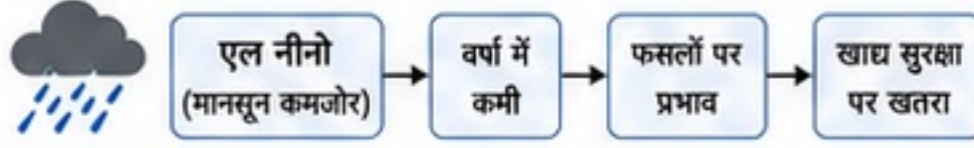


1. एल नीनो की आशंका पर केंद्र की तैयारी तेज



- कृषि मंत्रालय द्वारा साप्ताहिक तैयारी समीक्षा शुरू।
- शुरूआती चेतावनी प्रणाली व IMD के साथ समन्वय।
- आकस्मिक फसल योजना व जल संरक्षण पर जोर।
- बीज, उर्वरक व कृषि इनपुट की उपलब्धता सुनिश्चित करना।
- राज्यों व हितधारकों के साथ निरंतर समन्वय।
- लक्ष्य: कृषि व खाद्य सुरक्षा पर संभावित प्रभाव को न्यूनतम करना।

मूल्य संवर्धन:
एल नीनो से सामान्यतः भारत के दक्षिण-पश्चिम मानसून कमजोर होता है।

मुख्य शब्द:
एल नीनो, ENSO, IMD, मानसून, खाद्य सुरक्षा

2. DRDO ने पिनाका लॉन्ग रेंज गाइडेड रॉकेट का सफल परीक्षण



- DRDO ने पिनाका लॉन्ग रेंज गाइडेड रॉकेट का सफल उड़ान परीक्षण किया।
- स्वदेशी, सटीक एवं लंबी दूरी तक मारक क्षमता।
- आर्टिलरी की स्ट्राइक क्षमता सशक्त होगी।
- 'आत्मनिर्भर भारत' और निर्यात को बढ़ावा।
- सटीकता बढ़ने से मिशन की प्रभावशीलता में वृद्धि।

मूल्य संवर्धन:
पिनाका एक मल्टी बैरल रॉकेट लॉन्चर सिस्टम (MBRL) है, जिसे DRDO ने विकसित किया है।

मुख्य शब्द:
DRDO, पिनाका, गाइडेड रॉकेट, स्वदेशी, डिफेंस टेक्नोलॉजी

3. AISHE रिपोर्ट (2022-23 और 2023-24) जारी



- AISHE: ऑल इंडिया सर्वे ऑन हायर एजुकेशन।
- उच्च शिक्षा पर सबसे बड़ा राष्ट्रीय डेटाबेस।
- संस्थान, नामांकन, शिक्षक, लिंग, GER आदि की जानकारी।
- नीति निर्माण और योजना में सहायक।
- NEP 2020 के कार्यान्वयन को समर्थन।
- डेटा आधारित उच्च शिक्षा सुधारों को बढ़ावा।

मूल्य संवर्धन:
GER (सकल नामांकन अनुपात) उच्च शिक्षा के विकास का प्रमुख सूचक।

मुख्य शब्द:
AISHE, GER, NEP 2020, उच्च शिक्षा, नामांकन

4. ASEAN-भारत व्यापार वस्तु समझौता समीक्षा बैठक

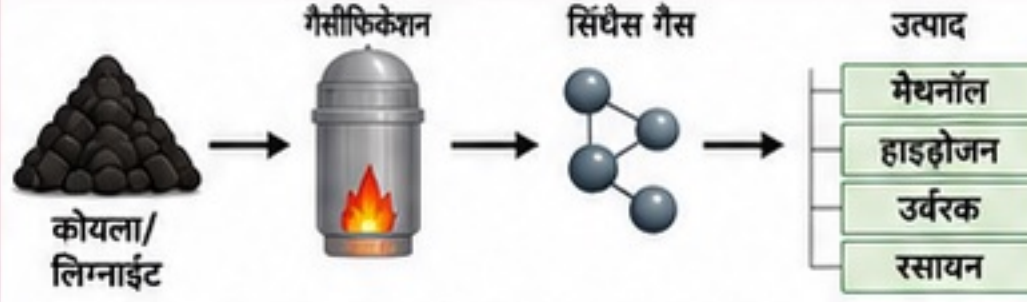


- भारत में ASEAN-भारत व्यापार वस्तु समझौता संयुक्त समिति की 13वीं बैठक हुई।
- व्यापार समझौते की समीक्षा व सुधार पर चर्चा।
- बाजार पहुंच, आपूर्ति शृंखला, सुगमता और नियमों पर फोकस।
- भारत की 'एक्ट ईस्ट नीति' को बल।
- क्षेत्रीय व्यापार, संपर्क और सहयोग को बढ़ावा।

मूल्य संवर्धन:
ASEAN भारत का 4th सबसे बड़ा व्यापार साझेदार है।

मुख्य शब्द:
ASEAN, ATIGA, एक्ट ईस्ट नीति, व्यापार, इंडो-पैसिफिक

5. सतही कोयला/लिग्नाइट गैसीफिकेशन योजना



- ₹37,500 करोड़ की कोयला गैसीफिकेशन योजना के लिए आवेदन आमंत्रित।
- कोयले को सिंधेस गैस में परिवर्तित किया जाएगा।
- रसायन, उर्वरक और ईंधन उत्पादन में उपयोगी।
- आयात निर्भरता कम होगी और वैल्यू एडिशन बढ़ेगा।
- निजी क्षेत्र की भागीदारी को प्रोत्साहन।
- ऊर्जा सुरक्षा और आत्मनिर्भरता को बल।

