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THE HINDU
Daily News Analysis

The Hindu Important News Articles For UPSC CSE

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Edition : International Table of Contents

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Page06:GS II :Social Justice / Preliminary Examination

The recently released data from the All India Survey on Higher Education (AISHE 2023-24) presents a positive picture of women's empowerment in India. Over the last decade, there has been a massive 42% increase in women's enrollment in higher education, bringing the Gender Parity Index to 1.08. This means that the gap of gender inequality on college campuses has been largely bridged.

However, this success is only one side of the coin. The other side raises the concern that this victory achieved at the educational level is not translating into workplaces and formal jobs. Until educated women get secure and properly remunerated employment according to their degrees, this demographic dividend will not be fully realized.

Positive Aspect: Success of Women in Higher Education

- **Historic Growth in Enrollment:** In the last 10 years, the absolute enrollment of women in higher education has increased from 1.57 crore (2014-15) to 2.24 crore (2023-24). The growth rate of women (42%) has been almost double that of men (22.16%).
- **Steps Towards Equal Participation:** Currently, nearly half (49.7%) of the total students in Indian universities and colleges are women.
- **Leadership of Underprivileged Sections:** A big victory from the perspective of social justice is that the enrollment of Scheduled Caste (SC) and Scheduled Tribe (ST) women has registered a remarkable increase of 51.4% and 75.7% respectively.
- **Strong Presence in STEM:** Women constitute 44% of the total students in the fields of Science, Technology, Engineering, and Mathematics (STEM), which is an excellent figure even at the global level.

Key Challenges and Underlying Problems

Despite the excellent statistics of higher education, several structural and social barriers exist at the ground level:

- **Imbalance Within the STEM Sector:** Although the share of women in STEM is 44%, they are mainly concentrated in traditional sciences (such as Biology and Chemistry - 54.6%). In contrast, women's participation in future economic engines like engineering and technical courses (AI, Software Engineering, etc.) is only 31.1%.
- **Patriarchal Structure of Institutions:** Women's representation at the leadership level within academic institutions is extremely low. There are only 82 female teachers for every 100 male teachers on college campuses.

Over and above

Women must find support to stay in jobs that match their degrees

With more Indian women entering university campuses, the gender gap in college classrooms has narrowed. The latest All India Survey on Higher Education (AISHE) data for 2023-24 reveal that absolute female enrolment rose by 42% over the past decade, climbing from 1.57 crore in 2014-15 to 2.24 crore. In comparison, male enrolment grew from 1.85 crore to 2.26 crore during the same period. Women have comfortably surpassed the male growth rate of 22.16%, pushing total higher education enrolment to a record 4.5 crore. They now account for nearly half (49.7%) of all students in Indian universities and colleges. With a Gender Parity Index of 1.08, 108 young women now enter higher education for every 100 men. This marks a hard-won victory, especially for marginalised communities, where female enrolment among Scheduled Castes and Scheduled Tribes rose by 51.4% and 75.7%, respectively. Yet, a deeper look at the data demands caution. High enrolment numbers are a superficial veneer if the pipeline of employment opportunities beyond the college gate remains broken. While women make up 44% of STEM students, this number is heavily skewed toward the "S" (general sciences such as biology and chemistry), where they hold a 54.6% majority. In contrast, engineering and technology remain male-dominated, with women making up just 31.1% of enrolment. By clustering in traditional sciences, women are isolated from the future-proof economic drivers of artificial intelligence and software engineering.

Educational institutions remain largely patriarchal. While the student body reflects a 50-50 split, there are only 82 female teachers for every 100 male teachers. Women remain absent from top-tier leadership roles. Further, the influx of students has coincided with an explosion of private and low-tier colleges, which face acute faculty shortages and poor infrastructure. India also faces a disconnect between higher education and the formal job market. The Female Labor Force Participation Rate remains low due to societal expectations, domestic responsibilities, and safety barriers. According to the 2025 PLFS report, men dominate the regular salaried workforce (26.5% versus 18.2%) and earn more. Average monthly earnings stand at ₹24,217 for men, compared with ₹18,353 for women. While 64.2% of women are classified as self-employed, this categorisation is vague and the statistic often includes unpaid household or farm labour, failing to show where women students go after they exit lecture halls. As 2.24 crore young women claim their place on campuses, the burden shifts to policymakers, institutional heads, and industry leaders to ensure that these women stay on in fruitful paid employment aligned with their degrees.

- **Decline in the Quality of Colleges:** There has been a flood of private and lower-tier colleges that are struggling with a lack of basic infrastructure and severe shortage of teachers, affecting the quality of education.

- **Isolation from the Job Market and Low Wages:** According to the Periodic Labour Force Survey (PLFS 2025), women constitute only 18.2% of the regular salaried workforce compared to men (26.5%). Furthermore, there is a large gap in wages for equal work—while the average monthly income for men is ₹24,217, it is only ₹18,353 for women.

- **Misleading Figure of 'Self-Employment':** According to data, 64.2% of women are self-employed, but most of them are actually unpaid household labor (working in family farms or homes without pay), which cannot be considered true economic empowerment.

