

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

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**Page 01 : GS 3 : Indian Economy / Prelims**

India's GDP grew **8.2% in Q2 (July–September) FY 2025-26**, marking the **fastest expansion in six quarters**. The growth has been driven primarily by strong manufacturing and services performance. While the government has hailed the numbers as evidence of reforms and pro-growth policies, economists caution that **low nominal GDP growth** and an **unusually low GDP deflator** raise concerns about underlying economic momentum and data quality.

# India posts six-quarter high GDP growth of 8.2%

Q2 growth was buoyed by strong performance of manufacturing and services sectors, show data

Growth was faster than the 7.8% in Q1 of this year; taken together, first half of the FY26 stands at 8%

Congress questions the data, noting the irony after the IMF again gave Indian statistics a 'C'

**T.C.A. Sharad Raghavan**  
NEW DELHI

India's GDP grew at a six-quarter high of 8.2% in the second quarter (July–September) of the financial year 2025-26, buoyed by a relatively strong performance of the manufacturing and services sectors, official data showed.

Data released by the Ministry of Statistics and Programme Implementation on Friday showed that the last time India's GDP grew faster was in the quarter ending March 2024, the final quarter of 2023-24.

The growth in Q2 of 2025-26 was significantly faster than the 5.6% growth recorded in the same quarter of last year, and even faster than the 7.8% in Q1 of this year. Taken together, growth in the first half of this financial year stands at 8%.

"The 8.2% GDP growth

in Q2 of 2025-26 is very encouraging", Prime Minister Narendra Modi posted on X. It reflects the impact of pro-growth policies and reforms, and the hard work of people, he said.

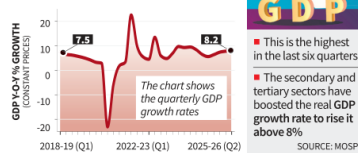
However, economists say that while the real GDP growth rate – which removes the inflation effect – has been higher than expected, the relatively low nominal growth rate of 8.7% shows economic activity is still subdued.

"The sharply higher than expected 2QFY26 GDP was broad based but comes on the back of a very low deflator," Upasna Bhardwaj, chief economist at Kotak Mahindra Bank, said. "The single digit nominal GDP growth continues to signal tepid underlying activity."

According to Bank of Baroda chief economist Madan Sabnavis, this lower nominal GDP growth would make it more difficult

## Growth accelerates

India's GDP grew at 8.2% in the second quarter of the current financial year



cult for the government to achieve its fiscal deficit target of 4.4%, which had been pegged to a nominal growth of 10.1%.

The Congress took aim at the data, pointing out the irony of the data being released days after the IMF gave India's national accounts the second-lowest rating of 'C'. The IMF had kept the grade unchanged from the previous year.

The party also highlighted a lack of growth in capital investment, and the

low GDP deflator.

Speaking at a press briefing following the data release, chief economic adviser V. Anantha Nageswaran said that the economic performance in Q2 has induced the government to revise upwards its full-year growth estimate to "7% or higher".

"The confluence of stable inflation, sustained public capex, and reform momentum positions the economy to navigate risks, as reflected in upward revisions

to FY26 growth projections by various agencies," Mr. Nageswaran said.

## Manufacturing surge

The manufacturing sector grew at a six-quarter high of 9.1% in Q2 of 2025-26, up from 7.7% in Q1. While some of this was genuine growth, the sector's performance was also bolstered by a low base effect.

"Manufacturing growth of 9.1% can be corroborated by double digit growth witnessed in corporate performance in this quarter," Mr. Sabnavis said. "A low base effect of 2.1% has also helped to push up the number."

The aggregate services sector, too, grew at a relatively robust 9.2% in Q2 of this financial year, which came on a high base of 7.2% in Q2 last year. Looking deeper, the "financial services, real estate and professional services" sub-sector grew at a nine-quarter

high of 10.2%.

This was followed by the "public administration, defence and other services" sub-sector, which grew at 9.7%.

The 9.7% surge in the public administration, defence and other services segment in Q2 FY2026 was quite surprising given that the government of India's (GoI's) non-interest revenue expenditure had contracted by a sharp 11.2% Year-over-Year (YoY) in the quarter, as against the 6.9% uptick seen Q1 FY2026.

The agriculture sector grew at 3.5% in Q2 of 2025-26, down from the 4.1% seen in Q2 of last year, and the 3.7% in Q1 of this year.

## Opposition criticism

"It is ironic that the quarterly GDP numbers have been released very soon after an IMF report gave the second-lowest grade of C to India's national accounts

statistics in its annual assessment of the Indian economy," Congress general secretary (communications) Jairam Ramesh posed on X.

Mr. Ramesh added that the GDP figures are disappointing, especially due to the performance of capital investment and the usage of a low GDP deflator.

"There has been no upswing in Gross Fixed Capital Formation," Mr. Ramesh said. "High GDP growth rates are simply not sustainable in the absence of any renewed momentum in private investment. That is clearly not in evidence."

"The unrealistically low GDP deflator – which implies an inflation rate of only 0.5% – is at complete variance with the experiences of crores of households burdened by crushing price rise in their items of daily consumption," he added.

## Key Analysis

### 1. Key Highlights of Q2 GDP Numbers

- **Real GDP growth:** 8.2% (highest in 6 quarters).
- **Nominal GDP growth:** Only **8.7%**, pointing towards a very low inflation estimate.
- **First half FY26 growth:** 8%.
- **Government outlook:** CEA projects **7% or higher** growth for FY26.

## Sectoral Performance

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## Daily News Analysis

### 1. Manufacturing:

- Grew **9.1%** — supported by corporate earnings and low base effect.

