

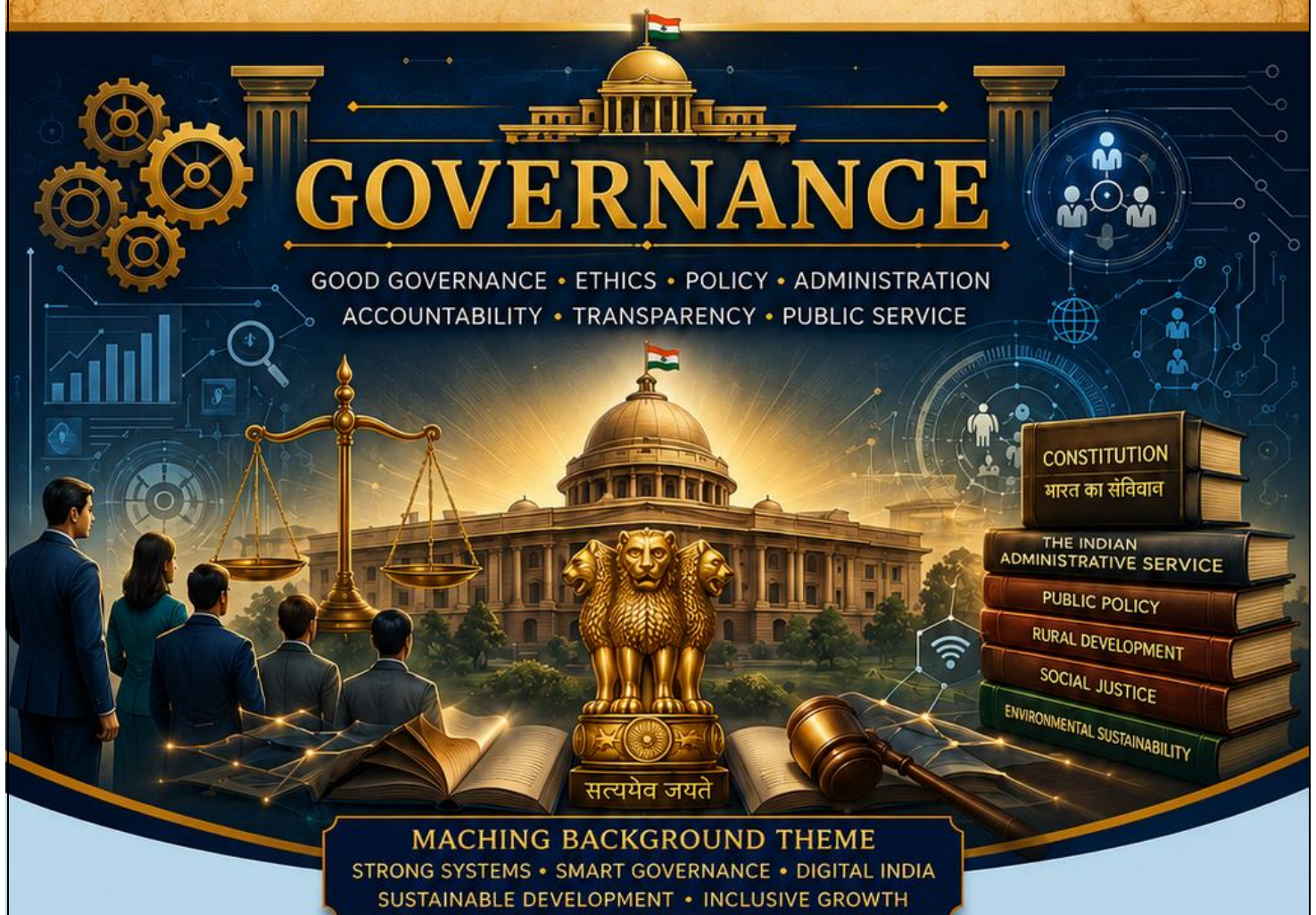


P.L. RAJ IAS & IPS ACADEMY

Civil Services Study Material

GOVERNANCE

GOOD GOVERNANCE • ETHICS • POLICY • ADMINISTRATION
ACCOUNTABILITY • TRANSPARENCY • PUBLIC SERVICE



MACHING BACKGROUND THEME
STRONG SYSTEMS • SMART GOVERNANCE • DIGITAL INDIA
SUSTAINABLE DEVELOPMENT • INCLUSIVE GROWTH

UPSC Prelims Current Affairs

(May 2026)

MONTHLY COMPILATION



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Contents

1. International Labour Day.....	2
2. Tea Workers Invoke ILO Article 24	7
3. NCRB Data 2024	10
4. Niti Aayog Report – School Education System.....	15
5. World Cities Report 2026 – Global Housing Crisis and Pathways to Action.....	22
6. Economy Senior Citizens Welfare Department.....	25

1. International Labour Day

May 1 is observed as International Workers' Day, commonly known as Labour Day, acknowledging the social and economic contributions of workers globally.

1. Background

The late nineteenth century witnessed brutal exploitation of industrial workers in capitalist economies where 12–16-hour workdays, hazardous working conditions, child labor, starvation wages, and absence of legal protections characterized employment for the labouring masses. Workers organized unions and launched strikes demanding fundamental rights including reasonable working hours, safe conditions, fair wages, and collective bargaining recognition. The American labor movement's militant struggle culminated in the historic May 1, 1886 strike when workers across the United States launched coordinated action demanding an eight-hour workday—a revolutionary demand when prevailing norms imposed exhausting 10–14-hour shifts six days weekly.

The Haymarket affair in Chicago, where police violence against strikers and subsequent wrongful executions of labor leaders created martyrs for the workers' movement, galvanized international solidarity. The Second International, meeting in Paris in 1889, declared May 1 as International Workers' Day commemorating the 1886 strike and honouring workers' ongoing struggles worldwide. India's labor movement emerged during colonial rule when British industrial capitalism imposed similar exploitative conditions on Indian workers in textile mills, jute factories, coal mines, and plantations. The first Labour Day celebration in Chennai (then Madras) in 1923 organized by the Labour Kisan Party marked Indian workers' entry into global solidarity networks. Post-independence, India enacted progressive labor legislation, joined the International Labour Organisation as a founding member in 1919, and gradually developed frameworks protecting workers' rights. However, contemporary challenges including informalization of employment, jobless growth, skill mismatches, and gender inequality demonstrate that the struggle for decent work continues requiring sustained attention to workers' welfare and rights.

2. Origins and History of International Labour Day

The 1886 American Strike

1. On May 1, 1886, workers across America launched a massive coordinated strike demanding an eight-hour workday.
2. The demand challenged prevailing norms where 10–16-hour workdays six days weekly constituted standard industrial employment.
3. May 1 was strategically chosen as the beginning of the accounting year for many businesses, maximizing strike impact.

4. The strike involved hundreds of thousands of workers across industrial centres demonstrating unprecedented labour solidarity.