- **Social and Safety-Related Barriers:** Domestic responsibilities, social expectations, marriage, and lack of safety at workplaces and in transport are the biggest reasons behind women not entering employment or leaving jobs after college.

Way Forward

- **Promoting Future Skills:** Instead of limiting women to traditional sciences, they should be encouraged to enter fields like AI, Data Science, and Coding through special scholarships and mentorship programs.

- **Career and Counseling Support:** Placement cells within colleges should be strengthened to specifically help female students choose careers aligned with market demands.

- **Safe Infrastructure and Transport:** To increase women's participation in workplaces, facilities such as safe and accessible public transport, Working Women Hostels, and crèches in offices must be made mandatory.

- **Equal Pay for Equal Work:** Strict policies should be implemented to eliminate the gender wage gap in industries, and Gender Audits should be promoted at the corporate level.

- **Family and Social Support:** Along with 'Paid Maternity Leave', Paternity Leave should also be promoted so that domestic and childcare responsibilities do not fall solely on women.

Conclusion

In conclusion, the success India has achieved in bringing women to the doorstep of college is commendable, but this is only halfway through the journey. Real women's empowerment and the country's economic growth are not possible until these 2.24 crore educated women get formal and fruitful employment according to their skills and degrees. The need of the hour is for policymakers, industry, and academic institutions to work together to create a safe and supportive ecosystem that can fix this Broken Pipeline from 'Campus to Corporate'.

UPSC Prelims Exam Study Questions

Question:Consider the following statements regarding the Gender Parity Index (GPI)—

1. A GPI of 1 indicates parity in male and female enrollment.

2. A GPI > 1 indicates relatively higher participation of women.

3. The GPI is used only for primary education.

Select the correct answer—

(a) 1 only

(b) 1 and 2 only

(c) 2 and 3 only

(d) 1, 2 and 3

Ans: b**)**

UPSC Mains Practice Questions

Question: The increasing participation of women in higher education is a significant achievement towards gender equality in India, yet it does not automatically guarantee economic empowerment. Explain.(**10Marks, 150Words)**

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Page 06:GS III :Indian Economy / Preliminary Examination

In June 2026, Queen Máxima visited India as the United Nations Secretary-General's Special Advocate for Financial Health (UNSGSA). The main objective of this visit was to explore possibilities towards ensuring the 'Financial Health' of citizens, moving beyond mere 'Financial Inclusion' (i.e., opening bank accounts) in India. This approach could prove to be a highly crucial pillar in achieving Prime Minister Narendra Modi's vision of 'Viksit Bharat 2047' (Welfare to Wealth Creation).

A future of financial health for every Indian

Nar has been working for 45 years and is one of the longest-serving caddies at his golf club. Although he had a bank account for years, like many informal workers, he was focused on earning a living and supporting his family, leaving little opportunity to plan for the future.

That changed three years ago when he learned about the National Pension System and began saving for retirement for the first time. Today, his fund is growing, giving him confidence that after a lifetime of hard work, he can retire with financial security and dignity.

The meaning of financial health

In June 2026, I visited India in my capacity as the United Nations Secretary-General's Special Advocate for Financial Health. I have been advocating for and learning about efforts to improve financial health, which means ensuring that people have the right financial policies, products, and services to manage day-to-day expenses, stay resilient when unexpected shocks occur, invest in and save for long- and short-term goals, and have confidence in the future.

In practice, this is like Nar's experience – going beyond having a bank account to having investments that will help him in the future. It could also mean a person having affordable home insurance to help if a flash flood causes damage to their house. Or, it could mean receiving responsible credit to help with bills during a tough month.

India has recently undergone a remarkable transformation. According to the World Bank's Global Findex, account ownership among adults has risen from around 56% to 89% in just 10 years. This progress in access is impressive, and it creates an opportunity to do more to support people's financial health.

A financial health approach will be beneficial not just for families but also for the country. Household and individual-level financial health are crucial for country-level resilient growth and prosperity.

The Viksit Bharat 2047 goal to move from "welfare to wealth creation" would also be well supported by efforts to improve financial health, under the vision of Prime Minister Narendra Modi.

Queen Máxima

of the Netherlands, is the United Nations Secretary-General's Special Advocate for Financial Health

India's next leap should be to ensure financial health for all

During my visit, I saw how so many in India – from the highest levels of government to pioneering fintech companies – are doing financial health work.

In New Delhi, I spoke with informal sector workers, who are now able to save, plan, and retire without relying on their children, thanks to opening retirement accounts with support from Universal Pensions. In Mumbai, I spoke with nurses at a hospital who have found more financial stability and decreased stress through workplace financial health products offered by SalarySe, such as responsible credit, individualised financial health scores, and insurance.

I met with regulators and bank leaders who are using innovation and Artificial Intelligence (AI) to help households make better financial decisions, grow their savings and investments, build resilience through access to insurance, and tackle challenges such as fraud and scams. Reserve Bank of India Governor Sanjay Malhotra and I discussed how India can expand on these opportunities to support financial health in the country.

