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The stark reality of educational costs in India

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. Context

- **Article 21A (86th Amendment, 2002)** guarantees free and compulsory education for children aged 6–14.
- **National Education Policy (NEP 2020)** expands this to ages **3–18**, targeting universal school education up to Class 12 by 2030.
- Despite this constitutional mandate, **private schooling and private coaching** impose significant financial burdens.
- The **NSS 80th Round (2025)** provides updated data on enrolment patterns, educational expenditure, and coaching trends.

2. Challenges

Enrolment Trends and Rising Private Schooling

- National enrolment: **55.9% government**, **11.3% private-aided**, **31.9% private-unaided**.
- Private school enrolment is far higher in **urban areas (51.4%)** than **rural areas (24.3%)**.
- The gender gap is small: **34% boys vs. 29.5% girls** in private schools.
- In the rural sector, **children are enrolled more in government schools than in private schools.**
- As **education levels increase**, **private school enrolment declines in urban areas.**
- Compared with **NSS 75th Round (2017–18)**, private school enrolment has **increased** across primary, middle, and secondary levels.
- Government school **students paying fees**: In **rural areas, 25.3% of government school students** and **98.2% of private school students** reported paying course fees.
  - In **urban areas**, **34.7% of government school students and 98% of private school students** reported paying course fees.

Cost of Schooling and Private Coaching

- Annual government school fees:
  - Rural: **₹823(Pre-primary)–₹7,308(Higher Secondary)**, Urban: **₹1,630(Pre-primary)–₹7,704(Higher Secondary)**.
- Annual private school fees:
  - Rural: **₹17,988–₹33,567**, Urban: **₹26,188–₹49,075**.
- In **rural areas**, monthly expenditure on private schooling ranges from **₹1,499 for pre-primary to ₹2,797 for higher secondary.**
  - In **urban areas**, these figures rise significantly, **from ₹2,182 to ₹4,089**.
- When **compared to the Monthly Per Capita Expenditure (MPCE)** from the Household Consumption Expenditure Survey (HCES) 2023-24 survey:
  - The **monthly cost of private pre-primary schooling** is almost the same as the **entire monthly income of the poorest 5% of families**.
  - The **monthly cost of private higher secondary schooling** is similar to what **households in the third income decile**.
- Private coaching prevalence: **25.5% of children in rural areas and 30.7% in urban areas take private coaching.**
- Coaching expenditure:
  - Rural: **₹3,980–₹13,803**, Urban: **₹5,815–₹22,394** (from pre-primary to higher secondary).

- **Higher income and better-educated parents and urban residence** are strongly correlated with a greater demand for private tuition.
- Many private school teachers are **underpaid and underqualified** which leads students to rely on private tutoring

3. Way Forward

- High private schooling and coaching costs undermine the **right to free and universal education**.
- Lower-income households face **severe financial stress**, deepening education-related inequality.
- Research (Agrawal, Gupta, Mondal, 2024) shows **better school quality reduces reliance on tutoring**.
- Strengthening **publicly funded schools**, improving learning quality, and ensuring accessibility are essential for **equitable and inclusive education** in India.

The Madras High Court must break its silence

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

Mains: General Studies - 2
Structure, organization and functioning of the Executive and the Judiciary

1.What is the Issue?

- **Madras High Court Collegium on November 9, 2025, recommended six district judges,** but the state sought clarification on excluding second-seniormost Collegium judge Justice J. Nisha Banu while including next seniormost Justice M.S. Ramesh.
- Justice Banu, elevated in 2016, remains at Madras HC despite her October 14, 2025, notified transfer to Kerala HC (which she did not join), raising questions on her collegium eligibility under Memorandum of Procedure.
- The **Memorandum of Procedure requires High Court Chief Justice and two seniormost judges for recommendations,** but Madras HC excluded second-seniormost Justice J. Nisha Banu.
- The **state questioned the legal/constitutional basis for this substitution, but the Collegium ignored it and recommended nine more advocates without clarification**

How the High Court Judges Are Appointed?

