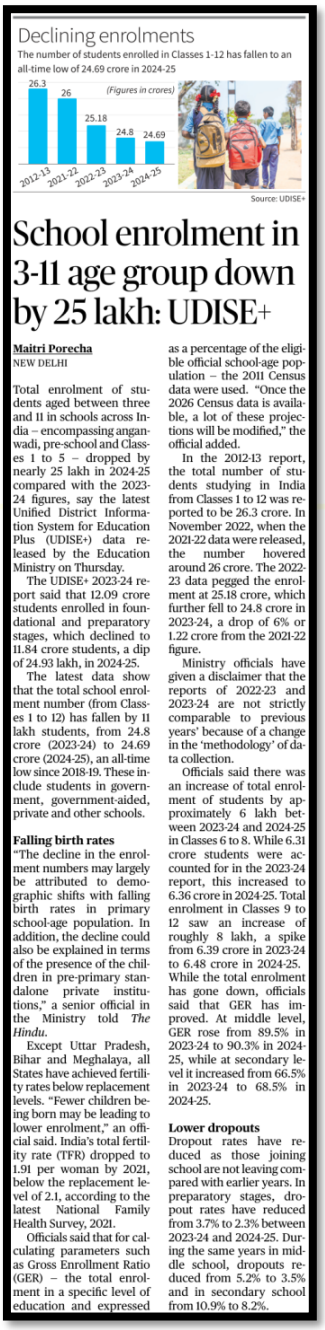
Ans: (b)

UPSC Mains Practice Question

Ques: "The Governor is a constitutional head and not a 'super Chief Minister'." In the light of recent judicial debates, critically examine the constitutional position and discretion of Governors under Articles 163 and 200. **(250 Words)**

Page 06 : GS 2 : Social Justice / Prelims

The Ministry of Education's UDISE+ 2024-25 data reveals a sharp decline of nearly 25 lakh students in the 3–11 age group, covering pre-primary to Class 5, compared to 2023-24. Overall enrolment from Classes 1–12 has also dipped to 24.69 crore, the lowest since 2018-19. While this reflects demographic shifts such as declining fertility rates, the data also provides insights into changing educational patterns in India.


Declining enrolments

The number of students enrolled in Classes 1-12 has fallen to an all-time low of 24.69 crore in 2024-25

Source: UDISE+

School enrolment in 3-11 age group down by 25 lakh: UDISE+

Maitri Porecha
NEW DELHI

Total enrolment of students aged between three and 11 in schools across India – encompassing anganwadi, pre-school and Classes 1 to 5 – dropped by nearly 25 lakh in 2024-25 compared with the 2023-24 figures, say the latest Unified District Information System for Education Plus (UDISE+) data released by the Education Ministry on Thursday.

The UDISE+ 2023-24 report said that 12.09 crore students enrolled in foundational and preparatory stages, which declined to 11.84 crore students, a dip of 24.93 lakh, in 2024-25.

The latest data show that the total school enrolment number (from Classes 1 to 12) has fallen by 11 lakh students, from 24.8 crore (2023-24) to 24.69 crore (2024-25), an all-time low since 2018-19. These include students in government, government-aided, private and other schools.

Falling birth rates

"The decline in the enrolment numbers may largely be attributed to demographic shifts with falling birth rates in primary school-age population. In addition, the decline could also be explained in terms of the presence of the children in pre-primary standalone private institutions," a senior official in the Ministry told *The Hindu*.

Except Uttar Pradesh, Bihar and Meghalaya, all States have achieved fertility rates below replacement levels. "Fewer children being born may be leading to lower enrolment," an official said. India's total fertility rate (TFR) dropped to 1.91 per woman by 2021, below the replacement level of 2.1, according to the latest National Family Health Survey, 2021.

Officials said that for calculating parameters such as Gross Enrollment Ratio (GER) – the total enrolment in a specific level of education and expressed as a percentage of the eligible official school-age population – the 2011 Census data were used. "Once the 2026 Census data is available, a lot of these projections will be modified," the official added.

In the 2012-13 report, the total number of students studying in India from Classes 1 to 12 was reported to be 26.3 crore. In November 2022, when the 2021-22 data were released, the number hovered around 26 crore. The 2022-23 data pegged the enrolment at 25.18 crore, which further fell to 24.8 crore in 2023-24, a drop of 6% or 1.22 crore from the 2021-22 figure.

Ministry officials have given a disclaimer that the reports of 2022-23 and 2023-24 are not strictly comparable to previous years' because of a change in the 'methodology' of data collection.

Officials said there was an increase of total enrolment of students by approximately 6 lakh between 2023-24 and 2024-25 in Classes 6 to 8. While 6.31 crore students were accounted for in the 2023-24 report, this increased to 6.36 crore in 2024-25. Total enrolment in Classes 9 to 12 saw an increase of roughly 8 lakh, a spike from 6.39 crore in 2023-24 to 6.48 crore in 2024-25. While the total enrolment has gone down, officials said that GER has improved. At middle level, GER rose from 89.5% in 2023-24 to 90.3% in 2024-25, while at secondary level it increased from 66.5% in 2023-24 to 68.5% in 2024-25.

