

**The Hindu Important News Articles & Editorial For UPSC
CSE**

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The release of the **NSO 80th Round (2025) Survey on Household Social Consumption: Health** provides a significant data set for analyzing India's healthcare landscape.

NSO survey shows better health-seeking behaviour

Bindu Shajan Perappadan
NEW DELHI

Health-seeking behaviour in India is improving as the proportion of the population reported ailing (PPRA) in 2025 nearly doubled from 2017-18 figures, with rural area numbers going up to 12.2% from 6.8% and those of urban areas rising to 14.9% from 9.1%, according to the latest findings of the National Statistical Office (NSO) in the 80th round of household social consumption health survey released on Wednesday.

Expansion in coverage under government health insurance and financing schemes rose more than threefold – increasing to 45.5% from 12.9% in rural areas, and 31.8% from 8.9% in urban areas, the NSO re-

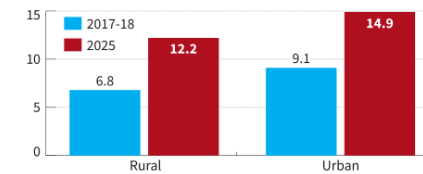
ported. Institutional deliveries have risen to 95.6% in rural areas, and to 97.8% in urban areas, the survey said.

Covering both rural and urban areas across the country, the survey canvassed 1,39,732 households, including 76,296 households in rural areas and 63,436 households in urban areas.

The findings of the NSO noted that median out-of-pocket medical expenditure (OOPE) per case of hospitalisation in 2025 has been recorded as ₹11,285, indicating that relatively low expenditure was incurred in over half of the cases of hospitalisation in the country. Only a small number of high-cost cases were observed to push up the average (mean value),

Health report

The proportion of urban and rural populations reported to be ailing in 2017-18 to 2025



SOURCE: NATIONAL STATISTICAL OFFICE

the NSO said.

“This shows that high expenditure is not widespread but limited to specific cases requiring specialised treatment. Moreover, the OOPE in more than half of the entire hospitalisation cases in the public health facilities incur only ₹1,100. Importantly, for

non-hospitalisation (outpatient) care, the median OOPE in public health facilities is zero, reflecting that a large proportion of citizens are able to access essential healthcare services entirely free of cost,” the survey said.

India has also registered a decline in infectious dis-

eases and a rising prevalence of non-communicable diseases, including diabetes and cardiovascular conditions.

In response to rising demand, the utilisation of public healthcare facilities has strengthened, particularly for outpatient care in rural areas, where utilisation increased from 33% to 35%, the survey said.

Expansion of services

This improvement has been attributed to the expansion of comprehensive primary healthcare services, with an emphasis on preventive, promotive, and early diagnostic care, supported by the availability of free drugs and diagnostics, the NSO said.

Additionally, in India, financial risk protection has

expanded with the rapid scaling-up of government-financed health insurance coverage, including under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana, and various State schemes.

The percentage of population covered under these government health finance and insurance schemes in the country has notably increased from 12.9% to 45.5% in rural areas, and from 8.9% to 31.8% in urban areas, the survey said.

There is an increasing trend towards the utilisation of public health facilities, the NSO survey has also shown. In 2014, around 28% of the rural population headed to public facilities for outpatient care, and this surged to 35% in 2025, the survey said.

News Analysis: NSO 80th Round Health Survey

1. Key Trends & Positive Indicators

The survey highlights a "transformative" shift in how Indian households interact with the healthcare system:

- **Increased Health-Seeking Behavior:** The Proportion of Population Reporting Ailments (PPRA) has nearly doubled (Rural: 6.8% to 12.2%; Urban: 9.1% to 14.9%). This indicates that citizens are no longer "suffering in silence" but are increasingly aware of and seeking care for symptoms.
- **Expansion of Financial Protection:** Coverage under government health insurance (like **PM-JAY** and state schemes) has seen a threefold jump, signaling a massive scale-up in public health assurance.
- **Shift to Public Facilities:** There is a growing trust in public healthcare, particularly in rural outpatient care (rising from 28% in 2014 to 35% in 2025), supported by the **Ayushman Arogya Mandirs (AAMs)**.
- **Maternal & Child Health:** Institutional deliveries have reached near-saturation (95.6% rural; 97.8% urban), validating the impact of schemes like the **Janani Suraksha Yojana (JSY)**.
- **Epidemiological Transition:** A notable shift from infectious diseases to **Non-Communicable Diseases (NCDs)** like diabetes and cardiovascular conditions, necessitating a pivot in public health policy toward long-term management rather than just acute care.

2. Critical Perspectives (The "Balanced View")

While the government cites these as proof of success, civil society organizations like Jan Swasthya Abhiyaan have highlighted limitations, which are essential for a nuanced Mains answer:

- **Hospital-Centric Bias:** Critics argue the survey focuses heavily on hospitalizations, potentially undercounting the real-world challenges of primary and preventive care.
- **Persistence of Private Sector Dependence:** Despite improvements in public facilities, a significant majority of patients (58% in rural and 65% in urban areas) still rely on the private sector. This suggests that the "quality gap" between public and private institutions remains a hurdle.
- **Hidden Costs:** While "median" costs are low, the survey may not fully account for total out-of-pocket expenditure (OOPE) on diagnostic tests and medicines outside of hospitals, which can still lead to catastrophic health expenditure for the poor.
- **The "Unmet" Need:** There remains a discrepancy between the prevalence of illness and the rate of hospitalization, suggesting barriers—such as distance, lack of awareness, or quality concerns—that keep some patients from accessing secondary or tertiary care.

3. UPSC Linkage: Why this matters for the Exam

Pillar	UPSC Relevance
Governance	Evaluation of flagship schemes like Ayushman Bharat and their reach to the bottom two quintiles.
Social Justice	Analysis of health equity . Does the expansion of insurance actually lead to lower OOPE for the poorest?
Health Policy	The shift from communicable to NCDs requires a policy shift from "Primary Healthcare" to "Continuum of Care."
Data Analytics	Understanding the methodology of the NSO (the "Gold Standard" for socio-economic data) vs. criticisms of sample/focus.