Steps to take

In my conversations with Indian people from different walks of life, I heard directly how financial products and services could further build their trust in institutions and give them the support that they need to improve their financial lives. I want to thank the people in Mumbai and New Delhi who shared their stories with me.

Four actions will help move financial health forward:

First, further develop Jan Dhan 2.0 with financial health at the centre. As the Pradhan Mantri Jan-Dhan Yojana (PMJDY) enters its second decade, there is an opportunity to transform accounts from simple payment and cash-withdrawal channels into a household financial resilience platform. This means fully integrating the PMJDY with Direct Benefit Transfers (DBTs), PM-KISAN, MGNREGA wage payments (now VB-G RAM-G), e-Shram, the Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and other social protection schemes for informal and gig workers.

Linking these programmes through a single account could help households build their financial health. Women, who hold the majority of PMJDY accounts, could particularly benefit, as would informal workers, migrants, and gig economy workers.

Second, build on India's robust digital public infrastructure to support better financial health. Innovations such as MahaVISTAAR, account aggregators, the Unified Lending Interface (ULI), DigiLocker, and emerging AI applications create opportunities to strengthen household financial capability, choice and agency at scale.

Third, use India's rich ecosystem of household surveys, administrative datasets, and digital infrastructure to gather data on financial health. This data could be used to strengthen policymaking, protect consumers, and ensure that the financial sector is accountable.

Public-private collaboration

Finally, build on the momentum to further mobilise financial institutions, employers, and market players. Government and regulators play a critical role in advancing households' financial health. The impact is amplified when it is a joint effort with the private sector. Countries including the Netherlands and Indonesia are already pursuing such public-private collaboration.

The vision of financial health is giving every person a better today, tomorrow, and future. Just as Nar should have the opportunity to save for a well-deserved restful retirement, all Indian families should have the financial policies, tools, and services that they need to thrive throughout their lives. After my visit in June, I am looking forward to working with the Government of India to make this vision a reality.

Key Points & News Analysis

1. Financial Inclusion vs Financial Health

- **Financial Inclusion:** This means merely ensuring access to the formal financial system, such as opening a bank account. According to the World Bank's 'Global Findex', the number of adult bank account holders in India has increased from 56% to 89% in the last 10 years, which is an unprecedented achievement.

- **Financial Health:** This is the next and more practical stage after inclusion. It implies that citizens have such financial products and policies that enable them to manage daily expenses, recover from any unexpected financial shock (such as illness, floods, job loss), save for their long-term goals, and remain confident about the future.

2. Safety Net for Informal and Gig Workers

A very large part of the workforce in India is employed in the informal sector and the gig economy.

Example: Initiatives like the National Pension System (NPS) and Atal Pension Yojana have enabled daily wage workers (such as golf club caddies, domestic helps) to invest for their future and plan a respectable retirement.

3. Role of Digital Public Infrastructure (DPI) and Fintech

India's Digital Public Infrastructure (such as UPI, Account Aggregator, and DigiLocker) has become a global benchmark in enhancing the financial capability of citizens. Through Artificial Intelligence (AI) and Fintech platforms (such as SalarySe or Jupiter), workers and nurses are being provided with responsible credit, personalized financial scores, and insurance facilities, thereby reducing their mental and financial stress.

Four Actionable Steps to Promote Financial Health

Queen Máxima presented the following four key recommendations to strengthen financial health in India:

- **First: Development of Jan Dhan 2.0** Instead of limiting Pradhan Mantri Jan-Dhan Yojana (PMJDY) accounts to merely cash withdrawals or payments, they should be transformed into a 'Family Financial Resilience Platform'. For this, Jan-Dhan accounts should be fully integrated with Direct Benefit Transfer (DBT), PM-KISAN, MGNREGA (VB-G RAM-G), e-Shram, Atal Pension Yojana (APY), and both major social insurance schemes (PMJJBY and PMSBY). This will particularly benefit women and migrant workers.

- **Second: Expansion of Digital Public Infrastructure (DPI)** Systems like MahaVISTAAR, Unified Lending Interface (ULI), DigiLocker, and emerging AI applications should be effectively utilized to strengthen financial choices and transparency on a large scale.

- **Third: Data-driven Policymaking** Data on the actual financial health of citizens should be collected by utilizing India's rich household surveys, administrative datasets, and digital footprints. This data will strengthen consumer protection and make financial institutions accountable.

- **Fourth: Public-Private Collaboration** The efforts of the government and regulators (such as RBI) gain greater momentum when financial institutions and private market players also participate. Countries like the Netherlands and Indonesia are successfully adopting this type of hybrid model.

Conclusion

The true measure of economic prosperity is not merely macroeconomic data or GDP growth rate, but the financial resilience and confidence of every household. India has laid down the strong tracks (Rails) of digital banking through 'Financial Inclusion', but now, the trains of 'Financial Health' must be run on them. Only by empowering the person at the last mile through Jan Dhan 2.0 and advanced Digital Public Infrastructure (DPI) can India realize its vision of becoming an inclusive, self-reliant, and prosperous nation by the year 2047.

