GS Paper I – Geography **Date: 11.07.26**

Tribal women lead protests over Ken-Betwa project

Mehul Malpani
BHOPAL

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

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

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

The protesters complained of inadequate rehabilitation package. Several villagers have also been left out of the rehabilitation plan of the Ken-Betwa project, and Majhgaon and Runjh irrigation projects. They are demanding that their rehabilitation package be increased from ₹12.5 lakh to ₹25 lakh.

Chhatarpur Collector Parth Jaiswal, however, told *The Hindu* that the people protesting "are not being impacted by the Ken-Betwa project".

"There are about 100 people protesting now and all of them are from Panna. None of them are impacted by Ken-Betwa, but by the other two irrigation projects. They are demanding that their rehabilitation package should be like the Ken-Betwa. We have sent teams of officials from both districts to talk to them," he said. Mr. Jaiswal said after the April protest, a fresh survey was conducted and about 750 families were added to the rehabilitation plan of Majhgaon and Runjh projects.

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

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

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

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

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

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GS Paper II – International Relations

Terrorism's data retreat hides emerging global threats

Shashi Tharoor

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

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

Beyond statistical comfort

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

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

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

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

This regional containment fosters a false sense of security. Not every terror incident is a Pahalgam: organised, ruthlessly planned and flawlessly executed. The rise of decentralised, transnational, and rapid digital recruitment has facilitated lone-actor attacks in many countries. When the methodology of terror shifts from massive, complex operations to low-tech, high-impact individual strikes incited on online echo-chambers, the threat becomes an internalised, ambient hazard of modern pluralistic societies. By treating these as an unavoidable operational hazard of the 21st century, we risk normalising the unacceptable.

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

Reaction to prevention

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

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

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

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

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

The constriction of violent extremism to a smaller pool of actors – specifically the five dominant networks (Islamic State, Jama'at Nusrat Al-Islam wal Muslimeen (JNIM), Tehrik-e-Taliban Pakistan (TTP), Lashkar-e-Taiba and al-Shabaab) – means that counter-terrorism forces can achieve maximum impact through highly focused intelligence and interdiction efforts. As the threat becomes more localised and frontier-centric, multinational intelligence apparatuses must become equally agile, disrupting cross-border logistics before they can scale into wider insurgencies. Tech platforms and state regulatory bodies must continue to refine their capabilities to detect and dismantle decentralised digital radicalisation pipelines before they can catalyse lone-actor violence.

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

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

The complacency trap

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

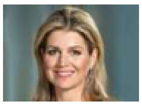
For nations such as India, navigating an immediate strategic environment surrounded by highly volatile neighbourhoods and cross-border security challenges, these transformations require a continuous, sophisticated recalibration of both domestic and regional counter-terrorism doctrines. We must not surrender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

GS Paper II – Social Issue

A future of financial health for every Indian

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

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



Queen Máxima

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

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

The meaning of financial health

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

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

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

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

The Viksit Bharat 2047 goal to move from "welfare to wealth creation" would also be well supported by efforts to improve financial health, under the vision of Prime Minister Narendra Modi.

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

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

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

Steps to take

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

Four actions will help move financial health forward:

First, further develop Jan Dhan 2.0 with financial health at the centre. As the Pradhan Mantri Jan-Dhan Yojana (PMJDY) enters its second decade, there is an opportunity to transform accounts from simple payment and cash-withdrawal channels into a household financial resilience platform. This means fully integrating the PMJDY with Direct Benefit Transfers (DBTs), PM-KISAN, MGNREGA wage payments (now VB-G RAM-G), e-Shram, the Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and other social protection schemes for informal and gig workers.

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

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

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

Public-private collaboration

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

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

GS Paper II – Governance

THE HINDU

Fix the house

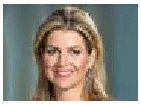
Governments should regulate social media platforms, not users

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

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

GS Paper II – Social Issue

A future of financial health for every Indian



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GS Paper III – Environment

Conservation projects for river dolphins, 3 other species approved

The Hindu Bureau
COIMBATORE

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

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

The projects approved are studies on the conservation and recovery action plan for river dolphins, Project Snow Leopard Phase-II (including second cycle of population estimation), the conservation action plan for the Indian Rhinoceros, and a pan-India conservation approach for the wild water buffalo.

GS Paper III – Economic Development

Over and above

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

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

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

GS Paper III – Science & Technology

Govt. amends rules to regulate drugs containing alcohol

Bindu Shajan Perappadan
NEW DELHI

Aimed at strengthening regulatory control and preventing misuse of medicinal products with a high alcohol content, the Union Health Ministry has removed the exemption from licensing requirements for formulations containing more than 12% of ethyl alcohol.

In a release issued on Friday, the Ministry mandated that all formulations containing more than 12% v/v ethyl alcohol, in quantities exceeding 30 ml, shall no longer be covered under the exemption provided to them under Schedule K.

Consequently, such products will be required to obtain the requisite licences under the Drugs and Cosmetics Act, 1940.

The amendment also shifts these products to Schedule H1 of the Drugs Rules, 1945, which mandates sale against the prescription of a registered medical practitioner and stricter record-keeping.

The release noted that certain medicinal products, including tinctures of cardamom, ginger, and other aromatic preparations, had been exempted from licensing requirements under Schedule K of the Drugs Rules, 1945.

The Health Ministry has flagged misuse of formulations with high alcohol content. FILE PHOTO

Susceptible to misuse

"Some of these formulations contain high concentrations of ethyl alcohol, in certain cases up to 80-90% v/v, making them susceptible to misuse for intoxication. References were also received from certain State governments in this regard," the Ministry said.

The amendment is expected to strengthen regulatory oversight over those medicinal products containing alcohol, ensuring their availability only through the regulated pharmaceutical supply chain.