4. Way Forward

To move closer to **Universal Health Coverage (UHC)**, the focus must shift beyond just "insurance coverage" to:

1. **Quality of Public Care:** Closing the infrastructure and staff gap so the "public facility preference" continues to grow.
2. **Regulation of Private Sector:** Standardizing costs in private hospitals to prevent exploitation, as PM-JAY only covers a fraction of total health expenses.
3. **Comprehensive Data:** Future rounds of surveys should more aggressively capture "non-hospital" out-of-pocket spending to provide a true picture of financial burden.

Conclusion

The NSO 80th round paints a picture of a system in transition. While India has successfully moved the needle on access and insurance, the challenge of affordability and quality remains. For India to truly bridge the gap, the strategy must evolve from "health insurance" to "health assurance"—ensuring that every citizen, regardless of their background, can access quality care without the fear of financial ruin.

UPSC Prelims Exam Practice Question

Ques: Which of the following best defines Out-of-Pocket Expenditure (OOPE) in healthcare?

- (a) Government expenditure on public hospitals
- (b) Insurance premium paid by citizens
- (c) Direct payments made by individuals at the point of service
- (d) Donations to healthcare institutions

Ans: c)

UPSC Mains Exam Practice Question

Ques: Examine the role of government health insurance schemes in achieving Universal Health Coverage (UHC) in India. What are their limitations? **(150 Words)**



The recently concluded **IN-SLN DIVEX 2026** (India-Sri Lanka Diving Exercise) in Colombo serves as a microcosm of India's maturing maritime diplomacy. For a UPSC aspirant, this event is a practical case study in **India's "Neighbourhood First" policy**, the evolution of the **SAGAR vision into MAHASAGAR**, and the strategic use of **Humanitarian Assistance and Disaster Relief (HADR)** as soft power.

India and Sri Lanka reaffirm maritime ties through bilateral diving exercise in Colombo

Saurabh Trivedi
NEW DELHI

India and Sri Lanka reaffirmed their growing maritime partnership by conducting the fourth edition of the bilateral diving exercise, IN-SLN DIVEX 2026, in Colombo from April 21 to 28.

The Indian Navy said that it deployed its diving support and submarine rescue vessel *INS Nireekshak*, while the Sri Lankan Navy fielded its diving teams, jointly enhancing operational coordination and professional synergy.

Focused on complex underwater operations, the exercise was aimed at strengthening interoperability through advanced deep-sea diving evolutions, including mixed gas



Indian Navy personnel during the bilateral India-Sri Lanka diving exercise, with *INS Nireekshak* in the background, in Colombo. PTI

diving drills. Divers from both Navies carried out extensive harbour and open-sea dives, demonstrating high levels of operational expertise.

A key highlight of the exercise was the conduct of mixed gas dives off Colombo over the World War-era

wrecks *SS Worcester* and *SS Perseus*.

Marking a significant milestone, the divers successfully executed deep-sea dives beyond 55 metres, boosting joint capabilities in underwater search, rescue and salvage operations in the Indian

Ocean Region (IOR), it added.

During the exercise, Rear Admiral S.J. Kumara, Flag Officer Commanding, Western Naval Area of the Sri Lanka Navy, visited *INS Nireekshak* and commended the Indian Navy's continued support in enhancing the training of Sri Lankan divers. He emphasised the importance of sustained exchange of best practices and professional expertise.

In a solemn gesture, the Commanding Officer of *INS Nireekshak* paid homage at the Indian Peace Keeping Force Memorial in Colombo, laying a wreath in honour of Indian soldiers who made the supreme sacrifice during the IPKF operations in Sri Lanka.

Further, extending hu-

manitarian cooperation, two BHISM (Bharat Health Initiative for Sahyog, Hita and Maitri) cubes (portable hospital units) were handed over under India's Aarogya Maitri initiative, enhancing disaster response and medical preparedness.

The exercise concluded with a ceremonial send-off for *INS Nireekshak*, symbolising the strong camaraderie and enduring maritime partnership between the two Navies.

IN-SLN DIVEX 2026 stands as a testament to sustained bilateral collaboration, aligned with the MAHASAGAR vision (Mutual and Holistic Advancement for Security and Growth Across Regions), and a shared commitment to peace, stability and security in the IOR.

News Analysis: IN-SLN DIVEX 2026

1. The Operational Context

The exercise was not merely a tactical drill but a demonstration of high-end naval capabilities.

- **The Asset:** The deployment of **INS Nireekshak**, a specialized Diving Support and Submarine Rescue Vessel, highlights India's commitment to high-stakes underwater operations (e.g., deep-sea salvage and search-and-rescue).
- **The Technical Edge:** Executing **mixed-gas dives beyond 55 metres** on historical shipwrecks demonstrates a significant interoperability threshold, ensuring both navies can operate seamlessly during joint maritime emergencies.

2. The Strategic Framework: From SAGAR to MAHASAGAR

This exercise is explicitly aligned with India's evolving maritime doctrines:

Daily News Analysis

- **SAGAR (2015):** Security and Growth for All in the Region. This focused primarily on the Indian Ocean Region (IOR), positioning India as the "net security provider" for littoral states.
- **MAHASAGAR (2025/26):** Mutual and Holistic Advancement for Security and Growth Across Regions. This is an elevation of the original vision. It shifts India's focus from a purely regional IOR framework to a broader **Global South** engagement.
 - Why this matters for UPSC: MAHASAGAR integrates **trade, technology-sharing, and capacity building** alongside traditional security. It aims to counter the influence of other extra-regional powers (implicitly China) by making India the "preferred partner" for development and stability.

3. Medical Diplomacy: The BHISM Advantage

The handover of two **BHISM (Bharat Health Initiative for Sahyog, Hita, and Maitri) cubes** under the **Aarogya Maitri initiative** is a masterclass in modern medical diplomacy.

