

Editorial of the Day – 09.03.2026

Index

1. **One Nation, One Election – Remedy Worse Than Disease (TH)** – 01
2. **Maharashtra's New Farm Loan Waiver, Despite Past Warnings of Impact on Credit Culture – And Farmers Themselves (IE)** –02
3. **Rot in Education (THE STATESMAN)** –05
4. **4.Why India must not take sides in foreign wars in a fractured world (MINT)** –07

1. One Nation, One Election – Remedy Worse Than Disease (TH)

General Studies Paper – GS II (Governance & Constitution)

Topic – Salient features of the Representation of People's Act; Appointment to various Constitutional posts, powers, functions and responsibilities of various Constitutional Bodies.

Sub-Topic – Electoral Reforms, Federalism, and Constitutional Amendments.

1. Introduction

One Nation, One Election (ONOE) refers to the proposal of holding simultaneous elections for the Lok Sabha and all State Legislative Assemblies across India. The primary goal is to streamline the electoral process and reduce the frequent disruptions and fiscal strain caused by a continuous cycle of elections in various parts of the country. The discussion has gained global momentum following the experience of countries like Indonesia, where simultaneous elections in 2019 and 2024 caused severe strain on poll workers, leading to a June 2025 court order to separate national and local polls starting in 2029.

2. Historical Background & Context

1. **Initial Practice** – Simultaneous elections are not a new concept in India; they were the norm in 1951–52, 1957, 1962, and 1967.
2. **Disruption of the Cycle** – The cycle was broken in the late 1960s and early 1970s due to the premature dissolution of several State Assemblies and the Lok Sabha.
3. **Current Revival** – The idea has been revived to restore synchronized cycles to ensure governance stability and resource optimization.

3. Key Objectives of ONOE

1. **Fiscal Prudence** – To significantly reduce the cumulative election expenditure incurred by the government, political parties, and individual candidates.
2. **Policy Continuity** – To minimize the frequent imposition of the Model Code of Conduct (MCC), which often halts policy decisions and development projects.
3. **Administrative Efficiency** – To allow the executive machinery to focus on long-term policymaking rather than being in a state of "continuous campaigning".
4. **Voter Engagement** – To enhance voter participation by curbing "voter fatigue" associated with frequent trips to the polling booth.

4. Advantages of Simultaneous Elections

1. **Cost Efficiency** – Consolidation of administrative and security expenses results in massive savings for the exchequer.
2. **Security Force Management** – It allows for a one-time, efficient deployment of Central Armed Police Forces (CAPF) and administrative personnel nationwide.
3. **Governance Stability** – Governments at both the Centre and State levels can function without the distraction of impending mid-term polls.
4. **Higher Turnout** – A single, unified nationwide election may generate stronger public engagement and higher overall turnout.

5. Challenges and Concerns

1. **Constitutional Hurdles** - Implementation would require extensive amendments to several Articles, including Articles 83, 85, 172, 174, and 356.
2. **Federalism Issues** - Critics argue that states may lose their autonomy regarding election timing, potentially undermining the federal spirit.
3. **Issue Overshadowing** - There is a risk that national narratives might dominate local/state issues, potentially affecting the representation of regional parties.
4. **Logistical Gigantism** - Conducting elections for the entire country at once requires an unprecedented scale of administrative preparation, including a massive surge in EVM/VVPAT requirements.

6. Proposed Implementation Measures

1. **Transitional Synchronization** - Extending or curtailing the tenures of certain current Assemblies to align them with the Lok Sabha cycle.
2. **Constructive Vote of No Confidence** - Implementing a system where a government can only be removed if an alternative government is simultaneously ready, ensuring assemblies are replaced rather than dissolved.
3. **Two-Phase Model** - A hybrid approach where elections are held twice in a five-year cycle to maintain partial synchronization and reduce total polling events.

7. Conclusion

One Nation, One Election offers a pathway to a more stable and cost-effective electoral system. However, its success depends on achieving a broad political consensus and ensuring that the structural changes do not dilute India's diverse federal character. Careful safeguarding of regional interests is essential for this transition to be truly transformative.

Source - <https://www.thehindu.com/opinion/lead/one-nation-one-election-remedy-worse-than-disease/article70719321.ece>

2. Maharashtra's New Farm Loan Waiver, Despite Past Warnings of Impact on Credit Culture — And Farmers Themselves (IE)

General Studies Paper - GS III (Economic Development)

Topic - Issues related to direct and indirect farm subsidies and minimum support prices; Public Distribution System; Issues of buffer stocks and food security; Economics of animal-rearing.

