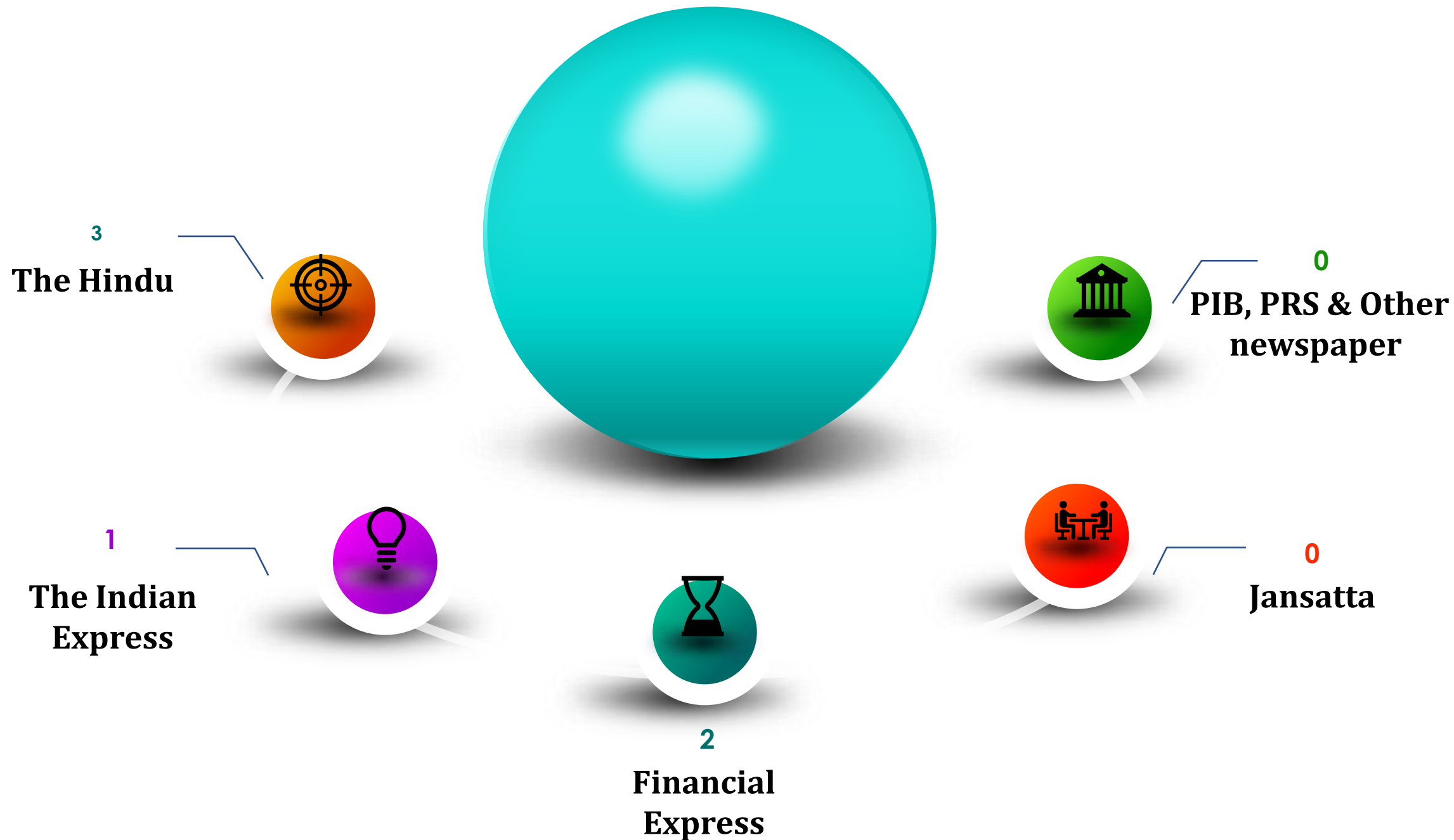


Daily Current Affairs





“How can I blame the
wind for the mess it
made, if it was me
who opened the
window?”

— Mahmoud Darwish

code to submit one of the documents online, but the voter alone must appear

Smart glasses highlight gaps in privacy laws

In June, reality star Rylie Hunter posted her latest collaboration on social media — a new design for Meta's line of AI-powered "smart glasses." Images of her wearing the glasses filled social media, as did videos of her teenage son lamenting the lack of privacy she was afforded because of her fame. The irony was unmistakable: how is Ms. Hunter, who was once so worried about privacy, now promoting a device that enables surveillance?

Smart glasses are the latest addition to the wearable technology space. It is also a dangerous example of how current laws are unable to keep up with today's tech innovation. According to Meta, these glasses allow you to see and answer calls, messages, and notifications via voice command. Built-in speakers help you listen to music and an integrated camera enables you to capture still photos of videos through the lenses. Meta describes these glasses as "normal-looking, sleeker with discreetly integrated glasses technology." Unlike other smart glasses, these glasses contain no speakers, microphones, or a lightweight camera. The tech giant isn't shy about how from incomprehension these features are, rather, it is flaunting it.

Privacy and data concerns In India, the glasses, which have been advertised everywhere, retail at around ₹25,000. Some claim to completely cover the LED recording indicators, which are widely available. Meta says that if the LED is covered, the glasses will block the recording until the indicator is removed. Yet, workarounds are just a Google search away. The glasses also make a distinct sound when they start and stop recording, but this can be a strong indicator that you are being recorded. Further, Meta argues that the glasses are "designed for privacy, controlled by you." But this "control" is limited to the wearer, and not the recorded



Sushika Lakshminarayana

subject, such as requiring additional verification before use. The website adds, "Meta collects data needed to help ensure that your glasses and app are reliable, secure and operating normally." An investigation by Swedish newspaper Svenska Dagbladet and Göteborgs Posten found that Meta's contracted workers, who sometimes review the data to track user experience, were able to view sensitive content filmed on the smart glasses, including videos using the toilet. In a comment to BBC News, Meta said its privacy policy states that it sometimes uses contractors to review data shared with them. In this context, concerns about women's privacy have grown. Data from the National Crime Records Bureau (NCRB) show that in 2023, before the glasses entered the market, there were 3,078 cases of women-centred cybercrimes. Of these, 2,767 cases involved the transmission or publication of sexually explicit material. Consider how much easier these glasses would make it to record people without their knowledge, including in private spaces. The potential risks to children are equally concerning. In 2023, the NCRB recorded over 600 cases related to the use or storage of child sexual abuse material. If adults cannot often recognise when the glasses are recording, a child certainly cannot.

These risks are compounded by the glasses' battery life, offering a 4-hour battery life. This means entire movies can be recorded, and the glasses can be taped, confidential documents scanned, and patient information recorded. It also means that even those who are not intentionally engaging in malpractice could inadvertently do so — by capturing something private in the frame's periphery, for example. Ultimately, these glasses allow for the extensive, non-consensual collection of data.

Lacunae in the law India's laws today do little to

protect people from this surveillance. The Digital Personal Data Protection Act, 2023 (DPDPA) is technologically agnostic, making the purpose of data collection a key consideration. In a public space, people can neither grant consent nor monitor how their information is used.

Following the landmark *K.S. Puttaswamy vs. Union of India* 2017 judgment, reasonable expectation of privacy was recognised as a fundamental right under Article 17. This means that people, even in public spaces, don't generally expect to be captured in detail. But the DPDPA excludes information that is made publicly available. Hence, the reasonable expectation of privacy granted by *Puttaswamy* is not met because the Act does not regulate how the data does not regulate how the

information is being recorded in public. The Act's scope is diluted further since there are minimal indicators that you could be in someone's frame, unlike voice recording on their phone.

This combination of rapid tech innovation and a lack of legal regulation and public awareness creates the perfect storm. With devices such as these glasses becoming common, people may be collecting information with little knowledge of where the data is being used. Without legal safeguards, digital accountability risk becoming an afterthought.

Banning such devices isn't practical from a business or tech standpoint. Meta might be the

People's Plan 2.0: an ambitious dream

A campaign which decentralised governance in Kerala is planning a comeback

STATE OF PLAY

Tiki Babel

In August 16, many of the best-known names linked to an 'experiment' that changed the way Kerala thought about democratic decentralisation came together in Thiruvananthapuram to celebrate a birthday. The People's Plan Campaign (PPC) was turning 30 years old the next day. But the DPDPA excludes information that is made publicly available. Hence, the reasonable expectation of privacy granted by *Puttaswamy* is not met because the Act does not regulate how the data does not regulate how the

information is being recorded in public. The Act's scope is diluted further since there are minimal indicators that you could be in someone's frame, unlike voice recording on their phone.

KERALA

At the time, it was run on campaign mode as the concept of participatory planning was new to the people. Grama sabhas and urban ward assemblies were organised across the state in the months that followed. The Left Front government elected representatives, former Ministers and bureaucrats and hundreds of activists who had long nurtured the PPC and gave it direction through the intervening years. But more than a nostalgia act, the state's political leadership meant to discuss and plan the 'People's Plan Campaign 2.0'.

The plan, as explained by the Communist Party of India (Marxist) veteran and former Finance Minister T.M. Thomas Isaac, who had been in charge of the PPC, which he was a member of the Kerala State Planning Board, included several interventions with local bodies and a tech-driven campaign conducted through an online portal. Opening the August 16 event, K.M. Shah, Minister for local self-government in the ruling Congress-led United Progressive Front (UPF) government, recalled how successive governments in Kerala had supported the PPC as a process of deepening democracy.