- **What are they?** These are modular, portable, "mini-hospital" units designed for rapid deployment.
- **Capabilities:** They can handle up to 200 casualties, feature AI-enabled diagnostic tools, and can be set up in minutes.
- **Strategic Impact:** By providing these to Sri Lanka, India enhances the host nation's own disaster resilience. It moves India's role from "aid donor" to "capacity builder"—a much more sustainable form of international relations.

4. Symbolic Diplomacy

The Commanding Officer of INS Nireekshak paying homage at the **Indian Peace Keeping Force (IPKF) Memorial** in Colombo is a significant diplomatic gesture. It acknowledges the complex shared history between the two nations, signaling that the current maritime partnership is built on maturity, reconciliation, and mutual respect rather than ignoring past conflicts.

UPSC Summary Table: Strategic Significance

Component	Tactical/Strategic Value
Interoperability	Joint diving drills ensure the Indian and Sri Lankan Navies can act as a single unit during maritime disasters or security threats.
Capacity Building	Training Sri Lankan divers on deep-sea salvage increases the region's overall maritime domain awareness (MDA).
Soft Power	The donation of BHISM cubes reinforces India's image as a "First Responder" and a provider of high-tech, humanitarian aid.
Geopolitics	Reinforces the "MAHASAGAR" doctrine, projecting stability in the IOR against external influence.

Conclusion

The IN-SLN DIVEX 2026 is a snapshot of India's comprehensive maritime strategy. It demonstrates that modern naval cooperation is no longer just about ship-to-ship combat drills; it is about **technical capability, humanitarian resilience, and historical bridge-building**. For India, a stable and capable Sri Lankan Navy is a prerequisite for a secure Indian Ocean, making such exercises "force multipliers" for India's own national security.

UPSC Prelims Exam Practice Question

Ques: The term HADR, often seen in defence cooperation, refers to:

- (a) High Altitude Defence Radar
- (b) Humanitarian Assistance and Disaster Relief
- (c) Hydrocarbon and Defence Reserves
- (d) High-tech Autonomous Defence Response

Ans: b)

UPSC Mains Exam Practice Question

Ques: Analyse the significance of joint naval exercises in enhancing India's maritime security and regional influence. (150 Words)



The recent signing of the India–New Zealand Free Trade Agreement (FTA) on April 27, 2026, marks a watershed moment in India’s trade diplomacy. Coming on the heels of several other recent trade pacts, this agreement demonstrates a decisive shift in India’s economic strategy: moving from a period of protectionist caution to a proactive stance aimed at securing supply chains, diversifying markets, and integrating into high-value global value chains.

News Analysis: The India–New Zealand FTA 2026

1. Introduction: A Paradigm Shift in Trade Diplomacy

The India–New Zealand FTA represents the ninth major trade deal concluded by India in recent years, cementing the current government’s vision of engaging with the "developed world" through purposeful, fast-tracked, and mutually beneficial partnerships. Unlike older, stalled negotiations, this agreement was finalized in a record nine months (March 2025 to December 2025), signaling an agile and pragmatic approach to bilateral trade.

2. Strategic Rationale: Why Now?

The agreement is not merely about bilateral trade volume; it serves broader macroeconomic and geopolitical objectives:

- **Market Diversification:** India is actively diversifying export destinations to reduce reliance on single-market dependencies and hedge against global trade frictions (e.g., US protectionism, China-plus-one strategies).
- **Supply Chain Resilience:** Access to duty-free inputs (like wooden logs, coking coal, and metal scrap) from New Zealand strengthens India’s manufacturing competitiveness by lowering input costs.
- **Geopolitical Alignment:** By linking with a fellow Indo-Pacific democracy, India is fostering a network of reliable trade corridors, emphasizing a "rules-based" global order.

3. Key Takeaways of the Deal

The agreement is comprehensive, covering goods, services, investment, and talent mobility.

Feature	Details
Goods Trade	100% duty-free access for Indian exports to New Zealand (e.g., textiles, leather, engineering goods, chemicals, pharma).

Compounding gains

The New Zealand Free Trade Agreement builds on seven recent FTAs

The India-New Zealand Free Trade agreement (FTA) signed on Monday might look underwhelming when viewed in isolation, but is nevertheless significant when looking at what has been happening over the last five to six years. This impression is because New Zealand’s economy is one-sixteenth the size of India’s, and makes up less than 1% of India’s total trade. Yet, this view ignores the fact that the FTA comes soon after the signing of, or closure of negotiations on, seven other trade agreements in the past three and a half years or so. It also ignores the larger policy goals that India is trying to achieve through such deals. The COVID-19 pandemic and the U.S. tariff frictions have shown India that it needs to diversify supply chains on the import and export sides. Weaning off imports from China is a tough task. Yet, any chipping away of the 16% of India’s imports that China accounts for would be welcome. Importantly, the strategic need to diversify export destinations, especially while the mercurial Donald Trump is in charge of India’s largest export market, is clear and urgent. The trade deals with Mauritius, the UAE, Australia, the EFTA nations, the U.K., the EU, Oman, and now New Zealand all provide Indian exporters opportunities that they should take advantage of. Finally, dismissing this FTA on the basis of its size would be unfair to India’s negotiators who have done well to use India’s comparative advantage to push through key victories.

The first key strength of the FTA for India, and unprecedented, is that New Zealand will remove all goods tariffs immediately on execution of the agreement. The second strength is that India managed to avoid providing any concessions on any of its sensitive sectors. Key among these exclusions is dairy, something New Zealand had been especially keen to include. The third positive is New Zealand’s commitment to facilitate investments in India worth \$20 billion over 15 years. This is similar to the provisions in the EFTA trade pact, wherein the four EFTA countries committed to facilitate \$100 billion of investments in India over 15 years. To be sure, these are commitments to facilitate and not commitments to invest, but getting them included in the text of the deal is nevertheless significant. To help this along, India will create a dedicated desk to address any issues New Zealander investors might face. Such a targeted approach to foreign investment is necessary if India wants to achieve the multiple goals of weaning off China, increasing and diversifying exports, creating jobs, bolstering the capital account, and generally increasing incomes. The other long-standing need of helping domestic manufacturers scale up remains a sticky problem.

