

Mains Topics

Health for All in India

Context

India's progress towards "Health for All" is facing challenges because of limited health funding, increasing disease burden, growing antibiotic resistance, and recent cases of poor-quality medicines.

What Does "Health for All" Mean?

- The idea of "Health for All" originates from the **Alma-Ata Declaration (1978)** adopted under the leadership of the World Health Organization.
- It does not merely imply the absence of disease, but a condition where every individual enjoys the highest attainable standard of physical, mental and social well-being, irrespective of income, location, gender, caste, or social status.

In the Indian context, Health for All implies:

- Universal access to affordable and quality healthcare
- Equity in health outcomes across regions and social groups
- Preventive, promotive, curative and rehabilitative care
- Protection from financial hardship due to health expenses

India's Major Health Challenges

- **Rising Non-Communicable Diseases (NCDs):** Diseases such as diabetes, heart disease, cancer, and hypertension are increasing rapidly due to lifestyle changes, stress, unhealthy diets, and lack of physical activity.
- **Persistent Communicable Diseases:** Diseases like tuberculosis, dengue, malaria, and HIV/AIDS continue to affect millions, especially among the poor and undernourished.
- **High Burden of Malnutrition:** Undernutrition among children and anaemia among women weaken immunity, reduce productivity, and increase vulnerability to diseases.
- **Environmental and Pollution-Related Health Issues:** Air pollution, unsafe water, and poor waste management lead to respiratory diseases, infections, and long-term health damage.
- **Regional and Social Inequalities:** Health outcomes vary widely across States, districts, urban–rural areas, and social groups, reflecting deep structural inequalities.

Funding Gaps in India's Health Infrastructure

- **Low Public Health Spending:** India spends less than 2% of GDP on health, far below the target of 2.5% set in the National Health Policy and global best practices.
- **Overburdened Public Hospitals:** Due to limited funds, government hospitals face shortages of beds, doctors, medicines, and equipment, leading to overcrowding and long waiting times.

- **High Out-of-Pocket Expenditure:** More than half of healthcare expenses are paid directly by households, pushing many families into debt and poverty.
- **Uneven State-Level Spending:** Poorer States struggle to invest in health due to weak fiscal capacity, widening regional disparities.
- **Weak Preventive Health Investment:** Most spending goes towards curative care, while prevention, public health surveillance, and primary care remain underfunded.

Challenges in Achieving “Health for All”

- **Weak Primary Healthcare System:** Primary health centres are often understaffed, poorly equipped, and underutilised, forcing people to depend on tertiary hospitals.
- **Shortage of Health Workers:** India faces a shortage of doctors, nurses, and specialists, especially in rural and remote areas.
- **Fragmented Governance:** Health is a State subject, but financing and schemes are centrally driven, leading to coordination and implementation gaps.
- **Poor Health Awareness:** Low health literacy leads to delayed treatment, self-medication, and poor adherence to treatment regimes.
- **Rising Antimicrobial Resistance:** Misuse of antibiotics has reduced their effectiveness, making common infections harder and costlier to treat.

Why Pharma Quality Control Is a Critical Issue

- **Repeated Drug Safety Incidents:** Deaths caused by contaminated cough syrups show serious lapses in drug manufacturing and regulation.
- **Weak Regulatory Oversight:** Limited inspections, poor enforcement of standards, and regulatory capture allow substandard drugs to reach the market.
- **Reactive Rather Than Preventive Regulation:** Action is often taken after deaths occur, instead of preventing poor-quality drugs from being manufactured.
- **Impact on Public Trust:** Repeated failures reduce public confidence in medicines and healthcare systems.
- **Global Reputation at Risk:** As India aims to be the “pharmacy of the world”, quality failures damage its credibility in international markets.