A rich history The scheme, as an idea traces its roots to the "Gram-Rural" concept of Mahatma Gandhi. It also strongly resonated with the 73rd and 74th Constitutional Amendments, and the structure of the Kerala Panchayati

in their book *People's Planning - Kerala, Local Democracy and Development*. From more government-led administrative reforms, the PPC has made the process of decentralisation an object of mass action and a part of the popular politics.

Modern challenges Yet, as an updated 2.0 version of the scheme, it has been met with a mix of challenges. The challenges are many, such as wanting public participation and local participation in the grama sabhas, especially in the grama sabhas. When compared to the 1990s, attracting the younger generation to such an endeavour is a fast-paced, rapidly urbanising Kerala would prove a formidable task, but also the most vital one. Government estimates show that 60-65% of Kerala's population could be living in urban areas by 2036. The People's Planning 2.0 would then have to factor in many things: centralisation trends in the government, changing aspirations of the people, and the increasing fiscal stress faced by Kerala.

Yet, the spirit of co-operation has been there. Through, programmes such as the PPC, the state has been able to address some of the most relevant issues today. Many of the hurdles faced by local governments in the last 30 years — unemployment, waste disposal, gender justice and better facilities for marginalised sections — persist. Moreover, more demanding problems have emerged: limited income sources, climate change, and an ageing society. In these challenging times, local bodies would need to conduct a new political and fiscal culture with stronger public involvement, and elected members with credible credentials.

DR. RUPAKSHY K. S. is a senior research fellow at the Centre for Policy Studies, Kerala State Planning Board.

Hyderabad, adjoining ACs drive Telangana's record SIR deletions

Just 20 constituencies in and close to the capital city account for half of the State's deletions

DATA POINT
Pon Vasanth B.A.,
Srinivasan Ramani,
Aruna Arora.

A little over the inauguration period of the Special Interventive Revision (SIR) process in Telangana, the State registered a 27.7% deletion of seats from its pre-SIR electoral rolls, the highest in the country so far. Table 1 shows the percentage of deletions in the major States where the SIR has been implemented. The draft electoral roll in Telangana will see the addition and re-entry of electors following the correction period, but even taking that into account, the deletion rate is a rather large one. Only Uttar Pradesh had 18.7%, Tamil Nadu with 15.2%, and Gujarat with 14.3% come close to Telangana in the draft deletion rate.

Map 1 shows the deletion rate across Assembly Constituencies (ACs) in the State. In ACs, the deletion rate was a whopping 35% or more, and in 19 of these fell in the "Highly Urban" band. Most seats in and around the cities of Hyderabad and Secunderabad — Medchal registered the highest deletion rate in the State at 48.2%, followed by Narsimhapur (44.9%), Malakpet (44.8%), Lal Bahadur Nagar (44.4%), Jubilee Hills (44.1%), Vasundhara (43.9%), and Secunderabad Cantonment (42.7%). The smaller size average of the 15 constituencies of Hyderabad district. Across the 21 "Highly Urban" constituencies, nearly 70% of these deleted were taken off the rolls because they had "shifted".

mid Nadu saw a similar bump, from 1,034 in its 2024 Lok Sabha roll to 1,044 in its final SIR roll. Telangana's figure, however, is at the draft stage and could still change. The urban rural split in terms of deletions was sharp (Table 2). In "Highly Urban" constituencies, the deletion rate was 40.4%. In "Moderately Urban" constituencies it was 20.8%, but that figure is driven by the peri-urban belt adjoining Hyderabad rather than by the district towns. Maheshwaram (41%) and Kaleswaram (38.7%), both in Rangareddy district, Patancheru (31.5%) in Rangareddy district, and Medchal (31.5%) in Medchal Malkajgiri district all recorded rates at or above the "Highly Urban" range. The urban seats on the same band were higher, with a range from 28.9%, Khammam at 24.6%, and Warangal East at 19.8%.

In contrast, in the "Moderately Rural" and "Highly Rural" constituencies, the deletion rate was much lower — 12.37% and 10.92% respectively. In the former category, again, several of the highest deletion rates are in areas not far from Hyderabad. Among "Highly Rural" constituencies, Achampet (18.7%), Madhira (18.7%), and Yellandu (14.6%) registered the highest deletion rates. To illustrate, Telangana's 119 constituencies, night-time light intensity from SIRUG database maintained by Development Data Lab was used. And for each constituency, the average brightness across the area was calculated. Because a few city seats are far brighter than the rest, the values were first converted to a logarithmic scale, then grouped using Jenks' "Natural Breaks" — a standard mapping technique that finds the cut-off points between the data separate naturally — into "Highly Urban", "Moderately Urban", "Moderately Rural" and "Highly Rural".

More granular analyses will follow in subsequent articles (With inputs from Swathi Vaidya)

A great purge

Telangana is likely to achieve the biggest drop in its electoral rolls compared to other major States if the ongoing 'Scheme and Objective' phase of the Special Interventive Revision does not bring more entries back onto the rolls.



TABLE 1: Deletions were concentrated in urban areas, with 21 highly urban ACs losing roughly four out of every 10 voters.

Measure	Highly Urban	Moderately Urban	Moderately Rural	Highly Rural	All Telangana
Assembly constituencies (ACs)	25	65	82	22	174
Pre-SIR share in electorate (%)	14.69	47.24	15.84	22.25	-
Share in electorate, draft SIR (%)	12.42	42.42	12.42	22.42	12.42
Percent drop 1,000 seats, pre-SIR	1,000	1,000	1,000	1,000	1,000
Percent drop 1,000 seats, draft SIR	1,000	1,000	1,000	1,000	1,000
Deletions	6,65,314	18,71,351	1,46,889	24,10,208	13,73,562
Deletion rate	48.2%	20.8%	12.37%	10.92%	27.7%
Deletion rate (%)	48.2	20.8	12.37	10.92	27.7
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Deletion rate (%)	48.2	20.8	12.37	10.92	27.7
Deletion rate (%)	48.2	20.8	12.37	10.92	27.7

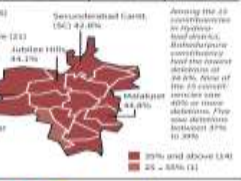


Deletions by constituency

State	Deletion rate (%)	Deletion rate (%)
Telangana	27.7	27.7
Uttar Pradesh	18.7	18.7
Tamil Nadu	15.2	15.2
Gujarat	14.3	14.3
Chhattisgarh	12.3	12.3
Madhya Pradesh	10.9	10.9
West Bengal	7.2	7.2
Odisha	7.2	7.2

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From the Archives

THE ARCHIVES
FIFTY YEARS AGO AUGUST 25, 1976

Drillon wants sustained road safety campaigns

New Delhi, August 24: Although the standard of public transport has considerably improved sustained campaigns to educate the public about road safety along with regular drives to check over speeding, violation of traffic regulations and driving under the influence of liquor would greatly help to minimise the rising incidence of road accidents in the country.

This was stated by Dr. G.S. Drillon, the Union Minister of Shipping and Transport, while inaugurating the 13th meeting of the Transport Development Council here this morning.

Dr. Drillon said the procedure regarding issue of driving licence and fitness certificate would also need to be tightened so that only competent and experienced persons secured the driving licences and fitness certificate issued to non-hazardous motor vehicles.

He said it would have a deterrent effect on road and negligent driving if persons responsible for accidents were to pay compensation to the victims of their families in all cases.

Referring to the national panel scheme for goods transport which aims at removal of hurdles in the free movement of vehicles, Dr. Drillon said that out of the total number of 5,300 permits allotted in various States, nearly 3,000 permits had been issued in pursuance of this scheme which formed part of the 20-point economic programme of the country.

The Minister also drew the attention of the members to the scheme regarding mobilisation of cycle rickshaws and requested them to strive for its early implementation in order to improve the economic conditions of the rickshaw pullers.

Imperial Bank of India

Cable, August 25: The Imperial Bank of India has fulfilled its undertaking to open hundred new branches within five years. The 100th branch was inaugurated yesterday by Mr. H.C. Edmondson, while presiding at the annual general meeting of shareholders on the Calcutta register of the bank. The burden of opening majority of the new branches, he said, fell on Bengal Circle which opened 66, while seven new sub-agencies and new offices were also established.

Smart glasses highlight gaps in privacy laws

In June, reality star Kylie Jenner posted her latest collaboration on social media – a new design for Meta's line of AI-powered "smart glasses". Images of her wearing the glasses filled social media, as did videos of her teenage self lamenting the lack of privacy she was afforded because of her fame. The irony was unmissable: how is Ms. Jenner, who was once so worried about privacy, now promoting a device that enables surveillance?

Smart glasses are the latest addition to the wearable technology space. It is also a dangerous example of how current laws are unable to keep up with today's tech innovation.

According to Meta, these glasses allow you to see and answer calls, messages, and notifications via voice command. Built-in speakers help you listen to music and an integrated camera enables you to capture photos or videos through the lenses. Meta describes these glasses as "normal-looking eyewear with discreetly integrated glasses technology." Hidden from the naked eye, these glasses contain "tiny speakers, microphones, [and] a lightweight camera." The tech giant isn't shying away from how inconspicuous these features are; rather, it is flaunting it.