Haymarket Affair Legacy

1. The peaceful strike turned violent in Chicago when police attacked workers, killing several strikers.
2. A bombing during subsequent protests led to wrongful arrest, trial, and execution of labor leaders despite lack of evidence.
3. These judicial murders created martyrs for the labor movement, galvanizing international worker solidarity.
4. The Haymarket martyrs symbolized workers' willingness to sacrifice for fundamental rights and dignity.

International Recognition

1. The Second International socialist conference meeting in Paris in 1889 declared May 1 as International Workers' Day.
2. The declaration honoured the 1886 American strike and ongoing global workers' struggles.
3. May Day became an annual occasion for workers worldwide to demonstrate, demand rights, and celebrate labor solidarity.
4. In some regions, Labour Day is observed on the first Monday of May rather than specifically May 1.

Labour Day in India

1. India's first Labour Day celebration occurred in Chennai (then Madras) in 1923, organized by the Labour Kisan Party of Hindustan.
2. This marked Indian workers' formal entry into global labor solidarity networks.
3. The celebration occurred during the colonial period when Indian workers faced exploitation in British-owned factories, mines, and plantations.
4. Post-independence, May 1 became a national holiday acknowledging workers' contributions and ongoing struggles.

Canadian Labour Day

1. Canada's first Labour Day celebration took place in 1872, nearly a decade before the United States officially recognized it.
2. Canadian workers pioneered labor activism in North America, influencing American labor movements.

3. International Labour Organisation

Establishment and Mandate

1. The ILO is a United Nations Agency established in 1919 as part of the Treaty of Versailles ending World War I.
2. The organization became the first specialized agency of the UN in 1946 following the UN's establishment.
3. The ILO sets international labor standards, develops policies, and devises programs promoting decent work for all women and men.

India's Founding Membership

1. India became a founding member of the ILO in 1919, even before gaining independence from British colonial rule.
2. This early membership reflected India's significant industrial workforce and the importance of labor issues in colonial governance.

3. India's founding membership gave it voice in shaping international labor standards from the ILO's inception.

Membership and Structure

1. The ILO currently has 187 member states, making it one of the most universal international organizations.
2. It is the only tripartite UN agency bringing together governments, employers, and workers in joint decision-making.
3. This tripartite structure ensures labor standards reflect consensus among all stakeholders rather than governmental dictates alone.
4. The organization is headquartered in Geneva, Switzerland, serving as the global center for labor policy coordination.

4.Key Features of India's Labour Market

Dual Economic Structure

1. India's labour market exhibits dualistic nature consisting of formal and informal sectors operating under different regulatory frameworks.
2. The formal sector offers job security, fixed wages, social security benefits, and legal protections under labor laws.
3. The informal sector is largely unregulated and insecure, lacking written contracts, social security, or legal protections.
4. This duality creates sharp inequalities in wages, working conditions, and economic security between sectors.

Informal Sector Dominance

1. Nearly 80–90% of India's workforce is employed in informal jobs including daily wage labor, small-scale agriculture, street vending, domestic work, and unregistered enterprises.
2. Informal workers lack job security, fixed incomes, health insurance, pension benefits, or legal recourse against exploitation.
3. The sector's size reflects limited formal job creation relative to labor force growth and regulatory barriers to formalization.

Agricultural Employment Persistence

1. A significant portion of India's workforce—approximately 40–45%—remains engaged in agriculture despite the sector's declining GDP share.
2. Agriculture contributes only about 15–18% to GDP, indicating extremely low productivity per agricultural worker.
3. This disparity leads to disguised unemployment where more people work in agriculture than actually required for current production levels.
4. Surplus agricultural labor cannot transition to non-farm employment due to skill mismatches and insufficient job creation.

Demographic Dividend Opportunity

1. India possesses one of the world's youngest populations with a large proportion in the working-age group (15–64 years).
2. This demographic structure presents enormous opportunity for economic growth if adequate employment is created.
3. However, the dividend requires properly skilled and trained workforce, otherwise large youth population becomes liability rather than asset.

4. Failure to create adequate quality jobs risks social unrest, political instability, and wasted human potential.

Low Female Labour Force Participation

1. Female participation in the labor force remains significantly low compared to global standards and male participation rates.
2. Social norms restricting women's mobility, unpaid domestic care burdens, lack of safe transportation, and workplace harassment constrain women's employment.
3. This represents massive waste of human capital and perpetuates gender inequality and economic dependency.

5. Major Challenges in India's Labour Market

Informalisation of Employment

1. Even within the formal sector, increasing use of contractual, temporary, and gig workers reduces job security and benefits.
2. Firms prefer flexible hiring avoiding permanent employment obligations, social security contributions, and labor law protections.
3. This trend undermines the security that formal sector employment traditionally provided.

Jobless Growth Phenomenon

1. India has experienced jobless growth where high GDP expansion averaging over 6.5% fails to produce proportional employment.
2. Capital-intensive growth, automation, and productivity improvements enable output expansion without equivalent job creation.
3. The worker-to-population ratio has declined despite economic growth, indicating employment generation lags output growth.

Skill Mismatch Crisis

1. Significant gap exists between skills possessed by workers and skills demanded by industries and employers.
2. The education system produces graduates lacking practical skills needed for modern manufacturing, services, and technology sectors.
3. This mismatch causes unemployment even among educated youth while employers struggle to find qualified candidates.
4. Inadequate vocational training infrastructure and limited industry-academia collaboration exacerbate skill gaps.

Regional Imbalances and Migration

1. Economic opportunities are unevenly distributed across states with industrial development concentrated in specific regions.
2. Less developed states lack employment opportunities forcing large-scale migration to industrial hubs including Delhi, Mumbai, Bangalore, and Pune.
3. Migrants face exploitation, poor living conditions, social marginalization, and vulnerability during economic downturns.

Gender Inequality Persistence

1. Women face lower labor force participation rates, significant wage disparities for equal work, and limited career advancement opportunities.
2. Occupational segregation concentrates women in lower-paid, less secure employment sectors.

3. Workplace harassment, lack of childcare facilities, and inflexible work arrangements create barriers to women's employment.

6. India's Labour Law Framework

Four Labour Codes

1. The Government announced implementation of four Labour Codes effective November 21, 2025, rationalizing 29 existing labor laws.
2. Code on Wages, 2019 regulates minimum wages, bonus payments, equal remuneration, and wage-related matters.
3. Industrial Relations Code, 2020 deals with trade unions, employment conditions, layoffs, retrenchment, and industrial dispute resolution.
4. Code on Social Security, 2020 merges laws on provident funds, pensions, insurance, maternity benefits, and gratuity into unified framework.
5. Occupational Safety, Health and Working Conditions Code, 2020 consolidates regulations on workplace safety, working hours, health standards, and welfare.

Coverage and Enforcement

1. Labour laws in India theoretically apply to both organized and unorganized sectors.
2. However, enforcement in the unorganized sector remains severely challenging due to dispersed workplaces, lack of documentation, and limited inspection capacity.
3. Enforcement agencies include the Ministry of Labour and Employment, state labour departments, and specific boards like EPFO and ESIC.

7. Way Forward

Create Quality Employment

1. Prioritize labour-intensive manufacturing, services expansion, and infrastructure development generating large-scale quality employment matching India's demographic structure, while incentivizing formal sector job creation through regulatory reforms, compliance simplification, and targeted subsidies making formal employment economically viable for employers.