मूल्य संवर्धन:
सिंधेस गैस से मेथनॉल, हाइड्रोजन, उर्वरक एवं कई रसायन बनते हैं।

मुख्य शब्द:
गैसीफिकेशन, सिंधेस गैस, कोयला, ऊर्जा सुरक्षा, क्लीन कोल

6. कृषि में AI आधारित नवाचार



- एग्री-स्टार्टअप्स द्वारा AI से नवाचार को बढ़ावा।
- प्रिसिजन फार्मिंग से उत्पादकता में वृद्धि।
- कीट पहचान, फसल निगरानी और उपज पूर्वानुमान में मदद।
- स्मार्ट सिंचाई व संसाधन कुशल उपयोग।
- जलवायु-सहनीय कृषि को बल।
- डिजिटल एग्रीकल्चर मिशन का समर्थन।

मूल्य संवर्धन:
भारत का एग्री-टेक बाजार 2027 तक लगभग \$5 बिलियन तक पहुंच सकता है।

मुख्य शब्द:
AI, एग्री-टेक, प्रिसिजन फार्मिंग, डिजिटल कृषि

7. BRICS महिला मंत्रीस्तरीय बैठक



- भारत ने कोच्चि में BRICS महिला मंत्रीस्तरीय बैठक की मेजबानी की।
- महिला-नेतृत्वित विकास पर फोकस।
- उद्यमिता, कौशल, नेतृत्व और वित्तीय समावेशन पर चर्चा।
- लैंगिक समानता और सशक्तिकरण को बढ़ावा।
- दक्षिण-दक्षिण सहयोग को सशक्त किया।

मूल्य संवर्धन:
BRICS में शामिल देश: ब्राजील, रूस, भारत, चीन, दक्षिण अफ्रीका।

मुख्य शब्द:
BRICS, लैंगिक समानता, महिला सशक्तिकरण, SDG 5, सहयोग

8. BRICS में महिला-नेतृत्व वाला पंचायती राज मॉडल



- भारत ने महिला-नेतृत्व वाला पंचायती राज मॉडल साझा किया।
- जमीनी लोकतंत्र और सहभागी शासन को बढ़ावा।
- स्थानीय स्तर पर महिलाओं की नेतृत्व क्षमता को सशक्त बनाना।
- समावेशी, सतत एवं न्यायसंगत विकास।
- BRICS देशों के साथ श्रेष्ठ प्रथाओं का साझा।

मूल्य संवर्धन:
73वें संविधान संशोधन से ग्राम पंचायतों में महिलाओं के लिए आरक्षण अनिवार्य।

मुख्य शब्द:
पंचायती राज, 73वें संशोधन, स्थानीय शासन, महिला नेतृत्व

9. PIB बैकग्राउंडर - पोषण ट्रैकर



- POSHAN अभियान के तहत डिजिटल प्लेटफॉर्म।
- पोषण सेवाओं की रीयल-टाइम निगरानी।
- गर्भवती महिलाएँ, स्तनपान कराने वाली माताएँ और 0-6 वर्ष के बच्चे शामिल।
- बच्चों की वृद्धि, सेवाओं और आंगनवाड़ी प्रदर्शन का ट्रैक।
- जवाबदेही, पारदर्शिता और परिणाम में सुधार।
- मिशन पोषण 2.0 को समर्थन।

मूल्य संवर्धन:
SDG 2 (भूखमुक्ति), SDG 3 (स्वास्थ्य), SDG 5 (लैंगिक समानता) से जुड़ा।

मुख्य शब्द:
पोषण ट्रैकर, POSHAN अभियान, आंगनवाड़ी, पोषण, SDGs

अन्य महत्वपूर्ण एक-लाइनर

राष्ट्रीय सहयोग नीति का लक्ष्य भारत में सहकारी आंदोलन को मजबूत करना है।

मैसूर शहरी विकास प्राधिकरण (MUDA) को बेहतर शहरी नियोजन के लिए संवैधानिक संस्था बनाया जाएगा।

भारत और न्यूजीलैंड ने CEPA समीक्षा वार्ता शुरू की आर्थिक साझेदारी को गहराने के लिए।

देश में सहकारी स्टार्टअप्स ने 29,000 का आंकड़ा पार किया, यह एक महत्वपूर्ण उपलब्धि है।

आई-डॉ. कांगे MoU पर हस्ताक्षर किए गए, आयुष के क्षेत्र में सहयोग को प्रोत्साहन।

1. EL NIÑO PREPAREDNESS



- Weekly reviews by Min. of Agriculture.
- IMD monitoring & early warning system.
- Contingency crop & water management.
- Focus on seeds, inputs & extension support.
- Coordination with States & stakeholders.
- Aim: Minimise impact on agriculture & food security.

Value Addition: El Niño weakens SW monsoon by increasing Pacific sea surface temperatures.

Keywords: El Niño, ENSO, IMD, Monsoon, Food Security

2. PINAKA LONG RANGE GUIDED ROCKET



- DRDO successfully test-fired Pinaka Long Range Guided Rocket.
- Enhances precision strike capability.
- Indigenous technology development.
- Strengthens long-range artillery and deterrence.
- Supports Aatmanirbhar Bharat and defence exports.
- Boosts operational effectiveness of armed forces.

Value Addition: Pinaka is an Indigenous Multi Barrel Rocket Launcher (MBRL) system developed by DRDO.