Privacy and data concerns

In India, the glasses, which have been advertised everywhere, retail at around ₹25,000. Stickers that claim to completely cover the LED recording indicator are also widely available. Meta says that if the LED is covered, the glasses will block the recording until the sticker is removed. Yet, workarounds are just a Google search away. The glasses also make a shutter sound when they start and stop recording, but this is not a strong indicator that you are being recorded. Further, Meta argues that the glasses are "designed for privacy, controlled by you." But this "control" is limited to the wearer, and not the recorded



Sonikka Loganathan

As wearable tech becomes more advanced, banning it will become increasingly difficult. Instead, laws should be framed with an understanding of how AI is changing the landscape

subject, such as requiring additional verification before use.

The website adds, "Meta collects data needed to help ensure that your glasses and app are reliable, secure and operating normally." An investigation by Swedish newspapers *Svenska Dagbladet* and *Goteborgs-Posten* found that Meta's contracted workers, who sometimes review the data to track user experience, were able to view sensitive content filmed on the smart glasses, including wearers using the toilet. In a comment to *BBC News*, Meta said its privacy policy states that it sometimes uses contractors to review data shared with them.

In this context, concerns about women's privacy have grown. Data from the National Crime Records Bureau (NCRB) show that in 2023, before the glasses entered the market, there were 3,678 cases of women-centred cybercrimes. Of these, 2,767 cases involved the transmission or publication of sexually explicit material. Consider how much easier these glasses would make it to record people without their knowledge, including in private spaces. The potential risks to children are equally concerning. In 2023, the NCRB recorded over 698 cases related to the use or storage of child sexual abuse material. If adults cannot often recognise when the glasses are recording, a child certainly cannot.

These risks are compounded by the glasses' battery life, offering 4-9 hours of active use. This means entire movies can be recorded, university lectures can be taped, confidential documents scanned, and patient information collected. It also means that even those who are not intentionally engaging in malpractice could invariably do so – by capturing something private in the frame's periphery, for example. Ultimately, these glasses allow for the extensive, non-consensual collection of data.

Lacuna in the law

India's laws today do little to

protect people from this surveillance. The Digital Personal Data Protection Act, 2023 (DPDPA) is technologically agnostic, making the purpose of data collection the key consideration. In a public space, people can neither grant consent nor monitor how their information is used.

Following the landmark *K.S. Puttaswamy vs. Union of India* 2017 judgment, reasonable expectation of privacy was recognised as a fundamental right under Article 21. This means that people, even in public spaces, don't generally expect to be captured in detail. But the DPDPA excludes information that is made publicly available. Hence, the reasonable expectation of privacy granted by *Puttaswamy* is not met because the Act does not regulate how someone is being recorded in public. The Act's scope is diluted further since there are minimal indicators that you could be in someone's frame, unlike someone recording on their phone.

This combination of rapid tech innovation and a lack of legal regulation and public awareness creates the perfect storm. With devices such as these glasses becoming common, people may be collecting information with little knowledge of where the data are being used. Without legal safeguards, digital accountability risks becoming an afterthought.

Banning such devices isn't practical from a business or tech standpoint. Meta might be the biggest player in this space today, but Google and Reliance are also entering the smart glasses market. As wearable tech becomes more advanced, banning it will become increasingly difficult. Instead, laws should be framed with an understanding of how AI is changing the landscape. There is a need for assessments on how technology will evolve, the risks that may accompany it, and the government's responsibility in ensuring that citizens are adequately protected.

Introducing the first AI glasses with a private
in-lens display and on-wrist control









Smart Glasses and Gaps in India's Privacy Laws

Meta's AI-powered smart glasses allow users to make calls, receive messages, listen to music, and capture photos or videos through an integrated camera. Although marketed as ordinary-looking eyewear, they contain speakers, microphones, a camera and AI-enabled features. The article argues that such inconspicuous wearable devices create serious privacy and surveillance risks.

Major privacy concerns

- People nearby may be recorded without their knowledge or consent, including in homes, classrooms, offices, hospitals and public spaces.
- The small LED recording indicator can reportedly be covered, after which recording is blocked only until the obstruction is removed. This protects the wearer's control more than the privacy of those being recorded.
- Smart glasses make covert recording easier because they do not look like conventional cameras or smartphones.
- Women and children face particular risks, including stalking, voyeurism, sexual exploitation and the creation or circulation of intimate material.
- With a battery life of around four to nine hours, the glasses could collect large volumes of audio, video and contextual information.
- Contractors or employees reviewing collected data for product improvement may also encounter sensitive footage.

Why existing Indian law may be inadequate

The **Digital Personal Data Protection Act, 2023** is technologically neutral, meaning it focuses on data processing rather than a particular device. However, the article identifies important limitations:

- In public places, individuals may neither know that recording is happening nor have a practical opportunity to grant or refuse consent.
- The Act excludes personal data made publicly available from some of its protections.
- Its framework may not adequately regulate the initial act of secretly recording another person in a public or semi-public setting.
- A small LED indicator may be insufficient to establish meaningful notice or informed consent.

Connection with the right to privacy

In **K.S. Puttaswamy v. Union of India (2017)**, the Supreme Court recognised privacy as a fundamental right under Article 21. The judgment also acknowledged a reasonable expectation of privacy.

Smart glasses complicate this principle. A person cannot ordinarily expect complete privacy in a public place, but that does not necessarily mean they consent to being continuously recorded in detail. Wearable cameras blur the distinction between merely being visible in public and becoming the subject of persistent digital surveillance.

NCRB data mentioned in the article

According to the article, NCRB data for 2023 recorded:

- **3,678 cases** of cybercrimes against women
- **2,767 cases** involving the transmission or publication of sexually explicit material
- **698 cases** concerning the use or storage of child sexual abuse material

The article uses these figures to show how discreet recording technology could intensify already-existing online abuse.

What needs to be done

A complete ban may be impractical because wearable technology is likely to become increasingly common. Instead, India needs:

- clear rules governing recording through wearable devices;
- prominent and tamper-resistant recording indicators;
- privacy-by-design standards and restrictions on continuous recording;
- special safeguards for schools, hospitals, changing rooms and other sensitive spaces;
- strict limits on data storage, sharing and human review;
- stronger remedies for non-consensual recording;
- public awareness about AI-enabled surveillance; and
- periodic legal reviews as wearable technology evolves.

Question: *"AI-enabled wearable devices have blurred the distinction between innovation and surveillance." Discuss with reference to India's privacy framework.*

Answer approach: Introduce smart glasses → explain benefits → identify consent, surveillance and data-processing risks → discuss Article 21, the Puttaswamy judgment and the DPDP Act → highlight protection gaps → recommend technology-neutral but context-sensitive regulation.

Statement-based MCQ

Consider the following statements:

1. The Supreme Court recognised privacy as a fundamental right in the Puttaswamy judgment.
2. The Digital Personal Data Protection Act, 2023 applies only to specific technologies mentioned in the Act.
3. A person appearing in public necessarily loses every form of privacy protection.

Which of the statements given above is/are correct?

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

IN BRIEF



SEBI unveils index for market infrastructure institutions

The Securities and Exchange Board of India (SEBI) has introduced an Information Technology Resilience Index (ITRI) for market infrastructure institutions (MIIs), including stock exchanges and depositories, as part of efforts to strengthen the resilience of their IT systems. In a circular, the markets regulator said the index would assess the MIIs across nine parameters, including availability, security, integrity, governance, reliability and monitoring, business continuity, modularity and flexibility, scalability, and other relevant factors. SEBI said that the MIIs would be required to develop an Early Warning System (EWS) to detect any deterioration in ITRI parameters that could potentially lead to performance issues, system downtime or other disruptions, and take remedial measures.

Third Wave Coffee raises ₹408 crore in funding

Third Wave Coffee, a Bengaluru-based coffee and food firm, has raised ₹408 crore in a funding round led by existing investor Westridge Capital while the round also witnessed participation from Croquis and other angel investors. The new funding is expected to fuel Third Wave Coffee's next phase of expansion, with capital directed towards geographic growth in existing markets, building greater density in high-potential cities and strengthening the brand's ability to serve a wider range of consumer occasions, according to the company. Third Wave Coffee has accelerated its national footprint by entering Ahmedabad, Mangalore and Agni last year while strengthening its presence across Delhi, NCR, Hyderabad, Chennai, Mumbai and Pune. In June 2023, it entered East India with three cafes in Kolkata. The firm is currently evaluating opportunities in other eastern markets, including Coimbatore, Ranchi, Patna and Bhubaneswar.

Haryana: Godrej to invest ₹20,000 crore

THE HINDU BUREAU, MUMBAI

Godrej Industries Group is eyeing up to ₹20,000 crore investment in the State of Haryana generating about 40,000 jobs.

It signed a memorandum of understanding with the State government under which the firm would build upon about ₹2,000 crore it had already invested till date.

Godrej Properties Ltd (GPL) is expected to be a key driver of the Group's expansion, with plans to invest ₹5,000 crore in Haryana by FY28.

GPL currently has 18 projects across Gurgaon, Sonapat, Faridabad, Panipat and Kurukshetra. Its future expansion plans are expected to extend beyond residential development.