### 2. Services:

- Overall **9.2%**;
- Financial, real-estate & professional services: **10.2%** (9-quarter high)
- Public administration & defence: **9.7%**, despite contraction in government spending.

### 3. Agriculture:

- Grew **3.5%**, slower than last year and Q1.

## 2. Positive Signals for the Economy

### a) Broad-based growth

- Manufacturing + services together account for more than 70% of GDP.
- High corporate earnings indicate strong formal-sector activity.

### b) Stable inflation and policy reforms

- Government attributes strong growth to tax reforms, PLI schemes, infrastructure push, and improved business sentiment.

### c) Public Capex

- Government's sustained capital expenditure continues to support GDP formation, especially infrastructure and construction.

## 3. Structural Concerns Highlighted by Economists

### a) Low Nominal GDP Growth

- Nominal GDP: **8.7%** vs projected **10.1%**.
- Implication:
  - Fiscal deficit target of **4.4%** becomes harder.
  - Lower tax buoyancy expected.

## Daily News Analysis

### b) Extremely Low GDP Deflator (0.5%)

- GDP deflator reflects economy-wide inflation.
- Economists argue:
  - Inflation felt by households is higher.
  - A 0.5% deflator raises questions about measurement.

### c) Weak Private Investment

- **Gross Fixed Capital Formation (GFCF)** shows no significant rise.
- Without private investment, long-term growth sustainability is doubtful.

### d) Uneven Sectoral Recovery

- Agriculture remains weak.
- Public administration growth is high **despite contraction in expenditure**, raising questions on data consistency.

## 4. Political & Institutional Criticism

### Congress's Argument

- Timing of data release ironic because **IMF recently gave India's national accounts a "C" rating**, the second lowest.
- Concerns raised:
  - Lack of momentum in private investment.
  - Over-reliance on low GDP deflator.
  - Disconnect between official inflation and household experience of rising prices.

### IMF's Grade "C"

- Indicates concern about transparency and robustness of national statistics.
- India's grade unchanged from last year — highlighting persistent issues.

### Conclusion

India's six-quarter high GDP growth of **8.2%** reflects genuine improvements in manufacturing and services, supported by government reforms and capex. However, the **low nominal GDP growth**, the **extremely low deflator**, and **weak private**

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## Daily News Analysis

investment cast doubt on the depth of the recovery. The political debate, coupled with the IMF's continued "C" rating for India's statistics, highlights the need for stronger data credibility and structural reforms to ensure that growth becomes **broad-based, sustainable, and investment-driven** rather than **base-effect** led.

### UPSC Prelims Practice Question

**Ques:** Which one of the following best describes Gross Fixed Capital Formation (GFCF)?

- (a) Total savings of households
- (b) Government's current expenditure
- (c) Investment in fixed assets like machinery, buildings, equipment
- (d) Net exports of goods and services

**Ans :** c)

### UPSC Mains Practice Question

**Ques:** Manufacturing and services have driven India's latest GDP numbers, while agriculture remains sluggish. Examine the structural reasons behind such sectoral divergence and suggest policy measures to promote balanced growth. **(150 Words)**

**Page 01 : GS 1 & 3 : Geography and Disaster Management**

Cyclone Ditwah has triggered one of Sri Lanka's most devastating climate disasters in recent years, causing nearly **100 deaths**, leaving **dozens missing**, and impacting over **2 lakh people** across 20 of the island nation's 25 districts. As the system moves north-northwest towards the **Tamil Nadu-Andhra Pradesh coast**, India has issued red and orange alerts, highlighting the increasing vulnerability of South Asia to extreme weather events intensified by climate change.

## Nearly 100 killed, dozens missing as Cyclone Ditwah pummels Sri Lanka



**Rain fury:** People move through a flooded road after heavy rainfall in Kaduwela, on the outskirts of Colombo, on Friday. Torrential rain over the past few days has hit normal life in several districts of Sri Lanka. AFP

**Meera Srinivasan**  
COLOMBO

Nearly 100 people have been reported dead and dozens are missing in Sri Lanka, as of Friday evening, amid incessant rain and strong winds, as Cyclone Ditwah appears to be moving north and north-west towards the coast of Tamil Nadu.

The island has been experiencing torrential downpour over the last couple of days, with several districts recording unprecedented levels of rainfall. According to the Department of Meteorology and the Disaster Management Centre, 20 out of Sri Lanka's 25 districts are badly hit, with over 60,000 families and 2,00,000 people directly affected amid an island-wide "red alert" issued by authorities.

Reports indicate that the impact of the extreme weather conditions is espe-

## T.N., A.P. coasts brace for impact of cyclone

**The Hindu Bureau**  
CHENNAI/VISAKHAPATNAM

The India Meteorological Department issued red and orange alerts for various districts of Tamil Nadu and Andhra Pradesh as Cyclone Ditwah continued to move over coastal Sri Lanka and the adjoining southwest Bay of Bengal on Friday.

The cyclone is likely to

reach over southwest Bay of Bengal near north Tamil Nadu, Puducherry and south Andhra Pradesh coasts by early Sunday. It is likely to move parallel to the Tamil Nadu coast and lose intensity as deep depression by Sunday evening. Heavy to very heavy rainfall may lash 14 districts of Tamil Nadu, including Chennai, on Saturday.

cially severe along the eastern coast – in Ampara, Batticaloa, and Trincomalee – as well as in the Central Province, home to Kandy and Nuwara Eliya, and Matale, and Uva Province's Badulla district. Several areas remain heavily flooded, while roads remain in-

and the Opposition to visit their districts and help with relief distribution while urgently ensuring public safety.