Keywords: DRDO, Pinaka, Guided Rocket, Indigenous, MBRL

3. AISHE REPORTS 2022-23 & 2023-24



- AISHE: All India Survey on Higher Education.
- Largest database on higher education.
- Covers institutions, enrolment, teachers, gender & GER.
- Helps in policy making & planning.
- Supports NEP 2020 implementation.
- Data driven higher education reforms.

Value Addition: GER (Gross Enrolment Ratio) is key indicator of education development.

Keywords: AISHE, GER, NEP 2020, Higher Education, Enrolment

4. ASEAN-INDIA TRADE IN GOODS AGREEMENT

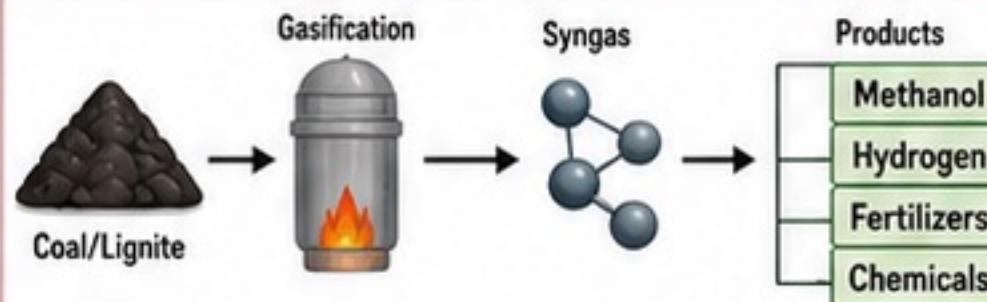


- 13th ASEAN-India Trade in Goods Agreement Joint Committee Meeting held in India.
- Reviewed trade facilitation & market access.
- Focus on supply chains & rules of origin.
- Strengthens Act East Policy.
- Boosts regional trade & connectivity.
- Supports Indo-Pacific cooperation.

Value Addition: ASEAN is India's 4th largest trading partner.

Keywords: ASEAN, ATIGA, Act East, Trade, Indo-Pacific

5. SURFACE COAL/LIGNITE GASIFICATION SCHEME



- ₹37,500 crore scheme for coal gasification.
- Converts coal/lignite into synthesis gas.
- Promotes clean coal utilisation.
- Reduces import dependence on chemicals & fuels.
- Encourages private investment & innovation.
- Supports energy security and self-reliance.

Value Addition: Syngas can produce methanol, hydrogen, fertilizers & chemicals.

Keywords: Gasification, Syngas, Coal, Energy Security, Clean Coal

6. AI IN AGRICULTURE



- AI driven innovations via Agri-Startups.
- Precision farming improves productivity.
- AI helps in pest detection & yield prediction.
- Enables smart irrigation & resource use.
- Strengthens climate resilient agriculture.
- Supports Digital Agriculture Mission.

Value Addition: India's agri-tech market expected to cross \$5.0 billion by 2027.

Keywords: AI, Agri-Tech, Precision Farming, Digital Agriculture

7. BRICS WOMEN MINISTERIAL MEETING



- India hosted BRICS Women Ministerial Meeting in Kochi.
- Focus on women-led development & inclusion.
- Discussed entrepreneurship, skills, leadership & finance.
- Promotes gender equality and empowerment.
- Strengthens South-South cooperation.

Value Addition: BRICS includes Brazil, Russia, India, China, South Africa.

Keywords: BRICS, Gender Equality, Women Empowerment, SDG 5

8. WOMEN-LED PANCHAYATI RAJ AT BRICS



- India showcased women-led Panchayati Raj model.
- Promotes grassroots democracy and participation.
- Enhances leadership of women in local governance.
- Strengthens inclusive and sustainable development.
- Sharing India's best practices with BRICS nations.

Value Addition: 73rd Constitution Amendment ensures reservation for women in PRIs.

Keywords: Panchayati Raj, 73rd Amendment, Women Leadership, Local Governance

9. PIB BACKGROUNDER – POSHAN TRACKER



- Digital platform under POSHAN Abhiyaan.
- Real-time monitoring of nutrition services.
- Covers pregnant women, lactating mothers & children (0-6 years).
- Tracks growth, services & Anganwadi performance.
- Improves accountability & outcomes.
- Supports Mission Poshan 2.0.

Value Addition: Supports SDGs – SDG 2 (Zero Hunger), SDG 3 (Good Health), SDG 5.

Keywords: Poshan Tracker, Nutrition, Anganwadi, POSHAN Abhiyaan

Other Important One-Liners



National Cooperation Policy aims to strengthen cooperative movement in India.



Mysore Urban Development Authority to be reconstituted for better urban planning.



India and New Zealand launched CEPA Review Talks to deepen economic partnership.



Cooperative startups in the country crossed 29,000 milestone.



India-D.R. Congo MoU signed on cooperation in the field of AYUSH.



FROM THE ARCHIVES

Know your English

S. Upendran

“I have been coming here every day, but you are never around. Don't tell me that you are already busy with next month's conference.”

“A conference requires a lot of planning. There are so many rules and regulations to be followed. Even my boss is stymied by some of...”

“...your boss is what? What was the word you used?”

“S.t.y...m...i.e. The 'y' in the first syllable is like the 'y' in 'my', 'by', and 'cry'. The 'ie' in the second syllable is pronounced like the 'i' in 'kit', 'bit', and 'hit'.”

“But what does 'stymie' mean?”

“Believe it or not, it's a word that comes from the world of golf. How would you feel if you were to find your opponent's golf ball obstructing your path to the hole.”