ALLEN eyes ₹3,800-crore IPO to fund institute's expansion

Lalithendu Mishra, MUMBAI

ALLEN Career Institute, a 38-year-old test-preparation firm, is gearing up for major expansion across India, backed by technology investments, selective acquisitions and a proposed initial public offering valued at about ₹3,800 crore.

The Kota-based education firm, which has grown from a family-run coaching institute into a privately managed, technology-enabled education business, is looking to use the IPO proceeds to accelerate regional expansion and strengthen technology, artificial intelligence (AI) and



Allen opens Manipal Centre, automation capabilities.

Organic/inorganic route The firm is also evaluating expansion into additional markets through a combination of organic growth and selective acquisitions,

In-principle nod for airports' privatisation

Public Private Partnership Appraisal Committee approves proposal for third round of privatisation covering 11 airports in five bundles

THE HINDU BUREAU, NEW DELHI

The government's Public Private Partnership Appraisal Committee (PPPAC) has given in-principle approval to the Ministry of Civil Aviation's proposal for the third round of airport privatisation, covering 11 airports across five bundles, according to a government document.

The proposal will now move towards securing the PPPAC's final approval, following which it will be placed before the Cabinet Committee on Economic Affairs (CCEA).

The 11 airports being considered for privatisation in five bundles include Amritsar and Kangra, Varanasi, Gaya and Kishanganj, Bhubaneswar and Hubballi, Raipur and Aurangabad, and Tiruchirappalli and Tirupur.



The airports being considered for privatisation include Amritsar and Kangra, and Tiruchirappalli and Tirupur. (H. P. M. 2024)

Responding to the PPPAC Chair's concerns over the risks of oligopolistic concentration and over-leveraging in the airport sector, the Ministry of Civil Aviation has asked for the number of airport bundles that can be awarded to a single bidder.

The modalities for the proposed privatisation are being defined and will be submitted as part of the proposal to the PPPAC's final recommendation, according to the Record of Discussion dated August 20.

The issue of bidder concentration following the previous round of airport privatisation, in which the Asian group placed bids for all six airports on offer.

At the time, the PPPAC had rejected key recommendations from the Finance Ministry and NRI Aayog, including a limit of two airports per bidder and requiring the PPPAC's final recommendation, according to the Record of Discussion dated August 20.

The current marketing season that began on October 1 last year saw a substantial quantity of sugar sold at ₹38-39 a kg (ex-mill price).

Prices started going up in January, to ₹45 a kg, and then to ₹50 a kg on Monday (Maharashtra ex-mill price). The price was ₹58 a kg (Maharashtra ex-mill) on August 22 and ₹62 a kg on August 21.

An industry source said the ex-mill prices are likely to further between ₹60 and ₹65 till Nov. 1, December 1 and January 1, 2025 (sugar season) estimated at around 275 lakh tonnes.

Domestic sugar production is estimated at around 285-290 lakh tonnes, with a stock of about 35 lakh tonnes.

Adequate stocks are available to ensure uninterrupted domestic supplies through the transition into the next sugar year.

The recent increase in sugar prices is the result of a convergence of temporary factors, including lower than initially expected production, heightened export demand, market sentiment, and firm international sugar prices, according to the ISMA.

Mr. Thwait urged manufacturers to view requirements such as zero liquid discharge, renewable energy adoption and carbon taxation as regulatory requirements that those benefits into monetary terms. Understanding the cost of resources such as compressed air can make it easier to demonstrate the potential return on investment in smart management.

Ravishankar Parashar, Chairman of CII Southern Region, cited the carbon footprint of smartphones as an example. A standard smartphone can carry a footprint of around 50-60 kg of CO₂ equivalent, while a larger iPhone model can reach 100-120 kg. With Chemical emerging as a major manufacturing hub for iPhones, the committee hopes to be "significant."

Babun Jagdish Sudhakar, IFS, CEO of the Tamil Nadu Green Climate Consortium, said the state has established a greenhouse-gas emissions baseline using 2019 as the reference year, in line with IPCC guidelines. He also expressed confidence that Tamil Nadu could achieve carbon neutrality ahead of India's national target of 2070.

When asked what single

UPI turns a decade-old, sees 13,000-fold surge in transaction volume

THE HINDU BUREAU, MUMBAI

The Unified Payments Interface (UPI), launched on August 25, 2016 by the National Payments Corporation of India (NPCI), has completed 10 years of transforming digital payments in India.

UPI has emerged as the backbone of India's digital payments ecosystem and a critical driver of financial inclusion, the Finance Ministry said in a release.

Over the decade, UPI's annual transaction volume expanded from 1.78 crore transactions in FY17 to over 24,162 crore transactions in FY26, representing a 13,000-fold surge in transaction volume.

Transaction value rose sharply from ₹0.07 lakh crore in FY17 to approximately ₹14.5 lakh crore in FY26, translating into a more than 4,000-fold increase in transaction value, the Ministry said.

UPI is currently opera-



Annual transaction volume expanded from 1.78 crore in FY17 to 24,162 crore in FY26.

tional in 11 countries and has emerged as one of the most successful pillars of digital public infrastructure, providing an interoperable, real-time payments platform that enables seamless peer-to-peer and peer-to-merchant transactions via a single application.

"By bridging the digital divide, advancing financial inclusion, and expanding access to digital financial services, UPI has empowered individuals and communities across the country while driving broad-based economic participation," it added.

Mr. Thwait urged manufacturers to view requirements such as zero liquid discharge, renewable energy adoption and carbon taxation as regulatory requirements that those benefits into monetary terms. Understanding the cost of resources such as compressed air can make it easier to demonstrate the potential return on investment in smart management.

Ravishankar Parashar, Chairman of CII Southern Region, cited the carbon footprint of smartphones as an example. A standard smartphone can carry a footprint of around 50-60 kg of CO₂ equivalent, while a larger iPhone model can reach 100-120 kg. With Chemical emerging as a major manufacturing hub for iPhones, the committee hopes to be "significant."

Babun Jagdish Sudhakar, IFS, CEO of the Tamil Nadu Green Climate Consortium, said the state has established a greenhouse-gas emissions baseline using 2019 as the reference year, in line with IPCC guidelines. He also expressed confidence that Tamil Nadu could achieve carbon neutrality ahead of India's national target of 2070.

When asked what single

Domestic sugar prices fall, volatility remains a concern

THE HINDU BUREAU, CHENNAI/NEW DELHI

With the Centre's announcement last week permitting import of 10 lakh tonnes of raw sugar, domestic prices are cooling down. However, the price volatility remains a matter of concern.

The current marketing season that began on October 1 last year saw a substantial quantity of sugar sold at ₹38-39 a kg (ex-mill price).

Prices started going up in January, to ₹45 a kg, and then to ₹50 a kg on Monday (Maharashtra ex-mill price). The price was ₹58 a kg (Maharashtra ex-mill) on August 22 and ₹62 a kg on August 21.

An industry source said the ex-mill prices are likely to further between ₹60 and ₹65 till Nov. 1, December 1 and January 1, 2025 (sugar season) estimated at around 275 lakh tonnes.

Domestic sugar production is estimated at around 285-290 lakh tonnes, with a stock of about 35 lakh tonnes.

Adequate stocks are available to ensure uninterrupted domestic supplies through the transition into the next sugar year.

The recent increase in sugar prices is the result of a convergence of temporary factors, including lower than initially expected production, heightened export demand, market sentiment, and firm international sugar prices, according to the ISMA.

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When asked what single

Sustainability should drive savings, not just compliance, say industry leaders

Rajashree Manjanna C.P., CHENNAI

Sustainability is being viewed as a direct lever for reducing costs, improving efficiency and strengthening competitive advantage, industry leaders said at the CII TN Sustainability Manufacturing Summit 2024.

During a panel discussion titled "Making Sustainability Profitable: Cutting Costs, Creating Value," executives from Pepsi, Amara Raja Group, TAFE and sustainability consultancy LGP Assurance highlighted how identifying waste, improving resource efficiency and embedding sustainability into product and manufacturing decisions can deliver measurable business value.

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Offering perspectives: Products of the CII TN Sustainability Manufacturing Summit 2024. SPECIAL ADVERTISEMENT

20% optimisation in payables and deliver an additional 15-20% saving. In the example he cited, combining such measures could reduce running costs by around 10-20%.

Highlighting that push towards circularity is having commercial benefits, Prasant Thwait, Chief Sustainability Officer, at Amara Raja Group, said around 80% of the lead used in the company's battery manufacturing comes from recycled sources.

The company has also established what he described as India's largest head recycling partner.

"My EBITDA (earnings before interest, taxes, depreciation and amortisation) margins are highly dependent on what is the cost of lead in energy. So this is also hedging to the business," he said.

He also highlighted the company's battery manufacturing comes from recycled sources.

The company is also seeking to optimise the use of treated water that was used for cleaning, including through drip irrigation.

When asked what single

In-principle nod for airports' privatisation

Public Private Partnership Appraisal Committee approves proposal for third round of privatisation covering 11 airports in five bundles

The Hindu Bureau

NEW DELHI

The government's Public Private Partnership Appraisal Committee (PPPAC) has given in-principle approval to the Ministry of Civil Aviation's proposal for the third round of airport privatisation, covering 11 airports across five bundles, according to a government document.