- **High Court judges in India are appointed through a structured collegium-based process** under **Article 217** of the Constitution.
- **Initiation by HC Collegium:** Chief Justice of the High Court (HC CJ), with two senior-most HC judges, recommends candidates.
- **Qualification of Candidates** : To be a High Court (HC) Judge in India, he/she **must be an Indian citizen, have held a judicial office for at least 10 years or practiced as a High Court advocate for at least 10 years,** and not exceed the retirement age of 62.
- **Forwarding & State Input:** HC CJ sends proposal with documents to state CM. The **Governor as advised by the Chief Minister should forward his recommendation along with the entire set of papers to the Union Minister of Law, Justice and Company Affairs as early as possible but not later than six weeks** from the date of receipt of the proposal from the Chief Justice of the High Court.
- **SC Collegium Review:** Later, the Chief Justice of India would, in consultation with the two senior most Judges of the Supreme Court, form his opinion in regard to the persons to be recommended for appointment to the High Court.
- **Final Appointment:** Finally the Law Minister places these recommendations before the PM, who advises the President for warrant issuance and gazette notification.

2. Challenges and Deficiencies

- **Procedural Deviations Undermine Legitimacy:** Judge-made norms must be strictly followed; technical lapses risk invalidating recommendations.
- **Invalid Composition Questions Validity:** Excluding mandated senior judges without justification voids the Collegium's authority.
- **Constitutional Crisis Risk:** Uncertainty in decision-makers erodes judicial integrity and leaves executive uninformed.
- **Transparency Deficit:** Opaque deliberations hide selection criteria from public scrutiny.

- **Nepotism and Diversity Gaps:** Favours insiders, under-represents sections, with political influence and poor accountability

3. Way Forward

- **Madras HC Collegium should provide legal/ procedural justification** for excluding Justice Nisha Banu and including Justice M.S. Ramesh.
- **Require published reasons for all Collegium decisions to eliminate suspicions of bias** or motives.
- **Frame binding guidelines on Collegium composition,** ensuring strict adherence to MoP and Article 217.
- **Introduce mandatory consultations with states and oversight** for diversity/political neutrality in selections.
- **Establish a protocol for addressing state government queries** promptly to prevent constitutional standoffs.

Invisible epidemic: why air pollution is India's largest health threat?

Prelims: General Studies Paper - 1
General issues on Environmental ecology, Biodiversity and Climate Change

Mains: General Studies - 3
Conservation, environmental pollution and degradation, environmental impact assessment

1. Background

- Air pollution has become a **nationwide public health emergency**, affecting all age groups and organ systems.
- In 2025, **150 of 256 cities exceeded PM2.5 standards**; Delhi recorded **107-130 µg/m³**, **far above India's limit (60 µg/m³)** and WHO's 15 µg/m³ guideline.
- India's **Air Quality Index (AQI)** still caps readings at 500, despite actual levels often crossing 600-1,000, due to **outdated thresholds and monitoring.**
- **46% of Indians** live in regions where pollution reduces life expectancy; **Delhi** faces **8+ years of life loss**, northern India 3.5-7 years- (Air Quality Life Index (AQLI) , University of Chicago's Energy Policy Institute)
- In **2023, air pollution caused nearly two million deaths**, with a **43% rise** in pollution-linked mortality since 2000.(Global Air Report, 2025)
- **Structural, year-round sources** - vehicular emissions, industry, construction dust, waste burning, and biomass use- **drive baseline PM2.5**; **stubble burning and fireworks only worsen conditions.**

2. Challenges

- **Understated severity** due to AQI's capped scale and outdated instruments.
- **Cardiovascular risks**: A 10 µg/m³ rise in PM2.5 raises annual mortality by 8%; linked to hypertension, atherosclerosis, myocardial infarction and stroke.
- **Respiratory impacts**: 6% of children have asthma; a 10 µg/m³ increase causes 20-40% spikes in paediatric emergencies; children lose 10–15% of lung capacity; rising COPD and bronchitis in adults.
- **Neurological harm**: PM2.5 **crosses the blood-brain barrier**; dementia risk rises 35-49% per 10 µg/m³; linked to poorer cognition and learning.
- **Maternal–neonatal risks**: Higher PM2.5 causes **preterm births**, low birth weight, stillbirths and neonatal mortality.
- **Inequitable exposure**: Low-income communities near roads, industries, landfills and construction zones face highest risks; winter **"severe/hazardous" AQI** in northern States deepens inequity.
- **Weak National Clean Air Programme (NCAP) enforcement** limits progress.

