DAILY CURRENT AFFAIRS

29th August 2025

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➢ Pre-test for Census 2027 to be conducted in Oct-Nov. **(Page No – 01)** ➢ Building health for 1.4 bn Indians **(Page No – 08)** ➢ India's demographic dividend as a time bomb **(Page No – 08)**	➢ Governor vs CM – SC ➢ India – Japan Summit ➢ NARI Report (Safety of Women)

Pre-test for Census 2027 to be conducted in Oct-Nov

Why in News?

▪ Census to be completed in 2027

Syllabus

▪ **GS Paper 2 –** Governance & Social Justice

Pre-test for Census 2027 to be conducted in Oct.-Nov.

Vijaita Singh
NEW DELHI

The pre-test exercise for the Population Census, 2027 will be conducted in October and November, the Registrar-General and Census Commissioner (RG & CCI) has informed the Directorates of Census Operations (DCOs) in the States.

A pre-test is required to test the efficacy of the entire exercise that will be held in two phases – Houselisting and Housing Schedule (HLO) and Population Enumeration – between

Mritunjay Kumar Narayan

April 1, 2026 and February 28, 2027.

This will be the first digital Census and the first to enumerate caste in Independent India.

The test will evaluate the proposed questions, data collection methodologies, training effectiveness, logistics, printing processes, and data quality assessment, and identify potential field issues, Registrar-General of India Mritunjay Kumar Narayan is learnt to have informed the DCOs in the States.

The DCOs have been told that a mobile app will be used for the first time to collect data.

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Key Highlights

Timeline & Structure:
- Pre-test: **Oct–Nov 2025.**
- Census in **two phases:**
  - • Houselisting & Housing Schedule (HLO): April 1, 2026 – Sept 30, 2026.
  - • Population Enumeration: Nov 2026 – Feb 28, 2027.
- First Census since **2011** (2021 round postponed).

Significant Features of Census 2027:
- **First digital Census** in India.
- **First caste enumeration** in Independent India.
- Use of **mobile app** for data collection.
  - *Digital tools: self-enumeration, web-based real-time monitoring, digital mapping.*

Purpose of Pre - test:
- Evaluate **questionnaire quality**, data collection, training, logistics, printing, and field issues.
- Assess **data quality** and possible refinements before the full roll-out.
- This year's pre-test will cover only **Phase I (Houselisting),** not the population enumeration and caste data phase.

Administrative Preparations:
- RGI directed States to **freeze boundaries of administrative units by Dec 31, 2025.**
- Ensures consistency of enumeration units (tehsils, districts).

Building health for 1.4 billions

Why in News?

- Health for 1.4 billion Indians

Syllabus

- **GS Paper 2** – Governance & Social Justice

Building health for 1.4 billion Indians

India's health-care system stands at a defining juncture. The task is dual: expand access for the millions who are underserved, while ensuring affordability amid rising costs. This needs an integrated framework, strengthening insurance, leveraging scale, embedding prevention in primary care, accelerating digital adoption, enabling regulatory clarity, and unlocking sustained investment. Through a systemic, interconnected approach, India can build a health-care model that is inclusive, financially viable, and globally aspirational.

Sangita Reddy is Joint Managing Director, Apollo Hospitals Group

Insurance as the foundation of affordability
Pooling risk remains the most effective way to make costly care accessible. Even modest premiums – ₹5,000 to ₹20,000 for individuals or ₹10,000 to ₹50,000 for families – can unlock coverage worth several lakhs, shielding households from catastrophic financial shocks. Yet, penetration remains low: only 15%-18% of Indians are insured, with the premium-to-GDP ratio at 3.7% compared to the global average of 7%. The gap is significant, but so is the opportunity, as gross written premiums already stand at $15 billion in 2024 and are projected to grow at over 20% CAGR till 2030.

Affordability cannot rest on insurance alone. True impact comes when payers, providers and patients partner, expanding coverage, embracing prevention and making insurance a tool for everyday health security, not just a crisis shield.