“Well, if the opponent's golf ball is between mine and the hole, I would probably feel pretty annoyed and frustrated, I guess. I would probably feel that he placed the ball there to ensure that I didn't make any progress.”

“Excellent! When something 'stymies' you, it prevents you from doing whatever it is that you had planned to. There is an obstruction which leaves you confused.”

“In other words, you end up making no progress in whatever it is you are doing.”

“Exactly! Here's an example. The change that the new teachers tried to bring in was stymied by the administration.”

“We had a test in physics yesterday. Most of the students were stymied by the first question.”

“That's a good example.

So, how is the preparation for the conference coming along?”

“Our Coordinator has been sweating blood ever since...”

“...sweating blood? Good grief! That sounds serious. Have you taken him to the doctor?”

“Doctor? What for? I don't ... Oh I see. When you say that someone is sweating blood, it doesn't mean he/she is really bleeding. It means that the person is working really hard to complete something.”

“I see. Is 'sweating blood' an expression used in informal contexts?”

“That's right. Here is an example. The old man sweated blood to put his grandson through college.”

“...I wish that the Indian cricket team would sweat blood for the sake of the country.”

“They probably would if the Board made it clear that a player's pay would be determined by his performance, rather than his non-performance.”

“Some of the newspaper articles dealing in cricket were very interesting.”

“Dealing with and not dealing in.”

“What is the difference between the two?”

“When a shop or a company deals in something, it does business buying and selling those things.”

“I see. So when you 'deal in' something, you specialise in it. Is that it?”

“Well, yes. Here is an example. If you want to buy a good pair of jeans, go to my cousin's shop. He deals in jeans.”

“What does 'deal with' mean?”

“When a book or an article deals with a particular topic, it discusses or covers that particular topic. Here is an example. Corruption is a topic that is dealt with in detail in this book.”

Published in The Hindu on March 13, 2001

- Stymie = to prevent progress due to an obstacle or difficulty.
- Origin: Golf (ball obstructing path to the hole).
- Use: Formal contexts – administration, challenges, planning.
- Example: New teachers' change was stymied by the administration.

- Sweating blood = working extremely hard.
- Not literal bleeding – used in informal speech.
- Reflects dedication and intense effort.
- Example: The old man sweated blood to put his grandson through college.

- Deal in = to buy and sell as a business; specialise in a particular product.
- Used for shops, companies, professions.
- Example: He deals in jeans.
- UPSC Link: Marketplace, trade, economic activities.

- Deal with = to discuss, handle, or cover a topic.
- Used for books, articles, policies, issues.
- Example: Corruption is dealt with in detail in this book.
- UPSC Link: Governance, policy, social issues.

- Precision in language enhances communication in governance, administration and policy drafting.
- Understanding word origins improves retention and correct usage.
- Useful for Essay, Ethics, Precis Writing and Mains Answers.

- Vocabulary building improves clarity, expression and analytical skills in UPSC.
- English proficiency helps in comprehension of reports, laws, and international documents.
- Practice contextual usage for better accuracy in Prelims + Mains.

Linking women's incomes and healthcare

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

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

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

Looking beyond hospitals

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

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



Chirantan Chatterjee

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

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

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

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

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

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

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

The new findings extend this insight into healthcare. Women appear to think about health over

a longer horizon. Rather than waiting until illness occurs, they seem more likely to invest in reducing health risks before they become expensive medical problems. That behavioural shift has important implications for a country where out-of-pocket expenditure still accounts for a substantial share of total healthcare financing.

Why this matters for India

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

For decades, economists have debated whether healthcare is a necessity or a luxury. Perhaps, a more relevant question is whether households are investing in creating health rather than merely purchasing healthcare. That separation matters because healthcare expenditure is an imperfect measure of health.

Lower spending on medicines or consultations is not automatically a sign of neglect. Sometimes it reflects fewer illnesses requiring treatment. Other times it reflects better prevention.

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



- Women's economic participation in India is rising due to formalisation, digital payments & govt initiatives.
- More income in women's hands changes household priorities.



- Chronic diseases (NCDs) are now a major public health challenge in India.
- Diabetes, hypertension, CVD, obesity & mental health disorders are increasing.



- EPF reform (2018): PF contribution for newly employed women reduced from 12% to 8% for first 3 years.
- Take-home salary ↑ without change in gross wages.



- Female-led households reduced overall healthcare expenditure by ~11.6%.
- Spending on nutrition & physical fitness ↑ ; medicines & doctor visits ↓.



- Women reorganise priorities to invest in prevention, not treatment.
- Lower healthcare spending may mean better health, not neglect.



- Women's income → healthier families → lower OOP expenses.
- Employment policy = Health policy.
- Supports India's demographic dividend & reduces health system pressure.



- Key Takeaway: Empowering women economically leads to better health outcomes.
- Investments in women → long-term gains in public health & human capital.

School dropout rate falls across key stages: report

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

The Hindu Bureau
NEW DELHI

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

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

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



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

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

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

Student retention at the middle level (Classes 6 to 8) climbed to 83.7% (from 82.8%), while secondary level retention increased to 51.9%, up from 47.2% last year. Student retention is an educational metric that measures the percentage of students who continue

their education at the same school or within the school system from one academic year to the next.

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

Learner progression across transitional stages

grew stronger, the report noted. Notably, the transition from middle to secondary school jumped from 86.6% to 88.3%.

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

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

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

- UDISE+ report for academic year 2025-26.
- Dropout rate (Classes 3-5): 2.3% (2024-25) → 1.8% (2025-26).
- Dropout rate (Classes 9-12): 8.2% → 7.0%.
- Consistent decline across all levels shows schools becoming more supportive.