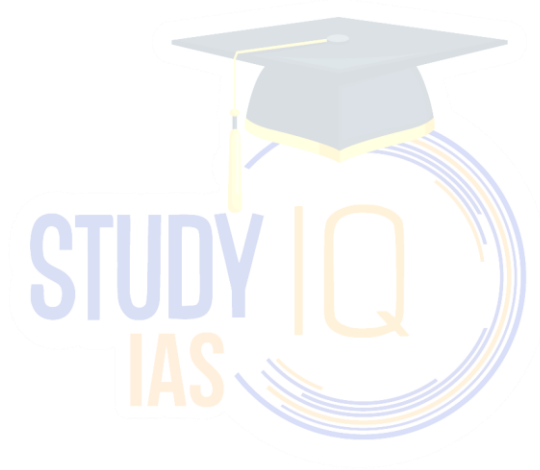
Government Schemes Supporting “Health for All”

- **Ayushman Bharat Programme:** Provides comprehensive primary care through Health and Wellness Centres and financial protection through PM-JAY.
- **National Health Mission (NHM):** Strengthens rural and urban healthcare infrastructure, focusing on maternal, child, and disease control services.
- **National Tuberculosis Elimination Programme (NTEP):** Ensures free diagnosis and treatment, nutritional support, and digital tracking of TB patients.
- **National Programmes for NCDs:** Focus on early screening, prevention, and management of lifestyle diseases.
- **Digital Health Initiatives:** Telemedicine and digital health records improve access, especially in remote areas.

Way Forward

- **Increase Public Health Spending:** Health expenditure must rise to at least 2.5% of GDP to strengthen infrastructure and human resources.
- **Strengthen Primary and Preventive Care:** Focus on nutrition, sanitation, clean air, vaccination, and early screening to reduce disease burden.
- **Improve Human Resources for Health:** Train, recruit, and retain doctors, nurses, and community health workers, with incentives for rural service.
- **Strengthen Drug Regulation:** Ensure strict quality control, regular audits, and accountability in pharmaceutical manufacturing.
- **Address Social Determinants of Health:** Integrate health with policies on housing, education, sanitation, environment, and livelihoods.

Source: [Newsonair](#)



VB-G-RAM G Bill, 2025: Reimagining India's Rural Employment Guarantee

Context

The Viksit Bharat—Guarantee for Rozgar and Aajeevika Mission (Gramin) (VB—G RAM G) Bill, 2025 was recently passed by both the houses of Parliament during the winter session. It seeks to replace the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA).

The VB-G-RAM G Bill proposes to:

- Replace the Mahatma Gandhi National Rural Employment Guarantee Act, 2005
- Guarantee 125 days of wage employment per rural household per year, up from 100 days
- Anchor employment generation in **durable rural infrastructure creation**
- Integrate rural works with national development and climate resilience priorities
- Introduce greater **fiscal predictability, digital accountability, and outcome orientation**

The government argues that the socio-economic conditions of rural India in 2025—marked by lower poverty levels, widespread digital penetration, and heightened climate risks—necessitate a redesigned framework beyond the original 2005 paradigm.

Major Provisions of the VB-G-RAM G Bill

- **Enhanced Employment Guarantee: 125 Days**
 - The Bill guarantees **125 days of unskilled manual wage employment** per rural household in a financial year.
 - This formalises what was earlier available only through **special notifications** under MGNREGA (e.g., drought, forest-dwelling ST households).
 - The unemployment allowance remains **legally enforceable** if work is not provided.
Significance: Strengthens income security and acknowledges continued rural employment vulnerability, especially under climate stress.
- **Shift in Funding Pattern: Shared Wage Burden** - For the first time, States will share the wage cost:
 - 60:40 (Centre:State) for most States
 - **90:10** for North-Eastern and Himalayan States
 - **100% Central funding** for UTs without legislatures
 - Under MGNREGA, the Centre bore 100% of unskilled wage costs.
 - **Implication:** Improves fiscal accountability and planning but raises concerns about higher financial stress on States, particularly fiscally weaker ones.
- **Normative Allocation Replacing Demand-Driven Labour Budget:** The open-ended, demand-driven labour budget system is replaced by State-wise normative allocations.
 - Allocations will be determined by the Centre based on **objective parameters**.
 - Any expenditure beyond the allocated limit must be borne by the State.
 - **Rationale:**