Address Skill Mismatches

1. Massively scale vocational training infrastructure through ITIs, skill development centres, and industry partnerships ensuring curricula match current and future employer needs, while strengthening industry-academia collaboration through apprenticeships, internships, and co-designed programs ensuring graduates possess immediately deployable skills.

Enhance Female Participation

1. Implement comprehensive policies addressing barriers to women's employment including safe transportation, workplace harassment prevention, flexible work arrangements, affordable childcare, and equal pay enforcement, while challenging social norms restricting women's mobility and employment through awareness campaigns and community engagement.

Strengthen Social Security

1. Extend social security coverage including health insurance, pensions, and unemployment benefits to informal sector workers currently lacking protections, while creating portable social security accounts enabling workers to accumulate benefits across multiple employers and sectors throughout their working lives.

Improve Labor Law Enforcement

1. Strengthen inspection mechanisms, increase inspector workforce, leverage technology for compliance monitoring, and create effective grievance redressal systems ensuring labor law

protections translate into real workplace improvements, while simplifying compliance requirements for small businesses reducing regulatory burdens without compromising worker protections.

Conclusion

International Labour Day commemorates the 1886 American workers' strike demanding eight-hour workdays and honor ongoing global struggles for decent work. India's labor market presents dual structure with 80-90% workforce in insecure informal employment, persistent agricultural sector dominance despite low productivity, significant skill mismatches, and low female participation. The four Labour Codes implemented in 2025 rationalized 29 laws covering wages, industrial relations, social security, and safety. Despite progress, achieving inclusive, productive, and sustainable employment requires addressing informalization, jobless growth, gender inequality, and enforcement gaps.

Source - <https://www.newsonair.gov.in/international-labour-day-2026/>

2. Tea Workers Invoke ILO Article 24

1. Why in News

1. Tea plantation workers in West Bengal raised labour rights violations with International Labour Organization (ILO)
2. Workers invoked Article 24 provisions against India
3. Allegations include starvation deaths, malnutrition, wage non-payment
4. Systemic violations despite India's ratified ILO conventions
5. Highlights gaps between international commitments and ground reality
6. Women and Adivasi workers face particular discrimination

2. Workers' Concerns and Allegations

Severe Labour Rights Violations

Starvation deaths - Workers dying due to inadequate food security

Severe malnutrition - Particularly among children and pregnant women

Non-payment of wages and dues - Chronic wage arrears, unpaid benefits

Lack of minimum wage - Earnings below statutory minimum wage levels

Gender discrimination - Women workers paid less, denied benefits

Caste-based discrimination - Adivasi workers face systemic exclusion and exploitation

Violations persist despite India ratifying relevant ILO conventions

3. Article 24 of ILO Constitution

Provision and Purpose

1. Enables industrial associations of employers or workers to file representations
2. Against member states failing to secure effective observance of ratified conventions
3. Enforcement mechanism for international labour standards
4. Holds governments accountable to their commitments

Examination Process

1. Tripartite committee - Three-member body from ILO Governing Body
2. Examines representation and government's response
3. Committee composition reflects tripartite structure (government, employers, workers)

Committee Report

1. Sets out legal and practical aspects of case

2. Examines all submitted information
3. Concludes with recommendations to Governing Body
4. Can lead to pressure for compliance or technical assistance

4. International Labour Standards

Historical Development

1. System maintained since 1919 by ILO
2. Legal instruments drawn up by constituents – governments, employers, workers
3. Establish basic principles and rights at work

Types of Standards

Conventions and Protocols – Legally binding international treaties; may be ratified by member states; create binding obligations

Recommendations – non-binding guidelines; provide direction for policy; complement conventions

Adoption and Ratification Process

Article 19(6) requirement – Member states submit adopted standards to competent authority within 12 months

Ratification – Convention comes into force one year after ratification date

Implementation – Ratifying countries apply convention in national law and practice

Reporting – Regular intervals reporting on application required

Technical assistance – ILO provides support if necessary

Enforcement Mechanisms

1. Representation procedures (Article 24)
2. Complaint procedures against ratifying countries
3. Monitoring through regular reporting
4. Technical assistance for compliance

5. International Labour Organisation (ILO)

Establishment and History

1. United Nations agency established 1919
2. Part of Treaty of Versailles ending World War I
3. First specialized UN agency (1946)
4. India – Founding member 1919 (pre-independence)

Membership and Structure

1. 187 Member states currently
2. Unique tripartite structure – Only UN agency bringing together governments, employers, workers
3. Ensures balanced representation in decision-making

Mandate and Functions

1. Sets international labour standards
2. Develops policies promoting decent work
3. Devises programs for all women and men workers
4. Promotes social justice and fair labour practices

Headquarters – Geneva, Switzerland

6. Labour Laws in India

Four Labour Codes (Implementation from 2025)

1. Rationalize 29 existing labour laws into four comprehensive codes

1. Code on Wages, 2019

1. Regulates wages and wage payment
2. Bonus payments provisions
3. Equal remuneration for equal work
4. Universal minimum wage

2. Industrial Relations Code, 2020

1. Trade union recognition and functioning
2. Employment conditions regulation
3. Layoff, retrenchment, closure provisions
4. Industrial dispute resolution mechanisms

3. Code on Social Security, 2020

1. Merges laws on provident funds
2. Pension schemes
3. Insurance coverage
4. Maternity benefits
5. Gratuity provisions
6. Extends coverage to gig and platform workers

4. Occupational Safety, Health and Working Conditions Code, 2020

1. Safety regulations consolidation
2. Working hours limits
3. Health standards
4. Welfare provisions
5. Applicable across sectors

Coverage and Enforcement

1. Apply to both organized and unorganized sectors
2. Enforcement challenge – Unorganized sector compliance weak
3. Enforcement agencies – Ministry of Labour and Employment; state labour departments; specific boards (EPFO, ESIC)

7. Challenges in Labour Law Implementation**Plantation Sector Issues**

1. Remote locations limiting oversight
2. Weak enforcement mechanisms
3. Employer dominance in isolated areas
4. Vulnerable worker populations

Unorganized Sector Gaps

1. Limited inspections and monitoring
2. Workers unaware of rights
3. Fear of retaliation preventing complaints
4. Inadequate grievance redressal

Institutional Weaknesses

1. Insufficient labour inspectors
2. Corruption in enforcement machinery
3. Delayed dispute resolution
4. Lack of coordination between agencies

8. Conclusion

Tea workers' invocation of ILO Article 24 highlights serious implementation gaps in labour rights protection. Strengthening enforcement, ensuring wage security, ending discrimination, and effective implementation of Labour Codes are essential for protecting vulnerable workers and upholding India's international commitments.

