

Terrorism's data retreat hides emerging global threats

Prelims: General Studies Paper - 1
Current events of national and international importance

Mains: General Studies - 2
Security challenges and their management in border areas - linkages of organized crime with terrorism.

1. What is the current global trend in terrorism?

- In 2025, global terrorism **declined significantly**: about **5,582 deaths** and **2,944 incidents**
- This marks a **28% fall in deaths** and **22% drop in attacks**
- Around **81 countries improved** in their security situation
- At first glance, it appears that **terrorism is reducing globally**

2. Why is this decline misleading?

- The reduction is **not evenly spread** across the world
- Nearly **70% of all deaths are concentrated in just 5 countries** (Pakistan, Burkina Faso, Nigeria, Niger, DR Congo)
- **More than half of all terrorism deaths happen in Sub-Saharan Africa, especially in the Sahel region.**

The **Sahel region** is a semi-arid belt in Africa stretching from the **Atlantic Ocean to the Red Sea**, acting as a **transition zone between the Sahara Desert (north) and the savannas (south)**, and is currently a **major hotspot of conflict, terrorism, and climate vulnerability**.

- Because most violence is happening **far away in a few regions**, people in **stable and developed countries feel safer than they actually are**.
- This creates a **false sense of security**, as if terrorism is no longer a big global problem

- In reality, terrorism is **not decreasing everywhere - it is just concentrated in certain areas**

3. How is terrorism evolving today?

- Shift from **large-scale organised attacks** → **smaller, decentralised attacks**
- Rise of **lone-wolf attacks** inspired through online radicalisation
- About **99% of terrorism deaths occur in conflict-affected countries**
- Around **60% of attacks happen near international borders (within 100 km)**
- Terror groups exploit **weak governance, conflict zones, and border areas**
- A few major groups dominate: **Islamic State, Jama'at Nusrat Al-Islam wal Muslimeen (JNIM), Tehrik-e-Taliban Pakistan (TTP), Lashkar-e-Taiba and al-Shabaab**
- Terrorism is becoming **more adaptive, localised, and harder to detect**

4. What should be the way forward?

- Move from **reactive (after attack)** → **preventive strategies**
- Strengthen **state capacity, governance, and political stability**
- Focus on **border areas and neglected regions**
- Link **development policies with security (jobs, administration, policing)**
- Improve **international intelligence sharing and coordination**
- Control **online radicalisation through tech regulation**
- Address **root causes like conflict and instability**, not just symptoms
- Key idea: terrorism is **not disappearing, it is changing form**, so policy must adapt accordingly

A future of financial health for every Indian

Prelims: General Studies Paper - 1
Current events of national and international importance

Mains: General Studies - 3
Indian Economy and issues relating to planning, mobilization, of resources, growth, development and employment.

1. What is Financial Health and Why is it Important?

- Financial health goes beyond financial inclusion and **focuses on people's ability to manage expenses, withstand shocks, save, invest, and plan for the future.**
- It **includes access to appropriate financial policies, products, and services** that improve long-term financial well-being.
- Household financial health contributes to resilient economic growth and supports India's Viksit Bharat 2047 vision.

2. How Has India Advanced Financial Inclusion and Financial Health?

- According to the **World Bank Global Findex**, adult account ownership in India increased from around **56% to 89%** over the past decade.

Global Findex: A World Bank database, launched in 2011, that measures how adults worldwide access and use financial services, including account ownership, digital payments, savings, and borrowing.

- The **National Pension System (NPS)** has enabled many informal workers to begin saving for retirement.
- India is leveraging AI and digital technologies to improve financial decision-making, fraud prevention, and access to financial services.
- Financial inclusion provides the foundation, while financial health focuses on meaningful and productive use** of financial services.

3. How Can Jan Dhan 2.0 and Digital Public Infrastructure Improve Financial Health?

- Pradhan Mantri Jan-Dhan Yojana (PMJDY)** accounts should be transformed into comprehensive household financial resilience platforms.

- PMJDY should be integrated with **Direct Benefit Transfers, Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Pradhan Mantri Suraksha Bima Yojana (PMSBY).**
- India's Digital Public Infrastructure including Account Aggregators, Unified Lending Interface, DigiLocker, MahaVISTAAR-AI **can strengthen financial capability, inclusion, and resilience.**

MahaVISTAAR-AI is a voice-first AI assistant launched by Maharashtra to provide farmers with crop advisories, weather updates, mandi prices, and government scheme information. It offers multilingual support through a mobile app and phone calls.

- Women, informal workers, migrants, and gig workers are expected to be the primary beneficiaries of these reforms.

4. What is the Way Forward for Improving Financial Health in India?

- India **should develop a financial health measurement framework using household surveys, administrative datasets, and digital infrastructure.**
- Strengthen policymaking, consumer protection, and financial sector accountability.**
- Public-private collaboration** is essential to improve financial health.
- Countries such as the Netherlands and Indonesia have adopted collaborative approaches** to advance household financial health.

Over and above: On the All India Survey on Higher Education data

Prelims: General Studies Paper - 1
Economic and Social Development-Sustainable Development, Poverty, Inclusion, Demographics, Social Sector Initiatives, etc.