Compensation of LKR 1 million (roughly ₹2,90,000) from the President's Fund will be paid to the families of those who lost their lives. Further, President Dissanayake directed tourism authorities to ensure that essential services are available for foreign tourists affected by the severe weather.

Harrowing accounts of cars veering off roads and falling into waterways, families stuck on roads overnight, or climbing onto rooftops to survive the night are being shared on social media, as authorities struggle to respond to what appears to be Sri Lanka's worst rains in recent years. As rivers overflow and water levels in reservoirs increase, flood warnings have been issued in the southern districts also.

### Key Analysis

#### 1. Scale and Causes of the Disaster in Sri Lanka

##### a) Unprecedented rainfall

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## Daily News Analysis

- Torrential downpour over 48–72 hours across the eastern,

central, and Uva provinces.

- Flooding and landslides worsened in hill districts like Kandy and Nuwara Eliya.

### b) Geographic vulnerability

- Sri Lanka's central highlands and densely populated low-lying coastal districts are highly susceptible to:
  - Flash floods
  - River overflows
  - Landslides in plantation belts (Malaiyaha Tamil communities)

### c) Climate change intensification

- Warmer oceans increase cyclone frequency and rainfall intensity in the Indian Ocean basin.
- Ditwah shows the growing unpredictability of cyclone tracks.

## 2. Human and Economic Impact

### a) Human loss and displacement

- Nearly **100 deaths**, many due to vehicles being swept away or homes collapsing.
- **Dozens missing**; families stranded on rooftops overnight.

### b) Widespread damage

- 60,000+ families directly affected.
- Roads inaccessible; hill-country transport paralysed.
- Flooding in tea/rubber estate settlements—among the poorest and most vulnerable.

### c) Livelihood and service disruption

- Agriculture and plantation work halted.
- Tourism sector impacted—several foreign tourists stranded.

## 3. Government Response (Sri Lanka)

- President Dissanayake declared **island-wide red alert**.

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## Daily News Analysis

- **LKR 1 million compensation** for families of deceased.

- Directions to MPs to supervise relief and ensure safety.
- Tourism authorities instructed to provide emergency services to foreign visitors.
- Flood warnings extended to southern districts as rivers and reservoirs overflow.

### Challenge:

Response comparatively slow due to scale of disaster, damaged roads, and limited capacity.

## 4. Impact and Preparedness in India

### a) IMD Forecast

- Cyclone to move into **southwest Bay of Bengal** near **Tamil Nadu, Puducherry, South Andhra Pradesh** by Sunday.
- Expected to weaken into a **deep depression**, but still produce heavy rainfall.

### b) Alerts Issued

- **Red alerts** for several districts in Tamil Nadu and Andhra Pradesh.
- **Heavy-to-very-heavy rainfall** expected in **14 districts**, including Chennai.

### c) Disaster preparedness

- Evacuation and shelter readiness underway.
- Coastal fishing advisories issued.
- Reservoir and stormwater management being activated, especially in Chennai (historically flood-prone).

## 5. Broader Issues Relevant to UPSC

### a) Climate change and intensifying cyclones

- Indian Ocean warming at one of the fastest rates globally.
- Increase in short-duration, high-intensity rain events.

### b) Vulnerability of island and coastal nations

- Small island developing states (SIDS) like Sri Lanka are extremely climate-sensitive.
- Plantation communities and informal settlements face disproportionate risks.

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### c) Disaster management challenges

- Need for:
  - Real-time early warning systems
  - Strengthening urban drainage
  - Relocation from flood-prone areas
  - Climate-resilient infrastructure

### d) India–Sri Lanka cooperation

- Disaster response is a key part of India's **Neighbourhood First** policy.
- India may mobilize humanitarian assistance (ships, aircraft) as situation worsens.

### Conclusion

Cyclone Ditrwah has exposed the severe climate vulnerabilities of Sri Lanka and the need for stronger regional disaster preparedness in South Asia. With nearly 100 lives lost and lakhs affected, the event underscores how climate-induced intense rainfall and cyclonic activity are becoming the "new normal". As the system approaches India's east coast, coordinated early warnings, evacuation planning, and resilient infrastructure remain crucial to minimizing damage and ensuring public safety.

### UPSC Prelims Practice Question

**Ques :** Which of the following conditions are essential for the formation of tropical cyclones in the Indian Ocean?

1. Sea surface temperature above 27°C
2. Presence of Coriolis force
3. Strong vertical wind shear
4. High humidity in the lower and middle troposphere

Select the correct answer:

- A. 1, 2 and 4 only
- B. 1 and 3 only
- C. 2, 3 and 4 only
- D. 1, 2, 3 and 4

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Ans: A)

**UPSC Mains Practice Question**

**Ques :** Discuss how the intensification of tropical cyclones in the Indian Ocean region reflects the broader challenges of climate change. Highlight preparedness measures needed for India's east coast in light of Cyclone Dityah. **(150 words)**

Samudrayaan is India's first **manned deep-sea submersible mission**, aiming to send a three-member crew to **6,000 metres** below sea level using the MATSYA-6000 vehicle. It forms a critical part of India's Deep Ocean Mission, which seeks to explore polymetallic nodules and other mineral resources on the ocean floor. Recent reports indicate that delays in procuring **syntactic foam cladding** from France may push key pre-mission tests to mid-next year.