Feature	Details
Sensitivity	India maintained its "Red Lines" by excluding sensitive sectors like dairy, sugar, and edible oils from tariff liberalizations.
Investment	A \$20 billion investment facilitation commitment from New Zealand over 15 years, targeting infrastructure, agri-tech, and renewable energy.
Talent Mobility	Temporary visa pathways for 5,000 Indian professionals; removal of numerical caps for students; extended post-study work rights.
Regulatory Ease	Recognition of global inspection reports for pharmaceuticals, reducing compliance costs for Indian drug exporters.

4. Critical UPSC Perspective: Balancing Benefits and Risks

- **The "Investment Facilitation" Nuance:** Candidates should note that the \$20 billion is a *facilitation* commitment, not a guaranteed FDI flow. Success will depend on the "dedicated desks" and the ease-of-doing-business climate India creates to attract this capital.
- **Sectoral Protection vs. Competitiveness:** India successfully protected its dairy sector—a perennial deal-breaker in previous negotiations. However, the challenge remains for domestic industries to leverage duty-free access effectively by improving quality and scaling up production.
- **Agriculture Productivity Partnership:** The deal moves beyond trade to *capacity building*. The "Agri-technology plans" (Centers of Excellence for apples/kiwi/honey) are excellent examples of how FTAs can be used to import technology and modernize Indian agricultural productivity.

5. Way Forward

The effectiveness of this FTA will be determined by three key factors:

1. **Administrative Implementation:** Success in the operationalization of the dedicated investment desks.
2. **MSME Integration:** Can smaller Indian firms utilize the duty-free access to New Zealand? Export promotion and awareness campaigns will be critical.
3. **Domestic Reforms:** Leveraging the FTA as a catalyst to address the "sticky problem" of scaling domestic manufacturing, as mentioned in your text.

Conclusion

The India–New Zealand FTA is a textbook example of "Strategic Trade." It prioritizes mutual benefit—India gains market access and investment, while New Zealand secures a foothold in one of the world's fastest-growing economies. For India, the ultimate

goal is not just the immediate reduction of tariffs, but the long-term transformation of its industrial landscape, fueled by incoming capital, technology transfer, and the integration of Indian goods into global high-value supply chains.

UPSC Prelims Exam Practice Question

Ques:Which of the following best explains “Rules-based international trade”?

- (a) Trade governed by bilateral negotiations only
- (b) Trade governed by agreed norms and institutions like WTO
- (c) Trade without tariffs
- (d) Trade controlled by developed countries

Ans: b)

UPSC Mains Exam Practice Question

Ques:Examine how Free Trade Agreements can help India integrate into Global Value Chains (GVCs). What challenges remain?(150 Words)



The recent Delhi High Court observations were triggered by a defamation suit regarding an alleged incident of misconduct on a domestic flight. The Court criticized the use of social media to amplify unverified allegations, noting that public figures—by endorsing such claims without due process—can catalyze "public shaming" and "digital vigilantism," thereby potentially causing incalculable harm to a person's reputation before any formal investigation.

Why 'digital vigilantism' is not the problem

The Delhi High Court recently made some observations about "digital vigilantism", and that statements can sometimes "transcend mere free expression and act as a catalyst for public shaming". The context is a defamation suit brought before the Court by an individual who allegedly misbehaved with a lady on a domestic flight. The lady attempted to amplify his conduct by posting her ordeal on social media, which was shared by media houses and an actress, who apparently did not verify the allegations made in the post.

These observations and statements once again highlight the growing use of social media to amplify claims of harassment and misconduct due to a sense of collective helplessness and people's lack of faith in systems to swiftly and adequately address sexual harassment claims.

Whether it was the role social media played in the #MeToo movement in attempting to bring justice to victims of sexual harassment or videos recording instances of harassment posted on TikTok, the bottom line is that social media is being used to "crowd source" retributive action, wherein exposure offers accountability due to institutional inaction, as per Sara Witmer.

Systemic apathy
Justice systems globally, due to their long-drawn-out processes, deliver justice in a belated fashion. Coupled with the apathy and unwarranted intrusion of police authorities and victim blaming, the process of speaking up against sexual harassment is even more challenging. The redress process often becomes a form of punishment for all parties involved.

Due to the lack of processes, systems and institutions in delivering justice, social media is used by victims to bridge the gap between harassment and redress mechanisms. This leads to problems like allegations being



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amplified without any mechanism to verify them, false allegations circulating because of the anonymity offered by social media, lack of accountability, and the reputational loss of all parties involved. It creates a public spectacle rather than actually addressing the issue.

However, when processes and systems continue to fail victims, the need to strengthen these processes is of the utmost importance so that victims do not have to use social media as a redress vehicle to achieve justice. It is crucial to ensure a balance between helping victims while protecting the reputation of the alleged harassers, so that one does not trample on the other in the quest for justice. It is important to maintain the principles of natural justice and fair trial.

On 'vigilantism'

Another issue is with the terminology of "digital vigilantism". The word vigilantism in itself invokes a negative connotation. As per Les Johnston, "vigilantism", by its definition, involves the premeditation of participants who are private citizens; their engagement with the issue would be voluntary.

It is also a social movement, which uses or threatens the use of force and arises when an established order is under threat from the transgression of institutionalised norms and aims to control crime or other social infractions by offering assurances of security both to the participants and to others.

Social media posts in the face of harassment do not fall squarely within the purview of vigilantism as there is no established order that is under threat and there is also absolutely no assurance of security to participants. In fact, both the victims and the perpetrators can be recipients of doxing.