3. Way Forward

- **Transport**: Electrify buses, taxis, autos and two-wheelers; shift freight to rail/electric fleets; enforce real-world emissions; create low-emission zones and congestion pricing.
- **Industry**: Strictly enforce pollution-control technologies; phase out coal-based processes.
- **Construction:** Mandate dust suppression, enclosure norms and mechanised sweeping.
- **Waste management**: Segregation at source, decentralised treatment, biomethanation, and scientific landfill remediation to end open burning.
- **Health integration**: Real-time AQI advisories, lung-function testing in schools, and screening for COPD and cognitive decline.

- **Rights-based approach**: Recognise **clean air as a fundamental right** and anchor action in a **health-centred, multi-sectoral strategy**.

Savings shift reshapes India's markets

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

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

1. Background

- India's **capital markets are shifting** as **domestic household savings replace foreign institutional money**, reducing exposure to global volatility.
- **Foreign Portfolio Investor (FPI)** ownership is at a **15-month low of 16.9%** (and 24.1% in NIFTY 50), while **domestic Mutual Funds (MFs)** and retail investors now hold ~19%, the **highest in 20+ years**.
- **Record SIP inflows** have made domestic savers a market anchor, supporting stability like the NIFTY 50 surge in October.
- **CPI inflation eased to 0.3%** year-on-year , giving RBI **more space to focus on credit growth** rather than rupee defence.
- **Primary markets are strong**: 71 mainboard IPOs **raised ₹1 lakh crore**; investment announcements reached **₹32 lakh crore** in FY25 (first nine months), a **39% rise, with ~70% private participation.**

2. Challenges

- **Low investor preparedness:** Millions of new retail investors face complex markets; confidence-driven flows may reverse quickly.
- **Overvaluation**: IPOs of Lenskart, Mamaearth, Nykaa show extremely high P/E multiples, signalling exuberance over fundamentals.
- **Performance problem**: Most active fund managers fail to beat the market after risk and fees.
- **Unequal outcomes:** Wealth gains concentrate in higher-income, financially connected areas; household equity wealth fell ₹2.6 lakh crore last quarter.
- **Losses among vulnerable investors** weaken trust and reduce aggregate demand due to lower marginal propensity to consume.
- **Corporate governance risks**: Promoter holdings in NIFTY 50 are at a **23-year low of 40%**, raising concerns of **opportunistic disinvestment**.
- **Access asymmetry**: Gender and location gaps limit equal participation.

3. Way Forward

- **Actively protect everyday investors**; move beyond simple disclosure.
- **Promote low-cost passive funds** (only 1% of market vs 9% for active schemes) and reduce expense ratios.
- **Strengthen corporate governance** and transparency to safeguard domestic savings.
- **Use gender- and location-specific data** to widen inclusion.
- **Improve financial literacy** to prevent long-term trust erosion.
- Shift focus from attracting funds to **institutional integrity**, ensuring equitable financial deepening.

KEYWORDS

Botanical Survey of India (BSI)

- The **Botanical Survey of India (BSI)**, the country's **apex taxonomic research institution** under the **Ministry of Environment, Forest and Climate Change**, was founded on **13 February 1890** under the guidance of **Sir George King**.
- Its original mandate focused on **exploring, collecting, identifying, and documenting** the vast plant wealth of British India.
- After Independence, the BSI was **reorganized in 1954** under the leadership of **Dr. E. K. Janaki Ammal**, marking a significant expansion of its role.
- Over time, its functions have broadened to include **biosystematics research**, **floristic studies**, **national botanical documentation**, **databasing**, **digitization of herbarium specimens**, and the establishment of a **molecular taxonomy laboratory**.

- It also provides **advisory services** and conducts **capacity-building training programmes**.
- As the **National Repository of plant resources**, the BSI houses **over four million accessioned herbarium specimens**, including non-flowering plants, among which **18,988 are Type Specimens**.

- It was **first excavated by Dr. Jagor in 1876, followed by Alexander Rea (1899-1905), with ASI confirming a pre-1000 BCE** advanced civilization in 2004 digs.
- The **findings reveal an Iron Age culture with mixed racial skeletons, evidencing trade links,** and it predates the Keezhadi site in antiquity.
- Union Budget 2020 allocated funds for an iconic site museum at Adichanallur to showcase southern India's Iron Age heritage.

KEYWORDS

Adichanallur

- **Adichanallur is located in Thoothukudi district along the Tamirabarani River,** near the ancient Pandyan seaport of Korkai.
- The **site features megalithic burials with urns containing iron weapons like swords and hatchets, bronze artifacts, and skeletal remains** dated to 905-696 BCE by carbon dating.