Sub-Topic - Agricultural Credit, Rural Indebtedness, Fiscal Policy, and Agrarian Distress.

1. Introduction

In March 2026, the Maharashtra government announced a massive ₹35,000 crore farm loan waiver intended to benefit approximately 30 lakh farmers. While the move provides immediate debt relief in the face of agrarian distress, it has reignited a long-standing economic debate regarding the "moral hazard" it creates within the credit system. Over the past 35 years, central and state governments have expended more than ₹3 lakh crore on such schemes, despite repeated cautions from the Reserve Bank of India (RBI) regarding their impact on fiscal stability and credit discipline.

2. Rationale Behind Farm Loan Waivers

1. **Debt Relief** - Waivers are primarily intended to reduce the crushing debt burden on farmers facing crop failures or price crashes.
2. **Agrarian Crisis Response** - They serve as an immediate financial safety net during periods of severe rural distress.
3. **Stimulating Rural Demand** - Proponents argue that by clearing debt, farmers gain improved purchasing capacity, which can stimulate broader rural economic activity.

4. **Political Economy** – With agriculture supporting nearly 45% of India's workforce, loan waivers have become a frequent and powerful electoral instrument.

3. Historical Evolution of Waiver Schemes

1. **Agricultural and Rural Debt Relief Scheme (1990)** – The first nationwide program covering short-term loans owed to public sector and regional rural banks.
2. **Agricultural Debt Waiver and Debt Relief Scheme (2008)** – A major relief program covering small and marginal farmers with landholdings up to five acres, costing roughly ₹52,500 crore.
3. **Rising State-Level Waivers** – Since 2014, states have taken the lead, with massive outlays in Tamil Nadu (₹52,800 crore), Karnataka (₹44,000 crore), and Uttar Pradesh (₹36,360 crore).
4. **Recent Wave** – The trend continues with significant announcements from Telangana (2024) and Maharashtra (2026).

4. Impact on Agricultural Credit Culture

Frequent waivers often lead to unintended institutional consequences –

1. **Moral Hazard** – Constant expectations of waivers encourage "strategic defaults," where farmers who can afford to pay choose to delay or avoid repayments.
2. **Rising NPAs** – Agricultural Gross Non-Performing Assets (NPAs) reached 8.44% in 2019, partly due to repayment disruptions following waiver announcements.
3. **Credit Contraction** – Banks often become hesitant to lend in regions with frequent waivers, leading to slower growth in formal credit availability.
4. **Informal Debt Trap** – When formal institutional lending dries up, farmers are forced to turn back to high-interest moneylenders.

5. Fiscal Implications for States

1. **Budgetary Pressure** – Waivers can cost between 0.1% to 2% of a state's GSDP, putting severe strain on fiscal resources.
2. **Opportunity Cost** – Funds used for waivers are often diverted from long-term productive investments such as irrigation, cold storage, and rural infrastructure.
3. **Long-Term Liability** – Payments are typically spread over 3–5 years, creating lingering fiscal liabilities that may challenge FRBM deficit targets.

6. Structural Issues & Alternative Approaches

Research indicates that only about 50% of eligible farmers actually benefit from these schemes. Sustainable solutions require addressing the root causes of distress –

1. **Income Support** – Schemes like PM-Kisan provide predictable direct transfers without distorting credit behavior.
2. **Risk Management** – Strengthening crop insurance like PMFBY helps manage risks from weather volatility.
3. **Market Reforms** – Enhancing e-NAM and contract farming to improve price realization for small and marginal farmers (who make up over 85% of the sector).
4. **Infrastructure Investment** – Focused spending on irrigation and storage to reduce crop vulnerability.

7. Conclusion

Farm loan waivers offer a temporary reprieve for distressed rural households but fail to address the underlying structural inefficiencies of Indian agriculture. For long-term sustainability, India must move toward a comprehensive strategy that balances immediate relief with institutional credit discipline, enhanced productivity, and robust risk management.

Source – <https://indianexpress.com/article/explained/explained-economics/farm-loan-waiver-maharashtra-trend-debate-finance-10571053/>

QUESTION

"Farm loan waivers are often viewed as an immediate panacea for agrarian distress, yet they risk institutionalizing a 'moral hazard' that undermines the formal credit culture. Critically examine the

impact of frequent loan waivers on India's agricultural credit system and discuss whether direct income support offers a more sustainable alternative." (250 Words, 15 Marks)

1. Introduction

With the recent announcement of a ₹35,000 crore waiver in Maharashtra, India has spent over ₹3 lakh crore on agricultural debt relief in the last 35 years. While these schemes aim to provide immediate relief to distressed farmers, their repeated implementation raises serious concerns about fiscal stability and the long-term viability of institutional lending.