- Gross Enrolment Ratio (Secondary): 71.7% (↑ from 68.5%).
- Transition (Middle to Secondary): 86.6% → 88.3%.
- Student Retention:
 - Classes 6-8: 83.7% (↑ from 82.8%).
 - Classes 9-12: 51.9% (↑ from 47.2%).
- Enrolment of girls: 48.4% (↑ from 48.3%).

- Total teachers ↑ by 8.3% (vs 2022-23).
- Women teachers: 54.9% (↑ from 54.2%) → gender balance improving.
- Single-teacher schools ↓ by 3%.
- Schools with zero enrolment ↓ by 29%.

- Schools with computer access: 64.7% → 69.9%.
- Schools with internet connectivity: 63.5% → 67.4%.
- Digital infrastructure in schools improving significantly.

- 95% schools have electricity.
- 98.5% schools have girls' toilets.
- 97.2% schools have boys' toilets.
- Focus on dignity, hygiene & safe learning environment.

- Key Themes: Inclusion, Retention, Gender Balance, Infrastructure, Digital Access.
- Supports NEP 2020 goals: Equity, Quality & Universal Access.

India's economic prospects after the West Asian crisis

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

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

2026-27 growth prospects

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

With nominal GDP growth at 8.9%, the implicit price deflator-based inflation rate stood at 1.1% in 2025-26.

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

The combination of El Niño and fertilizer shortages pose a potential risk to India's agricultural output in 2026-27. In particular, in the immediate term, the **kharif** crop is likely to be affected. There may also be an impact on the **rabi** crop which is to follow. Therefore, it is important to **reconsider crop-specific import and export policies**.



C. Rangarajan

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



D.K. Srivastava

Former Director, Madras School of Economics

of potential shortages when it comes to important crops, which may warrant a reconsideration of crop-specific import and export policies. The Reserve Bank of India (RBI) has projected real GDP growth of 6.6% for 2026-27.

Fiscal prospects, petroleum economy

One important feature of 2026-27 growth is the likelihood of relatively higher nominal GDP growth as compared to 2025-26. This is because the implicit price deflator (IPD), which depends on Wholesale Price Index (WPI) and Consumer Price Index (CPI) inflation, is likely to be higher than the 2025-26 level of 1.1%. The RBI's June 2026 Professional Forecasters' median projections for WPI and CPI inflation for 2026-27 are 8% and 4.9%, respectively. With a resolution of the West Asian crisis, we consider WPI and CPI inflation rates for the full year to be lower at 6% and 4.5%; using weights of 60% and 40%, respectively, we can broadly estimate IPD-based inflation to be 5.4%. Combining this with a real GDP growth of 6.6%, we may have a nominal

growth of 12.1%. This would have a positive impact on tax revenues. The Government of India should be able to realise its budgeted estimate of tax revenues absorbing the adverse revenue impact of any excise duty cuts.

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

The evolution of India's petroleum economy has been characterised by certain notable features. First, India's dependence on imported crude oil has increased to more than 90% in 2025-26 from 54.9% in 1998-99. Second, the volume of domestic production of crude oil has fallen over time to 26 million metric tons (MMT) in 2025-26 from a peak of 35.9 MMT in 2011-12. Third, demand for petroleum products/petroleum, oil, and lubricants (PoL) has increased, thereby generating the need for larger refining capacity.

India has developed an impressive capacity for refining crude to produce various PoL products. This capacity has improved over time. Sixth, the energy intensity of India's output, as well as the intensity of use of PoL products in GDP, has fallen over time. This augurs well for sustaining an energy-efficient growth at a reasonably high level for a relatively longer period.

India may continue to augment its refining capacity, which has helped save refining costs compared to the situation if it had directly imported refined petroleum products.

The trend towards growing dependence on imported crude oil needs to be reversed by emphasising the exploitation of domestic crude resources while accelerating the transition to greener and alternative energy sources, including nuclear power.

Build reserves

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

The current account deficit was 0.6% of GDP in 2025-26, with the fourth quarter showing a surplus of 0.7% of GDP. Prospects for 2026-27 indicate a deterioration in this magnitude.

The RBI's June 2026 Survey of Professional Forecasters have estimated a current account deficit of 2.1% of GDP for 2026-27. With normalisation of the global oil market and the opening of the Hormuz strait, we expect this to be lower at about 1.5% of GDP.

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

Key Takeaways



- West Asian crisis easing; Strait of Hormuz reopened.
- Crude prices fell: \$114.5 (Apr) → \$106.2 (May) → \$86.3 (24 Jun).
- India should adjust strategy for 2026-27 and medium-term.