Source - <https://www.downtoearth.org.in/governance/west-bengal-tea-workers-invoke-ilo-article-24-allege-systemic-labour-rights-violations>

3. NCRB Data 2024

1. Why in News

1. National Crime Records Bureau (NCRB) released 2024 crime data
2. Overall crime rate declined 6% but cybercrime surged 17%
3. 13,396 cases registered under crimes against women
4. 7,662 cases under crimes against children
5. Drug overdose deaths increased 50%
6. Delhi recorded highest crimes against women and senior citizens among metro cities
7. Economic offenses up 4.6%

2. Major Findings from NCRB 2024 Data

Overall Crime Rate

1. Declined by 6% in 2024 compared to 2023
2. Positive trend in general crime reduction
3. However, specific crime categories showed concerning increases

Cybercrime Cases

1. Increased by over 17% in 2024
2. Reflects growing digitalization and online vulnerabilities
3. Major concern despite overall crime decline
4. Includes financial fraud, phishing, hacking, online harassment, identity theft
5. Inadequate cybersecurity awareness and enforcement

Crimes Against Women

1. Declined by 1.5% in 2024
2. Crime rate - 64.6 per lakh population (down from 66.2 in 2023)
3. Total cases - 13,396 registered under crimes against women
4. Despite decline, absolute numbers remain high
5. Underreporting - Actual incidence likely much higher due to social stigma, fear, lack of trust in system
6. Categories include - Domestic violence, dowry deaths, rape, sexual harassment, acid attacks, trafficking

Drug Overdose Deaths

1. 50% increase in 2024 compared to previous year
2. Alarming public health crisis indicator
3. Tamil Nadu recorded most fatalities
4. Reflects drug abuse, addiction epidemic

5. Inadequate de-addiction infrastructure and awareness
6. Nexus of illegal drug trafficking
7. Youth particularly vulnerable

Crimes Against Children

1. Increased by 5.9% in 2024
2. Total cases – 7,662 registered
3. Composition –
 1. Kidnapping – 40% (highest category)
 2. Sexual offenses – 36.9% (second major category)
 3. Other crimes – Trafficking, child labor, abuse
4. Growing concern for child safety
5. POCSO Act cases increasing
6. School safety, online exploitation issues

Economic Offenses

1. Increased by 4.6% in 2024
2. Over 2.14 lakh cases registered
3. Includes – Cheating, forgery, breach of trust, counterfeiting, money laundering, banking frauds
4. White-collar crimes rising
5. Corporate frauds, Ponzi schemes
6. Enforcement challenges due to complexity

Metropolitan Crime Data – Delhi

1. Delhi recorded highest –
 1. Crimes against women among 19 metro cities
 2. Crimes against senior citizens
 3. Theft cases – Nearly 30% of all national theft offenses
2. Reflects urban crime concentration
3. Population density, anonymity factors
4. Inadequate policing infrastructure relative to population
5. Migrant population vulnerabilities

3. National Crime Records Bureau (NCRB)

Overview

1. Government agency responsible for collecting, analysing, publishing crime and criminal data
2. Central repository of crime statistics in India
3. Functions under Ministry of Home Affairs

Establishment and History

1. Established – 1986
2. Recommendation basis –
 1. National Police Commission Task Force (1977–1981)
 2. MHA Group of Experts on Crime Records (1985)
3. Purpose – Systematic crime data collection for evidence-based policing and policy

Functions

1. Collect crime data from states and Union Territories
2. Analyse trends and patterns
3. Publish annual reports and statistics

4. Maintain national databases (fingerprints, criminals, missing persons, stolen vehicles)
5. Support investigation through information sharing
6. Training and capacity building in crime analysis

Important NCRB Reports

Crime in India (Annual) -

1. Comprehensive crime statistics
2. State-wise, category-wise data
3. Trends analysis
4. Most referenced crime reports

Accidental Deaths & Suicides in India (ADSI) -

5. Annual report on unnatural deaths
6. Suicide statistics by causes, demographics
7. Road accidents, other accidental deaths
8. Public health and safety insights

Prison Statistics India -

9. Prison population data
10. Undertrial prisoners' statistics
11. Prison conditions and infrastructure
12. Occupancy rates, demographic profiles

Specialized Tools

CyTrain - Training portal for cybercrime investigation; capacity building for law enforcement; online courses and resources

Cri-MAC (Crime Multi-Agency Centre) - Facilitates inter-agency coordination; information sharing platform; real-time crime data access; supports multi-jurisdictional investigations

Other Systems

1. Crime and Criminal Tracking Network & Systems (CCTNS)
2. National Database on Sexual Offenders (NDSO)
3. Inter-operable Criminal Justice System (ICJS)

4. Analysis of Crime Trends

Positive Developments

1. Overall, 6% crime rate decline encouraging
2. Slight decline in crimes against women
3. Improved reporting and registration mechanisms
4. Greater awareness about legal remedies

Areas of Concern

17% cybercrime surge - Digital infrastructure and awareness gaps; inadequate cybersecurity measures

5.9% increase in crimes against children - Child safety mechanisms failing; online grooming, exploitation

50% drug overdose death increase - Public health crisis; inadequate de-addiction centers; drug trafficking unchecked

Economic offenses up 4.6% - White-collar crime enforcement weak; corporate governance issues

Delhi's crime concentration - Urban policing challenges; migrant vulnerability; safety infrastructure gaps

5. Challenges in Crime Prevention and Control

Underreporting Issues

1. Crimes against women and children significantly underreported
2. Social stigma, victim-blaming culture
3. Lack of trust in criminal justice system
4. Fear of reprisal and social ostracization
5. Long, traumatic legal processes

Investigation and Prosecution

1. Low conviction rates despite registrations
2. Delayed trials, pending cases
3. Evidence collection and preservation issues
4. Witness protection inadequate
5. Legal aid accessibility limited

Cybercrime Challenges

1. Rapid technological evolution outpacing enforcement
2. Jurisdictional complexities (borderless crimes)
3. Technical expertise shortage in police
4. Digital evidence collection and preservation
5. International cooperation needed

Resource Constraints

1. Police-population ratio inadequate (151 per lakh vs UN recommendation 222)
2. Infrastructure deficits (stations, equipment, technology)
3. Training gaps in specialized crimes
4. Forensic laboratory backlogs
5. Budgetary limitations

Social and Structural

1. Gender inequality and patriarchal attitudes
2. Economic disparities breeding crime
3. Urbanization strains on infrastructure
4. Drug trafficking networks
5. Political-criminal nexus

6. Way Forward

Strengthening Cybercrime Response

1. Enhance cyber forensic capabilities
2. Train police in digital investigation
3. Public awareness campaigns on cyber safety
4. Stronger data protection laws enforcement
5. International cooperation on cyber offenses
6. Dedicated cybercrime police stations

Protecting Women and Children

1. Fast-track courts for POCSO and sexual offenses
2. One-stop crisis centres expansion
3. Gender-sensitization training for police and judiciary
4. Effective implementation of Nirbhaya Fund

5. School safety audits and awareness programs
6. Mandatory background checks for child-facing roles
7. Online child safety protocols

Addressing Drug Menace

1. Expand de-addiction and rehabilitation centers
2. Border security against drug trafficking
3. Community-based intervention programs
4. Awareness campaigns, especially in educational institutions
5. Harm reduction strategies
6. Coordinated enforcement across states