Lower dropouts

Dropout rates have reduced as those joining school are not leaving compared with earlier years. In preparatory stages, dropout rates have reduced from 3.7% to 2.3% between 2023-24 and 2024-25. During the same years in middle school, dropouts reduced from 5.2% to 3.5% and in secondary school from 10.9% to 8.2%.

Key Findings

1. **Decline in Early-Stage Enrolments**
   - Foundational and preparatory stage enrolment fell from 12.09 crore (2023-24) to 11.84 crore (2024-25).
   - Primary driver: falling birth rates (India's TFR = 1.91, below replacement level).
   - Migration of children to standalone private pre-primary institutions also contributed.
2. **Overall Enrolment Trends**
   - Total enrolment across Classes 1–12 fell by 11 lakh in 2024-25.
   - Long-term trend: from 26.3 crore (2012-13) to 24.69 crore now (nearly 1.6 crore decline over a decade).
3. **Contrasting Gains in Higher Classes**
   - Enrolment in Classes 6–8 rose by 6 lakh and Classes 9–12 by 8 lakh.
   - Indicates better retention and transition rates as children progress to higher classes.
4. **Improvement in GER (Gross Enrolment Ratio)**
   - Middle level GER: 89.5% → 90.3%.
   - Secondary level GER: 66.5% → 68.5%.
   - Suggests that though absolute enrolments fell, proportion of age-eligible children in school increased.
5. **Dropout Rates Declining**
   - Preparatory stage: 3.7% → 2.3%.
   - Middle school: 5.2% → 3.5%.
   - Secondary school: 10.9% → 8.2%.
   - Indicates greater success in keeping enrolled students within the system.

Reasons Behind the Decline

- **Demographic Shift:** Declining fertility across most states except UP, Bihar, Meghalaya.

- **Private Pre-Schools:** Growing share of early childhood education outside formal school data.
- **Data Methodology:** Change in UDISE+ reporting methods post-2022 affecting comparability.

Implications for Policy

1. **Education Planning & Infrastructure:** Falling enrolments in early years may require rationalisation of school infrastructure in some states.
2. **Focus on Quality:** With fewer children, emphasis must shift towards improving learning outcomes and teacher quality.
3. **Pre-Primary Regulation:** Need for integration of private standalone pre-schools into formal reporting frameworks.
4. **Demographic Dividend:** Declining child population signals shrinking future workforce; policy must align education with skill development to maintain productivity.
5. **Census Update:** Current GER calculations based on outdated 2011 Census—urgent need for fresh 2026 Census data.

Conclusion

The UDISE+ 2024-25 data highlights a paradox: while absolute enrolments are falling due to demographic transition, dropout rates are reducing and GER is improving, indicating stronger retention. For India, the challenge ahead is less about universal access and more aboutensuring quality education, skill-building, and adapting educational policies to a shrinking child population**.** This turning point in enrolment trends must be seen as an opportunity to deepen reforms in school education.

UPSC Prelims Practice Question

Ques: Gross Enrolment Ratio (GER) refers to:

(a) Percentage of children enrolled in school compared to total population.

(b) Percentage of eligible school-age children enrolled in education, irrespective of age.

(c) Percentage of children completing education at a particular level.

(d) Ratio of teachers to students in a given school year.

Ans: (b)

UPSC MainsPractice Question

Ques : The UDISE+ 2024-25 data shows a decline in school enrolments in the 3–11 age group by nearly 25 lakh, but also an improvement in Gross Enrolment Ratios and lower dropout rates. Discuss the factors behind these trends and their implications for education policy in India. **(250 Words)**

Page : 07 : GS 3 : Science & Technology / Prelims

Recent fake news about a Chinese firm developing a pregnancy robot with an artificial womb reignited global debates on futuristic reproductive technologies. While still in the realm of science fiction, scientific experiments in artificial wombs, womb transplants, and reproductive medicine are pushing boundaries of fertility treatments, raising ethical, medical, and social questions.

Beyond science fiction: artificial wombs and real progress of fertility treatments

Gita Aravamudan

According to reports that surfaced on the internet last week, a Chinese firm announced plans to create the world's first pregnancy robot with an artificial womb. It was fake news, and all the major news outlets bought it. Because it made flashy sci-fi headlines especially in a world where anything seems possible with omnipresent Artificial intelligence (AI).

It was fake news, and all the major news outlets bought it. Because it made flashy sci-fi headlines especially in a world where anything seems possible with omnipresent Artificial intelligence (AI).

My book on surrogacy, *Baby Makers*, which came out in 2016 had a chapter called *Virgin Birth and Womb Banks*, where I discussed the possibilities of sexless reproduction and artificial wombs which could be enabled by cutting edge technology.

It sounded then like science fiction. And it still remains in the realm of science fiction. But though we are nowhere near producing an artificial womb which can gestate and nurture a human being, the research in this field has been on-going for quite a few years now.