India's health-care system has mastered something that the world is only now beginning to appreciate – delivering quality care at extraordinary scale. Where an MRI in the West may handle seven to eight scans a day, in India the same machine manages many times that volume. This ability to stretch resources without diluting quality is not coincidence. It is the product of decades of ingenuity in doctor-patient ratios, workflow design, and infrastructure use.

The next leap is clear: extend this efficiency to India's vast heartland. Tier-2 and tier-3 cities remain underserved, yet they represent the true

Health care in India is at an inflection point and must move from being a privilege to becoming every Indian's right

frontier. If India can replicate its urban efficiency in these geographies, it will not just close the access gap. It could set a global benchmark for how scale, innovation and inclusion can reshape health care.

Schemes such as Ayushman Bharat (Pradhan Mantri Jan Arogya Yojana, or PM-JAY) have redefined access. Covering nearly 500 million people, with ₹5 lakh a family for advanced care, PM-JAY has enabled millions of cashless treatments in both public and private hospitals. Its impact is visible: timely cancer treatments for beneficiaries have increased by nearly 90%.

Expanding private hospital participation in government-backed schemes is essential to reach the next 500 million. But this must be anchored in fair reimbursements and transparent processes, ensuring viability for providers and real value for patients.

Prevention as the most powerful cost-saver
A study in Punjab revealed a stark reality – even insured families faced catastrophic expenses on diabetes, hypertension, and other non-communicable disease (NCD) outpatient care. The solution is two-fold: redesign insurance to include outpatient and diagnostics, and launch a nationwide push for prevention. But this is incomplete without public participation.

Alongside payers and providers, people must embrace a preventive mindset – controlling risks, staying alert and raising awareness. Every rupee in healthier lifestyles saves multiples in treatment. If schools, employers, communities and citizens rally behind prevention, we can blunt the looming tsunami of NCDs and secure a healthier future.

India was early to adopt telemedicine and is now pushing boundaries with Artificial Intelligence. Tools that detect early signs of sepsis, triage diagnostic reports, or enable remote consultations are already in practice. These innovations not only improve patient outcomes but also optimise the productivity of doctors and nurses.

Digital health is also democratising access. Remote consultations mean that a cardiologist in a metropolitan city can guide treatment for a patient in a village that is hundreds of kilometres away. Combined with the government's Ayushman Bharat Digital Mission, such innovations could enable universal health records and continuity of care across the country.

Regulation and trust as the missing link
Health-care innovations are promising, but challenges persist. Insurers in New Delhi are considering a 10%-15% premium hike due to pollution-driven respiratory illnesses which shows how environmental factors raise health-care costs. Without safeguards, such pressures could hit affordability for millions. This is where regulation is crucial. The Finance Ministry has urged the Insurance Regulatory and Development Authority of India (IRDAI) to strengthen claims of settlement and grievance redress, recognising that trust drives insurance penetration. Without confidence in fair and transparent claims, households will not prioritise health insurance. Robust regulation, paired with fair pricing, is essential to deepen coverage and build confidence.

In 2023, India's health sector drew $5.5 billion in private equity and venture capital, fuelling digital health, pharmacy networks, and hospitals. But capital remains skewed toward metros. The true test is directing this to tier-2 and tier-3 cities, building primary networks, and training specialists so that growth translates into inclusion.

India's health care is at an inflection point. Insurance must cover everyday care, providers must scale efficiently, prevention must cut long-term costs, and technology must drive access. With aligned investment and bold public-private partnerships, we can design a system that is not episodic or exclusionary, but universal, resilient, and sustainable. Health care must move from being a privilege to becoming every Indian's right.

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Key Highlights	

PM-JAY (Ayushman Bharat) covers ~500 million people with ₹5 lakh/family for hospitalisation.	**Needs:**
	• Expand to next 500 mn population. • Include outpatient, diagnostics in insurance. • Ensure **fair reimbursement and transparent settlement** to attract private hospitals.

Key Highlights

Prevention as the Most Powerful Cost-Saver

Out-of-pocket costs for **NCDs (diabetes, hypertension)** remain catastrophic even for insured families.

Needed:
- Insurance coverage for outpatient/NCD management.
- **Nationwide preventive campaigns** via schools, employers, communities.
- Lifestyle interventions → every ₹1 saved in prevention reduces multi-fold treatment costs.