Police Reforms

1. Increase police-population ratio
2. Infrastructure and technology upgradation
3. Specialized training (cyber, economic, gender crimes)
4. Community policing models
5. Accountability mechanisms
6. Separation of investigation from law and order

Judicial Reforms

1. Fast-track courts for specific offenses
2. Reduce pendency through more judges, courts
3. Witness protection programs
4. Victim compensation schemes
5. Legal aid accessibility
6. Alternative dispute resolution for appropriate cases

Data-Driven Policing

1. Leverage NCRB data for predictive policing
2. Crime mapping and hotspot identification
3. Evidence-based resource allocation
4. Regular crime audits
5. Inter-state coordination through Cri-MAC

Social Measures

1. Gender equality education
2. Economic opportunities reducing crime incentives
3. Urban planning considering safety (lighting, CCTV, design)
4. Community engagement in crime prevention
5. Mental health support systems

7. Conclusion

NCRB 2024 data reveals mixed crime trends – overall 6% decline positive but 17% cybercrime surge, 5.9% increase in crimes against children, and 50% drug overdose deaths alarming. Strengthening cybercrime response, protecting vulnerable groups through fast-track justice, addressing drug menace, implementing police and judicial reforms, and leveraging data-driven policing essential for comprehensive crime prevention and safer society.

Source - <https://www.thehindu.com/news/national/rise-in-cybercrime-but-overall-crime-rate-dropped-in-2024-says-latest-ncrb-report/article70948292.ece>

4. Niti Aayog Report – School Education System

1. Why in News

1. NITI Aayog released policy report – 'School Education System in India – Temporal Analysis and Policy Roadmap for Quality Enhancement'
2. Comprehensive decade-long analysis of India's school education system
3. India's system – 14.71 lakh schools serving 24.69 crore students – world's largest
4. Draws on UDISE+ 2024-25, PARAKH Rastriya Sarvashay 2024, NAS 2017/2021, ASER 2024 data
5. Highlights progress and persistent challenges
6. Provides roadmap for sustained quality enhancement

2. About NITI Aayog Report

Scope and Coverage

1. Comprehensive policy document presenting decade-long analysis
2. Key parameters analysed –
 1. Access and enrolment trends
 2. Infrastructure development
 3. Equity and inclusion metrics
 4. Learning outcomes assessment
3. Coverage – All States and Union Territories
4. Temporal trends showing evolution

Data Sources

1. UDISE+ 2024-25 – Unified District Information System for Education Plus (school-level data)
2. PARAKH Rastriya Sarvashay 2024 – National assessment survey
3. National Achievement Survey (NAS) 2017 and 2021 – Learning outcomes measurement
4. Annual Status of Education Report (ASER) 2024 – Independent assessment of foundational skills
5. Multi-source triangulation ensures robustness

3. Key Highlights of Report

Improvement in School Infrastructure

1. Major advancements in –
 1. Electricity access expansion
 2. Functional sanitation facilities
 3. Inclusive infrastructure (ramps, accessible toilets, special needs facilities)
2. Progressive infrastructure development across schools

Expansion of Digital Learning Ecosystem

1. Improved access to –
 1. Computers and digital devices
 2. Internet connectivity
 3. Smart classrooms with interactive boards
2. Digital transformation of educational institutions
3. Technology integration in teaching-learning

Progress in Equity and Inclusion

1. Encouraging gains -
 1. Girls' participation increased across levels
 2. SC and ST students' enrolment improved across educational stages
 3. Gender parity indices improving
2. Bridging historical disparities

Recovery in Learning Outcomes

1. Improvement in foundational literacy and numeracy across grades
2. Post-pandemic recovery observed
3. NAS 2021 vs 2017 shows positive trends
4. ASER 2024 confirms foundational skills improvement

Role of Policy Initiatives

Recovery in learning outcomes supported by -

National Education Policy (NEP) 2020 -

1. Holistic, multidisciplinary education
2. 5+3+3+4 curricular structure
3. Focus on foundational literacy and numeracy

NIPUN Bharat Mission -

4. National Initiative for Proficiency in Reading with Understanding and Numeracy
5. Ensures every child attains foundational literacy and numeracy by Grade 3 by 2026-27

Samara Shiksha -

6. Integrated scheme for school education
7. From pre-school to senior secondary
8. Covers quality, equity, infrastructure

Need for Continued Reforms

1. Report emphasizes sustained efforts needed
2. Strengthen quality and equitable learning outcomes
3. Address persistent structural challenges
4. Build on gains achieved

4. Challenges Highlighted

Lack of Functioning Labs for STEM Education

1. Secondary schools lack functional science labs despite STEM push
2. UDISE+ 2024-25 - Only 51.7% of government secondary schools equipped with science laboratories
3. Nearly 50% of schools without functional labs
4. Impact - Limited opportunities for -
 1. Practical, inquiry-based learning
 2. Hands-on experimentation
 3. Scientific temperament development
5. Undermines STEM education quality

Single-Teacher Schools

1. Many schools, particularly in remote and sparsely populated regions, operate with only one teacher
2. UDISE+ 2024-25 - Over 1 lakh schools (more than 7% of all schools) operate with just 1 teacher
3. Consequences -
 1. Managing entire institution's administrative and teaching load

2. Multi-grade teaching challenges
3. Little to no value addition for students
4. Limited subject specialization
5. Poor learning outcomes
4. Equity issue affecting rural, tribal areas

Discontinuity in School Structures - Pyramidal Model

India's schooling system pyramid-shaped -

1. 7.3 lakh primary schools
2. 4.34 lakh upper primary schools (41% drop)
3. 1.42 lakh secondary schools (67% drop from upper primary)
4. 1.64 lakh higher secondary schools (slight increase from secondary)

Steep reduction at higher levels -

5. Limits access to continued education
6. Children forced to travel long distances or drop out
7. Transition barriers between levels
2. Geographic mismatch between population and school availability

Inadequate Access to Basic Facilities

Electricity -

1. Progress - Availability grew 1.6 times from 55.96% (2014) to 91.9% (2025)
2. Gap - 1.19 lakh schools still lack functional electricity (UDISE+ 2024-25)
3. Affects digital learning, lighting, safety

Water and Hygiene -

1. Progress - Schools with drinking water increased from 96.5% (2014) to 99% (2025)
2. Gap - 14,505 schools still lack functional water sources
3. Critical for health, hygiene, especially for girls
4. Inconsistent access affecting disadvantaged regions

Gaps in Equity and Inclusion

1. Despite notable gains, marginalized students face barriers -
 1. Socio-Economically Disadvantaged Groups (SEDGs)
 2. Girls in certain regions
 3. Migrant communities
2. Overlapping and structural barriers -
 1. Participation (enrolment)
 2. Retention (staying in school)
 3. Learning (quality outcomes)
3. Intersectionality of disadvantages compounds challenges

Fragmented Governance Structure

Education governance fragmented across -

1. Centre (policy, funding, monitoring)
2. States (implementation, curriculum adaptation)
3. Districts (coordination, supervision)
4. Blocks (school cluster management)
5. Panchayats (local school management committees)