More than 10 years ago when I was researching my book, I read about Hung-Ching Liu, Professor of Reproductive Medicine at Cornell University, U.S., who had engineered endometrial tissue by prompting cells to grow in an artificial uterus. Apparently, he was also able to successfully implant and grow the embryo of a mouse. In another experiment, Liu used cultured cells collected from a woman's womb and created an artificial womb using a scaffolding. Inside this womb he planted fertilised embryos left over from IVF cycles. In six days, the eggs implanted in it just as they would in a real womb. But his experiment had to end just 14 days later as researchers were not allowed to grow foetuses in the lab for more than 14 days. In other parts of the world too, exciting research was going on in this field. In Japan, goat foetuses were grown in a prototype womb. In New South Wales, an artificial womb designed to give birth to live sharks was successfully tested.

Though we are nowhere near producing an artificial womb which can gestate and nurture a human being, the research in this field has been on-going for quite a few years now. ISTOCKPHOTO

Womb replacement surgery

Meanwhile, by 2014, womb replacement surgery had become a reality. Five women from Sweden and 11 from the U.K. had their wombs replaced. Two of the women had wombs donated by their mothers.

The first baby born from a womb transplant was in Sweden in 2014. Since then, around 135 such transplants have been carried out in over a dozen countries, including the United States, China, France, Germany, India, and Turkiye. Approximately 65 babies have been born as a result of such transplants. Galaxy Care Hospital in India has also achieved success with uterine transplants and has delivered babies from transplanted wombs.

As of now, artificial wombs are being used mainly to nurture preterm babies. The babies are placed in bio bags and float in a liquid mimicking the amniotic fluid found in natural wombs. An artificial placenta, which is connected to the umbilical cord, provides oxygen and nutrients.

Experiments are also on to try and produce eggs and sperm from stem cells.

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For feedback and suggestions
for 'Science', please write to **science@thehindu.co.in** with the subject 'Daily page'

Scientific Developments

1. **Artificial Womb Research**
   - Cornell University (U.S.): Engineered endometrial tissue, enabling mouse embryos and human embryos (up to 14 days) to implant in lab-created wombs.
   - Japan: Prototype artificial wombs used to grow goat foetuses.
   - Australia: Artificial wombs tested successfully with sharks.
   - Current Application: Artificial womb "bio bags" are being developed to support preterm babies, mimicking natural amniotic fluid and placenta functions.
2. **Womb Transplantation**
   - First successful womb transplant leading to a live birth: Sweden, 2014.
   - Since then: ~135 womb transplants globally, leading to ~65 live births across U.S., China, France, Germany, India, Turkiye.
   - India: Galaxy Care Hospital pioneered successful uterine transplants and births.
3. **Stem Cell Experiments**
   - Ongoing research to derive eggs and sperm from stem cells, potentially enabling reproduction without gametes from biological parents.

Significance and Implications

1. **Medical Benefits**
   - Potential to revolutionize treatment for infertility, especially women without functional wombs.
   - Could save lives of extremely premature babies by providing safer gestational support.
2. **Ethical Concerns**
   - Blurring lines between natural and artificial reproduction raises moral and religious debates.
   - "Designer babies" and commodification of reproduction may worsen inequalities.
   - Risk of exploitation of women in fertility markets if artificial wombs become commercialized.
3. **Legal and Regulatory Dimensions**
   - Current global consensus: embryos cannot be grown in labs beyond 14 days.
   - Womb transplant procedures need strict ethical oversight to ensure donor and recipient safety.
   - Future: International laws may be required to regulate artificial wombs and stem-cell derived gametes.
4. **Social and Gender Aspects**
   - Could redefine parenthood, surrogacy, and women's reproductive rights.
   - May empower women by reducing medical risks of pregnancy, but also risks sidelining natural motherhood.

Conclusion

Artificial wombs remain largely in the realm of experimental science, but womb transplants and neonatal bio bags are already altering reproductive medicine. While these technologies offer hope for infertility treatment and preterm survival, they also bring complex ethical and social challenges. For India, where fertility treatments are expanding, the priority should be balanced regulation, ethical safeguards, and equitable access to ensure science serves humanity without undermining social justice or dignity.

UPSC Prelims Practice Question

Ques : Uterus (Womb) Transplantation, recently in news, is primarily aimed at:

(a) Reducing maternal mortality in India.

(b) Providing reproductive options for women without a functional uterus.

(c) Replacing damaged reproductive organs due to cervical cancer.

(d) Enabling genetic modification of embryos.

Ans : (b)

UPSC Mains Practice Question

Ques : Artificial wombs and uterus transplantation represent a frontier in reproductive medicine. Discuss their potential benefits and challenges in the Indian context. **(150 Words)**

Page 08 : GS 2 : Social Justice / Prelims

India's health-care system is at a turning point. With a population of 1.4 billion, the challenge is two-fold: expanding access for underserved populations, and ensuring affordability amid rising costs. The way forward lies in a systemic approach—strengthening insurance, leveraging scale, embedding prevention in primary care, accelerating digital adoption, ensuring regulatory clarity, and mobilising investment.