Growth Outlook



- GDP growth 2025-26: 7.7%
- GVA growth 2025-26: 7.9%
- Nominal GDP growth: 8.9%
- IPD inflation (2025-26): 1.1%

Key Risks



- El Niño → 10% rainfall shortfall (up to 24 June shortfall 43%)
- Fertilizer shortages
- Impact on Kharif & Rabi crops

Fiscal Prospects



- IPD inflation 2026-27: ~5.4%
- Nominal GDP growth: ~12.4%
- Tax revenues positively impacted
- RBI dividend: ₹2.69 lakh crore
- Fiscal deficit target: 4.3% of GDP

Petroleum Economy



- Crude import dependence >90%
- Domestic production: 26 MMT in 2025-26 (vs 35.9 MMT in 2011-12)
- Demand for PoL products rising
- Energy intensity in GDP declining
- Need to raise refining capacity

Way Forward



- Build strategic reserves of crude & fertilizers
- Diversify import sources
- Reduce dependence on Strait of Hormuz
- Exploit domestic resources
- Accelerate green & nuclear energy

For UPSC



- ✓ West Asia Crisis
- ✓ Strait of Hormuz
- ✓ El Niño & Climate Change
- ✓ Energy Security & SPR (Strategic Petroleum Reserves)
- ✓ RBI, Fiscal Deficit, CAD

1. इजरायल-फिलिस्तीन संघर्ष समाप्ति के लिए दो-राज्य समाधान पर मोदी का जोर



- भारत ने दो-राज्य समाधान का समर्थन दोहराया
- पूर्वी येरूशलम को राजधानी वाले स्वतंत्र फिलिस्तीन का समर्थन
- संवाद और कूटनीति ही स्थायी समाधान का मार्ग: मोदी
- पश्चिम एशिया संघर्ष के मानवीय और आर्थिक प्रभाव पर चिंता
- होर्मुज जलडमरूमध्य में सुरक्षित नौवहन के प्रयासों का स्वागत
- भारत-इंडोनेशिया ने 14 समझौते/MoU पर हस्ताक्षर किए

दो-राज्य समाधान • रणनीतिक स्वायत्तता • UNCLOS GS II • अंतरराष्ट्रीय संबंध • पश्चिम एशिया • समुद्री सुरक्षा

2. हिमालयी याक के लिए हेल्थ ट्रैकर विकसित



वेयरबल हेल्थ डिवाइस

- उच्च ऊँचाई वाले याक के लिए पहनने योग्य उपकरण
- वास्तविक समय में शारीरिक पैरामीटर की निगरानी
- कठोर हिमालयी परिस्थितियों के लिए डिजाइन
- रोग का शीघ्र पता लगाने में सहायक
- उत्पादकता बढ़ाने और पशु हानि कम करने में मदद
- चरवाहा समुदायों के लिए उपयोगी

IoT • सटीक पशुपालन • हिमालयी आजीविका GS III • विज्ञान एवं प्रौद्योगिकी • कृषि • पशुपालन

3. गैस प्रतिबंध हटाने का क्या अर्थ?



- पश्चिम एशिया संकट के बाद लगाए गए प्राकृतिक गैस प्रतिबंध हटाए गए
- तनाव में कमी और होर्मुज जलडमरूमध्य में नौवहन बहाल होने से निर्णय
- रिफाइनरी, CGD और उद्योगों को लाभ
- उर्वरक संयंत्र प्राकृतिक गैस के प्रमुख उपभोक्ता
- सरकार ऊर्जा लचीलापन बढ़ाने के लिए कार्य जारी रखेगी
- ऊर्जा स्रोतों के विविधीकरण पर जोर

LNG • उर्वरक सुरक्षा • ऊर्जा लचीलापन GS III • अर्थव्यवस्था • ऊर्जा सुरक्षा

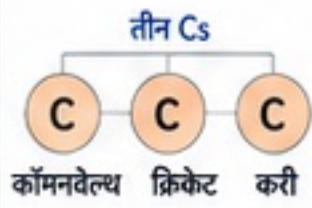
4. पश्चिम एशिया संकट के बाद भारत की आर्थिक संभावनाएं



- कच्चे तेल की कीमत \$114.5 (अप्रैल) से घटकर ~\$86 (24 जून)
- 2025-26 में GDP वृद्धि 7.7%; GVA वृद्धि 7.9%
- एल नीनो से वर्षा में 10% कमी की आशंका; खरीफ पर जोखिम
- उर्वरक कमी से कृषि उत्पादन प्रभावित हो सकता है
- रणनीतिक भंडार बनाना जरूरी
- स्रोतों का विविधीकरण; रिफाइनिंग बढ़ाना; स्वच्छ ऊर्जा को बढ़ावा

एल नीनो • ऊर्जा सुरक्षा • रणनीतिक भंडार GS III • अर्थव्यवस्था • कृषि • जलवायु जोखिम

5. तीन Cs से परे भारत-ऑस्ट्रेलिया संबंध नया शब्दकोश

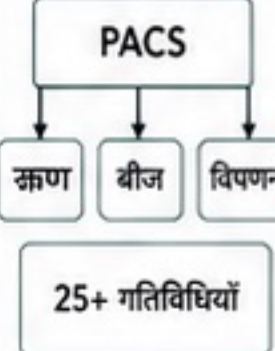


नए स्तंभ विकास | रक्षा

- ECTA दिसंबर 2022 से लागू
- द्विपक्षीय व्यापार लक्ष्य 2030 तक \$100 अरब
- द्विपक्षीय निवेश ~ \$50 अरब के करीब
- महत्वपूर्ण खनिज, स्वच्छ ऊर्जा, आपूर्ति भूखला में सहयोग
- रक्षा, इंडो-पैसिफिक, शिक्षा, प्रौद्योगिकी पर फोकस
- व्यापक रणनीतिक साझेदारी को और मजबूत करना

ECTA • महत्वपूर्ण खनिज • इंडो-पैसिफिक GS II • अंतरराष्ट्रीय संबंध • अर्थव्यवस्था • रणनीतिक साझेदारी