- Address chronic issues of delayed payments, fund misappropriation, and poor expenditure control.
 - In FY 2024–25 alone, reported misappropriation under MGNREGA stood at ₹193.67 crore.
- **Concern:** Risks weakening the rights-based nature of employment guarantees if allocations underestimate actual demand.
- **Seasonal Pause in Employment Guarantee (Up to 60 Days):** A new and unprecedented provision allows States to suspend works for up to **60 days per year** during peak agricultural seasons.
 - States can issue **region-specific notifications** based on agro-climatic conditions.
 - **Objective:** Ensure adequate farm labour availability and prevent wage inflation during sowing and harvesting.
 - **Trade-off:**
 - Benefits farmers and agricultural productivity
 - Shortens the effective window for availing 125 days of work, affecting landless labourers.
- **Viksit Gram Panchayat Plans and Infrastructure Stack:**
 - All works must originate from **Viksit Gram Panchayat Plans**.
 - Plans are consolidated upward and integrated into the **Viksit Bharat National Rural Infrastructure Stack**.
 - **Four thematic priorities:**
 - Water security (irrigation, recharge, conservation)
 - Core rural infrastructure (roads, connectivity)
 - Livelihood infrastructure (markets, storage)
 - Climate resilience and extreme weather mitigation
 - Integrated with the **PM Gati Shakti National Master Plan** for spatial and inter-departmental convergence.
 - **Significance:** Transforms the scheme from short-term relief works to **strategic rural asset creation**.
- **Technology and Accountability Measures:**
 - Aadhaar-based verification and digital payments
 - GPS- and mobile-based real-time monitoring
 - AI-based fraud detection
 - Weekly public disclosures
 - Mandatory **biannual social audits at Gram Panchayat level**
 - Central and State Steering Committees for oversight

How VB-G-RAM G Differs from MGNREGA

Aspect	MGNREGA (2005)	VB-G-RAM G Bill (2025)

Employment guarantee	100 days (de facto cap)	125 days statutory
Funding of wages	100% Centre	Shared Centre–State
Budgeting	Demand-driven labour budget	Normative allocation
Agricultural season	No pause	Up to 60-day pause
Focus	Wage employment	Infrastructure + livelihoods
Planning	Decentralised works	Integrated national stack
Monitoring	Limited digital tools	AI, GPS, real-time systems

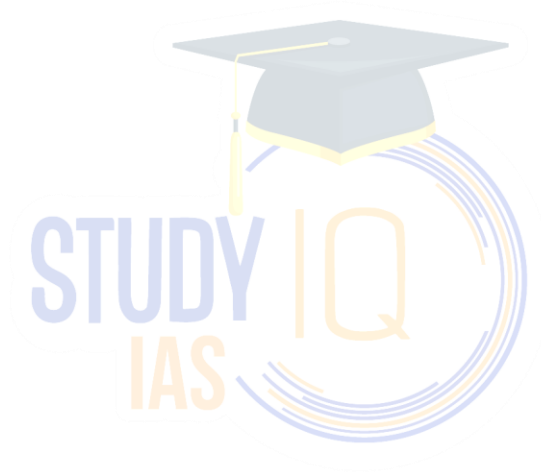
Potential Benefits of the VB-G-RAM G Bill

- **Stronger Rural Livelihood Security:**
 - Raising guaranteed employment to 125 days enhances income stability for rural and landless households.
 - Normative planning enables advance work planning, reducing uncertainty and delays.
 - The statutory unemployment allowance continues to safeguard the right to livelihood.
- **Boost to Agricultural Productivity:**
 - Emphasis on water security works improves irrigation and crop yields.
 - Seasonal pause during sowing and harvesting ensures labour availability and checks wage inflation, benefiting farmers.
- **Reduced Distress Migration:**
 - Linking employment with durable rural infrastructure creates sustainable local livelihoods.
 - Better roads, storage, and markets reduce seasonal migration to cities.
- **Enhanced Climate Resilience:**
 - Focus on flood control, soil conservation, and drought mitigation strengthens rural resilience to climate shocks.
 - Climate-adaptive assets protect livelihoods over the long term.
- **Improved Governance and Transparency:**
 - Digital payments, Aadhaar verification, GPS monitoring, and AI-based checks reduce leakages.
 - Structured planning improves asset quality and durability.