Simply put, when there is a collective failure of processes, then one turns to social media to amplify harassment – this cannot

be defined as "digital vigilantism".

Social media redressal

There have been several instances of unwarranted behaviour during air travel. Case in point is the incident that occurred in November 2022, when a man urinated on a woman. The airlines was slow to act upon the complaint and it was only once details were made public that the airlines took action against the individual. The fundamental issue, therefore, is to have adequate processes at all levels so that a timely redress can be carried out. For instance, if airlines had proper systems in the form of strict no-fly lists, one may not have to resort to social media amplification.

To draw a parallel between consumer services, when a consumer has an unpleasant experience, they have the right to take to social media to express their displeasure. The outcome is two-pronged – either the service provider will respond with their defence or apologise for the bad experience. This helps other consumers make informed choices before availing the same service. Moreover, in consumer services there are adequate systems and processes that exist before a person takes to social media to express displeasure. Customer grievance teams are often prompt to act on complaints because of the fear of reputational and financial loss. However, justice systems and processes that help to achieve real, legal justice are significantly different. They are not prompt and often refuse to act on complaints of harassment, leaving victims with no choice but to take to other channels to amplify their grievances.

The issue therefore, is not of freedom of expression versus public shaming but the fact that in the face of abject failure of processes, people are left with no choice but to use social media as a tool to achieve justice. To avoid "digital vigilantism", a collective strengthening of processes and faith in these processes is crucial.

Social media is being used to 'crowd source' retributive action, wherein exposure offers accountability due to institutional inaction

The Core Conflict: Free Expression vs. Public Shaming

The discourse highlights a fundamental tension in the digital age:

- **The Right to Speak:** Social media serves as a democratic tool for individuals to call out harassment when traditional channels fail.
- **The Right to Reputation/Fair Trial:** The judiciary emphasizes that unverified, viral allegations bypass the "presumption of innocence" and violate the constitutional right to dignity and a fair trial.

Why 'Digital Vigilantism' is a Symptom, Not the Root Cause

The provided analysis argues that the term "digital vigilantism" may be a misnomer because it implies an organized, premeditated act, whereas social media "justice" is often a reactive, desperate measure.

- **Systemic Apathy:** The primary driver of social media activism is the "institutional deficit." When police processes are long-drawn, victim-centric support is absent, and institutional apathy prevails, victims turn to the "court of public opinion" as a final resort.
- **Crowd-Sourcing Accountability:** As noted by scholars, when institutions fail to deliver justice, social media is used to "crowd-source" retributive action. It acts as a gap-filler between the act of harassment and the eventual—or often missing—institutional redress.
- **The Airline Parallel:** Much like consumer grievance redressal—where social media pressure forces companies to act to avoid reputational loss—victims of harassment use similar tactics when legal systems fail to offer prompt relief.

The Dangers of the Current Trend

While the frustration of victims is valid, the "digital vigilantism" model poses significant legal and ethical risks:

1. **Trial by Media:** It essentially adjudicates guilt before a formal investigation commences, ignoring the principles of natural justice.
2. **Reputational Harm:** Once an accusation goes viral, the damage to the accused is immediate and often permanent, even if the allegations are later proven false.
3. **Lack of Verification:** The anonymity and virality of social media platforms facilitate the spread of misinformation, which can be weaponized.

Way Forward: Strengthening Institutional Faith

To minimize the perceived need for "digital vigilantism," focus must shift from merely censoring social media to fixing the underlying systems:

- **Prompt Grievance Redressal:** Organizations (airlines, workplaces, public transport) must have robust, time-bound, and transparent internal grievance mechanisms.
- **Institutional Accountability:** The judiciary and police must ensure that the legal process is not perceived as a "punishment for the victim." Speedy trials and sensitized handling of cases are essential to restoring faith in the system.
- **Responsible Digital Conduct:** While social media remains a powerful tool, it should be used to report incidents to authorities rather than to adjudicate guilt. Public figures and influencers have a heightened responsibility to verify facts before amplification.

Conclusion

The conflict is not essentially about "freedom of expression" versus "public shaming." It is a structural issue of **institutional failure**. If the legal and redressal systems are made responsive, accessible, and fair, the reliance on social media as a "court of last resort" will naturally diminish. Strengthening institutional processes is the only sustainable way to protect both the rights of victims and the principles of a fair trial for the accused.

UPSC Prelims Exam Practice Question

Ques:The “presumption of innocence” is a principle associated with:

- (a) Directive Principles of State Policy
- (b) Criminal justice system
- (c) Fundamental Duties
- (d) Election law

Ans:b)

UPSC Mains Exam Practice Question

Ques:Examine the conflict between freedom of expression and the right to reputation in the age of social media. **(150 Words)**



The latest NSS data reveals a critical policy paradox: while government-funded health insurance (GFHI) schemes like Pradhan Mantri Jan Arogya Yojana (PMJAY) have significantly increased coverage since 2017-18, this expansion has **failed to curb financial hardship** for households. Instead, citizens are experiencing rising out-of-pocket (OOP) expenditure and a shift toward expensive private healthcare.

Increasing coverage, growing distress

Rising insurance coverage has not increased hospitalisation or reduced out-of-pocket expenditure, as more people shift to private sector care with higher costs; govt.-funded health insurance schemes are failing to protect households from financial hardship while disproportionately benefiting the better-off

ECONOMIC NOTES

Indranil Montu Bose

The latest NSS data of the 80th round on "Household Social Consumption: Health" reveals several concerning results that need wider discussion. The survey, conducted between January and December 2025, shows that while insurance coverage has increased considerably compared to the 2017-18 (75th round), this has not translated into a significant rise in the utilisation of hospital care. A greater proportion of people are now going to the private sector.

Meanwhile, out-of-pocket (OOP) expenditure on hospitalisation has risen sharply between 2017-18 and 2025, particularly in the private sector.