## Delay in getting syntactic foam hits Samudrayaan

India plans to send a manned submersible 6,000 metres into the ocean, a mission that is crucial to future explorations; a syntactic foam cladding will give the submersible buoyancy, help it float

**Jacob Koshy**  
NEW DELHI

A crucial set of tests on the Samudrayaan, India's first manned-submersible dive into the ocean, is likely only mid-next year following a delay in the procurement of syntactic foam cladding from France.

The Samudrayaan consists of a sphere capable of plunging to a depth of 6,000 metres into the ocean. Only a handful of countries have dived to comparable depths. A crew of three will man this submersible, which will descend to the ocean floor, scour it, and collect soil and rock samples. The mission is deemed as pivotal to India's future exploration plans to mine precious metals from the high seas.

As a prelude to this, scientists from the National Institute of Ocean Technology (NIOT), Chennai, who are leading the project, have built a steel replica of the submersible that is to be used as a simulator for all the tests required prior to the final mission. Though simulations have been conducted on this



A prototype of the MATSYA 6000, a submersible made by the National Institute of Ocean Technology in Chennai. The final version is expected to undertake a journey to a depth of 6,000 metres. R. RAVINDRAN

sphere to depths of 100 metres, a final set of trials – that involves sending the submersible down to 500 metres – is on the anvil. It was originally scheduled for December 2024.

"Before the 500-metre dive, the (steel) submersible has to be fitted with syntactic foam, which is what gives the submersible buoyancy and allows it to float. This is developed in France and being tested in Norway and after that will

be fitted onto our submersible," M. Ravichandran, Secretary, Ministry of Earth Sciences, told *The Hindu*. The Ministry is the parent body of NIOT. "Hopefully, it should be delivered by the end of the year."

Once these tests are done, the final titanium hull – that will be the one to make the final 6,000-metre dive – will be sent to Russia where it will be tested, in a laboratory, for its

ability to withstand the pressure of the ocean at 6,000 metres. "We have already accounted for this but this test is required," he added. The same syntactic foam will be fitted onto the titanium sphere.

The Indian Space Research Organisation is making two titanium hulls for NIOT. "Once these tests are done, we hope to conduct the 500-metre dive by April next year," Mr. Ravichandran added.

### Key Analysis

#### 1. What is Samudrayaan?

- A mission under the **Ministry of Earth Sciences (MoES)**.

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## Daily News Analysis

- Involves a manned submersible **MATSYA-6000**, developed by the **National Institute of Ocean Technology (NIOT)**, Chennai.
- Target depth: **6,000 metres**, joining an elite group of countries capable of such dives.

### Objectives

- Explore the deep ocean floor.
- Collect rock, soil, and biological samples.
- Support India's long-term plan to mine **polymetallic nodules**, which contain nickel, cobalt, copper, and manganese.

## 2. Reason for the Delay

### a) Syntactic Foam Procurement

- **Syntactic foam** is a specialised buoyancy material essential for deep-sea operations.
- Provides **floatation**, stabilises the submersible, and withstands extreme pressure.
- Manufactured in **France**; being **tested in Norway** before dispatch.
- Delay in delivery is causing postponement of the 500-metre trials originally planned for **December 2024**.

### b) Why is Syntactic Foam Critical?

- Deep-sea pressure at 6,000 m is nearly **600 times atmospheric pressure**.
- Any buoyancy failure leads to catastrophic mission risk.
- Foam cladding must perform reliably both in shallow and deep-water tests.

## 3. Current Status of Testing

### a) Steel Prototype

- NIOT has already built a **steel replica** of MATSYA-6000.
- Simulated dives up to **100 metres** completed.
- A **500-metre real-sea test** is pending and requires the foam cladding.

### b) Titanium Hull (Final Submersible)

- Two titanium spheres being manufactured by **ISRO** for NIOT.
- After India's internal tests, the sphere will be sent to **Russia** for high-pressure lab certification simulating **6,000-m depth**.
- Same syntactic foam will be used on the titanium version.

### c) Expected Timeline

- Syntactic foam expected by end-2025.
- 500-m dive likely by **April 2026**.
- Full 6,000-m Samudrayaan dive targeted post-testing, depending on certification.

## 4. Significance for India

### a) Strategic & Economic

- Access to seabed minerals important for future **energy transition technologies**.
- Strengthens India's position in the **International Seabed Authority (ISA)** framework.

### b) Technological Advancement

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## Daily News Analysis

- High-pressure engineering, material science, and ocean-tech

innovation.

- Enhances synergy between **MoES, NIOT, ISRO, and global research institutions.**

### c) National Security & Blue Economy

- Supports India's growing presence in the **Indian Ocean Region (IOR).**
- Helps develop a sustainable **Blue Economy.**

### 5. Challenges and Concerns

- **Dependence on foreign technologies** (France, Norway, Russia).
- **High cost** and long timelines of deep-sea tech.
- Need for **highly trained crew** and robust safety protocols.
- Environmental concerns linked to **deep-sea mining.**

### Conclusion

While the delay in syntactic foam procurement has temporarily slowed Samudrayaan's testing schedule, it does not alter the mission's long-term strategic relevance. As India pushes into frontiers of deep-ocean exploration, robust testing, global collaborations, and technological self-reliance will be fundamental. Once operational, MATSYA-6000 will place India among a handful of nations capable of manned deep-sea exploration, enhancing the country's scientific capacity and supporting its long-term Blue Economy goals.