2. Impact on the Agricultural Credit System

Frequent loan waivers have a multi-dimensional impact on the rural financial ecosystem -

1. **The Problem of 'Moral Hazard'** - Regular waivers create an expectation of future relief, prompting even solvent farmers to delay or strategically avoid repayments.
2. **Deteriorating Asset Quality** - The agricultural sector's Gross Non-Performing Assets (NPAs) reached approximately 8.44% in 2019, a trend significantly influenced by the disruptions caused by waiver announcements.
3. **Lending Contraction** - Banks often respond to deteriorating credit discipline by becoming more cautious, leading to slower growth in formal agricultural credit.
4. **Reliance on Informal Credit** - When banks restrict formal lending, vulnerable farmers are often forced back to informal moneylenders who charge exorbitant interest rates.

3. Fiscal and Structural Constraints

1. **Opportunity Cost** - The massive outlays for waivers (often 0.1% to 2% of GSDP) divert resources away from critical long-term investments in irrigation, cold storage, and rural infrastructure.
2. **Limited Reach** - Research indicates that only about 50% of eligible farmers actually benefit from these schemes, often leaving out those most in need.

4. Direct Income Support - A Sustainable Alternative?

Direct Benefit Transfer (DBT) schemes, such as PM-Kisan, offer several advantages over loan waivers -

1. **Predictability** - They provide regular, predictable financial assistance without distorting the borrower-lender relationship.
2. **Credit Discipline** - Unlike waivers, income support does not incentivize defaults, thus maintaining the integrity of the formal credit culture.
3. **Risk Management** - When combined with robust crop insurance (PMFBY) and market reforms like **e-NAM**, income support addresses the root causes of income volatility rather than just the symptoms of debt.

5. Conclusion

While farm loan waivers provide short-term political and financial relief, they act as a "band-aid" solution that creates a cycle of dependency and fiscal strain. A sustainable agricultural strategy must prioritize structural reforms—enhancing productivity, improving market access, and strengthening formal credit mechanisms—to ensure that the Indian farmer is resilient rather than reliant.

Source - <https://indianexpress.com/article/explained/explained-economics/farm-loan-waiver-maharashtra-trend-debate-finance-10571053/>

QUESTION

"Elucidate the concept of 'One Nation, One Election' (ONOE) and its potential impact on the Indian political landscape. To what extent would this move address the challenges of frequent elections while safeguarding the country's federal spirit?" (250 Words, 15 Marks)

1. Introduction

One Nation, One Election (ONOE) refers to a synchronized electoral system where polls for the Lok Sabha and all State Legislative Assemblies are held simultaneously across the country. While India followed this model in its initial decades (1951–1967), the cycle was eventually disrupted by premature dissolutions of

various assemblies. The idea has recently been revived to address the inefficiencies of a "permanent election mode".

2. Governance and Economic Rationale

Simultaneous elections aim to rectify several systemic inefficiencies -

1. **Fiscal Prudence** - Conducting unified elections significantly reduces the cumulative administrative and security expenditure incurred by the exchequer and political parties.
2. **Policy Continuity** - Frequent elections result in the recurrent imposition of the Model Code of Conduct (MCC), which often stalls crucial developmental work and policy decisions.
3. **Administrative Efficiency** - Governments can focus on long-term governance rather than being distracted by continuous campaigning for regional polls.
4. **Security Management** - A one-time deployment of central security forces and polling personnel optimizes human resources.

3. Challenges to Federalism and Implementation

Despite the advantages, the proposal faces substantial constitutional and federal hurdles -

1. **Constitutional Amendments** - Implementation requires changes to key provisions, including Articles 83, 85, 172, 174, and 356, involving both the Parliament and State ratifications.
2. **Autonomy of States** - Critics argue that synchronizing cycles may strip States of their autonomy in deciding election timing, potentially weakening the federal balance.
3. **Overshadowing of Local Issues** - There is a concern that national-level narratives might dominate State-specific issues, diluting the focus on regional political representation.
4. **Logistical Complexity** - The massive administrative preparation required—including a huge surge in EVM/VVPAT requirements—remains a daunting task.