UPSC Prelims Practice Questions

Question: What is the primary objective of the Account Aggregator Framework?

(a) Closing bank accounts.

(b) Secure exchange of financial data between various financial institutions based on customer consent.

(c) Making only digital payments.

(d) Attracting only foreign investment.

Ans: b)

UPSC Mains Practice Questions

Question: Why is the concept of 'Financial Health'—going beyond 'Financial Inclusion'—essential for India's inclusive growth? Explain.**(10 Marks, 150 Words)**

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According to recent data released by the Association of Mutual Funds in India (AMFI), the net inflow into India's equity mutual funds (Equity MFs) has increased by 26.5% to reach ₹28,973 crore in June 2026. This surge comes after a 40.4% decline in the previous month (May), reflecting a reduction in global geopolitical tensions, strong domestic macroeconomic indicators, and the growing participation of common retail investors in the market. Furthermore, for the first time in India, the total number of active SIP accounts has crossed the 10.5 crore mark.

Equity MF inflows see 26.5% surge in June

Net inflows of ₹28,973 crore in June come after easing geopolitical tensions, expectations of supportive domestic macroeconomic conditions, strong retail participation; outstanding SIP accounts increase to 10.5 crore for the first time after four months of staying around the territory of 10.4 crore

Ashokamithran T.
MUMBAI

Equity-oriented mutual fund schemes attracted ₹28,973 crore in June, a sharp surge of 26.5% from the previous month, driven by easing geopolitical tensions, expectations of supportive domestic macroeconomic conditions, and strong retail participation, data from the Association of Mutual Funds of India (AMFI) showed.

The net inflows in June came after a 40.4% decline in the previous month. Investors had contributed more than the median investment of ₹27,476 crore in 2026 so far.

The number of outstanding systematic investment plan (SIP) accounts increased to 10.5 crore for the first time after four months of staying around the territory of 10.4 crore accounts. The increase came in a fall in discontinued accounts to 50.6 lakh, from over 51 lakh accounts in May 2026.

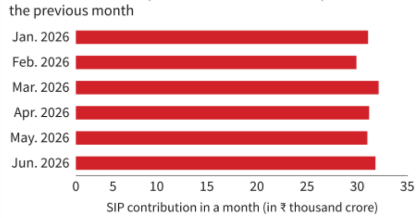
The contributing SIPs increased to 9.7 crore, constituting 93% of the outstanding SIP accounts in June. In May 2026, just about 9.6 crore accounts contributed for their SIPs, making them a slightly lower share of 92% of all outstanding accounts. Investors contributed ₹31,781 crore into SIPs in June 2026, up from ₹30,954 crore in the month earlier. Within the equity category, mid-cap funds attracted the highest inflows at ₹6,090 crore, followed by small-cap funds at ₹5,602 crore and flexi cap funds at ₹5,231 crore. Large cap funds received an inflow of ₹2,067 crore.

On the other hand, dividend yield funds and equity-linked savings schemes saw net outflows during the month. Also, gold ETFs recorded a net inflow of ₹3,443 crore in June against a net outflow of ₹725 crore in May. The renewed enthusiasm in mutual funds comes in the backdrop of increasing campaigns by fund managers and personal finance experts. "The rebound indicates that investor confidence remains resilient despite ongoing global uncertainties and periodic market volatility. Improved market sentiment, expectations of supportive domestic macroeconomic conditions, and continued strength in retail participation helped support flows during the month," said Nehal Meshram, senior analyst, Morningstar Investment Research India.

(With PTI inputs)

Slow and steady

Indians invested ₹28,973 crore into equity based mutual fund schemes in June 2026, a 26.5% increase from ₹22,907 crore in the previous month



Source: Association of Mutual Funds of India (AMFI)

Key Facts & Data

- **Recovery in Equity Inflow:** Following a sharp decline in May 2026, an investment of ₹28,973 crore was witnessed in June, which is higher than the average monthly investment of the year 2026 (₹27,476 crore).
- **Historic Growth in SIP:** The total number of Systematic Investment Plan (SIP) accounts has broken a four-month stagnation of 10.4 crore to reach 10.5 crore.
- **Active Participation:** Out of the total SIP accounts, 93% (approximately 9.7 crore accounts) are actively investing, which is an improvement compared to May (92%).
- **Total Investment via SIP:** In June 2026, a record investment of ₹31,781 crore came solely through SIPs (it was ₹30,954 crore in May).
- **Category-wise Investment (Equity Categories):**
  - **Mid-cap Funds:** Attracted the most interest, with a net inflow of ₹6,090 crore.
  - **Small-cap Funds:** ₹5,602 crore.
  - **Flexi-cap Funds:** ₹5,231 crore.

- **Large-cap Funds:** ₹2,067 crore (investors showed a higher inclination towards medium and small companies).

- **Other Asset Classes:** Gold ETFs also witnessed a massive turnaround; compared to an outflow (withdrawal) of ₹725 crore in May, June saw a heavy inflow (investment) of ₹3,443 crore. On the other hand, money was withdrawn from Dividend Yield Funds and ELSS (Tax Saving Funds).