*Aim, Think & Achieve*

**UPSC Prelims Practice Question**

**Ques: The Deep Ocean Mission of India primarily focuses on:**

1. Development of manned submersible technology
2. Exploration of polymetallic nodules
3. Improving fisheries governance in coastal states
4. Development of ocean climate change advisory services

**Choose the correct answer:**

- A. 1, 2 and 4 only
- B. 1 and 3 only
- C. 2 and 4 only
- D. 1, 2, 3 and 4

**Ans: a)**

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**Ques :** The delay in acquiring syntactic foam for the Samudrayaan mission highlights India's deep technological dependence in critical ocean research infrastructure. Discuss. (250 words)

**Page 05 : GS 2 : Social Justice**

The World Health Organization (WHO) has released its **first-ever global guideline** for the prevention, diagnosis, and treatment of infertility. With rising demand for fertility services worldwide and limited access in most low- and middle-income countries, the guideline aims to make fertility care **safer, fairer, and financially accessible**, while integrating it into national health systems.

# WHO calls on countries to make fertility care safer and affordable

**Bindu Shajan Perappadan**  
NEW DELHI

The World Health Organization (WHO) has called on countries to make fertility care safer, fairer, and more affordable for all in its first-ever global guideline for the prevention, diagnosis, and treatment of infertility.

The guideline includes 40 recommendations that seek to strengthen the prevention, diagnosis, and treatment of infertility. It promotes cost-effective options at every stage, while advocating for the integration of fertility care into national health strategies, services, and financing. It stresses the need to tackle leading risk factors for infertility, including untreated sexually transmitted infections and tobacco use. Lifestyle interventions, such as healthy diet, physical activity, and tobacco



The WHO notes that while demand for infertility treatments are rising worldwide, access to care remains severely limited.

cessation, are recommended for individuals and couples planning or attempting pregnancy. Informing people about fertility and infertility early can assist them in making reproductive plans.

## **Limited access**

The WHO notes that while demand for services is rising worldwide, access to care remains severely limited.

ed. "In many countries, tests and treatments for infertility are largely funded out-of-pocket – often resulting in catastrophic financial expenditures. In some settings, even a single round of in vitro fertilization (IVF) can cost double the average annual household income," said a release issued by the organization on Friday.

The guidelines also pro-

vide guidance on steps for effective clinical management of infertility and call for increased investment in prevention measures, including dissemination of information on fertility and infertility in schools, primary healthcare, and reproductive health facilities.

The guidelines suggest how to progressively advance treatment options from simpler management strategies to more complex treatment courses such as intrauterine insemination or IVF. Recognising the emotional toll of infertility, which can lead to depression and anxiety, the guidelines emphasise the need to ensure ongoing access to psychosocial support for all those affected.

The WHO is encouraging countries to adapt the recommendations to their local contexts and to monitor progress.

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### 1. Key Features of the WHO Global Guideline

#### a) Comprehensive Recommendations (40 total)

The guideline covers:

- **Prevention** of infertility
- **Diagnosis**
- **Treatment**, including both low-cost and advanced options
- **Psychosocial support** for couples

#### b) Integration into National Health Systems

WHO urges countries to:

- Include fertility services in **national health strategies**
- Strengthen **public financing**
- Embed fertility care into **primary healthcare and reproductive health services**

#### c) Tackling Major Risk Factors

Guideline emphasises:

- Early treatment of **sexually transmitted infections (STIs)**
- Lifestyle changes:
  - Healthy diet
  - Physical activity
  - **Tobacco cessation**
- Early fertility education to aid reproductive planning

### 2. Limited Access: Key Concern Highlighted by WHO

#### a) Financial Barriers

- Fertility treatment in many countries is **out-of-pocket**.

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- In some places, **one IVF cycle = double the annual**

**household income.**

- This results in catastrophic health expenditure and deepens inequalities.

### b) Health-System Barriers

- Low availability of specialists and advanced facilities
- Poor integration of infertility services
- Weak public sector capacity
- Stigma around infertility, especially affecting women in many societies

### 3. Suggested Clinical Pathway

WHO recommends a **stepwise progression**:

1. **Simple, low-cost approaches**
2. **Intrauterine insemination (IUI)**
3. **Advanced methods like IVF**

This ensures equitable access even in resource-limited settings.

### 4. Mental Health and Social Impact

The guidelines highlight:

- Emotional distress, depression, and anxiety among infertile couples
- Need for **ongoing psychosocial counselling**
- Support groups and mental-health interventions

This is important in countries where infertility often leads to **social stigma, marital stress, and domestic violence.**

### 5. Implications for Public Health Policy

#### a) For India

- India has high infertility burden (10–15%), rising lifestyle diseases, and poor regulation of fertility clinics.
- WHO guidelines strengthen the case for:

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## Daily News Analysis

○ Including infertility services in *Ayushman Bharat*

- Regulating private IVF clinics
- Adding fertility education in schools
- Strengthening STI management at primary health centres

### b) For Global Health

- Promotes **Universal Health Coverage (UHC)**
- Recognises infertility as a legitimate health condition, not a "luxury" treatment
- Provides roadmap for equitable reproductive healthcare

### Conclusion

WHO's landmark guideline marks a major shift in global health policy by recognising infertility as a critical public-health issue requiring **affordable access, systemic integration, and emotional support**. For countries with high treatment costs and fragmented fertility-care systems, including India, the recommendations offer a pathway toward ensuring that reproductive rights and fertility choices are **not limited by geography, gender, or financial capacity**.

### UPSC Mains Practice Question

**Ques :** Infertility is increasingly becoming a lifestyle and preventable health issue. Examine the major risk factors highlighted by WHO and evaluate the importance of early education and preventive strategies. **(150 words)**

**Page 08 : GS 3 : Indian Economy**

India's booming quick-commerce sector — offering 10-minute deliveries of groceries, food, medicines and miscellaneous goods — has expanded rapidly across major cities. While it caters to the aspirations of an urban middle class, the model has exposed serious gaps in India's regulatory, labour, and urban governance frameworks. The Bengaluru case highlights how unrealistic deadlines, lack of accountability, and weak regulation of gig workers are contributing to traffic violations, crime risks, and worker exploitation.