Building health for 1.4 billion Indians

India's health-care system stands at a defining juncture. The task is dual: expand access for the millions who are underserved, while ensuring affordability amid rising costs. This needs an integrated framework, strengthening insurance, leveraging scale, embedding prevention in primary care, accelerating digital adoption, enabling regulatory clarity, and unlocking sustained investment. Through a systemic, interconnected approach, India can build a health-care model that is inclusive, financially viable, and globally aspirational.

Sangita Reddy

is Joint Managing Director, Apollo Hospitals Group

Insurance as the foundation of affordability

Pooling risk remains the most effective way to make costly care accessible. Even modest premiums – ₹5,000 to ₹20,000 for individuals or ₹10,000 to ₹50,000 for families – can unlock coverage worth several lakhs, shielding households from catastrophic financial shocks. Yet, penetration remains low: only 15%-18% of Indians are insured, with the premium-to-GDP ratio at 3.7% compared to the global average of 7%. The gap is significant, but so is the opportunity, as gross written premiums already stand at $15 billion in 2024 and are projected to grow at over 20% CAGR till 2030.

Affordability cannot rest on insurance alone. True impact comes when payers, providers and patients partner, expanding coverage, embracing prevention and making insurance a tool for everyday health security, not just a crisis shield.

India's health-care system has mastered something that the world is only now beginning to appreciate – delivering quality care at extraordinary scale. Where an MRI in the West may handle seven to eight scans a day, in India the same machine manages many times that volume. This ability to stretch resources without diluting quality is not coincidence. It is the product of decades of ingenuity in doctor-patient ratios, workflow design, and infrastructure use.

The next leap is clear: extend this efficiency to India's vast heartland. Tier-2 and tier-3 cities remain underserved, yet they represent the true frontier. If India can replicate its urban efficiency in these geographies, it will not just close the access gap. It could set a global benchmark for how scale, innovation and inclusion can reshape health care.

Health care in India is at an inflection point and must move from being a privilege to becoming every Indian's right

Schemes such as Ayushman Bharat (Pradhan Mantri Jan Arogya Yojana, or PM-JAY) have redefined access. Covering nearly 500 million people, with ₹5 lakh a family for advanced care, PM-JAY has enabled millions of cashless treatments in both public and private hospitals. Its impact is visible: timely cancer treatments for beneficiaries have increased by nearly 90%.

Expanding private hospital participation in government-backed schemes is essential to reach the next 500 million. But this must be anchored in fair reimbursements and transparent processes, ensuring viability for providers and real value for patients.

Prevention as the most powerful cost-saver

A study in Punjab revealed a stark reality – even insured families faced catastrophic expenses on diabetes, hypertension, and other non-communicable disease (NCD) outpatient care. The solution is two-fold: redesign insurance to include outpatient and diagnostics, and launch a nationwide push for prevention. But this is incomplete without public participation.

Alongside payers and providers, people must embrace a preventive mindset – controlling risks, staying alert and raising awareness. Every rupee in healthier lifestyles saves multiples in treatment. If schools, employers, communities and citizens rally behind prevention, India can blunt the looming tsunami of NCDs and secure a healthier future.

India was early to adopt telemedicine and is now pushing boundaries with Artificial Intelligence. Tools that detect early signs of sepsis, triage diagnostic reports, or enable remote consultations are already in practice. These innovations not only improve patient outcomes but also optimise the productivity of doctors and nurses.

Digital health is also democratising access. Remote consultations mean that a cardiologist in a metropolitan city can guide treatment for a patient in a village that is hundreds of kilometres away. Combined with the government's Ayushman Bharat Digital Mission, such innovations could enable universal health records and continuity of care across the country.

Regulation and trust as the missing link

Health-care innovations are promising, but challenges persist. Insurers in New Delhi are considering a 10%-15% premium hike due to pollution-driven respiratory illnesses which shows how environmental factors raise health-care costs. Without safeguards, such pressures could hit affordability for millions. This is where regulation is crucial. The Finance Ministry has urged the Insurance Regulatory and Development Authority of India (IRDAI) to strengthen claims of settlement and grievance redress, recognising that trust drives insurance penetration. Without confidence in fair and transparent claims, households will not prioritise health insurance. Robust regulation, paired with fair pricing, is essential to deepen coverage and build confidence.

In 2023, India's health sector drew $5.5 billion in private equity and venture capital, fuelling digital health, pharmacy networks, and hospitals. But capital remains skewed toward metros. The true test is directing this to tier-2 and tier-3 cities, building primary networks, and training specialists so that growth translates into inclusion.

India's health care is at an inflection point. Insurance must cover everyday care, providers must scale efficiently, prevention must cut long-term costs, and technology must drive access. With aligned investment and bold public-private partnerships, we can design a system that is not episodic or exclusionary, but universal, resilient, and sustainable. Health care must move from being a privilege to becoming every Indian's right.