Digital Health as an Enabler

India has been an **early adopter of telemedicine;** now leveraging AI for:
- Early sepsis detection, triaging diagnostics, remote consultations.

Ayushman Bharat Digital Mission → universal health records, portability of care.

Impact: a cardiologist in a metro guiding care for a rural patient → bridging urban-rural gaps.

Prelims PYQ (2024)

Q. Consider the following statements:

Statement-I: India's public sector health care system largely focuses on curative care with limited preventive, promotive and rehabilitative care.

Statement-II: Under India's decentralized approach to health care delivery, the States are primarily responsible for organizing health services.

Which one of the following is correct in respect of the above statements?

(a) Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I

(b) Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I

(c) Statement-I is correct but Statement-II is incorrect

(d) Statement-I is incorrect but Statement-II is correct

India's demographic dividend as a time bomb

Why in News?

- Demographic Dividend

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Syllabus

- **GS Paper 2** – Governance & Social Justice

India's demographic dividend as a time bomb

Nobel laureate Rabindranath Tagore once said, "Don't limit a child to your own learning, for she was born in another time." In the context of India's education system, this quote is particularly resonant today. India's education system is outdated. We are preparing students for jobs that are rapidly disappearing or evolving.

Meanwhile the future of work is being shaped by emerging technologies, led by Artificial Intelligence (AI), being the most disruptive of them all. AI is reshaping how we work and think, with our research suggesting that up to 70% of current jobs, globally, will be impacted, and up to 30% of tasks in many current jobs will get completely automated. A plethora of new jobs related to AI development and implementation are being created as we speak. This technological shift via AI is already changing the world and the job market, whereas the curriculum update cycle in our schools and colleges runs in three-year cycles. This is incremental at best, leading to many students being left behind if we do not up-skill, cross-skill and re-skill them.

India's 'demographic dividend' has long been touted as a key driver of the nation's future growth. With more than 800 million people below the age of 35, the country boasts of having one of the largest youth populations anywhere. This demographic 'asset', however, is increasingly under threat of becoming a 'liability', as the gap between education and real-world skills, and degrees and employability widens. If this gap is not addressed, India's demographic dividend could morph into a demographic time bomb – a paradox at scale.

The stark reality is that while India is producing millions of graduates every year, many of these graduates remain underemployed and are increasingly becoming unemployable. Despite popular belief, this is not merely a problem facing social science or non-STEM (science, technology, engineering and mathematics) students. Over the past decade, data show that 40%-50% of engineering graduates from Indian universities have not been placed in jobs, highlighting the worrying gap between academic education and industry requirements. More and more youngsters are going to college or university, yet employers report increasing difficulty in finding talent with the right skills. Belatedly, educators are acknowledging the problem, with 61% of higher education leaders agreeing that curricula are not aligned with rapidly changing job market needs.

The mismatch begins in high school
As the AI revolution accelerates, India faces a deepening skills crisis. According to McKinsey, nearly seven out of every 10 Indian jobs are at risk from automation by 2030. This means a massive

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India's demographic 'asset' — its large youth population — is in danger of becoming a 'liability' as the gap between education and real-world skills and degrees and employability grows wider

and unprecedented change could be affecting the nation in just the next five years. Of course, it is not all bad news. The World Economic Forum predicts that AI and other new tech will create 170 million new jobs by 2030. The problem is that in the same period, more than half of this number of newly created jobs (92 million) will be displaced. Consequently, skilling must become a critical national priority.

The challenge lies in how Indian youth are entering the workforce. A significant number are doing so with outdated or irrelevant skills. This misalignment begins in high school, where students are largely unaware of the multitude of career paths that exist. A Mindler Career Awareness Survey from 2022 revealed that 93% of Indian students between classes 8 to 12 are aware of only seven career options, most of which are traditional roles such as doctor, engineer, lawyer, or teacher. In contrast, the modern economy offers over 20,000 career paths. Surprisingly, a mere 7% of students report receiving formal career guidance during their schooling years. This lack of awareness leads to millions of our best and brightest, pursuing degrees that do not match their aptitudes or market needs. Do not take our word for it. According to the India Skills Report 2024, more than 65% of high school graduates pursue degrees that are not aligned with their interests or abilities. This alarming reality means that students emerge from their degrees ill-equipped for the rapidly changing job market, further exacerbating India's unemployment crisis.