## The hidden costs of 10-minute deliveries

Multiple platforms offering 10-minute door delivery of anything under the sun and the middle class getting addicted to it has consequences often not talked about. **Chetan Bhat**, explores how gig economy is adding to traffic and law and order issues.

**Crimes against platform-based gig workers**

While the quick-commerce sector has grown rapidly, it has also become a hotbed for crimes against gig workers. A bar chart shows a significant increase in crimes against these workers, with a sharp rise in 2023. The chart includes categories for sexual harassment, robbery, assault, and other crimes.

**Crimes by platform-based gig workers**

A line graph shows the number of crimes committed by platform-based gig workers. The data indicates a steady increase in crimes over the years, with a notable spike in 2023. The graph shows a clear upward trend in the number of crimes.

**Platform promises and 10-minute delivery**

The promise of 10-minute delivery has become a reality for many consumers, but it has also led to unrealistic expectations and pressure on workers. The article discusses how the pressure to deliver within such short timeframes leads to traffic violations and safety risks.

**Unrealistic deadlines**

Delivery platforms often set unrealistic deadlines, which put workers under immense pressure. This pressure often leads to workers taking shortcuts, such as driving at high speeds or ignoring traffic rules, which increases the risk of accidents.

**Larger social issue**

The article highlights the larger social issues associated with the gig economy, including the lack of social security, health insurance, and other benefits for workers. It also discusses the impact of the gig economy on the urban middle class, who are increasingly relying on quick-commerce services.

**Regulatory gaps**

The article points out the regulatory gaps in India's quick-commerce sector. It discusses the need for stricter regulations to protect workers and consumers, and to ensure fair competition between different delivery platforms.

**Conclusion**

The article concludes by emphasizing the need for a balanced approach to the growth of the quick-commerce sector. It calls for better regulation, improved worker conditions, and a focus on sustainable growth.

**Key Analysis**

**1. Traffic & Road Safety Challenges**

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## Daily News Analysis

### a) Surge in traffic violations

- Bengaluru Traffic Police booked:
  - **30,968 cases (2023)**
  - **52,153 (2024)**
  - **63,718 in first 9 months of 2025**
- Common violations:
  - Overspeeding
  - Riding on footpaths
  - Signal jumping
  - Wrong-side riding
  - Weaving through congested traffic

This reflects a **systemic issue**, not individual negligence.

### b) Accident vulnerability

- At least **27 delivery workers** have been accident victims in the last 3 years.
- Pressure to meet deadlines pushes workers to take unsafe routes.

### c) EV micromobility loophole

- Lightweight EV scooters do not fall under **Motor Vehicles Act, 1988** → nearly no penalties.
- This regulatory vacuum encourages risky riding.

## 2. Law-and-Order Issues

### a) Crimes committed by some delivery workers

- Cases of **theft, robbery, molestation, laptop disappearance, assault**.
- Example: Worker with a hidden criminal past stole a laptop; poor background checks by platforms.

### b) Drug transport via delivery services

- Peddlers misuse delivery apps to move narcotics.

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## Daily News Analysis

- Some workers unknowingly deliver; some collude for money.

### c) Behavioural contagion

- When people see delivery riders using footpaths, *other motorists imitate them*, worsening disorder.

### d) Delivery workers as victims

- Frequent mobile snatching, threats by rowdies, nighttime risks.
- Some coerced into criminal activities.

## 3. Labour Issues: Precarity in Gig Economy

### a) Unrealistic deadlines

- "10-minute delivery promise" creates impossible expectations.
- Aggregators penalise delays with warnings, fines, **even ID deactivation.**
- Customer pressure also leads to speeding and violation of traffic norms.

### b) Exploitation via incentives

- Fast-delivery bonuses and night incentives push workers into risk-taking.
- Migrant labourers take greater risks to earn more.

### c) No employer-employee relationship

- Labour Codes (Wages, Industrial Relations) do not classify gig workers as employees →
  - No safety training
  - No social security
  - No regulated incentives
  - No employer liability

### d) Karnataka Gig Workers Act, 2025

- Progressive but **not fully implemented.**
- Had it been enforced, safety norms & accountability would have improved.

## 4. Regulatory and Governance Gaps

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## Daily News Analysis

### a) Weak background verification

- Aggregators hire at scale, skip criminal record checks → workers with past offences slip in.

### b) Lack of SOPs and training

- No standard training for traffic rules, behaviour, cyber awareness or public safety.

### c) No uniform accountability

- Aggregators call themselves "service providers", avoiding legal responsibility.

### d) Urban congestion unaddressed

- Quick-commerce increases road density, especially in peak hours.

## 5. Police Response: Fixing Accountability

Bengaluru Police have issued mandatory guidelines:

- Background verification + ID cards
- Uniforms, GPS tracking (30-day data retention)
- SOS linked to police
- Night-time safety protocols
- Reporting of crimes/accidents
- Training on safety & customer conduct
- Accountability of nodal officers
- Recommend license cancellation for repeated violations
- Using **Bharatiya Nyay Sanhita, 2023** for negligent behaviour and aiding crimes

This marks a shift to **"book the company, not just the worker"**.