4. Global Context and Lessons

The experience of Indonesia provides a cautionary tale; while simultaneous national and local elections were held in 2019 and 2024, the severe strain on poll workers led to their Constitutional Court ordering separate elections starting from 2029. This underscores the need for robust administrative safeguards.

5. Conclusion

One Nation, One Election seeks to create a cost-effective and stable electoral system. However, transitioning to this model necessitates a broad political consensus and careful legal mechanisms—such as the "constructive vote of no confidence"—to ensure that the structural shift does not come at the cost of India's diverse and vital federal character.

Source - <https://www.thehindu.com/opinion/lead/one-nation-one-election-remedy-worse-than-disease/article70719321.ece>

3. Rot in Education (THE STATESMAN)

General Studies Paper - General Studies Paper II - Governance and Social Sector

Topic - Issues relating to development and management of social sector services relating to education and health.

Sub-Topic - Human resource development and skill formation.

Introduction

Education and healthcare are critical pillars of human development and national capacity building. In India, debates surrounding medical entrance examinations such as NEET-PG highlight deeper structural issues in the education system, particularly the quality of schooling and preparedness of students for higher education. These challenges raise important questions about equity, access, and the effectiveness of educational reforms.

1. Purpose of NEET-PG and Standardised Testing

1. NEET-PG is a national-level examination used for admission to postgraduate medical courses.
2. It aims to create a uniform and transparent selection process for medical education across India.
3. Standardised testing helps maintain academic merit and professional competency in specialised medical fields.

2. Issues in Medical Education Admissions

1. Concerns have been raised about cut-off scores and vacant medical seats, indicating mismatches between demand and eligibility.
2. Lowering qualifying marks may increase access but could raise concerns about quality and competency of medical professionals.
3. The situation reflects broader problems in educational preparation and institutional capacity.

3. Weaknesses in the School Education System

1. Many students struggle with basic conceptual understanding in science and mathematics.
2. Government schools often face challenges such as inadequate infrastructure, teacher shortages, and overcrowded classrooms.
3. These systemic issues affect students' readiness for competitive examinations and higher education.

4. Role of National Education Policy (NEP) 2020

1. NEP 2020 aims to transform the education system through multidisciplinary learning, improved pedagogy, and stronger foundational education.
2. It emphasises skill development, analytical thinking, and vocational exposure.
3. Effective implementation of NEP reforms is essential for improving learning outcomes and preparing students for specialised careers.

5. Implications for Human Capital Development

1. Weak educational foundations affect the quality of professionals in sectors such as healthcare, engineering, and research.
2. Improving school education is crucial for strengthening India's human capital and knowledge economy.
3. Balanced reforms in school education, higher education, and professional training are necessary.

Conclusion

The debate surrounding NEET-PG highlights deeper systemic challenges in India's education system. Strengthening foundational schooling, improving teaching quality, and effectively implementing educational reforms such as NEP 2020 are essential for ensuring high-quality professional education and long-term human capital development.

Source - <https://www.thestatesman.com/opinion/rot-in-education-1503567882.html>

UPSC Mains Practice Question

Q. Debates surrounding medical entrance examinations in India reflect deeper structural issues in the education system. Examine the challenges in preparing students for professional education and suggest reforms. (250 words)

Model Answer

Introduction

Professional entrance examinations such as NEET-PG play a critical role in ensuring merit-based admission to specialised medical education. However, controversies surrounding qualifying marks and vacant seats highlight deeper issues in India's school education system and student preparedness for higher education.

Challenges in Preparing Students for Professional Education

1. Weak Foundational Learning- Many students lack strong conceptual understanding in science, mathematics, and analytical reasoning.
2. Infrastructure and Teacher Shortages- Government schools often face inadequate facilities, overcrowded classrooms, and limited teaching resources.

Building Bureaucrats Since 2006

3. Inequality in Educational Opportunities- Differences between public and private schooling systems create disparities in learning outcomes.
4. Exam-Oriented Learning- Excessive focus on rote memorisation rather than conceptual understanding and problem-solving skills.

Reforms Needed

1. Strengthening Foundational Education- Improve early learning outcomes and basic competencies.
2. Teacher Training and Infrastructure- Invest in teacher capacity building and school infrastructure.
3. Effective Implementation of NEP 2020- Promote multidisciplinary learning, skill development, and experiential education.

Conclusion

Addressing the challenges in professional education requires strengthening school education, improving teaching quality, and ensuring equitable learning opportunities. Such reforms are essential for building a skilled and competent workforce capable of supporting India's healthcare and knowledge sectors.