Challenges -

6. Overlapping jurisdictions causing confusion
7. Poorly defined roles leading to buck-passing
8. State education departments face -
 1. Organizational overlaps
 2. Missing functions (gaps in service delivery)
 3. Inadequate staffing
 4. Unclear responsibilities
9. Operational and management inefficiencies
10. Weak coordination mechanisms

Misalignment in Pedagogy, Curriculum, and Learning Outcomes

1. Foundational challenge - Lack of alignment between -
 1. Curriculum (what is taught)
 2. Pedagogy (how it is taught)
 3. Assessment (what is tested)
2. National Curriculum Framework 2023 sets standards for -
 1. Learning competencies
 2. Developmental goals
 3. Competency-based education
3. Gap - Standards not consistently translated into classroom practice
4. Teachers lack training, resources for competency-based pedagogy
5. Assessments remain rote-learning focused in many places

Existence of Small and Under-Enrolled Schools

1. Significant proportion operate with very low student strength -
 1. Over one-third of schools - Less than 50 students
 2. 5.1% of schools - Enrollment below 10 students
 3. 8% of schools - Enrollment 11-20 students
2. Challenges -
 1. Inefficient resource utilization
 2. Difficulty in providing subject specialists
 3. Multi-grade teaching necessitated
 4. High per-student cost
 5. Limited peer learning opportunities
3. Rationalization vs. access dilemma in remote areas

5. Way Forward - NITI Aayog Recommendations

Reform School System and Ensure Structural Continuity

NEP 2020 calls for -

1. Coherent, developmentally aligned schooling structure (5+3+3+4)
2. Academic continuity from foundational to secondary stage
3. Efficient use of resources
4. Equitable access across geographies

Actions -

5. School complexes/clusters ensuring all stages within reachable distance
6. Transition support between stages
7. Rationalization of small schools with transport/hostel provision

Strengthen School Infrastructure

Universal Access to Foundational Infrastructure -

1. Every school equipped with -
 1. Electricity (universal, 24/7)
 2. Drinking water (functional sources)
 3. Boundary walls (safety, security)
 4. Gender-segregated functional toilets (hygiene, especially for girls)
 5. Hygiene facilities (handwashing, sanitation)
2. Safe, inclusive, conducive learning environment

Integrate Digital Infrastructure -

Into teaching, learning, school governance -

1. Computers, tablets for students and teachers
2. Reliable internet connectivity
3. Digital content and learning management systems
4. Administrative digitization (attendance, assessments, reporting)

Strengthen Labs, Libraries, Resource Centres -

For experiential learning -

1. Functional science labs in all secondary schools
2. Mathematics labs, activity rooms
3. Well-stocked libraries with diverse reading materials
4. Resource centres for teachers
5. Maker spaces for innovation

Reform Governance and Enhance Administrative Capacity

Rationalize Governance Structures -

Enhance local autonomy -

1. Clarify roles across Centre-State-District-Block-Panchayat
2. Reduce overlaps, fill functional gaps
3. Empower School Management Committees (SMCs) and local bodies

Strengthen Institutional Capacity -

Administrative cadres -

1. Adequate staffing at all levels
2. Professional development for education administrators
3. Performance management systems
4. Data-driven decision-making capacity

Reform School Supervision -

Academic support structures -

1. Quality supervision, not just compliance checks
2. Mentoring and support for teachers
3. Regular school visits by Block Resource Coordinators, Cluster Resource Coordinators
4. Focus on instructional improvement

Develop Effective School Leadership -

Structured training -

1. Leadership development programs for headteachers
2. Decentralized empowerment with accountability

3. Instructional leadership capacity
4. Community engagement skills

Promote Equity and Inclusion

Contextualized Support for SEDG Students -

Strengthen support -

1. Targeted interventions (remedial classes, scholarships, hostel facilities)
2. Culturally responsive pedagogy
3. Mother tongue-based multilingual education
4. Address socio-economic barriers (uniforms, books, transport)

Enhance Gender-Inclusive Systems -

1. Safe school environments (functional separate toilets, boundary walls)
2. Address gender stereotypes in curriculum and pedagogy
3. Female teachers as role models
4. Menstrual hygiene management facilities
5. Safety protocols and committees

Prevent and Address Dropouts -

Education continuity and re-entry pathways -

1. Early warning systems identifying at-risk children
2. Tracking out-of-school children
3. Open schools, bridge courses for re-entry
4. Flexible learning pathways

Facilitate Education for Migrants -

Mobile populations -

1. Portable school leaving certificates
2. Admission without documents during migration
3. Special training centers
4. Seasonal hostels

Strengthen Vocational Education and Skill Integration

Mainstream Vocational Education -

Aspirational and integrated pathway -

1. Not just for "non-academic" students
2. High-quality vocational courses from Grade 6
3. Integration with academic curriculum
4. National Skills Qualifications Framework (NSQF) alignment
5. Multiple entry-exit with credit accumulation

Build Market Linkages -

Enhance regional relevance -

1. Industry partnerships for apprenticeships
2. Local skill needs assessment
3. Entrepreneurship education
4. Career counselling and guidance

Integrate AI for Pedagogical Innovation

1. AI as supportive tool -

1. Enhances classroom instruction (not replaces teachers)

2. Enables differentiated learning (personalized learning paths)
3. Improves formative assessment (real-time feedback, adaptive testing)
4. Learning analytics for intervention

2. **System readiness -**

1. Teacher training on AI tools
2. Ethical AI use frameworks
3. Data privacy and security protocols
4. Infrastructure for AI deployment

6. Evolution of Education in India

Ancient Indian Education

1. Education (Vidya) viewed as sacred and holistic
2. Emphasis - Moral discipline, spiritual growth, humility, righteousness, lifelong learning
3. Gurukula system, oral traditions

Colonial Reorientation (1823-1947)

1. Elphinstone's Minutes (1823), Macaulay's Minute (1835)
2. Promoted English-medium, clerical education
3. Marginalized indigenous knowledge systems, vernacular learning
4. Created colonial administrative class

Post-Independence Reconstruction (Post-1947)

1. Focus - Rebuilding educational infrastructure, expanding access
2. Improving teacher quality
3. Fulfilling Article 45 - Free and compulsory education for children up to age 14

Early Commissions (1950s)

1. Secondary Education Commission (Mudaliar Commission, 1952)
2. Promoted - Science education, mother tongue instruction, vocational guidance, teacher training reforms

First Three Five-Year Plans (1951-1966)

1. Expansion - Universal primary education, adult literacy
2. Technical education, teacher training
3. SC/ST and girls' education focus
4. State-level education planning

Kothari Commission & First NPE (1964-1968)

1. Education Commission (Kothari Commission, 1964-66) shaped modern policy
2. National Policy on Education (1968)
3. Three-language formula, universal education
4. Science and teacher training focus

Expansion through National Policies (1968-1995)

NPE 1986/1992 -

1. Access, equity, infrastructure
2. Operation Blackboard (basic facilities)
3. Navodaya Vidyalaya's (talent nurturing)
4. DIETs, SCERTs (teacher training, research)
5. Decentralization, vocational education