## Conclusion

Quick-commerce reflects India's rapid digital transformation but also underscores the limits of unchecked platform capitalism. Without strong regulation, gig workers remain underpaid yet overburdened, cities face growing traffic and safety concerns, and law-and-order vulnerabilities multiply.

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A balanced framework—recognising gig workers as a distinct labour category, ensuring aggregator accountability, enforcing realistic delivery timelines, and strengthening urban mobility regulation—is essential for making quick commerce safe, sustainable, and socially responsible.

**UPSC Mains Practice Question**

**Ques:** The quick-commerce boom exposes the gap between India's labour codes and the realities of platform work. Evaluate. (150 Words)

Page : 06 : Editorial Analysis

# India's disaster response, a slippery slope for federalism

**T**he inter-governmental transfer of resources for disaster response reveals a growing asymmetry between the Union and the States of India, reflected in the widening gap between assessed needs and actual disbursements. This imbalance, seen most recently in the Centre's release of funds to Kerala after the Wayanad landslides, raises a critical question. Is India's fiscal federal structure shifting from a cooperative to a more conditional and centralised model of disaster-risk finance?

The tragedy in Wayanad, in July 2024, which claimed nearly 300 lives and destroyed thousands of homes, brought sharp focus to this issue. Against Kerala's loss of ₹2,200 crore, the Union approved only ₹260 crore, barely 11% (₹1,200 crore is the estimated loss while ₹2,200 crore is sought by the State in the memorandum for recovery). This mismatch, not unique to Kerala, signals an erosion of cooperative federalism. Disasters today are fiscal stress tests for States, and as climate shocks intensify, India's disaster-financing framework is showing visible strain.

## There is a drift

India's disaster-response financing framework, established under the Disaster Management Act, 2005, rests on a two-tier structure. The State Disaster Response Fund (SDRF), financed jointly by the Centre and States in a 75:25 ratio, 90:10 for Himalayan and north-eastern States, provides immediate relief for shelter, food, medical care and compensation. The National Disaster Response Fund (NDRF), fully funded by the Union government, supplements this when a calamity is classified as severe. In principle, the design appears balanced, but in practice, it has drifted towards central control.

First, relief norms are outdated and rigid. Compensation ceilings, ₹4 lakh for each life lost and ₹1.2 lakh for a fully damaged house have barely changed in a decade. These amounts meet subsistence needs but not reconstruction costs, leaving States fiscally exposed after every disaster.

Second, ambiguity in classification invites



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There is evidence of a more conditional and centralised model of a disaster response financing system

discretion. The Act does not define what constitutes a 'severe' disaster, giving wide latitude to decide eligibility for NDRF aid.

Third, aid releases are procedural, not automatic. Unlike systems where objective indicators trigger support, India's process depends on sequential clearances, State memorandum, central assessment, and high-level approval which cause delays when urgency matters the most.

Finally, the Finance Commission's allocation criteria are weak. Using population and total geographical area to gauge exposure ignores actual hazard patterns. Further, the disaster vulnerability is proxied by poverty rather than a robust disaster-risk index, producing allocations that are misaligned with people's real exposure to floods, landslides or cyclones.

The Wayanad episode exposed deep institutional flaws. The Centre cited Kerala's unspent SDRF balance of ₹780 crore and an earlier ₹529 crore interest-free loan under the Capital Investment Scheme to justify the cutting of aid. Yet, these balances often reflect committed works, not idle funds. SDRF instalments arrive late in the fiscal year, while disasters are seasonal, making temporary balances inevitable. Moreover, SDRF rules restrict spending to immediate relief, not reconstruction or livelihood restoration, forcing States to retain reserves for liquidity.

Further, the Centre delayed classifying the Wayanad landslides as a severe disaster, limiting Kerala's access to higher NDRF support. States such as Himachal Pradesh, Uttarakhand, and Assam received larger packages for comparable calamities. Similar mismatches marked Tamil Nadu after Cyclone Gaja (2018) and Karnataka during the 2019 floods. Across cases, procedural rigidity, slow approvals, and widening gaps between losses and aid reveal a system where cooperative federalism has yielded to bureaucratic negotiation.

## Learning from global practices

Many countries now use data-driven, transparent disaster financing. The Federal Emergency Management Agency (FEMA) of the United States

applies per capita damage thresholds. Mexico's former FONDEN (fund for natural disasters) released funds automatically when rainfall or wind limits were exceeded. The Philippines triggers quick-response funds through rainfall and fatality indices, while African and Caribbean insurance facilities use satellite data for rapid payouts. Australia links federal aid to a state's relief spending relative to revenue. These systems replace discretion with clear rules, proving that relief can be swift and accountable. India could adopt similar objective triggers such as rainfall intensity, fatalities per million, or loss-to-GSDP ratio to reduce delay, discretion, and restore trust in federal transfers.

## Rebuilding the federal spirit

The Sixteenth Finance Commission has an opportunity to reframe this architecture. It can update relief norms to reflect current costs, revise allocation criteria using a comprehensive vulnerability index, and ensure that disaster assistance remains grant-based rather than debt-based. States must have operational control over their disaster funds, with the Union's role confined to post-audit verification instead of prior approval. This reform is not about weakening central oversight but about strengthening federal functionality. A system that enables quick, rules-based responses will serve both tiers of government and, most importantly, citizens far better than one that is mired in procedural red tape.

Disasters expose not only physical vulnerabilities but also institutional ones. When relief turns into negotiation instead of solidarity, fiscal federalism itself comes under strain. India's disaster-financing system must evolve from procedural charity to a rules-based partnership.