Driving Factors for the Surge

- **Geopolitical Stability:** Partial improvement in ongoing global tensions (Easing Geopolitical Tensions) reduced investors' fear and created a positive atmosphere in the market.
- **Strong Domestic Macroeconomic Conditions:** Expectations of robust fundamentals in the Indian economy (such as stable GDP growth, controlled inflation, and strong corporate earnings) attracted both institutional and retail investors.
- **Maturity of Retail Investors:** Understanding has grown among Indian retail investors that instead of stopping investments during times of market volatility, staying invested is more beneficial. This is the reason why the number of discontinued (stopped) SIP accounts decreased from 51 lakh to 50.6 lakh.
- **Financial Literacy and Campaigns:** Awareness campaigns run by personal finance experts and fund managers (such as "Mutual Fund Sahi Hai") also played a major role in maintaining investor confidence.

Economic Significance for UPSC

- **Financialization of Savings:** This data shows that Indian households are now moving away from their traditional savings (like physical gold or bank FDs) and rapidly shifting towards financial assets like mutual funds and shares. This is positive for capital formation in the economy.
- **Strengthening of Domestic Capital:** The monthly investment of ₹31,000+ crore coming through SIPs provides a safety buffer to the Indian stock market. Due to this, the impact of sudden selling by Foreign Portfolio Investors (FPIs) on the Indian market remains very low.
- **Economic Inclusion and Digital Penetration:** 10.5 crore SIP accounts prove that due to fintech platforms and digital banking, common people from Tier-2 and Tier-3 cities (semi-urban and rural areas) are also now connecting with mainstream financial markets.
- **Long-term Capital for the Corporate Sector:** The money coming into mutual funds ultimately goes into the shares of Indian companies, providing companies with long-term equity capital for expansion, innovation, and employment generation.

Potential Challenges and Risks

- **High Concentration in Mid and Small-caps:** The highest investment in June occurred in mid-cap and small-cap funds. It is essential to note for UPSC Mains answers that these categories carry high volatility along with high returns. If a major correction occurs in the market, retail investors could face a big blow.
- **Global Uncertainties:** Although tensions eased in June, sudden changes in global supply chains and crude oil prices can still affect domestic sentiment.

Conclusion

The mutual fund data for June 2026 is a testament to the growing resilience and financial maturity of Indian retail investors. The historical milestone of SIP accounts reaching 10.5 crore indicates that the process of "financialization of savings" has now deepened significantly in the Indian economy. This trend not only protects the domestic capital market from foreign shocks but also builds a sustainable domestic capital base to drive India's economic growth cycle. However, regulatory bodies (such as SEBI) will need to ensure that investors remain aware of the high risks in small and mid-caps so that stability and investor trust in the financial market are maintained over the long term.

UPSC Prelims Exam Study Questions

Question: In India, the "financialization of savings" refers to—

(a) the nationalization of all savings schemes by the government.

(b) the shift of household savings from physical assets to investment in financial assets.

(c) investment in the Indian stock market by foreign investors.

(d) an increase only in bank deposits (Fixed Deposits).

Ans: b)

UPSC Mains Exam Study Questions

Question: How does the steadily increasing investment in equity mutual funds in India strengthen the domestic capital market? Also, discuss the potential risks associated with this.**(10 Marks, 150 Words)**

Page 11 :GS III :Internal security

According to a recent global report released by the US digital infrastructure provider 'TRG Datacenters', India ranks 9th among the world's top 10 safest countries in terms of its ability to deal with internet blackouts or digital disruptions. India's Vulnerability Score is 23.4, which indicates that a robust digital ecosystem is being built in India. However, compared to the US (score: 0) and Indonesia (score: 10.3), there are still some significant shortcomings in India's global connectivity infrastructure, which need to be addressed.

India's Strength: Supporting Factors in Dealing with Blackouts

In light of the report and the current scenario, the following are the main points of India's digital resilience:

- **Better Position in Global Rankings:** India is among the top 10 countries in the world that will be least affected by internet blackouts. India is even ahead of a technologically advanced country like Sweden (10th position).
- **Domestic Data Exchange Capacity (IXPs):** India currently has 40 Internet Exchange Points (IXPs). IXPs allow domestic networks to share data directly without routing data internationally. Due to this, the resilience of the domestic network is maintained even in the event of a blackout.
- **Vast yet Balanced User Base:** About 70% of India's population uses the internet. Since this ratio is slightly lower compared to Australia (96.1%) or the US (94.7%), the immediate shock to citizen services and the economy in the event of a total blackout might be slightly less severe than in those countries that are 100% digitally dependent.

Is India prepared to handle an Internet blackout?

Mini Tejaswi
BENGALURU

India stands at the ninth position globally with a vulnerability score of 23.4, reported U.S.-based TRG Datacenters. GETTYIMAGES

What is India's preparedness to handle a Internet blackout? Well, in a list of top 10 countries least likely to be badly hit by a digital breakdown, India stands at the ninth position globally with a vulnerability score of 23.4 just ahead of Sweden at 10th place with a vulnerability score of 24.3, reported TRG Datacenters, a U.S.-based colocation and digital infrastructure provider backed by venture firm Tallvine Partners.