Coverage without care

Currently, 47.4% of rural households and 44.3% of urban households are covered by some form of health insurance. This has been achieved mainly by more than a two-and-a-half-fold increase in coverage between 2017-18 and 2025 of government-financed health insurance (GFHI) schemes such as Prime Minister Jan Arogya Yojana (PMJAY) and Swasthya Saathi (in West Bengal).

The NSS definition of GFHI also includes the Employees' State Insurance Scheme (ESIS), the Central Government Health Scheme (CGHS), and those for State government employees, etc. However, as per official records, increased coverage of ESIS or CGHS would have very little contribution to this significant jump in coverage.

In the 2017-18 round, hospitalisation rates had decreased considerably. Despite the increase in insurance coverage, the hospitalisation rate remains below 2014 levels, though it increased marginally compared to the 2017-18 rate in rural areas. In urban areas, the rate has declined further (Figure 1).

A persistent gap

Latest NSS data* reveal limited gains in hospital use and rising expenses despite a surge in insurance schemes

Table 1: Hospitalisation cases (per 1,000 persons)

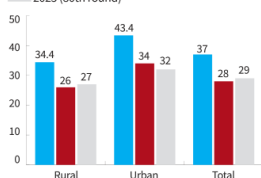
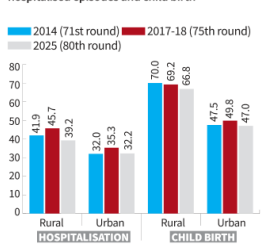


Table 2: Share (per cent) of public sector in total hospitalised episodes and child birth

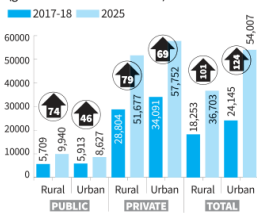


Shift to private care

Between 2017-18 and 2025, there has been a considerable reduction in the use of public institutions for hospitalisation and childbirth. More people are opting for private care. There was a rise in the use of public services between 2014 and 2017-18. For non-hospitalisation care, public sector usage has increased slightly in rural areas but declined in urban areas (Figure 2).

Increased access to insurance coverage is failing to protect people from financial hardship. OOP expenditure on hospitalisation has more than doubled in both rural and urban areas between

Table 3: Average OOP on hospitalisation (₹): 2017-18 and 2025 by location and facility type (growth rate in % within arrow)



SOURCE: AUTHORS' ESTIMATES FROM UNIT RECORDS OF VARIOUS NSS SOCIAL CONSUMPTION: HEALTH ROUNDS

2017-18 and 2025. Even in public hospitals, patients incur significant expenses due to the unavailability of medicines, diagnostic services, and high transport and other non-medical costs. As expected, when people seek care in the private sector, they incur very high costs. Average hospitalisation expenses in private hospitals have increased by 70% in rural areas and 80% in urban areas (Figure 3).

GFHI schemes such as PMJAY are meant to cover high-cost, low-frequency hospitalisation needs for enrolled households. Care can be sought in empanelled public and private facilities, and these schemes are promoted as offering free treatment in private hospitals. Public hospitals are, anyway, largely subsidised and should be either free or more affordable. Of the people enrolled under the GFHIs and needing hospitalisation, 57% sought care in private hospitals. Very few got free care, as promised under these schemes. The average OOP expenditure (excluding childbirth) is ₹31,250 in rural areas and ₹34,259 in urban areas.

Although GFHIs target socio-economically backward sections, many States have extended coverage to non-poor populations. Though there is relatively higher coverage among the poorer income groups, when it comes to

utilisation of services under these schemes, it is the relatively better off who benefit disproportionately. Data show that only 13% of those using hospitalisation services under these schemes in urban areas belong to the poorest class. The inclusion of non-poor households has also increased utilisation and placed a greater strain on States' budgets. In Haryana and West Bengal, nearly 15% of their State health budgets are spent on GFHIs. This increased fiscal strain is also leading to delays in reimbursement to private providers.

Essentially, GFHIs use tax money to subsidise care for the private sector. This helps the private sector to have access to markets which were hitherto out of its reach due to low purchasing power. In India, the private sector largely functions on the principles of profit maximisation, with limited motivation for social solidarity and is essentially unregulated. Since GFHI reimbursement rates are below market rates, even though the rates are more remunerative than CGHS, patients are often charged additionally.

Thus, the experience of the first seven years of PMJAY and GFHIs in general shows that these schemes are 'of the rich', 'for the profit', and 'by the poor people'. Is that a desirable consequence? It may be time to rethink the insurance-led model of Universal Health Coverage (UHC) and refocus on strengthening the public healthcare system to deliver universal, comprehensive care. In this context, Ayushman Arogya Mandir (AAM) – PMJAY's relatively neglected counterpart aimed at providing comprehensive primary care, including services for non-communicable diseases – shows a glimmer of hope. However, it remains severely underfunded, much like the National Health Mission.

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THE GIST

Increased insurance coverage has not led to a significant increase in utilisation of hospital care, with more people going to the private sector.

Out-of-pocket expenditure on hospitalisation has seen tremendous increases, and insurance is failing to protect people from financial hardship.

The "Insurance-Distress" Paradox

The analysis points to three core discrepancies in the current healthcare model:

Metric	Trend (2017-18 to 2025)	Impact
Insurance Coverage	Significant Increase	Greater access on paper, but poor real-world utility.

Metric	Trend (2017-18 to 2025)	Impact
Utilization of Public Hospitals	Decline	People are shifting toward private institutions.
OOP Expenditure	More than Doubled	Even with insurance, medical costs are crippling households.