The proposal will now move towards securing the PPPAC's final approval, following which it will be placed before the Cabinet Committee on Economic Affairs (CCEA).

The 11 airports being considered for privatisation in five bundles include Amritsar and Kangra; Varanasi, Gaya and Kushinagar; Bhubaneswar and Hubballi; Raipur and Aurangabad; and Tiruchirappalli and Tirupati.



The airports being considered for privatisation include Amritsar and Kangra; and Tiruchirappalli and Tirupati. FILE PHOTO

Responding to the PPPAC Chair's concern over the risks of oligopolistic concentration and over-leveraging in the airport sector, the Ministry of Civil Aviation said it plans to cap the number of airport bundles that can be awarded to a single bidder.

The modalities for the proposed cap are being finalised and will be submitted as part of the proposal seeking the PPPAC's final recommendation, according to the Record of Discus-

sion dated August 20.

The issue of bidder concentration gained prominence following the previous round of airport privatisation, in which the Adani Group won bids for all six airports on offer.

At the time, the PPPAC had rejected key recommendations from the Finance Ministry and NITI Aayog, including a limit of two airports per bidder and requirement for prior airport operations and management experience.

Particular	Details
Number of airports	11
Number of bundles	5
Ownership at present	Airports Authority of India
Proposed operational model	Public-Private Partnership
Proposed concession period	50 years
Estimated private investment	Approximately ₹8,622 crore
Initial approval	PPPAC's in-principle approval
Administrative ministry	Ministry of Civil Aviation
Airport operator/asset owner	Airports Authority of India
Tariff regulator	Airports Economic Regulatory Authority of India
Selection criterion proposed	Per-passenger fee for domestic passengers
Employee transition	One-year joint management period proposed
Employee retention	Private concessionaire to retain 60% of AAI employees for up to three years
Competition safeguard	Cap proposed on bundles that one bidder can win

Bundle	Airports	States/UTs	Strategic logic	Estimated investment
Bundle I	Amritsar and Kangra-Gaggal	Punjab and Himachal Pradesh	International/religious-tourism airport paired with a smaller hill airport	₹523 crore
Bundle II	Raipur and Aurangabad/Chhatrapati Sambhajinagar	Chhattisgarh and Maharashtra	State-capital airport paired with a tourism and industrial centre	₹1,496 crore
Bundle III	Bhubaneswar and Hubballi	Odisha and Karnataka	Major eastern airport paired with an emerging regional hub	₹2,725 crore
Bundle IV	Tiruchirappalli and Tirupati	Tamil Nadu and Andhra Pradesh	International traffic combined with a major pilgrimage destination	₹1,411 crore
Bundle V	Varanasi, Gaya and Kushinagar	Uttar Pradesh and Bihar	Buddhist and religious tourism circuit	₹2,467 crore
Total	11 airports	—	Five larger airports bundled with six smaller airports	₹8,622 crore

Why has the government chosen bundling?

Cross-subsidisation

The stronger airport may generate sufficient commercial revenue to support the development of the weaker airport.

Financial viability

Private companies may be unwilling to bid for a small or loss-making airport individually. Bundling makes the entire project more commercially viable.

Balanced regional development

Smaller cities can obtain better terminals, passenger facilities, connectivity and management expertise.

Integrated tourism circuits

Some bundles connect complementary tourism destinations. For example:

- Varanasi–Gaya–Kushinagar can strengthen the Hindu and Buddhist tourism circuits.
- Amritsar–Kangra can promote religious, cultural and Himalayan tourism.
- Tiruchirappalli–Tirupati links two important religious and regional aviation markets.

Risk diversification

Traffic weakness at one airport may be compensated by stronger performance at another airport in the same bundle.

Dimension

Capital mobilisation

Infrastructure

Passenger experience

Efficiency

Non-aeronautical revenue

Regional connectivity

AAI resources

Tourism

Employment

Economic multiplier

Potential benefit

Private investment reduces immediate pressure on government finances

Faster terminal expansion and technological modernisation

Better sanitation, retail, parking, digital services and terminal management

Professional management may improve turnaround time and asset utilisation

Better use of retail, advertising, hospitality and city-side land

Bundling may make smaller airports financially sustainable

AAI can use concession receipts to develop airports in underserved regions

Better airports can strengthen pilgrimage, heritage and Buddhist circuits

Airport expansion may generate direct and indirect employment

Connectivity supports business, logistics, tourism and local investment



Major concerns and challenges

Creation of private monopolies

An airport is often a **natural monopoly** within its geographical area. Passengers and airlines may have few alternatives. Replacing a public monopoly with an inadequately regulated private monopoly may not necessarily improve public welfare.

Higher user charges

Private operators must recover investment and earn returns. This could increase:

- user development fees;
- airline charges;
- parking fees;
- retail rentals; and
- other service costs.

Higher airline costs may eventually be passed to passengers through airfares.

Commercial interest versus public service

A private operator may prioritise profitable routes, premium services and commercial development over regional-connectivity or social obligations.

Regulatory capacity

Successful privatisation requires a strong, independent regulator. Weak regulation can result in:

- excessive tariffs;
- poor service standards;
- related-party contracting;



- Consider the following statements regarding the Public Private Partnership Appraisal Committee:
 - It appraises PPP projects proposed by Central government ministries and departments.
 - It functions under the Department of Economic Affairs.
 - It is a constitutional body chaired by the Minister of Civil Aviation.
- Which of the statements given above are correct?
 - A. 1 and 2 only
 - B. 2 and 3 only
 - C. 1 and 3 only
 - D. 1, 2 and 3



The other 'NEET' that India needs to address



UDIT MISRA

YOUTH PROTESTS that forced the resignation of India's Union Education Minister almost exactly a month ago have not only brought the issue of education into sharp focus, but also highlighted concerns related to unemployment — especially among the youth.

Until now, the government has often cited data on the Unemployment Rate (UER) to suggest that Indians are doing well on the jobs front. The UER is calculated as the number of unemployed people within the total labour force (those currently working or looking for work). Official data from the Periodic Labour Force Surveys (PLFS) says that the UER has fallen steadily from 6.1% in 2017-18 — hitting a 45-year high — to just 3.1% in 2025.

This is the UER for those aged 15 years and above, suggesting that broadly, the Indian economy has been creating jobs. However, at least three immediate problems arise even if one looks only at the UER.

Youth unemployment: Growing worry

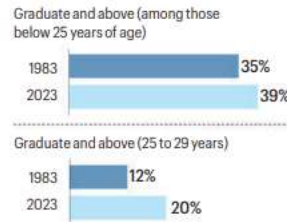
The first problem is that the UER for those between the ages of 15 and 29 years is still quite high, even though this number has also been falling. It has fallen from almost 18% in 2017-18 to around 10% in 2022-23 but has since stayed at this level.

In fact, not only is the unemployment rate highest among the youth as a cohort, it rises with educational attainment. As *Chart 1* shows, graduates aged 25 face the highest unemployment rate — as high as almost 40%. It means that on average, 4 out of 10 graduates aged 25 years looking for work fail to get it.

The data is from the State of Working India (SWI) 2026 report by researchers at the Azim Premji University. They also calculated that the UER among young Indians with education up to graduation or more was actually higher in 2023 than in 1983.

While graduates being unemployed is not a new phenomenon in India, so much so that even movies of yesteryears capture this routine but crushing reality, the situation

CHART 1
• Unemployment rises with educational attainment



seems to be worsening over time.

Quality of jobs, not just quantity

The second problem is that while more jobs have been created since 2017-18, there is a big question mark on their quality. *Table 1* shows the size of the Indian workforce — the total number of people with a job. It has risen from 43.3 crore (or 433 million) in 2017-18 to around 61 crore as of December 2025.

But a closer look shows that most new jobs are either in agriculture or in pursuits that pay little or see stagnant earnings. The SWI 2026 pointed out: "In the post-Covid period India's employed population has increased... with employment rates rising from 71 to 74 percent for men and from 26 to 34 percent for women, between 2021-22 and 2023-24. But the majority of employment creation has been in agriculture. Of the 83 million jobs added between 2021-22 and 2023-24, 40 million have been in agriculture, with women accounting for a large share (38 million)."

Similarly, while women have increasingly joined India's workforce — from 94 million in 2017-18 to 186 million in 2023-24 — as *Chart 2* shows, most earn very little. "The number of women in own-account self-employment has seen a nearly four-fold increase since 2017. Self-employment earnings among women and salaried earnings (for men and women) have largely stagnated," states the report.

Unemployment rate misleads

Lastly, in a developing economy such as India, using the UER to assess job market stress can be deeply misleading. That's be-

TABLE 1
• Size of workforce (in millions)

Year	Male	Female	Total
2017-18	338	94	433
2018-19	343	97	440
2019-20	357	122	480
2020-21	357	126	483
2021-22	363	126	490
2022-23	349	128	477
2023-24	387	186	573
2025 (Jan-Dec)	416	206	616

Capturing lack of jobs

In India, there is evidence to show that not everyone registers in official surveys as people looking for a job.

• NEET, an acronym for 'Not in Employment, Education, or Training', is a metric that can help measure unemployment in a more comprehensive manner.

cause the unemployment rate is measured as a percentage of the people demanding a job. While this is a reasonable approach generally, in India, evidence shows that not everyone registers in official surveys as people looking for a job. As such, the number of people unemployed is often far more than what is captured.