Mains: General Studies - 2
Issues relating to development and management of Social Sector/Services relating to Health, Education, Human Resources.

1. What are the key findings of the AISHE 2023-24 Report?

- The **All India Survey on Higher Education (AISHE) 2023-24** shows a significant rise in **female enrolment** in higher education.
- Women now account for **49.7%** of total enrolment, with a **Gender Parity Index (GPI)** of **1.08**.
 - ➔ **108 young women** now enter higher education for every 100 men.
- Enrolment has also increased among **Scheduled Castes (SCs)** and **Scheduled Tribes (STs)**.

Gender Parity Index (GPI) - Ratio of female to male values of a given indicator. A GPI between 0.97 and 1.03 indicates parity between the genders. A GPI below 0.97 indicates a disparity in favour of males. A GPI above 1.03 indicates a disparity in favour of females.

2. What are the key trends in women's higher education?

- **Female enrolment** increased by **42%** between **2014-15** and **2023-24**, compared to **22.16%** for men.
- Women constitute **44% of STEM students**, but are concentrated in **general sciences** such as **biology** and **chemistry**, where they form **54.6%** of students.
 - ➔ **STEM** stands for **Science, Technology, Engineering and Mathematics**, encompassing disciplines that drive innovation and address global challenges.
- Women account for **only 31.1% of enrolment in engineering and technology**, which continues to be male-dominated.

3. What are the major challenges?

- Women remain **underrepresented** in **teaching** and **leadership positions** in higher education.
- Many **private colleges** face **faculty shortages** and **poor infrastructure**.
- There is a gap between **higher education** and **employment**, with women facing barriers such as **societal norms**, **domestic responsibilities**, and **safety concerns**.

4. What needs to be done?

- Increase women's participation in **engineering**,

technology, and other **future-oriented sectors**.

- Improve the **quality of higher education** through better **faculty** and **infrastructure**.
- Strengthen the link between **higher education** and **employment opportunities**.
- Promote **equal employment opportunities**, **safe workplaces**, and **women's leadership** in academia and industry.

KEYWORDS

All India Survey on Higher Education (AISHE)

- The **All India Survey on Higher Education (AISHE)** is an **annual web-based survey** conducted by the **Ministry of Education** since **2010-11**.
- It covers **all higher education institutions** in India.
- The survey collects data on **student enrolment**, **teachers**, **academic programmes**, **examination results**, **education finance**, and **infrastructure**.
- The data collected through **AISHE** is used to **calculate key educational indicators** such as **Institution Density**, **Gross Enrolment Ratio (GER)**, **Pupil-Teacher Ratio (PTR)**, **Gender Parity Index (GPI)**, and **Per Student Expenditure**.
- The survey provides **reliable data** for **policy formulation**, **planning**, and **research** in the **higher education sector**.

BHARATI (Bharat's Hub for Agritech, Resilience, Advancement, and Incubation for Export Innovation)

- **BHARATI** is a **flagship initiative** of the **Agricultural and Processed Food Products Export Development Authority (APEDA)**.
- It aims to **transform India's agricultural and processed food export ecosystem**.
- It supports APEDA's '**Farm to Foreign**' vision by encouraging **export-oriented entrepreneurship**.
- It promotes **high-value agri-food products**, including **GI-tagged products**, **organic foods**, **superfoods**, and **value-added processed foods**.
- It seeks to enhance **India's global competitiveness** in the **agri-food export sector** through **innovation** and **startup-led growth**.

Places in News

Port of Taganrog

- The **Port of Taganrog** is located on the northern shore of Taganrog Bay in the Sea of Azov, in Russia's Rostov Oblast, near the mouth of the Don River.
- The port serves as an important export-import hub for coal from the Donets Basin, along with steel, grain, lumber, bulk, breakbulk, and container cargo.
- The Port of Taganrog has an annual cargo-handling capacity of nearly 5 million tonnes.
- The port functions throughout the year, although winter icing conditions may require icebreaking or navigation assistance.
- The Port of Taganrog recently gained international attention after Ukrainian drone strikes targeted the port area and the Kurganfteprodukt oil terminal.



Species in news

Indian Ocean humpback dolphin

- The **Indian Ocean humpback dolphin** (*Sousa plumbea*) has come under scrutiny following recent strandings on the Kozhikode beach in Kerala, where necropsies revealed that ingestion of plastic “ghost nets” caused **oesophageal blockages and starvation**, highlighting rising human-induced coastal pressures.
- It inhabits **shallow, nearshore waters** (usually **less than 20 metres deep**) and stays close to the coastline, bringing it into direct contact with **anthropogenic activities**.
- It is classified as **Endangered (IUCN Red List)**, indicating a **rapidly declining population** and high conservation concern.
- Data from the **Central Marine Fisheries Research Institute (CMFRI)** shows most strandings along India's **western coast**, with **Goa** recording the highest numbers, followed by **Kerala and Maharashtra**.
- Major threats include **marine plastic pollution**, **entanglement in fishing gear**, and **habitat fragmentation** due to **heavy maritime traffic and port development**.