Rights-based & Inclusive Phase (1995–2010)

1. Mid-Day Meal Scheme – Nutrition, enrolment incentive
2. Sarva Shiksha Abhiyan (SSA) – Universal elementary education
3. Education for All (EFA), Millennium Development Goals (MDGs)
4. Right to Education (RTE) Act, 2009 – Legal entitlement to free and compulsory education (6–14 years)

Secondary Education & Quality Focus (2009–2020)

1. Rastriya Madhyamik Shiksha Abhiyan (RMSA) – Secondary education expansion
2. Sustainable Development Goal 4 (SDG 4) – Quality equitable inclusive education
3. Samagra Shiksha – Integrated scheme (pre-school to senior secondary)
4. Focus – Quality, equity, learning outcomes

NEP 2020 and Transformational Reforms (2020 onwards)

National Education Policy 2020 –

1. 5+3+3+4 structure – Foundational (5 years), Preparatory (3), Middle (3), Secondary (4)
2. Foundational literacy and numeracy focus
3. Early Childhood Care and Education (ECCE)
4. Competency-based learning
5. Vocational education integration
6. Technology integration
7. Holistic, multidisciplinary development

7. Conclusion

India's school education system achieved significant progress in infrastructure (electricity, sanitation, digital), inclusion (girls, SC/ST enrolment), and learning recovery post-pandemic supported by NEP 2020, NIPUN Bharat, Samagra Shiksha. However, structural challenges persist – 51.7% secondary schools lack science labs, 7% schools single-teacher, pyramidal structure limiting access, equity gaps for marginalized groups. Sustained reforms ensuring structural continuity, universal foundational infrastructure, governance rationalization, equity promotion, vocational integration, and AI-enabled pedagogy essential for equitable, inclusive, future-ready education serving 24.69 crore students across world's largest school system.

Source – <https://www.thehindu.com/news/national/niti-aayog-flags-poor-student-retention-learning-outcomes-in-report/article70955943.ece>

5. World Cities Report 2026 – Global Housing Crisis and Pathways to Action

1. Why in News

1. World Cities Report 2026 titled "The Global Housing Crisis – Pathways to Action" released by UN-Habitat
2. Highlighted nearly 40% global population facing severe housing crisis
3. 3.4 billion people globally lack adequate housing; 1.1 billion live in informal settlements, slums
4. Global housing deficit increased from 251 million units (2010) to 288 million units (2023)
5. House price-to-income ratio rose from 9.5 (2010) to 11.7 (2023); Central-Southern Asia reached 16.8
6. Climate-related disasters may destroy 167 million homes by 2040

2. What is the Global Housing Crisis?

Definition

1. Growing inability of people to access adequate, affordable, secure, climate-resilient housing

Components

1. Shortage of affordable housing units
2. Rising housing, rental prices
3. Expansion of slums, informal settlements
4. Homelessness, forced displacement
5. Poor access to sanitation, water, basic urban services
6. Increasing climate vulnerability of housing infrastructure

3. Major Findings of the Report

Unprecedented Housing Inadequacy

1. ~3.4 billion people lack adequate housing
2. 1.1+ billion live in informal settlements, slums
3. Global housing deficit – 251 million units (2010) → 288 million units (2023)

Housing Affordability Crisis

1. Global house price-to-income ratio – 9.5 (2010) → 11.7 (2023); steep decline in affordability
2. Central-Southern Asia – 16.8 (sharpest increase)
3. 44% households globally spend >30% income on housing expenses (internationally accepted affordability threshold)

Rapid Urbanization Intensifying Pressure

1. Urban areas expected to absorb ~2 billion additional residents by 2050
2. Rising urban land prices, inadequate planning worsening housing shortages

Rising Displacement and Homelessness

1. 123.2 million people forcibly displaced globally (2024) due to conflict, violence, disasters
2. 64 million displaced from informal settlements (2003–2023) due to urban development activities

Climate Change Increasing Vulnerability

1. Climate disasters may destroy 167 million homes by 2040
2. Natural catastrophes – USD 280 billion economic losses (2023)
3. Buildings contribute 37% global greenhouse gas emissions; housing alone 17–21%

Indian Scenario

1. **Declining affordable housing supply** – Affordable housing segment in major cities declined from 52% new projects (2018) to 17% (2025); developers prioritizing premium housing (higher returns)
2. **High price-to-income ratios** – Mumbai, Delhi making home ownership difficult for middle-income households
3. **Informal settlements** – Rapid migration to urban centers increasing slum pressure

4. Key Drivers of Global Housing Crisis

Rapid Urbanization

1. Large-scale migration towards cities increasing housing demand faster than supply

Rising Land Prices

1. Escalating urban land prices increasing housing construction costs

Growing Inequality

1. Income inequality reducing affordability for low, middle-income groups
2. Vulnerable groups (migrants, women, informal workers) disproportionately affected

Financialization of Housing

1. Housing increasingly treated as investment asset rather than social necessity
2. Speculative investments, corporate ownership pushing prices beyond ordinary households' reach

Weak Housing Governance

1. Weak coordination between national, local governments affecting policy implementation
2. Many housing policies inadequately address affordability, tenure security, sustainability

5. Measures Suggested by Report

1. **Treat housing as public priority** – Recognize housing as social good, human right rather than only market commodity
2. **Upgrade informal settlements** – Promote participatory in-situ slum upgrading instead of forced evictions
3. **Strengthen local governments** – Empower urban local bodies with financial, administrative capacity for housing delivery
4. **Promote climate-resilient housing** – Encourage low-carbon construction materials, energy-efficient housing systems
5. **Increase public investment** – Direct funding for social housing, subsidized housing programs
6. **Regulate housing markets** – Rent control, anti-speculation measures, affordable housing quotas

6. Initiatives Taken in India for Affordable Housing

Valmiki Ambedkar Awas Yojana (VAMBAY, 2001)

1. Ministry of Urban Employment and Poverty Alleviation
2. Housing assistance to Below Poverty Line (BPL) urban slum dwellers
3. Later subsumed under JNNURM

Jawaharlal Nehru National Urban Renewal Mission (JNNURM, 2005)

1. Seven-year flagship urban renewal programme

Two housing sub-missions –

2. Basic Services to the Urban Poor (BSUP)
3. Integrated Housing and Slum Development Programme (IHSDP)

Rajiv Awas Yojana (RAY, 2011)

1. Objective – Slum-free India
2. Encouraged states to integrate slums into formal urban system

Pradhan Mantri Awas Yojana (PMAY, 2015)

1. Vision – "Housing for All"
2. Provide affordable pucca houses with basic amenities to eligible urban, rural households

Two components –

3. PMAY-Urban (PMAY-U 2.0) for cities
4. PMAY-Garmin (PMAY-G) for rural areas

7. Conclusion

World Cities Report 2026 reveals 3.4 billion people lack adequate housing with global deficit increasing from 251 million (2010) to 288 million units (2023). House price-to-income ratio rose from 9.5 to 11.7 (Central-Southern Asia – 16.8); 44% households spend >30% income on housing. Drivers include rapid urbanization (2 billion additional urban residents by 2050), rising land prices, inequality, financialization treating housing as investment asset, weak governance. Climate disasters may destroy 167 million homes by 2040; buildings contribute 37% global emissions. India's affordable housing declined from 52% (2018) to 17% (2025) in major cities. Measures suggested include treating housing as

public priority—human right, upgrading informal settlements, strengthening local governments, promoting climate-resilient housing. India's initiatives—VAMBAY 2001, JNNURM 2005, RAY 2011, PMAY 2015 (Housing for All)—addressing crisis requiring integrated urban planning, stronger public investment, inclusive policies, climate-resilient infrastructure ensuring adequate, affordable, secure housing for all.