Digital tools, but analog mindsets
While most students in India now have access to some technology as smartphones have become much cheaper, and the government has also tried to roll out computer and AI labs, most schools still follow traditional, examination-centric curricula. There is limited focus on career exploration or the development of job-ready skills. As a result, students graduate with degrees but lack the practical experience required by employers. In fact, the Graduate Skills Index 2025 produced by Mercer-Mettl found that only 43% of Indian graduates are deemed job-ready. In our experience with interns and fresh graduates, this figure, if anything, underestimates the scale of the problem.

EdTech platforms primarily focus on test preparation and rote learning, rather than career discovery or skill development. Coursera, Udemy and other look-alikes have tried to address this problem, but the certificates obtained from these are becoming increasingly commoditised. School curricula remain disconnected from the evolving job market, leaving students unprepared for the challenges ahead. Only a few State boards and central bodies have introduced career readiness

frameworks, and even fewer integrate emerging career pathways into their curricula.

The Indian government, to its credit, has launched several initiatives that are aimed at bridging the skills gap, the most prominent being the Skill India Mission, which aimed to train over 400 million individuals by 2022. Despite large-scale funding, the mission fell far short of this target. Multiple systemic issues have contributed to this failure: besides the Skill India Mission, an acronym soup of other policies has also been launched which includes the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Pradhan Mantri Kaushal Kendras (PMKK), Jan Shikshan Sansthan (JSS), Pradhan Mantri Yuva Yojana (PMYY), Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP), Prime Minister's Internship Scheme, and many others.

What India needs is a cohesive strategy that aligns education and skill development with industry demands. We have undertaken deep research and devised a platform for just that. We are in conversations with NITI Aayog, the Association of Indian Universities (AIU), and the Skill Ministry to translate this solution into reality. Collaboration between the government, private sector and educational institutions will be essential to create a robust ecosystem for skill development.

The decisive decade
India's ambition to emerge as a global digital powerhouse rests on its ability to integrate technology, education and employment into a coherent national framework. India's youth will either be equipped with the skills to thrive in an AI-driven world or be left behind. This is not just an education or employment crisis; it is a crisis where our entire social contract could come undone. The student civil disobedience during the Mandal Commission days in 1990 bear witness to the havoc that youth-led protests can create, escalating into violence, clashes with police, property destruction, and, in some cases, fatalities due to police firings. If India fails to act now, it risks creating a generation of highly literate, even educated but unemployable youth that can become a ticking time-bomb. The World Bank Economic Review has ably captured this paradox at scale in an article by Lant Pritchett, "Where Has All the Education Gone?". The ramifications of such a crisis are dire. The good news is that this is an entirely fixable problem. India must prepare its youth not for the jobs of yesterday, but for the careers of tomorrow. The clock is ticking and it is up to us to convert India's demographic dividend into an asset or a liability.

Ritu Kulshrestha supported the initial stages of the article, specifically with data content and drafting

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Key Highlights

The Demographic Dividend Paradox

India has **one of the world's largest youth populations.**

If skilled → growth driver; if unskilled → source of unemployment, unrest, and instability.

40–50% of engineering graduates remain unplaced; overall, only **43% of graduates are job-ready** (Graduate Skills Index 2025).

61% of higher education leaders admit curricula are **misaligned with job market needs.**

Technology and AI Disruption

Research: **70% of jobs impacted by AI,** 30% of tasks automated globally.

McKinsey: 7 in 10 Indian jobs at risk from automation by 2030.

WEF: AI could create **170M new jobs by 2030, but 92M jobs displaced** simultaneously.

Curriculum update cycles (3 years) are too slow compared to the speed of AI-driven change.

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Government's Skilling Push – Shortfalls

Skill India Mission (target: 400M trained by 2022) fell short.