6. ग्रैंड एम्बिशन्स (संपादकीय) भारत का सहकारी क्षेत्र



- सहकारिता मंत्रालय को 5 वर्ष पूर्ण
- PACS को 25+ गतिविधियों के लिए सशक्त बनाया जा रहा है
- बहु-राज्य सहकारी समितियों को प्रोत्साहन
- राष्ट्रीय सहकारिता नीति निर्माणाधीन
- केंद्रीकरण और विकेंद्रीकरण में संतुलन आवश्यक
- सहकारिताएं कार्यकर्ता-केंद्रित विकास का मॉडल बन सकती हैं

PACS • सहकारी संघवाद • ग्रामीण अर्थव्यवस्था GS II • शासन • ग्रामीण विकास

7. डीसिटिव डिस्च्यूट (संपादकीय) मतदाता सूची पुनरीक्षण विवाद



- सटीक मतदाता सूची लोकतंत्र की आधारशिला
- SIR की पद्धति पर चिंताएं
- सुधार समावेशन और विश्वसनीयता सुनिश्चित करें
- पारदर्शिता और उचित प्रक्रिया अत्यंत आवश्यक
- चुनावी प्रक्रिया में जन-विश्वास की रक्षा जरूरी
- अनावश्यक राजनीतिक विवादों से बचना चाहिए

अनुच्छेद 324 • स्वतंत्र व निष्पक्ष चुनाव • उचित प्रक्रिया GS II • राजनीति • शासन • निर्वाचन सुधार

8. महिलाओं की आय और स्वास्थ्य के बीच संबंध



- अधिक महिला आय से परिवार के स्वास्थ्य परिणाम बेहतर
- पोषण, शिक्षा और रोकथाम पर अधिक निवेश
- बेहतर मातृ और शिशु स्वास्थ्य
- कम बीमारी = कम स्वास्थ्य खर्च
- रोजगार नीति भी स्वास्थ्य नीति का रूप ले सकती है
- लैंगिक समानता और सतत विकास लक्ष्यों को बल

महिला सशक्तिकरण • रोकथाम आधारित स्वास्थ्य GS II • स्वास्थ्य • सामाजिक न्याय • SDG 5 और 3

9. जाति जनगणना की पद्धति पर



- साक्ष्य-आधारित नीति के लिए विश्वसनीय डेटा आवश्यक
- पारदर्शी और वैज्ञानिक पद्धति जरूरी
- एकरूप मानक और सत्यापन तंत्र
- कल्याणकारी लक्षितकरण और संसाधन आवंटन में सहायक
- सामाजिक न्याय और समानता को बढ़ावा
- गोपनीयता और डेटा गुणवत्ता का ध्यान आवश्यक

जनगणना अधिनियम 1948 • साक्ष्य-आधारित नीति GS II • शासन • सामाजिक न्याय • डेटा

त्वरित समाचार

- केरल स्कूल ने विश्व कप जून से राज्य के नशा विरोधी अभियान को दिया समर्थन
- IIM-B इंडोनेशिया में अपना पहला विदेशी कैंपस स्थापित करेगा
- दूरिष्टि, दुनिया का पहला OptoSAR उपग्रह से संपर्क टूटा
- विधि के शासन की रक्षा के लिए बार की स्वतंत्रता आवश्यक: सुप्रीम कोर्ट
- फिनेरिनोन गैर-डायबीटिक रोगियों में भी किडनी रोग को धीमा करता है
- कब समाप्त हो सकता है पृथ्वी पर जीवन?
- बिहार मंत्रिमंडल ने बिहार यूथ कमिशन के गठन को मंजूरी दी
- भारत की EV ट्रांजिशन रेट्रोफिटमेंट को नज़रअंदाज़ नहीं कर सकती
- चीन की तेजी से बढ़ती गिग अर्थव्यवस्था नौकरी बाजार की पीड़ा का संकेत, कल्याण प्रणाली पर दबाव
- केंद्र ने तटीय परिवहन और शिपबिल्डिंग को बढ़ावा देने हेतु प्रोत्साहन प्रस्तावित किए

प्रीलिम तथ्य

- होर्मुज जलडमरूमध्य फारस की खाड़ी को ओमान की खाड़ी से जोड़ता है।
- लगभग 20% वैश्विक तेल व्यापार इसी मार्ग से होता है।
- LNG को -162°C पर ठंडा करके तरल बनाया जाता है।
- PACS अब 25+ गतिविधियों करने की कानूनी अनुमति प्राप्त करते हैं।
- भारत-ऑस्ट्रेलिया ECTA दिसंबर 2022 से प्रभावी है।
- एल नीनो से भारत में सामान्य से कम मानसून की संभावना।
- सहकारिता मंत्रालय की स्थापना जुलाई 2021 में की गई।
- जनगणना अधिनियम, 1948 के तहत भारत में जनगणना की जाती है।
- अनुच्छेद 324 चुनाव आयोग को व्यापक शक्तियाँ प्रदान करता है।

शब्दावली

- स्वायत्तता — स्वतंत्र निर्णय लेने की क्षमता
- लचीलापन — झटकों से शीघ्र उबरने की क्षमता
- समावेशन — सभी को शामिल करना
- पद्धति — किसी कार्य करने की विधि/प्रणाली
- विश्वसनीयता — भरोसे के योग्य होना

1. TWO-STATE SOLUTION

India on Israel-Palestine Conflict



- India backs two-state solution
- Sovereign Palestine with East Jerusalem as capital
- Dialogue & diplomacy only sustainable path
- Concern over humanitarian impact of conflict
- Welcomes efforts to restore navigation in Strait of Hormuz
- 14 MoUs signed with Indonesia

Two-State • Strategic Autonomy • UNCLOS
GS II • IR • West Asia • Maritime Security