Issues and Concerns Associated with the Bill

- **Fiscal Stress on States:** Shared wage costs may burden fiscally weaker States, leading to uneven implementation.
- **Dilution of Demand-Driven Character:** Normative allocation may limit flexibility to meet actual demand, weakening the practical right to work during crises.
- **Impact on Landless Labourers:** The 60-day seasonal pause may reduce incomes during lean periods for the poorest workers.
- **Risks of Centralisation:** Greater Central control may weaken Gram Panchayat autonomy and decentralised planning.
- **Implementation Challenges:** Outcomes depend on local capacity, data accuracy, and timely fund release; weaknesses could dilute benefits.

Source: [The Hindu](#)



Prelims Topics

Financial Stability Report

Context

Reserve Bank of India released its latest Financial Stability Report.

Key Highlights of the Report

- **Fiscal Position:** India's sovereign debt trajectory remains sustainable, supported by the S&P upgrade to *BBB*, a favorable interest rate–growth differential, and limited exposure to foreign currency liabilities.
- **AI-led Market Sentiment:** Strong optimism around Artificial Intelligence is driving market buoyancy; however, this may conceal structural weaknesses and heighten exposure to global spillover risks.
- **Fintech Lending Risks:** Credit growth in the fintech segment expanded sharply by 36.1%, but the RBI highlighted rising stress among borrowers with multiple unsecured loans from five or more lenders.
- **Stablecoin Concerns:** Large-scale adoption of foreign-currency-backed stablecoins could erode India's monetary sovereignty, dilute monetary policy transmission, and increase risks of money laundering.
- **Rupee Dynamics:** The Indian rupee depreciated against the US dollar due to adverse terms of trade, relatively higher tariffs vis-à-vis trading partners, and moderation in capital inflows.
- **Banking Sector Strength:** Scheduled Commercial Banks remain well-capitalised, with the Gross Non-Performing Assets (GNPA) ratio falling to a multi-decadal low of 2.2% as of September 2025.

About the Financial Stability and Development Council (FSDC)

- **Nature:** An apex, non-statutory body under the Ministry of Finance, established in 2010 to reinforce the financial stability framework.
- **Composition:** Chaired by the Union Finance Minister; includes the RBI Governor, heads of SEBI, IRDAI, PFRDA, IBBI, senior government secretaries, and the Chief Economic Adviser.
- **Functions:** Facilitates macro-prudential oversight, strengthens inter-regulatory coordination, and promotes financial sector development, inclusion, and financial literacy.
- **Sub-Committee:** Led by the RBI Governor; assesses systemic risks and provides analytical inputs to the Financial Stability Report.

Source: [Newsonair](#)

Carbon Border Adjustment Tax

Context

The European Union commenced implementation of the world's first carbon tax under the Carbon Border Adjustment Mechanism (CBAM), a move that has drawn strong criticism from several developing countries, including India.

About Carbon Border Adjustment Tax

- CBAM is a climate policy instrument of the **European Union** designed to levy a carbon price on certain imported goods equivalent to the carbon cost faced by EU producers under the Emissions Trading System (ETS).
- **Objective:**
 - Prevent carbon leakage (shifting of production to countries with weaker climate regulations).

- Ensure a level playing field between EU manufacturers and foreign producers.
- Encourage global decarbonisation by incentivising cleaner production practices.
- **Legal Basis:** Introduced as part of the EU's *Fit for 55* climate package aimed at reducing greenhouse gas emissions by 55% by 2030 (from 1990 levels).
- **Sectors Covered (initial phase):** Cement, Iron and steel, Aluminium, Fertilisers, Electricity & Hydrogen
- **How it works:**
 - Importers must declare the embedded carbon emissions in covered products.
 - They are required to purchase CBAM certificates priced in line with EU ETS carbon prices.
 - If a carbon price has already been paid in the country of origin, a corresponding deduction is allowed.
- **Phases of Implementation:**
 - **Transitional Phase (Oct 2023–Dec 2025):** Only reporting of emissions; no financial payment.
 - **Definitive Phase (from Jan 2026):** Mandatory purchase of CBAM certificates begins.