Multiplicity of schemes → PMKVY, PMKK, JSS, PMMY, SANKALP, etc. = **fragmentation, duplication, weak outcomes.**

What's needed: a **cohesive national skilling strategy** aligned to industry demand.

Prelims PYQ (2012)

Q. Which of the following is/are among the noticeable features of the recommendations of the Thirteenth Finance Commission? (2012)

1. A design for the Goods and Services Tax, and a compensation package linked to adherence to the proposed design.
2. A design for the creation of lakhs of jobs in the next ten years in consonance with India's demographic dividend.
3. Devolution of a specified share of central taxes to local bodies as grants.

Select the correct answer using the codes given:

(a) 1 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2 and 3

Governor vs CM – SC

Governor cannot act as 'super CM', Tamil Nadu tells Supreme Court

The Governor is at best a 'lubricator' or 'facilitator' but not a legislator, says Tamil Nadu's counsel A.M. Singhvi; how can Governor be interpreted as having the last word on a Bill, he asks a Presidential Reference Bench headed by CJI Gavai

Krishnadas Rajagopal
NEW DELHI

The State of Tamil Nadu on Thursday countered in the Supreme Court the version of the Centre and BJP-ruled States that gubernatorial discretion is "wide", saying a Governor cannot act as "super Chief Minister" and there cannot be "two swords in the same scabbard".

Appearing before a Presidential Reference Bench headed by Chief Justice of India B.R. Gavai, senior advocate A.M. Singhvi said the Governor is at best a "lubricator", a "facilitator", but not a legislator.

Tamil Nadu argued that a Chief Minister and his Cabinet must, in the best interest of democracy and the parliamentary form of governance, be responsible for the good governance of a State.

"A Governor is a part of the legislative process, but he is not part of the legislation of the State. He is not a legislator. He may have a role in the legislative process, but that too on the aid and advice of the Council of Ministers," Mr. Singhvi submitted.

He referred to the submissions raised by the Centre and States supporting the Presidential Reference, which has raised questions about the time limits prescribed by the apex court in an April 8, 2025 judgment in the Ta-

Court proceedings: A.M. Singhvi argues before a Bench headed by Chief Justice of India B.R. Gavai. YOUTUBE@SUPREMECOURTOFINDIA

mil Nadu Governor case, noting that many doomsday scenarios were portrayed if the Governor's discretion under Article 200 (assent to State Bills) was curtailed.

"Hypothetically anything may happen. The sky may fall on our heads. Constitutional interpretations cannot be done in the backdrop of doomsday predictions... A Governor cannot have a dominating role over the State executive or legislature," Mr.

Singhvi said. Tamil Nadu asked the Bench how a Governor could be interpreted as having the last word on a Bill.

"The power to assent, withhold, return Bills by the Governor is only to facilitate law-making in the State... In responsible governments, there is no room for the 'general' discretion of the Governor... General discretion to Governor would create chaos," Mr. Singhvi contended.

He said a Governor's discretion to return a Bill to the Assembly or refer to the President were both guided by the State Cabinet.

"There would be situations in which the government would want a rethink. There could be a change of policy – all these are possibilities for the Governor to return the Bill to the Assembly. There may be cases where the government itself knows the Bill

requires Presidential assent or the government is in doubt, then Governor may refer it to the President," Mr. Singhvi explained.

Solicitor-General Tushar Mehta, for the Centre, made additional submissions on the question whether a State could move the top court under Article 32 complaining of violation of its fundamental rights by the Governor.

"A State is the bearer of constitutional duties, not the holder of fundamental rights. Therefore, a State cannot maintain a petition under Article 32 on the footing that its own fundamental rights have been infringed. A State cannot use Article 32 to litigate fundamental rights in a representative capacity," Mr. Mehta argued.

He also submitted that a Governor enjoyed "complete immunity" under Article 361 for his performance in office.

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Q. With reference to the Legislative Assembly of a State in India, consider the following statements: (2019)

1. The Governor makes a customary address to Members of the House at the commencement of the first session of the year.
2. When a State Legislature does not have a rule on a particular matter, it follows the Lok Sabha rule on that matter.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

India – Japan Meet

Security agreement, business pacts, bullet train ride on PM's Japan agenda

Suhasini Haidar
NEW DELHI

Prime Minister Narendra Modi and his Japanese counterpart, Shigeru Ishiba, will travel together on a bullet train during his two-day visit to Japan from Friday.