Rosa Abraham, an associate professor of economics who teaches at APU and is one of the authors of the SWI report, told *The Indian Express*, "Unemployment is only measured when you are willing to work and/or searching for a job. But, especially in the case of women (in India), what would happen is that regardless of their education, and even when they have, say, completed graduation, they may not explicitly record or be recorded (in the surveys) as looking for work." Such women thus get counted out of the "labour force".

If these people were counted as unemployed, they would then be part of the labour force, and the unemployment rate would be much higher.

"So UER is really the lowest estimate of people who are not being mobilised into the workforce. There is an entire pool of people who are out of the labour force who are either discouraged workers, or there are social norms (often for women) that keep them out of work," explains Abraham.

The other NEET

Another metric better captures how the Indian economy is failing its youth. It is called NEET — an acronym for "Not in

CHART 2
• Only self-employment spikes for women



SOURCES: STATE OF WORKING INDIA 2026, PLFS

Employment, Education, or Training".

NEET "is a comprehensive measure of this labour under-utilisation while excluding those in education or training. NEET not only includes the unemployed, but also those who are of working age and are neither in education/training nor employed," the APU report says.

Simply put, NEET presumes that many people may be pursuing education and, as such, they cannot be expected to join the workforce. So, NEET attempts to understand the share of people outside this umbrella.

According to PLFS data from March, 25% of Indian youth were NEET. Population projections by the Ministry of Health and Family Welfare state that India's youth population in 2026 stood at 36.8 crore, making it the world's largest youth population. If one applies the same proportion of NEET to 2026, out of a total youth population of 36.8 million (36.8 crore), around 9.2 million or 9.2 crore are in NEET.

In other words, the number of Indian youth neither involved in education nor skilling nor any kind of employment today is around 9.2 crore — almost equal to the entire population of Iran.

Apart from the high youth unemployment rate, such a high absolute number of NEET population may explain the growing youth unrest in the country. It is also important to remember that these numbers are at a time when the government is happy with the pace of economic growth based on GDP figures, even calling it a "goldilocks" period.

- India's public debate commonly associates **NEET** with the *National Eligibility-cum-Entrance Test*. In labour economics, however, NEET has an entirely different and highly important meaning:
- **NEET: Not in Employment, Education or Training**
- It refers to young people who are:
 - not employed;
 - not attending school, college or another educational institution; and
 - not participating in vocational or skill training.
- The article argues that India should look beyond the conventional unemployment rate because it fails to capture the large number of young people who are outside employment, education and training but are not actively searching for work.

CHART 1

• Unemployment rises with educational attainment

Graduate and above (among those below 25 years of age)



Graduate and above (25 to 29 years)

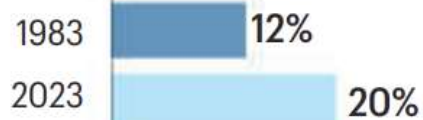


TABLE 1

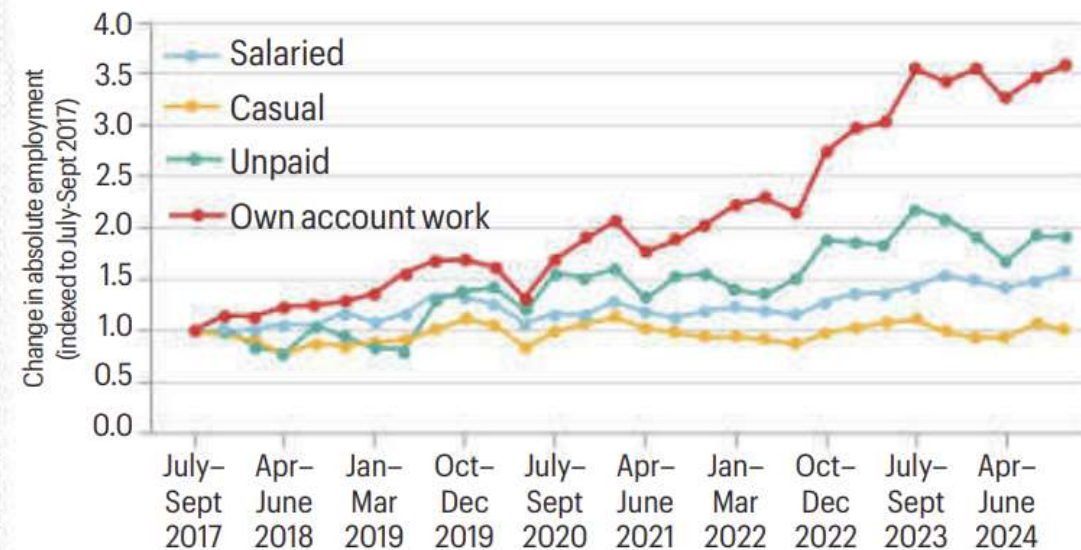
• Size of workforce

(in millions)

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CHART 2

• Only self-employment spikes for women



SOURCES: STATE OF WORKING INDIA 2026, PLFS

Indicator	Earlier position	Recent position	Interpretation
Overall unemployment rate	6.1% in 2017–18	Around 3.1% in 2025	Headline unemployment has fallen
Unemployment rate among youth aged 15–29	Around 18% in 2017–18	Around 10% in 2022–23	Youth unemployment declined, but remains high
Unemployment among graduates aged 25+	35% in 1983	39% in 2023	Graduate unemployment has worsened
Unemployment among graduates aged 25–29	12% in 1983	20% in 2023	Young graduates face serious employment difficulty
Estimated workforce	433 million in 2017–18	Approximately 616 million in 2025	Number of workers has increased
Male workforce	338 million in 2017–18	416 million in 2025	Increased by around 78 million
Female workforce	94 million in 2017–18	200 million in 2025	More than doubled
Estimated youth NEET population	—	Around 9.2 crore	Almost equivalent to the population of Iran
Share of young population in NEET	—	Around 25%	One in every four young persons

Understanding the basic labour-market concepts

Labour force

The labour force consists of:

- people who are employed; and
- people who are unemployed but are actively looking for and available for work.

$$\text{Labour Force} = \text{Employed} + \text{Unemployed seeking work}$$

Labour Force Participation Rate

The **Labour Force Participation Rate**, or LFPR, measures the proportion of the population that is part of the labour force.

$$\text{LFPR} = \frac{\text{Labour Force}}{\text{Population}} \times 100$$

A person who is neither working nor looking for work is normally outside the labour force.

Worker Population Ratio

The **Worker Population Ratio**, or WPR, measures the proportion of the population that is actually employed.

$$\text{WPR} = \frac{\text{Number of employed persons}}{\text{Population}} \times 100$$

Unemployment Rate

The unemployment rate measures unemployed people as a percentage of the labour force, not as a percentage of the total population.

$$\text{Unemployment Rate} = \frac{\text{Unemployed persons seeking and available for work}}{\text{Labour Force}} \times 100$$

This denominator is crucial. People who want employment but have stopped actively searching may be excluded from both the labour force and the unemployment count.

Why can the unemployment rate be misleading?

Consider a simplified example of 100 young people:

Status	Number	
Employed	40	
Actively looking for employment	5	
Studying or undergoing training	25	
Not working, studying, training or looking for work	30	

The official labour force consists of:

$$40 + 5 = 45$$

What does the NEET indicator measure?

The NEET rate measures young people who are simultaneously outside:

- employment;
- formal education; and
- vocational or skill training.

$$\text{NEET Rate} = \frac{\text{Youth not in employment, education or training}}{\text{Total youth population}} \times 100$$

For Indian policy discussions, the youth age group is commonly taken as **15–29 years**, including in NITI Aayog's skilling framework. [NITI Aayog ↗](#)

Why is it a more comprehensive indicator?

The NEET indicator captures:

- openly unemployed youth;
- discouraged workers;
- women confined to unpaid domestic work;
- people who have stopped looking for jobs;
- youth unable to afford further education;
- youth without access to training;
- persons facing mobility and safety restrictions; and
- those disconnected from labour-market institutions.

It therefore captures **labour underutilisation** more broadly than the conventional unemployment rate.

Basis	Unemployed	NEET
Not employed	Yes	Yes
Actively searching for work	Normally yes	May or may not be
Available to work	Usually yes	Not necessarily immediately
Attending educational institution	No	No
Participating in training	No	No
Included in labour force	Yes	Some may be outside it
Captures discouraged workers	Generally no	Yes
Captures full-time unpaid domestic workers	Generally no	Often yes
Main purpose	Measures open unemployment	Measures broader youth disengagement

Why is unemployment higher among educated youth?

Aspirational mismatch

Educated youth may be unwilling to accept agricultural, casual or very low-paying work because they expect employment matching their qualifications.

Skills mismatch

A degree does not necessarily provide the technical, digital, communication or problem-solving skills demanded by employers.

Shortage of white-collar employment

Growth in the number of graduates has outpaced the creation of professional, managerial, administrative and permanent salaried jobs.

Government-job preference

Many graduates spend several years preparing for government examinations. During this period, they may remain unemployed or outside conventional employment, though some may still be classified as students or jobseekers.