United States tops the list with 0 (zero) vulnerability, followed by Indonesia at 10.3 and United Kingdom in the third position with a vulnerability score of 16.2. The study also noted that India had the lowest number of submarine cables at 22, while the U.S. has the highest at 115.

The number of submarine cables indicates the strength of a nation's digital infrastructure and connections it has across the globe via Internet. On the population front, 70% of India's population use Internet, standing slightly behind Indonesia at 72.8%, while Australia has the highest at 96.1%, pushing U.K. and U.S. slightly behind at 95.5% and 94.7%, respectively.

India has 40 Internet exchange points, while the U.S. has the highest at 209, Indonesia has 70 and the U.K. has 30.

A country with the largest number of Internet Exchange Points (IXPs) possesses a highly developed, decentralised, and efficient digital infrastructure and that means domestic networks can exchange data directly rather than routing traffic internationally, resulting in lower costs, much faster internet speeds, and resilient network ecosystems. So, if the Internet ever goes down, the U.S. would bounce back fastest, thanks to 115 undersea cables and 209 hubs (Internet exchange points) linking it to the world.

With 30 Internet exchange points and 65 cables, the United Kingdom is the best-prepared country for any Europe-wide network breakdown, while Indonesia relies on 72 submarine Internet cables and 77 exchange points, as per information released by TRG Datacenters.

The research examined nearly 100 countries to find which ones could handle the Internet blackout the best.

India's Weaknesses and Challenges

Despite being in the top 10, India faces some serious infrastructural challenges:

- **Fewer Submarine Cables:** India has only 22 submarine internet cables, which are the backbone of global connectivity. In contrast, the US has 115 and Indonesia has 72 cables. Having fewer cables means that if some major marine cables are damaged (such as due to geopolitical tensions or natural disasters), India faces a higher risk of losing contact with the rest of the world.

- **Lower Number of Internet Exchange Points (IXPs):** Although India has 40 IXPs, considering India's vast population and geographical expansion, this number is significantly lower compared to the US (209) and Indonesia (70). This leads to a lack of network decentralization at the regional level.

- **Economic Dependence:** India's 'Digital India' initiative, UPI banking system, and IT service sector are completely dependent on the internet. A blackout of even a few hours can cause losses worth billions of dollars.

Way Forward

- **Expansion of Submarine Cable Network:** India needs to increase the number of its marine cable landing sites. Currently, there is heavy reliance on Mumbai and Chennai; this needs to be diversified by connecting other coastal cities as well.

- **Decentralization of IXPs:** The number of Internet Exchange Points should be increased in Tier-2 and Tier-3 cities so that in any emergency situation, local internet traffic continues to run smoothly at the local level itself.

- **Development of Alternative Systems:** A backup network should be prepared through satellite-based internet (such as Low-Earth Orbit Satellite - LEO) and National Optical Fiber Network (BharatNet), which can function even in the event of marine cable cuts.

Conclusion

The report by TRG Datacenters makes it clear that India has made remarkable progress in making its digital infrastructure secure and resilient, due to which it ranks among the leading countries in the world in dealing with the threats of blackouts. However, to become a global digital superpower and ensure complete security, India will have to rapidly upgrade its number of submarine cables and internet exchange infrastructure. Along with digital self-reliance, diversification of infrastructure is the only way to keep India safe from any future global digital crisis.

UPSC Prelims Exam Study Questions

Ques:What is the main objective of the BharatNet project?

(a) To develop a defence communication network.

(b) To provide broadband connectivity to all Gram Panchayats.

(c) To provide 5G networks only in metropolitan cities.
(d) To provide assistance only to private internet service providers.
Ans: b)

UPSC Mains Exam Study Questions

Ques: India is among the countries capable of withstanding a global internet blackout; yet, its digital infrastructure faces numerous challenges. Analyze.**(10 Marks, 150 Words)**

Page :06 : Editorial Analysis

Terrorism's data retreat hides emerging global threats

At first glance, the macroeconomic indicators of global security offer a rare moment of statistical comfort. Recent reports suggest that global terrorism experienced a noteworthy decline in 2025, with fatalities around the world falling to 5,582 across 2,944 recorded incidents – representing a 28% drop in deaths and a 22% reduction in overall attacks. With as many as 81 nations registering measurable improvements in their domestic security landscapes, a superficial reading of the data might suggest that the international community is finally turning the tide against terror, or as the strategists prefer to call it, asymmetric warfare.

Beyond statistical comfort

Yet, there lies a far more unsettling reality: the world is not necessarily becoming safer; it is becoming unevenly unsafe. The aggregate reduction in violence masks a profound structural mutation in how terror operates, where it thrives, and how we, as a global society, perceive it.

It raises a haunting philosophical and strategic question: have we begun to subconsciously accept terrorism not as a horrific aberration to be entirely eradicated, but as a "normal" tax on modern civilisation?