Key Challenges

1. **Low Insurance Penetration**
   - Only **15-18% of Indians insured**; premium-to-GDP ratio is **3.7%**, against the global average of 7%.
   - Current health cover insufficient for outpatient and diagnostic expenses.
   -

2. **Inequitable Access**
   - Urban India has concentrated infrastructure, while **tier-2 and tier-3 cities remain underserved**.
   - Despite PM-JAY covering **500 million people**, many private hospitals are hesitant to join due to reimbursement concerns.
3. **Rising NCD Burden**
   - Diabetes, hypertension, and other NCDs are pushing families into catastrophic health expenditure despite insurance.
4. **Regulatory and Trust Deficit**
   - Delays in claim settlement and lack of transparent processes deter households from buying insurance.
   - Environmental factors (pollution, climate risks) are pushing insurers toward higher premiums.
5. **Investment Imbalance**
   - $5.5 billion in PE/VC funding in 2023—mostly concentrated in metros; rural and semi-urban India underfunded.

Opportunities and Emerging Solutions

1. **Insurance as Foundation of Affordability**
   - Risk pooling via affordable premiums (₹5,000–20,000 for individuals) can shield households from financial shocks.
   - Need to **expand private hospital participation** in government schemes with fair reimbursements.
2. **Prevention and Primary Care**
   - Shift from reactive to **preventive health-care models**.
   - Schools, employers, and communities must promote healthier lifestyles to reduce NCD burden.
3. **Efficiency and Scale**
   - India's model of high-volume, low-cost quality care (e.g., MRI utilisation, doctor-patient ratios) can be replicated in tier-2/3 cities.
   - Expanding **Ayushman Bharat Health & Wellness Centres** can bridge rural gaps.
4. **Digital Transformation**
   - Telemedicine and AI for diagnostics, early detection, and remote consultations.
   - **Ayushman Bharat Digital Mission** enabling health records portability across states.
5. **Regulation and Trust**
   - Stronger role for **IRDAI** in ensuring fair claims, grievance redressal, and transparent pricing.
   - Confidence in insurance system will drive deeper penetration.

Way Forward

- **Universal Health Coverage (UHC):** Insurance must go beyond hospitalisation to cover everyday outpatient and diagnostic needs.

- **Public-Private Partnerships (PPP):** Expand access by incentivising private sector participation in semi-urban and rural areas.
- **Focus on Tier-2/3 Cities:** Direct investments towards building hospitals, training specialists, and creating local supply chains.
- **Integrated Preventive Strategy:** National campaigns to reduce NCD risks, supported by insurance-linked incentives.
- **Sustainable Financing:** Ensure fair reimbursements and long-term viability for providers while keeping premiums affordable.

Conclusion

India's health care stands at an **inflection point**. The next leap requires moving from **episodic crisis-driven care to universal, preventive, and digital-first health care**. By combining insurance coverage, efficient scale, digital adoption, and preventive health strategies, India can build a system that is not just inclusive for 1.4 billion citizens but also a global benchmark for affordable, sustainable care.

UPSC Mains Practice Question

Ques: ndia's health-care system is at an inflection point. Discuss the key challenges in ensuring access and affordability, and suggest measures for building an inclusive and sustainable health model. **(150 Words)**

Page 10 : GS 3 : Indian Economy/ Prelims

On August 27, 2025, the United States imposed steep tariffs of up to 50% on imports from India, severely disrupting several labour-intensive export sectors. The move has caused immediate distress in industries heavily dependent on the U.S. market, such as shrimp, textiles, jewellery, and carpets, while also creating uncertainty for medium-impact sectors like chemicals, metals, and machinery. The development highlights both India's external vulnerability and the urgent need for export diversification.

Which sectors are worst hit by tariffs?

How high are the new U.S. tariffs on Indian exports? Which sectors are likely to feel the most pain? What has been the immediate impact on shrimp, textiles, and jewellery? Which sectors are likely to face only a modest impact? What short-term support is the government planning?

EXPLAINER

T.C.A. Sharad Raghavan

The story so far:
The 50% tariffs imposed by the U.S. on imports from India came into effect on August 27, sending ripples through the Indian economy and the government. Several sectors, many of them labour-intensive, have the U.S. as a major export destination, and many are already seeing a significant dip in demand. The government is cognisant of this and is devising a plan to support these sectors, at least in the short term.

How do we know which sectors will be worst affected?
The intensity of the impact of tariffs can be arrived at by looking at three metrics in combination: the amount exported to the U.S. in absolute terms, the share of the U.S. in that sector's total exports to the world, and the final tariff that sector is facing.

If a sector exports a large amount to the U.S., the U.S. forms a major part of its total exports, and the tariffs are high, then the pain felt by that sector will likely be high. However, if the U.S. forms a small share in a sector's total exports, then the impact is likely to be limited.

Which sectors are likely to see a severe impact?
According to data from the Ministry of Commerce and Industry, India exported about $2.4 billion worth of shrimp to the U.S. in 2024-25, making up 32.4% of its total shrimp exports. Earlier, the U.S. only imposed a 10% countervailing tariff on shrimp from India. However, the addition of the 50% tariff now takes this total to 60%.

Major impact: Several sectors, many of them labour-intensive, have the U.S. as a major export destination, and many are already seeing a significant dip in demand. GETTY IMAGES

Reports indicate that exporter purchase prices of shrimp in Andhra Pradesh – the source of the majority of India's shrimp – fell by about 20% following the 25% tariff imposed on August 7. Prices are likely to fall further due to the current 60% tariff.