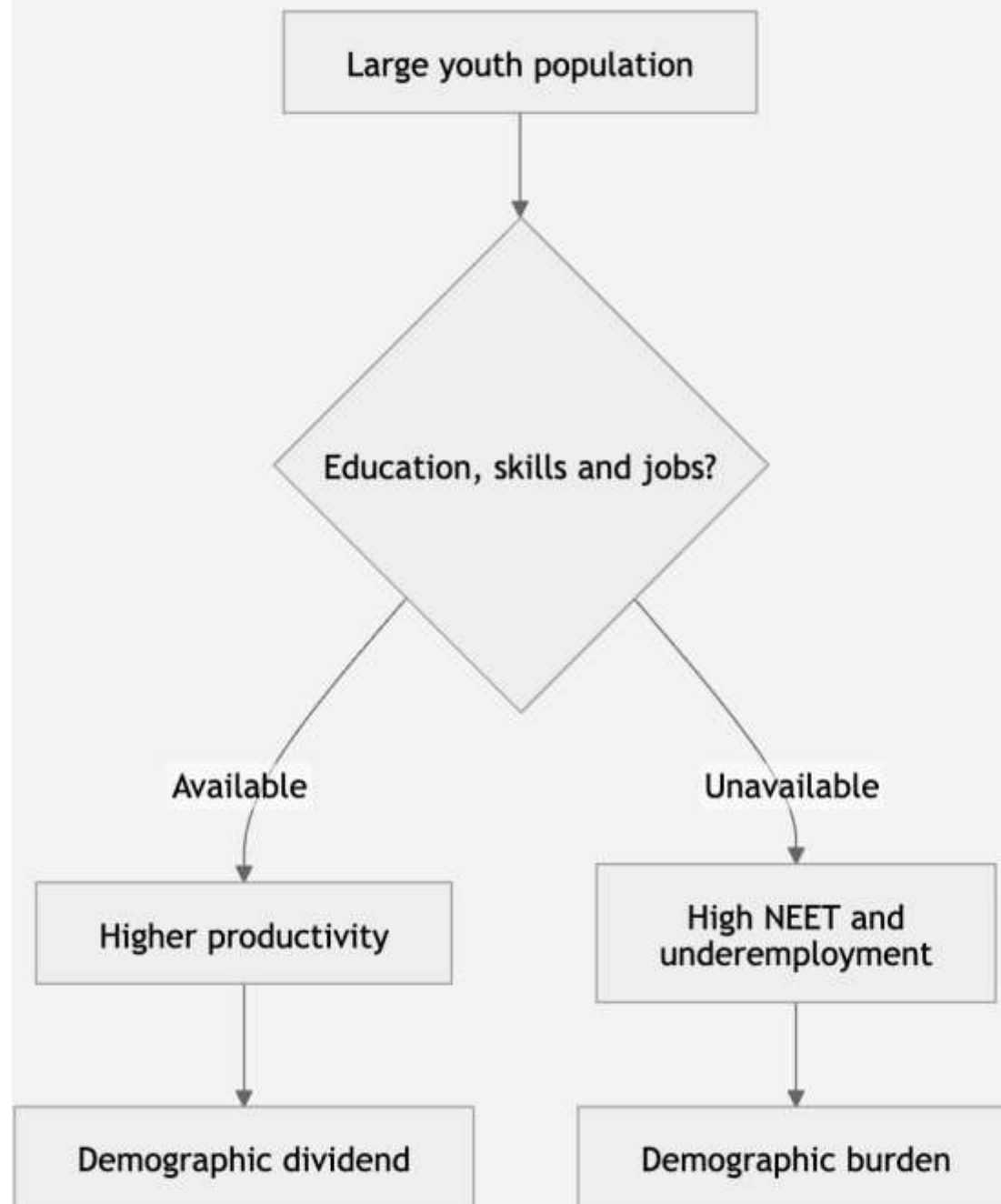
Poor industry-academia linkage

Educational curricula frequently remain disconnected from workplace requirements.

Credential inflation

When the supply of graduates rises faster than skilled jobs, employers may demand degrees even for roles that previously required lower qualifications. This reduces the employment advantage of a degree.

Year	Male workforce	Female workforce	Total
2017–18	338 million	94 million	433 million
2018–19	343 million	97 million	440 million
2019–20	357 million	122 million	480 million
2020–21	357 million	126 million	483 million
2021–22	363 million	126 million	490 million
2022–23	349 million	128 million	477 million
2023–24	387 million	186 million	573 million
2025	416 million	200 million	616 million



- Consider the following statements:
 - The unemployment rate is calculated as a percentage of the total population.
 - A discouraged worker who is not actively looking for work may be excluded from the labour force.
 - The NEET indicator can include persons outside the labour force.
- Which of the statements given above are correct?
 - A. 1 and 2 only
 - B. 2 and 3 only
 - C. 1 and 3 only
 - D. 1, 2 and 3





SAVE America Act

Aspect	Exam-relevant details
Full form	Safeguard American Voter Eligibility America Act
Country	United States
Nature	Proposed federal election legislation
Context	President Donald Trump has renewed calls for Congress to pass it over concerns about voter identity and alleged non-citizen voting
Objective	Ensure that only eligible US citizens register and vote in federal elections
Present status	Passed by the House of Representatives in February 2026 but remains stalled in the Senate; therefore, it is not yet a federal law
Senate hurdle	Normally requires 60 votes to overcome a filibuster
Law to be amended	National Voter Registration Act, 1993

Provision	What it proposes
Citizenship proof	Documentary proof of US citizenship for federal voter registration
Photo ID	Government-issued photo identification at the time of voting
Mail-in registration	Applicants registering by mail may have to present citizenship documents to election officials
Mail-in voting	Proposed restrictions, with exceptions such as illness, disability, military service or travel
Voter-roll verification	States may cross-check voter information with federal databases
Removal from rolls	Identification and removal of ineligible non-citizens from electoral rolls
Penalties	False declaration or unlawful registration may attract criminal consequences
Alternative procedure	States must create a verification process for eligible citizens who cannot produce prescribed documents

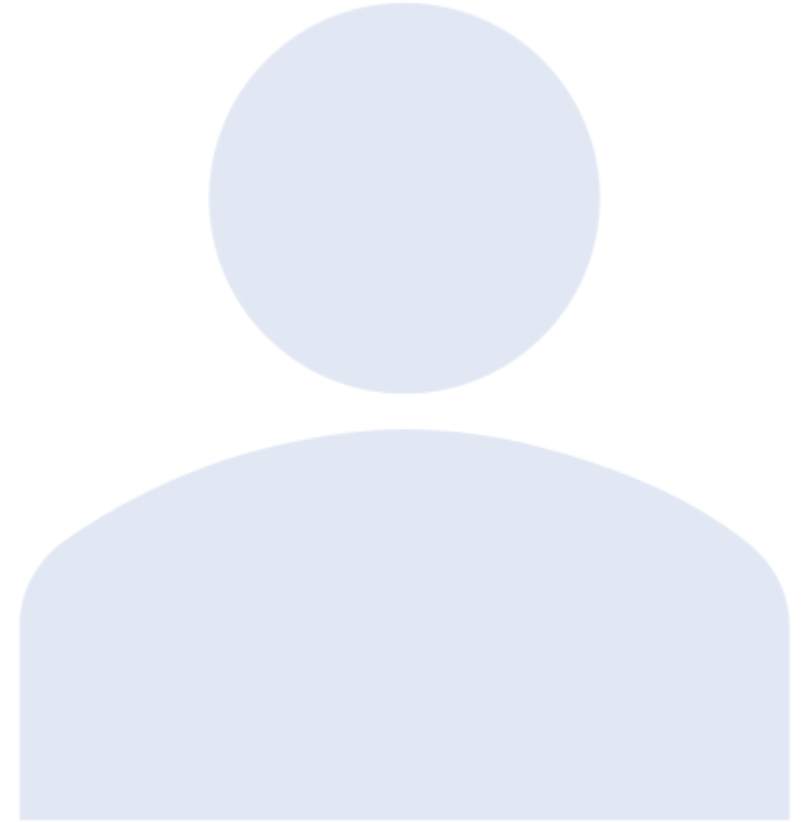
Provision	Relevance
Article I, Section 4	State legislatures regulate congressional election procedures, but Congress may alter those rules
14th Amendment	Equal Protection Clause may be invoked if rules disproportionately burden particular groups
15th Amendment	Prohibits denial of voting rights on racial grounds
19th Amendment	Prohibits denial of voting rights on the basis of sex
24th Amendment	Prohibits poll taxes in federal elections
Voting Rights Act, 1965	Protects racial and linguistic minorities against discriminatory voting practices

Basis	United States	India
Election management	Decentralised; states administer elections	Central constitutional authority through Election Commission of India
Voting qualification	US citizenship and other legal requirements	Indian citizenship, minimum age 18 and ordinary residence
Electoral roll	State and local election authorities	Electoral Registration Officers under ECI supervision
Voter identification	Varies among states; proposed federal photo-ID standard	EPIC or other approved identity documents
Biometric system	No universal election-linked biometric system	Aadhaar may be used for authentication, but submission is voluntary under election law
Mail voting	Widely available in several states	Postal ballot limited to specified categories
Online voting	Not generally used nationwide	No general remote online voting
Non-citizen voting	Prohibited in federal elections	Only Indian citizens can be registered as electors
Main concern	Election integrity versus voter access	Electoral-roll accuracy while avoiding wrongful exclusion