In a statement shortly before leaving for Tokyo on Thursday night, Mr. Modi said the visit would "expand the scope and ambition" of economic and investment ties, and "advance cooperation in new and emerging technologies, including AI and Semiconductors".

During the visit, the two Prime Ministers will hold the much-delayed 15th annual summit, and are expected to upgrade the 2008 Declaration on Security Cooperation, including defence hardware purchases, launch an "Economic Security" initiative to build resilient supply chains in areas such as critical minerals and artificial intelligence, and increase Japan's investment

In schedule: During his visit, Narendra Modi will travel by a bullet train to Sendai with Shigeru Ishiba. FILE PHOTO

targets to about $68 billion.

They will also discuss the India-Japan Indo-Pacific plans for the Quad summit due to be held in India, in the face of growing India-U.S. tensions.

The leaders will attend a business event on the sidelines of the visit, and officials estimate that nearly 100 business-to-business (B2B) agreements are likely to be signed. While bilateral trade between India and Japan is relatively low at about $22.8 billion, Japan is India's fifth-largest source of foreign direct in-

vestment, with $43.2 billion cumulative investment up to December 2024.

The two sides are also expected to discuss Mr. Modi's travel from Japan to China to attend the SCO Summit, where he will hold talks with Chinese President Xi Jinping and Russian President Vladimir Putin.

Meeting with diaspora
Mr. Modi will arrive in Tokyo on Friday morning. Mr Modi is also expected to meet with some members of the Indian diaspora that

number about 54,000 across the country.

At the India-Japan Summit, the two sides will release a joint statement as well as the 2035 Vision Statement to upgrade the 2025 Vision Statement announced by Mr. Modi and then Prime Minister Shinzo Abe a decade ago.

On Saturday, Mr. Modi and Mr. Ishiba will travel by the Shinkansen High Speed Rail Network, or bullet train, to Sendai in Miyagi Prefecture, recreating a ride Mr. Modi took with Abe in 2016. They will visit a semiconductor factory and inspect the Tohoku Shinkansen factory of the East Japan Railway Company, officials said. They will discuss the next steps in the 508-km Mumbai-Ahmedabad Shinkansen project, launched in 2017 with Japanese funding. Japan has been India's largest overseas development aid donor since 1958, and the Shinkansen project, originally billed at $17 billion, is a major venture for both countries.

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Prelims PYQ (2024)

Q. Consider the following countries:
1. Italy
2. Japan
3. Nigeria
4. South Korea
5. South Africa

Which of the above countries are frequently mentioned in the media for their low birth rates, or ageing population or declining population?
(a) 1, 2 and 4
(b) 1, 3 and 5
(c) 2 and 4 only
(d) 3 and 5 only

Mumbai & Vizag among safest cities for women : NARI

Mumbai and Vizag among safest cities for women: NARI

Press Trust of India
NEW DELHI

Mumbai, Visakhapatnam, Kohima, Bhubaneswar, Aizawl, Gangtok, and Itanagar have emerged as the safest cities in the country for women, while Patna, Jaipur, Faridabad, Delhi, Kolkata, Srinagar and Ranchi were ranked the lowest, according to the National Annual Report and Index on Women's Safety (NARI) 2025.

The nationwide index released on Thursday, based on a survey of 12,770 women across 31 cities, placed the national safety score at 65%.

Kohima and other top-ranked cities were associated with stronger gender equity, civic participation, policing and women-friendly infrastructure. Whereas, cities like Patna

The study revealed sharp drops in perceptions of safety at night across cities

and Jaipur fared poorly due to weak institutional responsiveness, patriarchal norms and gaps in urban infrastructure, the report said.

Overall, six in 10 women surveyed felt "safe" in their city, but 40% still considered themselves "not so safe" or "unsafe". The study revealed sharp drops in perceptions of safety at night, particularly in public transport and recreational spaces.

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