The next flood or landslide should not leave States pleading for what the Constitution already guarantees a cooperative, equitable, and timely response. If federalism falters in crisis, it fails when it matters most. The Wayanad tragedy is a warning. Before the next storm arrives, India needs to rebuild the fiscal foundations of its disaster relief.

## GS. Paper 3 Disaster Management

**UPSC Mains Practice Question :** India's disaster-response financing is shifting from cooperative federalism to conditional federalism."Critically examine in the context of the Wayanad landslide incident (2024) and recent Centre-State fund-sharing trends. (250 words)

## Context :

India's recent handling of disaster-related fund transfers—highlighted by the Centre's limited release of aid to Kerala after the 2024 Wayanad landslides—has reignited debates on whether India's fiscal federal structure is shifting from cooperative to conditional federalism. With climate disasters becoming more frequent and intense, the existing disaster-financing architecture appears increasingly strained, exposing structural weaknesses in intergovernmental coordination.

### Key Analysis

#### 1. Background: India's Disaster-Financing Architecture

The Disaster Management Act (2005) provides a **two-tier funding structure**:

##### a) State Disaster Response Fund (SDRF)

- Cost-sharing: **75:25** (Centre:State), **90:10** for Himalayan & NE States
- Used for **immediate relief** (food, shelter, medical, compensation)

##### b) National Disaster Response Fund (NDRF)

- Fully **Union-funded**
- Activated only for **"severe" disasters**

**In principle**, the model supports cooperative federalism; **in practice**, it has drifted toward centralisation.

#### 2. Key Issues Highlighted in the Article

##### (i) Outdated and rigid relief norms

Relief amounts have barely changed in 10 years:

- ₹4 lakh per life lost
- ₹1.2 lakh for fully damaged houses

These amounts are inadequate for reconstruction, increasing States' post-disaster fiscal burden.

##### (ii) Discretion in classifying "severe" disaster

The Act does **not define** what qualifies as a "severe" disaster. This ambiguity gives the Centre wide scope for discretion, enabling inconsistent treatment across States.

##### (iii) Delayed and procedural fund release

Relief is not automatic. The process requires:

1. State memorandum
2. Central assessment
3. Inter-ministerial appraisal

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### 4. High-level approval

This delays support in situations where speed is essential.

#### (iv) Weak criteria for Finance Commission allocations

- Uses **population** and **geographical area**, not actual hazard exposure
- Disaster vulnerability measured through **poverty**, not a risk index
- Leads to misaligned allocation compared to real risks such as landslides, cyclones, cloudbursts.

### 3. Case Study – Wayanad Landslides (2024)

- Kerala requested: **₹2,200 crore**
- Assessed loss: **₹1,200 crore**
- Union released: **₹260 crore** (just 11%)

Centre cited:

- Kerala's unspent SDRF balance (₹780 crore)
- A previous ₹529 crore loan under Capital Investment Scheme

However:

- Balances often reflect **committed works**, not idle funds
- SDRF can only fund immediate relief, not rehabilitation
- SDRF instalments arrive late; disasters are seasonal → temporary balances inevitable

Additionally, the Centre delayed classifying Wayanad as a severe disaster, restricting NDRF access. Comparable disasters in **Himachal, Uttarakhand, Assam** received higher packages.

This pattern recalls:

- **Cyclone Gaja (Tamil Nadu, 2018)**
- **Karnataka floods (2019)**

Revealing a drift from cooperative federalism toward bureaucratic negotiation.

### 4. Why This Matters: Federalism Under Strain

#### a) Fiscal Stress for States

Climate disasters test State finances; inadequate central support increases:

- Borrowing pressure
- Reconstruction burden
- Slow recovery

#### b) Centralisation of disaster governance

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Top-down control weakens the constitutional idea of **shared**

**responsibility.**

**c) Erosion of trust**

When relief becomes a negotiation, not solidarity, federal harmony deteriorates.

**5. Global Best Practices & Lessons for India**

Several countries use **objective, data-driven triggers**:

**United States (FEMA)**

- Uses **per capita damage thresholds** for automatic aid.

**Mexico (FONDEN)**

- Automatic fund release when rainfall/wind thresholds exceed limits.

**Philippines**

- Quick-response funds triggered via rainfall and fatality indices.

**African & Caribbean Risk Pools**

- Satellite data triggers rapid insurance payouts.

**Australia**

- Federal aid linked to how much a state has already spent on relief.

**Lesson:** Reduce discretion → increase predictability, speed, fairness.

**6. Way Forward – Reforms for the Sixteenth Finance Commission**

The article suggests the following reforms:

**1. Update relief norms**

Align compensation with current construction and livelihood costs.

**2. Create an objective disaster-risk index**

Allocate funds based on:

- Hazard exposure
- Climate vulnerability
- Environmental fragility

**3. Automatic, trigger-based fund release**

Using:

- Rainfall intensity
- Fatalities per million
- Loss-to-GSDP ratio

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**4. Preserve States' operational control**

Centre should perform **post-audits**, not prior approvals.

**5. Ensure assistance remains grant-based**

Avoid replacing grants with loans, which increase States' debt burden.

**Conclusion**

The Wayanad tragedy reveals that India's disaster-response framework is drifting from cooperative federalism toward conditional centralisation. As climate shocks increase, outdated norms, procedural delays, and discretionary fund allocation weaken States' capacity to respond effectively. A shift toward **rules-based, transparent, and vulnerability-linked** disaster financing is essential. Strengthening fiscal federalism is not merely administrative—it is crucial for saving lives, restoring livelihoods, and preserving the constitutional spirit of shared responsibility. If India fails to fix these institutional cracks now, the next disaster may turn into a test the federal system is unprepared to pass.