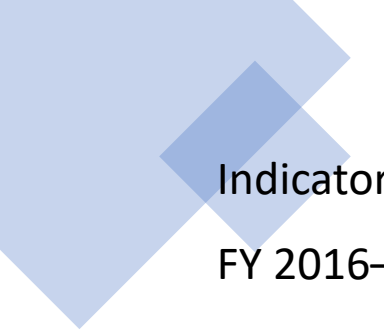


- Consider the following statements about the SAVE America Act:
 - It seeks documentary proof of US citizenship for federal voter registration.
 - It has already become a federal law applicable throughout the United States.
 - It proposes photo-identification requirements for voting.
- Which of the statements given above are correct?
 - A. 1 only
 - B. 1 and 3 only
 - C. 2 and 3 only
 - D. 1, 2 and 3

UPI completes ten
years

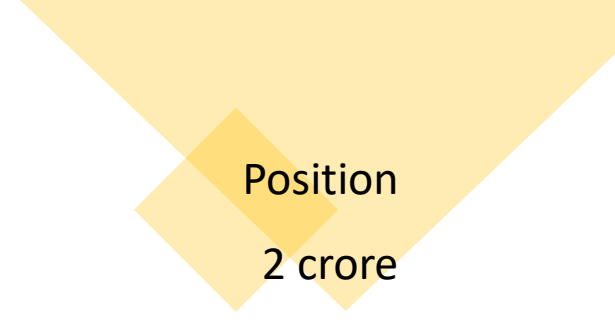


Aspect	Exam-relevant information
Full form	Unified Payments Interface
Launch	11 April 2016
Developer/operator	National Payments Corporation of India
Regulator	Reserve Bank of India
Basic technology	Built over Immediate Payment Service infrastructure
Nature	Instant, interoperable, real-time interbank payment system
Availability	24×7, including holidays
Uses	Person-to-person and person-to-merchant payments
Identification	UPI ID/VPA, mobile number, QR code or linked bank details
Accounts	Multiple bank accounts can be accessed through one UPI application
Authentication	Usually through device binding and UPI PIN
Important clarification	UPI is the payment infrastructure; Google Pay, PhonePe, Paytm and BHIM are applications using it



Indicator

Position



FY 2016–17 transactions

2 crore

FY 2025–26 transactions

24,161.69 crore

Growth in volume

Nearly 12,000 times

FY 2025–26 transaction value

Approximately ₹314 lakh crore

Daily average transactions

Around 66 crore

Banks live in March 2026

703

Banks live in July 2026

741

July 2026 volume

2,365.84 crore transactions

July 2026 value

Approximately ₹29.88 lakh crore

Share in India's digital-payment volume

Around 84% in FY 2025–26

Global position

World's largest real-time payment system by transaction volume

Share of global real-time payments

Around 49% in 2025



Significance

Promotes financial inclusion

Reduces cash dependence

Helps small merchants through QR payments

Low-cost and interoperable architecture

Supports formalisation of transactions

Strengthens India's Digital Public Infrastructure

Enables internationalisation of the rupee payment ecosystem

Challenges

Online fraud and social engineering

Digital and smartphone divide

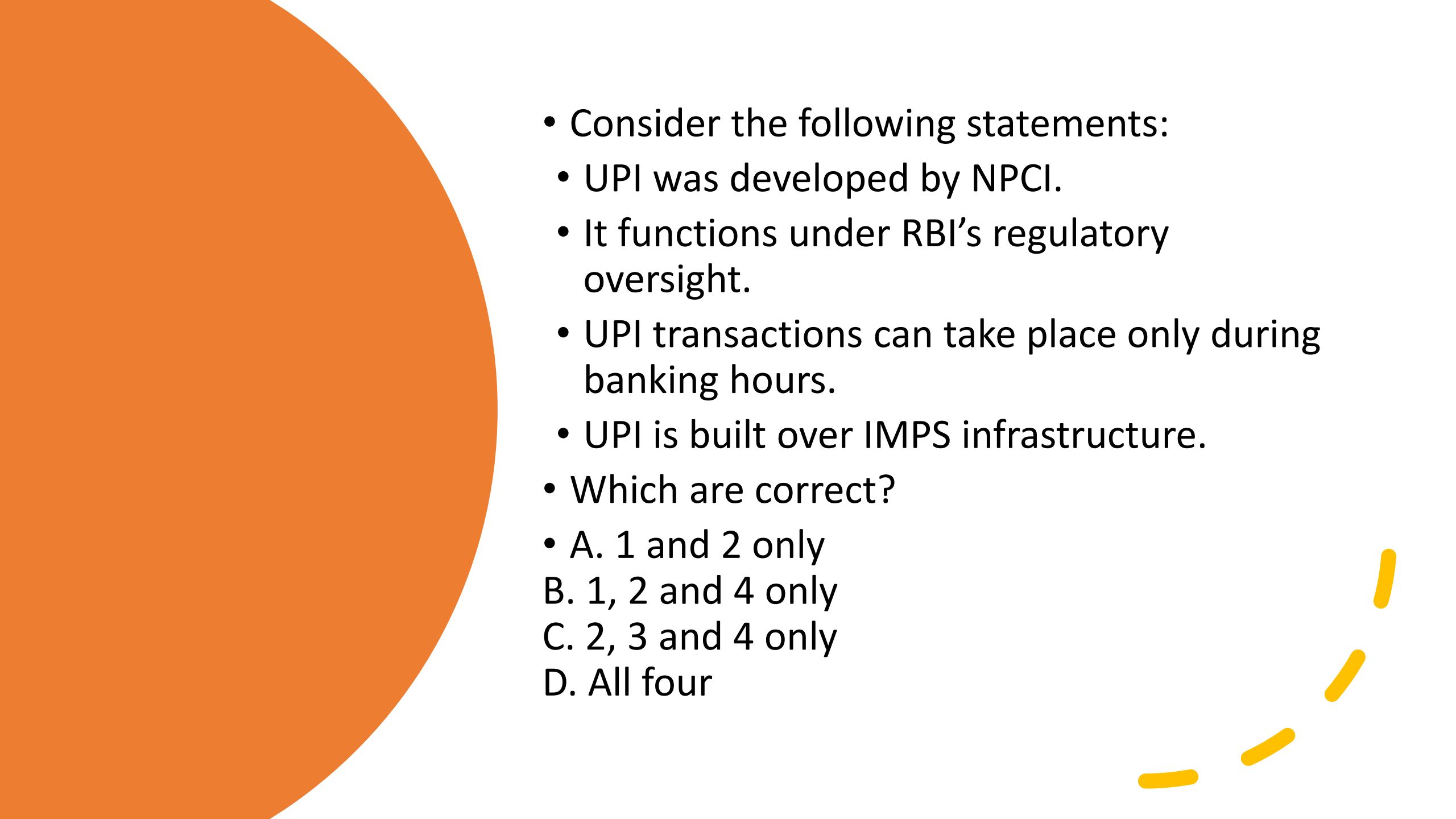
Transaction failures and network dependence

Market concentration among a few applications

Data privacy and cybersecurity

Need for consumer awareness and grievance redressal

Dependence on electricity, telecom and banking infrastructure

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- Consider the following statements:
 - UPI was developed by NPCI.
 - It functions under RBI's regulatory oversight.
 - UPI transactions can take place only during banking hours.
 - UPI is built over IMPS infrastructure.
 - Which are correct?
 - A. 1 and 2 only
 - B. 1, 2 and 4 only
 - C. 2, 3 and 4 only
 - D. All four

Mangrol: Third ASW Shallow Water Craft

Aspect	Exam-relevant information
Name	Mangrol
Type	Anti-Submarine Warfare Shallow Water Craft
Class	Mahe class
Builder	Cochin Shipyard Limited, Kochi
Delivery	21 August 2026
Recipient	Indian Navy
Position in series	Third of eight ASW-SWCs being built by CSL
Indigenous content	More than 80%
Classification standards	Det Norske Veritas rules
Operating environment	Shallow coastal and littoral waters
Strategic programme	Atmanirbhar Bharat and indigenous naval shipbuilding



Feature	Details
Length	Approximately 78 metres
Displacement	Around 900 tonnes
Maximum speed	Approximately 25 knots
Propulsion	Diesel engine–waterjet propulsion
Primary role	Detection, tracking and neutralisation of submarines in shallow waters
Sensors	Advanced shallow-water sonars and underwater sensors
Weapons	Lightweight torpedoes and indigenous anti-submarine rockets
Other missions	Underwater surveillance, search and rescue, mine laying and low-intensity maritime operations
Advantage	Compact size and waterjet propulsion provide manoeuvrability in coastal waters

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- Consider the following statements about Mangrol:
 - It was constructed by Cochin Shipyard Limited.
 - It is designed mainly for anti-submarine operations in shallow coastal waters.
 - It uses diesel engine–waterjet propulsion.
 - It is a nuclear-powered submarine.
 - Which are correct?
 - A. 1 and 2 only
 - B. 1, 2 and 3 only
 - C. 2, 3 and 4 only
 - D. All four

Word of the day

Nefarious:

extremely wicked

Synonym: villainous

Usage: *The committee unearthed a nefarious plot to manipulate the election process.*

Pronunciation: newsth.live/nefarious

International Phonetic

Alphabet: /nɪ'fɛəri.əs/



Thank you ☺