There is an insidious trap in treating aggregate declines as a triumph. When violence becomes highly concentrated, it risks becoming invisible to the global conscience. The data show that nearly 70% of all terrorism-related deaths are now compressed into five countries: Pakistan, Burkina Faso, Nigeria, Niger, and the Democratic Republic of the Congo. Sub-Saharan Africa, particularly the volatile Sahel region, alone accounts for over half of all global fatalities.

Because the vast majority of this devastation occurs within these specific, vulnerable geographies, the wealthier and more stable quarters of the world are prone to a dangerous complacency. When terrorism is confined to nations already beset by chronic systemic fragility, the international community tends to relegate it to background noise – a tragic feature of post-colonial states.

This regional containment fosters a false sense of security. Not every terror incident is a Pahalgam: organised, ruthlessly planned and flawlessly executed. The rise of decentralised, transnational, and rapid digital recruitment has facilitated lone-actor attacks in many countries. When the methodology of terror shifts from massive, complex operations to low-tech, high-impact individual strikes incited on online echo-chambers, the threat becomes an

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> While the world may be recording fewer terrorist attacks, it is simultaneously confronting a far more resilient and adaptive adversary

internalised, ambient hazard of modern pluralistic societies. By treating these as an unavoidable operational hazard of the 21st century, we risk normalising the unacceptable.

Reaction to prevention

To prevent terrorism from metastasising further, counter-terrorism strategy must move away from reactive responses and toward addressing the structural ecology of extremist violence. There are two critical arenas where this intervention must take place: the blurring line between state conflict and terrorism, and the specific vulnerability of international frontiers.

First, the data establishes an overwhelming correlation between political instability and violent extremism: an estimated 99% of all terrorism-related deaths occur in nations already entangled in armed conflict. Terrorism is rarely an isolated phenomenon generated in a vacuum; it is the ultimate by-product of institutional or diplomatic collapse. Where state capacity is hollowed out, extremist groups swiftly step into the vacuum, offering alternative forms of primitive security, or ideological certainty to disillusioned populations.

Second, the geography of modern terror has become distinctly granular. Over 60% of attacks now take place within 100 kilometres of international borders. These frontier zones, frequently neglected (or weaponised) by central governments, offer ideal operational sanctuaries. In these porous margins, terrorist syndicates manage cross-border movements, establish illicit supply lines, and conduct recruitment enabled or unhindered by state authority.

Curbing this threat requires an intentional re-investment in state capacity, development and border sovereignty. If central authorities continue to treat borderlands as secondary priorities, they leave the door open for non-state actors to entrench themselves. Furthermore, development assistance must be strategically aligned with security imperatives, treating the reinforcement of judicial systems, localised policing, and basic administrative services as the primary bulwarks against extremist encroachment.

Whether the statistical downward trend recorded in 2025 will endure remains an open and highly precarious question. The contemporary security landscape is caught in a tug-of-war between institutional stabilisation efforts and powerful destabilising catalysts.

The constriction of violent extremism to a smaller pool of actors – specifically the five dominant networks (Islamic State, Jama'at Nusrat Al-Islam wal Muslimeen (JNIM), Tehrik-e-Taliban Pakistan (TTP), Lashkar-e-Taiba and al-Shabaab) – means that counter-terrorism forces can achieve maximum impact through highly focused intelligence and interdiction efforts. As the threat becomes more localised and frontier-centric, multinational intelligence apparatuses must become equally agile, disrupting cross-border logistics before they can scale into wider insurgencies. Tech platforms and state regulatory bodies must continue to refine their capabilities to detect and dismantle decentralised digital radicalisation pipelines before they can catalyse lone-actor violence.

However, the headwinds militating against a sustained decline are formidable. The ongoing conflicts in West Asia threaten to completely reverse recent global gains. Prolonged warfare, mass displacement, and the systematic erosion of state institutions create a uniquely fertile breeding ground for extremist resurgence in 2026 and beyond. The persistence of major geopolitical conflicts, including India-Pakistan, lowers the barriers to entry for new, fragmented radical actors, further complicating the global threat matrix.

Furthermore, even within the current downward trend, the stark resilience and adaptability of organisations such as the TTP – which bucked the general decline by increasing its attacks – serve as a potent warning. Modern terrorist organisations are highly adaptive entities. When squeezed globally, they fragment, localise, and embed themselves within pre-existing domestic ethnic or political grievances, making them extraordinarily difficult to curb.

The complacency trap

The ultimate lesson of the contemporary security paradigm is that terrorism is not receding; it is simply reorganising. The international community cannot afford to be lulled into a state of complacency by declining aggregates; it is simultaneously confronting a far more complex, resilient, and adaptive adversary.

For nations such as India, navigating an immediate strategic environment surrounded by highly volatile neighbourhoods and cross-border security challenges, these transformations require a continuous, sophisticated recalibration of both domestic and regional counter-terrorism doctrines. We must not surrender the moral and strategic clarity required to defeat it. The numbers may be falling, but the structural risks are not. True security will not be achieved by celebrating statistical lulls, but by relentlessly dismantling the fault lines of conflict, governance failures, and digital radicalisation that allow the ideology of terror to survive.