India exported $10 billion worth of diamonds, gold, and jewellery to the U.S. in 2024-25, accounting for 40% of total exports in this sector. Tariffs have now risen from 2.1% to 52.1%. Reports from hubs like Surat already show that production cuts are underway. Surat's diamond polishing industry itself employs about 12 lakh people.

One of the worst-hit sectors is likely to be India's textiles and apparel exports sector. These exports to the U.S. stood at $10.8 billion in 2024-25, with apparel alone accounting for $5.4 billion. Further, the U.S. accounts for 35% of India's apparel exports. The sector now faces a 63.9% tariff, up from the previous 13.9%.

"Tiruppur exporters are rushing shipments while cancelling new styles," said the Global Trade Research Initiative (GTRI) in its report. "Noida-Gurugram has frozen planned capacity expansions and is considering downsizing, Ludhiana reports a slump in yarn and fabric demand, with working capital under stress, and Bengaluru units are preparing for shift cuts as buyers push for offshore production."

India exported $1.2 billion worth of carpets to the U.S. in 2024-25, which makes up 58.6% of total carpet exports. Tariffs have increased from 2.9% to 52.9%.

Other significantly affected sectors include handicrafts, leather and shoes, furniture and bedding, and agricultural products such as basmati rice, spices, tea, pulses, and sesame.

Which sectors will see a more modest impact?
India's export of organic chemicals to the U.S. stood at $2.7 billion. This made up 13.2% of India's total exports. The sector now faces 54% import tariffs, up from the previous 4%. The exporters' body, CHEMEXCIL, and industry bodies have already approached the government for some intervention.

India exported $4.7 billion worth of steel, aluminium, and copper to the U.S. in 2024-25, about 17% of India's total exports of these metals.

"While the U.S. is not the largest market for Indian metals, it is critical for hundreds of SMEs in the Delhi-NCR engineering belt and eastern foundry hubs," GTRI said.

"The tariff threatens to disrupt jobs in stainless steel, aluminium casting, and copper semi-finished goods, putting severe pressure on small and medium exporters reliant on U.S. orders."

India exported $6.7 billion worth of machinery and mechanical appliances to the U.S. in 2024-25, making up 20% of its total exports. This sector is also expected to face a drop in demand.

Is the government planning to help these sectors?
Prime Minister Narendra Modi and Commerce and Industries Minister Piyush Goyal have been repeating the 'swadeshi' mantra and asking Indians to 'go vocal for local', so that the economy can reduce its dependence on exports. Apart from this, *The Hindu* reported on August 13 that the government is working on a multi-ministry plan to ease the short-term pain of exporters.

In the medium to long term, the government is working with exporter bodies to diversify their export destinations and make better use of existing free trade agreements. The Reserve Bank of India Governor Sanjay Malhotra has also said that the central bank stands ready to provide whatever help it can.

THE GIST

- Severe impact is expected on shrimp, diamonds and jewellery, textiles and apparel, and carpets due to tariffs rising up to 60%, with reports of production cuts, price falls, and downsizing.
- Moderate impact will be felt in organic chemicals, metals, and machinery exports, with SMEs and exporters' bodies seeking intervention.
- The government is working on a multi-ministry plan, promoting the 'swadeshi' and 'vocal for local' push, while also aiming to diversify export destinations.

Majorly Affected Sectors

- **Shrimp**: Exports worth $2.4 billion to the U.S., forming 32% of India's shrimp exports, now face a 60% tariff (up from 10%). Prices in Andhra Pradesh aquaculture hubs have already fallen by ~20%.
- **Jewellery& Diamonds**: With $10 billion exports (40% share to U.S.), tariffs rose from 2.1% to 52.1%. Surat's diamond polishing industry, employing ~12 lakh workers, reports production cuts.
- **Textiles & Apparel**: One of the worst hit. Exports worth $10.8 billion, with apparel alone at $5.4 billion. The U.S. absorbs 35% of India's apparel exports. Tariffs now stand at 63.9% (up from 13.9%), forcing Tiruppur, Noida, Ludhiana, and Bengaluru hubs to scale back.

- **Carpets**: $1.2 billion exports, 58% going to U.S., tariffs hiked from 2.9% to 52.9%.
- **Other sensitive sectors**: Handicrafts, leather, furniture, and agricultural products (basmati rice, tea, spices, pulses, sesame).

Moderately Affected Sectors

- **Organic Chemicals**: $2.7 billion exports, 13% share to U.S., tariffs now 54%.
- **Metals (steel, aluminium, copper)**: $4.7 billion exports, 17% U.S. share. Though U.S. is not the largest market, SMEs in NCR and eastern foundries face disruption.
- **Machinery & Mechanical Appliances**: $6.7 billion exports, 20% U.S. share, facing declining demand.

Government Response

- **Short-term relief**: Multi-ministry coordination to provide working capital support, ease logistics, and prevent large-scale layoffs.
- **Medium to long term strategy**:
  - Export diversification through new trade routes and FTAs.
  - Strengthening domestic demand under the 'Vocal for Local' campaign.
  - RBI's assurance of financial assistance for exporters under stress.
  - Industry engagement to cushion SMEs and labour-intensive clusters.