Why Government-Funded Insurance Schemes (GFHIs) are Falling Short

The article identifies several systemic failures that undermine the goal of Universal Health Coverage (UHC):

- **The Private Sector Tilt:** GFHIs effectively act as a massive subsidy for the private healthcare sector. By directing patients toward empanelled private hospitals, the state is fueling an industry that prioritizes profit maximization over social solidarity.
- **The "Better-Off" Bias:** While GFHIs are targeted at the socio-economically backward, data suggests a disproportionate benefit toward the non-poor. In urban areas, only a small fraction (13%) of those using hospitalisation services under these schemes belong to the poorest class.
- **The Coverage Gap:** Even when insured, patients face high OOP costs due to:
 - Unavailability of free medicines and diagnostics in public facilities.
 - Additional charges by private providers (since reimbursement rates under GFHIs often fall below market rates).
 - High non-medical costs (transport, loss of wages).
- **Fiscal Strain:** The financial burden of these schemes is placing extreme pressure on state health budgets (e.g., 15% of health budgets in states like Haryana and West Bengal), leading to delayed payments to providers and further systemic inefficiency.

The Structural Critique

The author critiques the current insurance-led model as being “of the rich, for the profit, and by the poor.” The reliance on insurance mechanisms is failing because it treats healthcare as a commodity transaction rather than a public good.

The core issue is that **insurance does not create care; it only creates a mechanism to pay for it.** If the infrastructure for affordable, public-sector care is missing, insurance merely funnels public money into the private sector without providing substantive protection for the household.

Way Forward: Rethinking Universal Health Coverage

To address this crisis, the policy discourse must shift from "insurance-led" to "system-strengthening":

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1. **Strengthen Public Primary Care:** There is an urgent need to pivot toward comprehensive primary healthcare. The **Ayushman Arogya Mandir (AAM)** initiative is a positive step, but it remains severely underfunded.
2. **Infrastructure Investment:** Governments must prioritize investment in public hospitals, diagnostics, and pharmaceutical supply chains to ensure that care is truly "free" and accessible, rather than relying on private empanelment.
3. **Regulation of the Private Sector:** If GFHIs are to continue, the private sector must be subject to tighter regulation regarding service quality and price capping, preventing the exploitation of the reimbursement gap.
4. **Evidence-Based Reallocation:** States should re-evaluate their fiscal allocation, prioritizing the strengthening of the National Health Mission and public institutions over the open-ended financing of private sector insurance models.

Conclusion

The NSS 80th round data serves as a stark warning: **Health insurance is not a substitute for a functioning public healthcare system.** While insurance provides a safety net, it cannot effectively replace the need for robust, publicly funded, and accessible healthcare institutions. India's path to Universal Health Coverage must move beyond the "insurance-led" model and prioritize the radical strengthening of the public healthcare infrastructure to ensure that health is treated as a right, not a profit-driven commodity.

UPSC Prelims Exam Practice Question

Ques: Out-of-Pocket (OOP) expenditure in healthcare refers to:

- (a) Government spending on health
- (b) Insurance premium payments
- (c) Direct payments made by households for healthcare services
- (d) Donations to hospitals

Ans: c)

UPSC Mains Exam Practice Question

Ques: Discuss the causes and consequences of rising Out-of-Pocket Expenditure (OOPE) in India. Suggest policy measures. **(250 Words)**

South Asian power balance shifts toward Pakistan

In recent weeks, an intense debate has emerged in India regarding Pakistan's rising diplomatic stature, following its role as mediator and venue for negotiations between the United States and Iran. Iranian and American officials – including U.S. President Donald Trump – have publicly acknowledged Pakistan's leadership, specifically Field Marshal Asim Munir and Prime Minister Shehbaz Sharif, for their role in precipitating and sustaining the ceasefire, and maintaining channels of communication.

While Pakistan is now seen as central to diplomacy around the Iran war, India's response has been marked by silence – variously interpreted as caution toward Mr. Trump or as strategic restraint. India has not criticised Israel or the U.S. for their actions, and this contrast with Pakistan's rising role has fuelled debate within India's strategic community about the shifting balance between the two countries.

Gains from enhanced diplomatic visibility

Pakistan's diplomatic visibility has increased not only due to its mediation role but also because of its expanding engagement with Washington and its growing influence in Gulf security. Its relationship with the U.S. – particularly under Mr. Trump – has elevated Pakistan's profile. At the same time, its defence partnership with Saudi Arabia, and possibly a similar security partnership with Qatar, have further reinforced its strategic relevance in the region.

This enhanced diplomatic position has translated into economic and political gains. Saudi Arabia's pledge of billions of dollars highlights the financial dividends of Pakistan's rising influence. Since the end of Operation Sindoor, Pakistan has also secured several diplomatic wins denying India's efforts to portray it as a state sponsor of terrorism and diplomatically isolate it. India's efforts have been undermined by Pakistan's growing alignment with the U.S. as a counterterrorism partner against al-Qaeda and the Islamic State, as well as its role in Gaza-related discussions and the Iran crisis. Together, these developments suggest that Pakistan's recent diplomatic momentum has blunted India's strategy, raising broader questions



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Pakistan's recent diplomatic momentum appears to have blunted India's strategy, raising broader questions about the regional balance of power in South Asia

about whether the regional balance of power in South Asia is beginning to shift.

Pyramid of power

According to scholars of international relations, states are often understood within a hierarchy of power based on their capacity to project influence and shape outcomes beyond their borders. At the apex are superpowers such as the U.S. and China – states with the ability to project power globally and to shape, the international order itself; their influence spans military, economic and institutional domains on a worldwide scale. The next tier consists of global powers, which, while not able to unilaterally shape the global order, possess sufficient capabilities to project power across multiple regions, as illustrated by Russia. Below them are middle powers, which lack comprehensive global reach and do not dominate multiple regions, yet exert meaningful influence through partnerships and economic and military capacity; countries such as Türkiye, South Korea, Indonesia and Brazil are often cited as examples. Next are regional powers, which dominate a specific geographic area but have limited ability to project influence beyond it, such as Saudi Arabia in the Gulf. Finally, there are minor powers, comprising most states whose influence remains largely confined within their own borders and whose role in shaping regional or global outcomes is limited.

The Lowy Institute operationalises comprehensive national power by combining hard and soft capabilities into a single analytical framework. It assigns roughly 55% weight to material power – economic size, military capability, and resources – and 45% to softer dimensions such as diplomacy, economic networks, and institutional influence.