GS Paper III: **Internal security**

UPSC Mains Exam Practice Questions: What impact is the changing nature of global terrorism having on India's internal security? Explain.(**10Marks, 150 Words)**

Context : Recently (according to data from 2025-2026), a sharp decline has been recorded in deaths and attacks related to global terrorism. Prima facie, this data appears to be a major relief on the global security front. However, author and MP Shashi Tharoor argues that this statistical decline is misleading. In reality, terrorism is not ending; instead, it is changing its form by becoming more concentrated, localized, and digitally sophisticated. This article warns us to avoid the illusion of statistics and understand the emerging new structural threats of terrorism.

Core Analysis: The Reality Behind the Data

- **Statistical Illusion:** According to the data for the year 2025, there has been a 28% decline in terrorist deaths and a 22% decline in total attacks globally. Around 81 countries have recorded an improvement in their security situation. But this data hides the changing nature of terrorism.
- **Geographical Concentration:** Almost 70% of global terrorism is now confined to just five countries: Pakistan, Burkina Faso, Nigeria, Niger, and the Democratic Republic of the Congo (DRC). Sub-Saharan Africa alone (especially the Sahel region) accounts for more than half of the world's terrorist deaths.
- **The Complacency Trap:** Since terrorism has now become concentrated in a few specific and already fragile regions, prosperous and developed nations are ignoring it by considering it 'background noise' (a normal occurrence). This is creating a dangerous complacency in the global community.
- **Normalisation of Terror:** A dangerous mindset is developing in society that terrorism cannot be completely eliminated; instead, it should be accepted as an "unavoidable tax" or a pragmatic threat imposed on modern civilization.
- **Low-Tech & Lone-Actor Strikes:** Instead of large and complex terrorist operations (like 26/11 or 9/11), youth are now being brainwashed through the internet and digital echo chambers. Because of this, 'lone-actors' (individuals attacking alone) are covertly launching lethal strikes at the local level, which are extremely difficult to track.

Structural Ecology of Terror

- **Link with Political Instability:** 99% of deaths caused by terrorism occur in countries that are already struggling with some form of armed conflict or civil war. Where the administrative capacity of the state/government is weak, extremist groups emerge as parallel security or ideological alternatives.
- **Porous Borders:** Currently, more than 60% of terrorist attacks take place within 100 kilometers of international borders. These frontier zones are neglected by central governments, taking advantage of which terrorist organizations establish safe havens, illegal supply lines, and human trafficking networks there.
- **Dominant Networks:** Primarily, five major networks are active globally:
  - Islamic State (IS)
  - Jama'at Nusrat al-Islam wal-Muslimin (JNIM)
  - Tehreek-e-Taliban Pakistan (TTP)
  - Lashkar-e-Taiba (LeT)
  - Al-Shabaab
- **Adaptability:** When global pressure builds on these organizations, instead of being completely destroyed, they break into smaller fragments and blend in with local ethnic or political discontent. For example, despite the global decline, 'TTP' has increased its attacks.
- **Geopolitical Headwinds:** The ongoing war in West Asia (Middle East), large-scale displacement, and traditional geopolitical tensions like India-Pakistan are providing opportunities for new and fragmented radical elements to thrive.

Implications for India

- **Cross-Border Threat:** India is located in a highly sensitive strategic environment, where the instability of neighboring countries (like Pakistan and the Afghanistan-Pakistan belt) directly impacts its internal security.
- **Frontier Zones as a Weapon:** Infiltration in India's border areas and the smuggling of weapons/narcotics through drones reflect the new hybrid model of terrorism.
- **Digital Radicalisation:** Attempts are being made to influence India's vast and young population through online mediums, due to which the threat of 'lone-wolf' attacks constantly persists on the internal security front.
- **Need for Shift in Doctrines:** India will have to constantly re-calibrate (refine) its old counter-terrorism doctrines according to the digital era and border-centric threats.

Way Forward

- **From Reactive to Preventive Strategy:** Instead of taking action after a terrorist attack occurs, the entire ecosystem where terrorism breeds must be destroyed.
- **Strengthening of State Capacity and Development:** Instead of treating border areas as a secondary priority, basic administrative services, local policing, the justice system, and economic development must be strengthened there, so that terrorist groups cannot exploit the vacuum.
- **Agile Intelligence:** Multinational and regional intelligence agencies must be more agile and interconnected to stop cross-border logistics and terrorist coordination before they alter things on a large scale.
- **Cracking Down on Digital Pipelines:** Technological platforms and government regulatory bodies must enhance their capabilities so that radicalization networks running on social media and the internet can be neutralized at an early stage.

Conclusion

Statistically declining numbers can give any country a false sense of victory, but sitting back in this illusion would be suicidal. Terrorism is not retreating; it is reorganizing itself. It is essential for countries like India not to lose moral and strategic clarity. Real security will not come from celebrating statistical peace, but from completely eliminating the root causes of conflict, governance failures, and those loopholes of digital radicalization that keep the ideology of terror alive.