Conclusion

The U.S. tariff hike underscores India's dependence on a few major markets and the vulnerability of labour-intensive sectors. While immediate government support is critical to safeguard jobs and livelihoods, the episode also highlights the structural need for export diversification, higher domestic value addition, and resilient trade strategies. Turning this crisis into an opportunity for building stronger supply chains and alternative markets will be key for India's long-term economic stability.

UPSC Prelims Practice Question

Ques: Consider the following sectors:

1. Shrimp exports 2. Textiles & apparel 3. Jewellery& diamonds 4. Carpets & handicrafts

Which of the above are labour-intensive sectors severely impacted by recent U.S. tariffs?

A. 1 and 2 only B. 1, 2 and 3 only C. 2, 3 and 4 only D. 1, 2, 3 and 4 **Ans : A)**

UPSC Mains Practice Question

Ques: The recent U.S. tariff hikes on Indian exports pose both economic and social challenges." Discuss the major sectors impacted and suggest measures that India can take to mitigate the impact. **(250 words)**

Page : 08 Editorial Analysis

India's demographic dividend as a time bomb

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Nobel laureate Rabindranath Tagore once said, "Don't limit a child to your own learning, for she was born in another time." In the context of India's education system, this quote is particularly resonant today. India's education system is outdated. We are preparing students for jobs that are rapidly disappearing or evolving.

Meanwhile the future of work is being shaped by emerging technologies, led by Artificial Intelligence (AI), being the most disruptive of them all. AI is reshaping how we work and think, with our research suggesting that up to 70% of current jobs, globally, will be impacted, and up to 30% of tasks in many current jobs will get completely automated. A plethora of new jobs related to AI development and implementation are being created as we speak. This technological shift via AI is already changing the world and the job market, whereas the curriculum update cycle in our schools and colleges runs in three-year cycles. This is incremental at best, leading to many students being left behind if we do not up-skill, cross-skill and re-skill them.

India's 'demographic dividend' has long been touted as a key driver of the nation's future growth. With more than 800 million people below the age of 35, the country boasts of having one of the largest youth populations anywhere. This demographic 'asset', however, is increasingly under threat of becoming a 'liability', as the gap between education and real-world skills, and degrees and employability widens. If this gap is not addressed, India's demographic dividend could morph into a demographic time bomb – a paradox at scale.

The stark reality is that while India is producing millions of graduates every year, many of these graduates remain underemployed and are increasingly becoming unemployable. Despite popular belief, this is not merely a problem facing social science or non-STEM (science, technology, engineering and mathematics) students. Over the past decade, data show that 40%-50% of engineering graduates from Indian universities have not been placed in jobs, highlighting the worrying gap between academic education and industry requirements. More and more youngsters are going to college or university, yet employers report increasing difficulty in finding talent with the right skills. Belatedly, educators are acknowledging the problem, with 61% of higher education leaders today agreeing that curricula are not aligned with rapidly changing job market needs.

The mismatch begins in high school

As the AI revolution accelerates, India faces a deepening skills crisis. According to McKinsey, nearly seven out of every 10 Indian jobs are at risk from automation by 2030. This means a massive and unprecedented change could be affecting the nation in just the next five years. Of course, it is not all bad news. The World Economic Forum predicts that AI and other new tech will create 170 million new jobs by 2030. The problem is that in the same period, more than half of this number of newly created jobs (92 million) will be displaced. Consequently, skilling must become a critical national priority.

India's demographic 'asset' — its large youth population — is in danger of becoming a 'liability' as the gap between education and real-world skills and degrees and employability grows wider

The challenge lies in how Indian youth are entering the workforce. A significant number are doing so with outdated or irrelevant skills. This misalignment begins in high school, where students are largely unaware of the multitude of career paths that exist. A Mindler Career Awareness Survey from 2022 revealed that 93% of Indian students between classes 8 to 12 are aware of only seven career options, most of which are traditional roles such as doctor, engineer, lawyer, or teacher. In contrast, the modern economy offers over 20,000 career paths. Surprisingly, a mere 7% of students report receiving formal career guidance during their schooling years. This lack of awareness leads to millions of our best and brightest, pursuing degrees that do not match their aptitudes or market needs. Do not take our word for it. According to the India Skills Report 2024, more than 65% of high school graduates pursue degrees that are not aligned with their interests or abilities. This alarming reality means that students emerge from their degrees ill-equipped for the rapidly changing job market, further exacerbating India's unemployment crisis.

Digital tools, but analog mindsets

While most students in India now have access to some technology as smartphones have become much cheaper, and the government has also tried to roll out computer and AI labs, most schools still follow traditional, examination-centric curricula. There is limited focus on career exploration or the development of job-ready skills. As a result, students graduate with degrees but lack the practical experience required by employers. In fact, the Graduate Skills Index 2025 produced by Mercer-Mettl found that only 43% of Indian graduates are deemed job-ready. In our experience with interns and fresh graduates, this figure, if anything, underestimates the scale of the problem.