Source: [Indian Express](#)

Land Stack

Context

Land Stack & Glossary of Revenue Terms (GoRT) launched under the Digital India Land Record Modernisation Programme (DILRMP) recently.

About Land Stack

- An integrated, GIS-enabled digital platform for land and property records.

- Conceptualised on global best practices from countries such as Singapore, the UK, and Finland.
- **Key Features and Benefits:**
 - Provides single-window access to land-related data across multiple government departments.
 - Supports informed and evidence-based decision-making for citizens and institutions.
 - Enhances transparency, ease of access, and public confidence in land administration.
 - Minimises risks associated with unauthorised, disputed, or non-compliant properties.
 - Strengthens inter-departmental coordination and data interoperability.

Source: [PIB](#)

Pradhan Mantri Matru Vandana Yojana

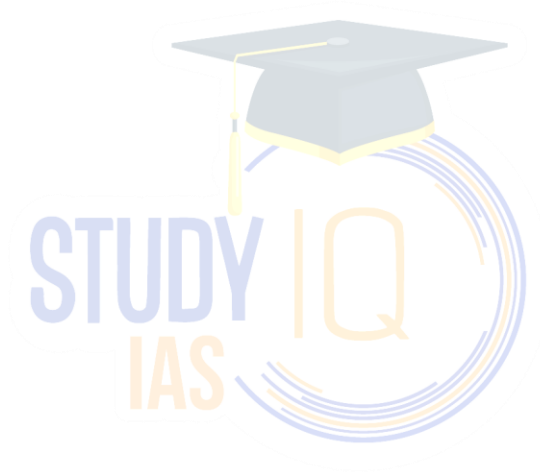
Context

The flagship **Pradhan Mantri Matru Vandana Yojana** has completed nine years since its launch.

About Pradhan Mantri Matru Vandana Yojana (PMMVY)

- **Type & Launch:** Centrally Sponsored **Direct Benefit Transfer (DBT)** scheme launched in 2017.
- **Objectives:**
 - Provide **partial wage loss compensation** through cash incentives so women can rest before and after childbirth (first child).
 - Promote **health-seeking behaviour** among Pregnant Women & Lactating Mothers (PW&LM).
- **Coverage:**
 - For women from **socially and economically disadvantaged sections**.

- Applicable for **first two living children**, with the **second child benefit allowed only if it is a girl**.
 - **Monetary Benefits:**
 - **₹5,000** provided from early pregnancy till childbirth.
 - Additional **₹1,000** under **Janani Suraksha Yojana** after institutional delivery.
 - **Installment Structure:**
 - **₹1,000** – At pregnancy registration.
 - **₹2,000** – On completing 6 months of pregnancy + at least one antenatal check-up.
 - **₹2,000** – After birth registration + first cycle of immunization (BCG, OPV, DPT, Hepatitis-B).
 - **Special Provision:** Miscarriage or stillbirth cases are treated as **fresh cases** for benefit eligibility.
- Source: [Newsonair](#)



Places in News

Bulgaria



News? Bulgaria has officially adopted the euro, becoming the 21st member of the Eurozone.

About Bulgaria

- **Location:** Situated in Southeast Europe, on the Balkan Peninsula.
- **Neighbours:**
 - North: Romania
 - South: Turkey and Greece
 - West: North Macedonia and Serbia
 - **Maritime Boundary:** Black Sea to the east.
- **Geographical Features:**
 - **Climate:** Ranges from continental conditions in the interior to Mediterranean influences in the south.
 - **Major Rivers:** Danube, Maritsa, and Struma, among others.

Source: [Livemint](https://www.livemint.com)