2. YAK HEALTH TRACKER

Innovation for Himalayas



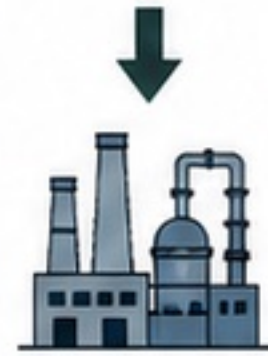
Wearable Health Device

- Wearable device for high-altitude yaks developed
- Tracks vital physiological parameters in real time
- Works in harsh Himalayan conditions
- Enables early disease detection
- Improves productivity and reduces livestock losses
- Benefits pastoral communities

IoT in Livestock • Precision Farming • Himalayas
GS III • S&T • Agriculture • Animal Husbandry

3. LIFTING OF GAS CURBS

Easing After West Asia Crisis



- Emergency gas curbs withdrawn by govt.
- Tensions ease; Strait of Hormuz shipping normal
- Refineries, CGD & industries to benefit
- Fertiliser plants major LNG consumers
- Govt. to continue building energy resilience
- Diversification of energy sources essential

LNG • Fertiliser Security • Energy Resilience
GS III • Economy • Energy Security

4. ECONOMIC PROSPECTS

After West Asian Crisis

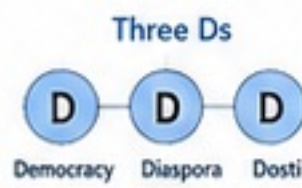
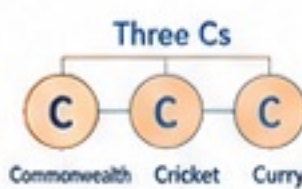


- Crude prices fell to ~\$86/bbl (June 24) from \$114.5 in April 2026
- GDP growth 7.7% in 2025-26; GVA 7.9%
- El Niño may cause 10% less rainfall; risk to kharif
- Fertiliser shortage may hit agri output
- Build strategic reserves of crude & fertilisers
- Diversify sources; expand refining; boost clean energy

El Niño • Energy Security • Strategic Reserve
GS III • Economy • Agriculture • Climate Risk

5. INDIA-AUSTRALIA TIES

Beyond Three Cs



New Pillars
Development & Defence

- ECTA in force since 2022
- Bilateral trade target \$100 bn by 2030
- Two-way investment ~\$50 bn
- Cooperation in critical minerals, clean energy
- Focus on defence, tech, Indo-Pacific, education
- Strengthens Comprehensive Strategic Partnership

ECTA • Critical Minerals • Indo-Pacific
GS II • IR • Economy • Strategic Partnership

6. GRAND AMBITIONS

India's Cooperative Sector



- Ministry of Cooperation completed 5 years
- PACS empowered for 25+ activities
- Multi-State cooperatives promoted
- National Cooperation Policy in the making
- Balance centralisation & decentralisation
- Cooperatives as worker-centric development model

PACS • Cooperative Federalism • Rural Economy
GS II • Governance • Rural Development

7. DECEPTIVE DISPUTE

Electoral Roll Revision Debate



- Accurate rolls vital for democratic elections
- Concerns over SIR methodology raised
- Reforms must ensure inclusion & credibility
- Transparency & due process essential
- Trust in elections must be protected
- Avoid unnecessary political disputes

Article 324 • Free & Fair Elections • Due Process
GS II • Polity • Governance • Electoral Reforms

8. WOMEN'S INCOMES

And Healthcare



- Higher women's incomes improve family health
- More on nutrition, education & preventive care
- Better child & maternal health outcomes
- Lower illness → lower healthcare cost
- Employment policy can also be health policy
- Supports gender equality & SDG goals

Gender Empowerment • Preventive Healthcare
GS II • Health • Social Justice • SDG 5 & 3

9. CASTE ENUMERATION

On Method



- Reliable data for evidence-based policy
- Need transparent & scientific methodology
- Uniform standards & verification key
- Helps in welfare targeting & resource allocation
- Supports social justice & data-driven governance
- Must respect privacy and data quality

Census Act 1948 • Evidence-Based Policy
GS II • Governance • Social Justice • Data

QUICK NEWS

- Kerala school taps World Cup fever to support State's anti-drug campaign
- IIM-B to establish its first overseas campus in Indonesia
- Contact lost with Drishti, world's first OptoSAR satellite
- Independence of the Bar is crucial for preservation of rule of law: Supreme Court
- Finerenone helps slow kidney disease in patients without diabetes
- When might life on the Earth end?
- Bihar Cabinet approves formation of Bihar Youth Commission
- India's EV transition cannot afford to ignore retrofitment
- China's booming gig economy masks job market pain, hits welfare system
- Centre proposes incentives to boost coastal shipping & shipbuilding

PRELIM FACTS

- Strait of Hormuz connects Persian Gulf with Gulf of Oman.
- Nearly 20% of global oil trade passes through it.
- LNG is natural gas cooled to -162°C for easy transport.
- PACS can undertake 25+ activities under new provisions.
- India-Australia ECTA came into force in December 2022.
- El Niño leads to below-normal monsoon in India.
- Ministry of Cooperation established in July 2021.
- Census conducted under the Census Act, 1948.
- Article 324 gives ECI power over elections to Parliament & State.

VOCABULARY

- **Autonomy** — Freedom to decide or act independently.
- **Resilience** — Capacity to recover quickly from difficulties.
- **Integrity** — Adherence to moral and ethical principles.
- **Methodology** — A system of methods used in research.
- **Inclusivity** — Ensuring participation of all sections.