Source - <https://unhabitat.org/nearly-half-of-humanity-caught-in-a-global-housing-crisis>

6. Economy Senior Citizens Welfare Department

The government in Kerala has decided to establish a separate Department for Senior Citizens' Welfare to address the growing challenges associated with population ageing and social isolation among elderly citizens.

1. This administrative decision reflects Kerala's recognition that the elderly population faces multifaceted challenges including healthcare needs, social isolation, financial insecurity, and psychological distress.
2. The establishment of a dedicated department demonstrates Kerala's proactive approach to geriatric care and elderly welfare in an era of rapid demographic transformation and social change.

1. Demographic Challenge - Kerala's Ageing Population

India's Elderly Population Projections

1. India's senior citizen population is projected to surge to around 230 million by 2036, making up about 15 percent of the total population.
2. Women constitute a larger share of the elderly population due to higher life expectancy, leading to the feminization of ageing with specific vulnerabilities.
3. The sex ratio among the elderly stands at 1,065 females per 1,000 males, with women accounting for 58 percent of the elderly population, out of which 54 percent are widows.
4. Southern states along with Himachal Pradesh and Punjab have higher elderly populations, with regional disparities expected to widen significantly by 2036.

Kerala's Accelerated Ageing Crisis

1. Kerala has the highest proportion of elderly population in India, with around 18.7 percent of Kerala's population above 60 years of age.
2. This percentage far exceeds the national average of nearly 11-12 percent, making Kerala demographically distinct from other Indian states.
3. By 2036, the elderly population in Kerala is projected to exceed 22 percent, representing an accelerated ageing process compared to other states.
4. The Economic Review 2025 by the Kerala State Planning Board highlights that the old-age dependency ratio stands at 26.1 percent, against the national average of 15.7 percent.

Old-Age Dependency Ratio Implications

1. The old-age dependency ratio measures the number of old people per 100 working population in the 15-59-year group and has increased substantially in Kerala.
2. A higher dependency ratio indicates greater fiscal burden on the working-age population to support the elderly through taxes and social security contributions.
3. This demographic shift creates pressure on the state's fiscal resources and healthcare infrastructure to meet growing elderly care demands.

2. Major Challenges Faced by Senior Citizens in India

Burden of Non-Communicable Diseases

1. Elderly citizens are highly vulnerable to non-communicable diseases such as diabetes, hypertension, cardiovascular diseases, and cancer requiring continuous treatment.
2. These chronic conditions demand long-term healthcare support, regular medical consultations, and expensive medications, straining both individual finances and healthcare systems.
3. The prevalence of multiple non-communicable diseases increases exponentially with age, requiring integrated and comprehensive treatment approaches.

Increasing Multimorbidity Among Elderly

1. Multimorbidity refers to the presence of two or more chronic diseases in the same individual, a condition increasingly common among the elderly population.
2. Elderly individuals suffering from multiple diseases face frequent hospitalization, high treatment costs, reduced quality of life, and increased dependency on caregivers.
3. Managing multimorbidity requires coordinated healthcare services across multiple specialties, creating significant challenges for fragmented healthcare systems.

Healthcare Infrastructure Inadequacy

1. India has fewer than 1,000 certified geriatricians for a senior population exceeding 150 million, representing a massive shortage of specialized elderly care professionals.
2. Healthcare systems remain more focused on curative care rather than elderly-friendly preventive and supportive care approaches tailored to geriatric needs.
3. Tier-2 and Tier-3 cities often face shortages of medicines, assistive devices, rehabilitation equipment, and medical consumables essential for elderly care.

Social Isolation and Mental Health Crisis

1. Rapid urbanization and migration have weakened traditional joint family systems in India, leaving many elderly citizens isolated from family support networks.
2. Many elderly citizens experience loneliness, depression, anxiety, and emotional neglect, conditions often overlooked in discussions of elderly welfare.
3. Social isolation compounds physical health problems and increases vulnerability to exploitation, negligence, and reduced quality of life.

High Out-of-Pocket Healthcare Expenditure

1. Continuous medication and repeated hospitalization create substantial financial burdens for families caring for elderly members.
2. Many elderly citizens exhaust their savings on healthcare costs, creating financial insecurity and dependence on family members or welfare schemes.

3. Government Initiatives for Elderly Welfare in India

Atal Pension Yojana (APY)

1. Launched in 2015, this scheme ensures old-age income security for unorganised sector workers by providing guaranteed monthly pension between 1,000 to 5,000 rupees post-60 years.
2. The scheme has expanded coverage of formal pension systems to economically vulnerable populations previously excluded from social security.

Rashtriya Vayoshri Yojana (RVY)

1. Launched in 2017, this scheme distributes assistive living devices including hearing aids, walking sticks, wheelchairs, and reading glasses to below poverty line senior citizens.

2. The program addresses accessibility challenges faced by elderly individuals with mobility and sensory impairments.

Senior Care Ageing Growth Engine (SAGE) Portal

1. This portal promotes start-ups and innovation in elderly care services, encouraging entrepreneurial ventures in the growing silver economy sector.
2. SAGE supports the development of technology-based solutions and services addressing elderly care needs comprehensively.

Ayushman Bharat-PMJAY Expansion

1. This scheme extends 5 lakh rupees annual health coverage to approximately 6 crore senior citizens aged 70 years and above across 4.5 crore families.
2. The program provides essential cashless hospitalization coverage reducing out-of-pocket healthcare expenditure for vulnerable elderly populations.

Maintenance and Welfare of Parents and Senior Citizens Act, 2007

1. This legislation makes it a legal obligation for children and heirs to provide maintenance to their elderly parents, ensuring family-based financial security.
2. The Act mandates state governments to establish old-age homes and ensure senior welfare services through institutional frameworks.

4.Way Forward

1. **Promote Digital Literacy for Seniors** - Launch targeted training programmes through community centres, NGOs, and Panchayati Raj Institutions to familiarize elderly citizens with smartphones, telemedicine, and digital banking platforms.
2. **National Elderly Care Policy** - India should create an integrated elderly welfare framework combining healthcare, nutrition, mental health, and social security services through comprehensive policy coordination.
3. **Encourage Innovation in Silver Economy** - Support start-ups and enterprises developing assistive technologies, AI-based health monitoring tools, and user-friendly applications tailored for elderly needs.

Source: <https://www.thehindu.com/news/national/kerala/kerala-govts-decision-to-set-up-dedicated-senior-citizens-welfare-department-hailed-as-timely/article>