EdTech platforms primarily focus on test preparation and rote learning, rather than career discovery or skill development. Coursera, Udemy and other look-alikes have tried to address this problem, but the certificates obtained from these are becoming increasingly commoditised. School curricula remain disconnected from the evolving job market, leaving students unprepared for the challenges ahead. Only a few State boards and central bodies have introduced career readiness frameworks, and even fewer integrate emerging career pathways into their curricula.

The Indian government, to its credit, has launched several initiatives that are aimed at bridging the skills gap, the most prominent being the Skill India Mission, which aimed to train over 400 million individuals by 2022. Despite large-scale funding, the mission fell far short of this target. Multiple systemic issues have contributed to this failure: besides the Skill India Mission, an acronym soup of other policies has also been launched which includes the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Pradhan Mantri Kaushal Kendras (PMKK), Jan Shikshan Sansthan (JSS), Pradhan Mantri Yuva Yojana (PMYY), Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP), Prime Minister's Internship Scheme, and many others,

What India needs is a cohesive strategy that aligns education and skill development with industry demands. We have undertaken deep research and devised a platform for just that. We are in conversations with NITI Aayog, the Association of Indian Universities (AIU), and the Skill Ministry to translate this solution into reality. Collaboration between the government, private sector and educational institutions will be essential to create a robust ecosystem for skill development.

The decisive decade

India's ambition to emerge as a global digital powerhouse rests on its ability to integrate technology, education and employment into a coherent national framework. India's youth will either be equipped with the skills to thrive in an AI-driven world or be left behind. This is not just an education or employment crisis; it is a crisis where our entire social contract could come undone. The student civil disobedience during the Mandal Commission days in 1990 bear witness to the havoc that youth-led protests can create, escalating into violence, clashes with police, property destruction, and, in some cases, fatalities due to police firings. If India fails to act now, it risks creating a generation of highly literate, even educated but unemployable youth that can become a ticking time-bomb. The World Bank Economic Review has ably captured this paradox at scale in an article by Lant Pritchett, "Where Has All the Education Gone?". The ramifications of such a crisis are dire. The good news is that this is an entirely fixable problem. India must prepare its youth not for the jobs of yesterday, but for the careers of tomorrow. The clock is ticking and it is up to us to convert India's demographic dividend into an asset or a liability.

Ritu Kulshrestha supported the initial stages of the article, specifically with data content and drafting

GS. Paper 01- Indian Society

UPSC Mains Practice Question: "India's demographic dividend risks turning into a demographic time bomb." Critically analyse this statement in the context of India's education and skill development challenges.(150 words)

Context :

India is home to the world's largest youth population, with over 800 million people below 35 years of age. This demographic dividend has long been projected as India's growth engine. However, with rapid technological disruption led by Artificial Intelligence (AI), a growing mismatch between education and industry needs, and widespread underemployment, this potential dividend risks turning into a demographic liability or even a "time bomb."

Key Analysis

1. **The Skills–Employability Gap**
   - India produces millions of graduates annually, yet 40–50% of engineering graduates remain unemployed due to lack of job-ready skills.
   - Graduate Skills Index (2025) shows only 43% of Indian graduates are employable.
   - Curriculum update cycles are slow (every 3 years) compared to fast-paced changes in job markets.
2. **Impact of AI and Emerging Technologies**
   - McKinsey predicts nearly 70% of Indian jobs face automation risk by 2030.
   - WEF estimates 170 million new jobs will be created by AI and new technologies, but 92 million jobs will be displaced.
   - Without reskilling, youth will be unprepared for future employment.
3. **Structural Challenges in Education and Career Awareness**
   - Traditional exam-centric curriculum dominates schools.
   - Mindler Survey (2022): 93% of students know only 7 career options, despite 20,000+ possibilities in the economy.
   - Lack of formal career guidance (only 7% students received it).
4. **Policy Gaps and Ineffective Implementation**
   - Skill India Mission aimed to train 400 million by 2022 but fell short.
   - Numerous fragmented initiatives (PMKVY, SANKALP, PMYY, JSS etc.) lacked coordination.
   - Need for a cohesive national framework aligning education with industry demands.
5. **Social and Political Risks**
   - Rising unemployment among educated youth may lead to frustration and unrest.
   - Historical parallels: Mandal Commission protests of 1990 show the potential for violent student-led movements.
   - Unemployable youth could destabilize India's social contract.

Way Forward

- **Curriculum Reform:** Continuous update cycle aligned with industry and emerging technologies.
- **Early Career Guidance:** Integrate career exploration in schools.
- **Public–Private Partnership:** Government, industry, and educational institutions must collaborate on skilling.
- **Focus on Emerging Sectors:** AI, green economy, digital services, healthcare, etc.
- **Strengthen Implementation:** Consolidate existing schemes into a single coordinated national skilling strategy.

Conclusion

India stands at a critical juncture. Its youth can either be the foundation of a global digital powerhouse or a ticking time bomb of frustration and unrest. The challenge is not one of numbers but of relevance of skills. If India can align its education, technology, and employment strategies, the demographic dividend will be an asset; if not, it risks turning into a demographic disaster. The next decade will decide which path India takes.