Before Operation Sindoor, using the Lowy Institute metric, I would place India in the second tier from the top as a global power given both its hard power and soft power capabilities, while Pakistan would fall into the second tier from the bottom as a regional power. However, developments over the past few months suggest movement in opposite directions. India's

performance during Operation Sindoor has not been widely seen as commensurate with its perceived stature or the expectations surrounding its rise, whereas Pakistan has been viewed by many as performing above its capacity. At the same time, India's continued silence or restraint – particularly in relation to Mr. Trump and major geopolitical developments – has contributed to its marginalisation from key global events. This perception has been reinforced by economic and geopolitical shifts, including a decline in India's ranking from the fourth to the sixth largest economy and the waning visibility of groupings that once elevated its profile, such as I2U2, BRICS, and the Quadrilateral Dialogue.

In contrast, Pakistan, without any change in material capabilities, has significantly enhanced its diplomatic profile and relevance. The result is a perceptible shift: India appears to be moving from a global power toward the characteristics of a middle power, while Pakistan is emerging as a more consequential regional power with aspirations toward middle-power status. This evolving dynamic – India trending downward and Pakistan upward in relative standing – may help explain the intensity of current debates within India's strategic community, as well as the more confident and optimistic mood within Pakistan's strategic discourse.

In context

My final observation for Indian policymakers is that whatever constraints India faces with regard to the U.S. and Israel – whether driven by ideological alignment or dependence on defence technology – the choices it is making will inevitably affect the softer dimensions of its power. While these softer elements can enhance or diminish a country's influence in global affairs, they are not a substitute for hard power: military capability, a robust economy, demographic scale, and cutting-edge technological capacity. In these foundational areas, there has been no significant relative change between India and Pakistan.

While India remains firm in the elements of hard power, Pakistan while gaining in soft power is still nursing a fragile economy. And that matters.

GS Paper II: International Relations

UPSC Mains Exam Practice Question: "Soft power gains cannot substitute for deficits in hard power." Discuss in the context of South Asian geopolitics. **(150 Words)**

Context : The article posits that the aftermath of "Operation Sindoor"—a military conflict in May 2025—has catalyzed an unexpected shift in South Asian geopolitics. While conventional wisdom suggests India's hard power

Daily News Analysis

trajectory continues to rise, the author argues that Pakistan is gaining relative "soft power" and diplomatic visibility by positioning itself as a pivotal mediator in the U.S.-Iran conflict, effectively capitalizing on India's current strategic silence.

Analytical Framework: The Pyramid of Power

The author utilizes the Lowy Institute's framework to categorize states, assigning 55% weight to material power and 45% to soft power (diplomacy, institutional influence).

- **India's Position:** Previously categorized as a potential "Global Power," the article argues that India is exhibiting characteristics of a "Middle Power." This is attributed to:
 - **Strategic Restraint:** India's silence on major global developments (like the U.S.-Iran conflict) is interpreted by the author as passivity rather than maturity.
 - **Diplomatic Stagnation:** The waning efficacy of groupings like I2U2 and BRICS in the current 2026 climate.
- **Pakistan's Position:** Emerging from a "Minor Power" status toward a "Consequential Regional Power." This rise is driven by:
 - **Strategic Utility:** Pakistan's successful role as a facilitator in U.S.-Iran diplomacy.
 - **External Balancing:** Strengthening security partnerships with Saudi Arabia and the U.S., allowing it to "punch above its weight" despite persistent economic fragility.

Hard Power vs. Soft Power: The Core Tension

A critical dimension of this analysis is the divergence between structural capabilities and diplomatic projection.

Feature	India	Pakistan
Foundation	High Hard Power (Economy, Military, Tech).	Fragile Economy, High External Debt.
Strategy	Strategic Restraint / Silence.	Active Mediation / Rent-Seeking.
Trajectory	Perceived stagnation in diplomatic "reach."	Surge in diplomatic relevance.

Critical Evaluation:

While the author highlights Pakistan's diplomatic gains, students of International Relations must distinguish between tactical relevance and structural power.

- **The "Rent-Seeking" Critique:** Critics argue that Pakistan's recent diplomatic momentum is a classic example of "rent-seeking"—leveraging geopolitical positioning for short-term gains (security/financial support) rather than undertaking deep-seated structural reforms.
- **The "Hard Power" Imperative:** As the author rightly concludes, soft power (diplomacy) is not a substitute for hard power (economic capacity and military technological edge). India's long-term trajectory is underpinned by its demographic scale and technological growth, whereas Pakistan's gains remain vulnerable to the stability of its external patrons.

Strategic Implications for India

Daily News Analysis

The debate within India's strategic community regarding "silence" versus "restraint" suggests a need for a recalibrated foreign policy:

1. **Breaking the Silencing Dilemma:** There is a thin line between "strategic autonomy" (avoiding entanglement) and "strategic irrelevance" (being sidelined). India may need to articulate its stance more proactively, especially in the West Asian theater, to prevent being seen as a "passive bystander."
2. **Revitalizing Multilateralism:** If established groupings like I2U2 are losing their "visibility," India must pivot toward more flexible, issue-based coalitions that cater to the 2026 global reality.
3. **Aligning Narratives with Capability:** India's hard power (military-industrial growth since 2025) must be matched by a proactive diplomatic narrative. "Silent" growth may be misread as "lack of ambition."

Conclusion

The "shift" toward Pakistan is essentially a shift in perceptual utility rather than material reality. Pakistan has successfully utilized the vacuum in U.S.-Iran relations to re-enter the "great power" conversation. However, for India, the challenge is not to compete with Pakistan on this specific diplomatic lever, but to ensure that its own strategic restraint does not translate into long-term geopolitical marginalization. The goal for India should be to leverage its robust "hard power" foundations to shape the regional order, rather than letting the narrative be defined by the temporary diplomatic maneuvers of its neighbors.