Source - <https://www.thestatesman.com/opinion/rot-in-education-1503567882.html>

4. Why India must not take sides in foreign wars in a fractured world (MINT)

General Studies Paper - General Studies Paper II - International Relations

Topic - Effect of policies and politics of developed and developing countries on India's interests.

Sub-Topic - India's foreign policy and strategic autonomy.

Introduction

The contemporary global order is increasingly characterised by geopolitical conflicts, strategic rivalries, and shifting alliances. In such a fragmented world, countries often face pressure to align with competing power blocs. For India, maintaining strategic autonomy and a balanced foreign policy is essential to safeguard national interests while navigating complex international conflicts.

1. Growing Global Geopolitical Fragmentation

1. The international system is witnessing rising tensions due to conflicts such as Russia-Ukraine war and geopolitical rivalry among major powers.
2. These conflicts reflect the emergence of a multipolar world with competing strategic interests.
3. Increased fragmentation makes global diplomacy more complex for middle powers like India.

2. India's Stakes in Multiple Regions

1. India maintains economic, strategic, and diplomatic relations with multiple countries across rival blocs.
2. Its interests include energy security, trade partnerships, defence cooperation, and diaspora welfare.
3. Taking sides in external conflicts could strain relationships with important partners.

3. Tradition of Strategic Autonomy

1. Since independence, India has followed the principle of non-alignment and later strategic autonomy.
2. This approach enables India to engage with different powers while retaining policy independence.
3. Strategic autonomy enhances India's credibility as an independent global actor.

4. Risks of Aligning in Foreign Conflicts

1. Aligning with one side in international wars could expose India to economic sanctions, diplomatic tensions, or security risks.
2. Such alignment may also limit India's flexibility in pursuing long-term foreign policy objectives.
3. Remaining neutral allows India to focus on domestic development and economic priorities.

5. Role as a Responsible Global Actor

1. By avoiding direct involvement in foreign wars, India can contribute to diplomatic dialogue, conflict resolution, and humanitarian assistance.
2. A balanced approach strengthens India's image as a responsible and pragmatic global power.

Conclusion

In an era of increasing geopolitical fragmentation, maintaining strategic autonomy allows India to protect its national interests while preserving diplomatic flexibility. By avoiding alignment in foreign conflicts and promoting balanced engagement with multiple partners, India can effectively navigate global uncertainties and strengthen its position in the international system.

Source - <https://www.livemint.com/opinion/online-views/india-neutral-wars-europe-west-asia-east-russia-ukraine-iran-israel-11772866918631.html>

UPSC Mains Practice Question

Q. In an increasingly fragmented global order, India should avoid taking sides in foreign conflicts to safeguard its national interests. Discuss the relevance of strategic autonomy in India's foreign policy. (250 words)

Model Answer

Introduction

Strategic autonomy has long been a guiding principle of India's foreign policy. It refers to the ability of a country to pursue independent diplomatic and security decisions without aligning permanently with any major power bloc. In the context of growing geopolitical conflicts, this principle remains crucial for India.

Changing Global Geopolitical Context

1. The international system is increasingly characterised by multipolarity, strategic competition, and regional conflicts.
2. Conflicts such as the Russia-Ukraine war and tensions in West Asia and the Indo-Pacific highlight growing global instability.
3. In this environment, aligning with one power bloc may limit diplomatic flexibility and create new strategic vulnerabilities.

Relevance of Strategic Autonomy for India

1. Protection of Diverse National Interests

1. India has strong diplomatic, economic, and security relationships with multiple countries across rival blocs.
2. These relationships involve energy security, trade partnerships, defence cooperation, and diaspora welfare.

2. Diplomatic Flexibility

1. Strategic autonomy allows India to engage simultaneously with different partners such as the United States, Russia, European Union, and West Asian countries.
2. This flexibility enhances India's ability to pursue issue-based partnerships without permanent alliances.

3. Avoiding Economic and Strategic Risks

1. Taking sides in external wars may expose India to sanctions, supply disruptions, or diplomatic tensions.
2. Maintaining neutrality reduces the risk of becoming entangled in conflicts that do not directly serve India's interests.

4. Role in a Multipolar Global Order

1. Strategic autonomy strengthens India's position as an independent pole in global politics.
2. It allows India to support the emergence of a balanced and multipolar international system.

Challenges to Strategic Autonomy

Building Bureaucrats Since 2006

1. Increasing polarisation between major powers may create external pressure on countries to take sides.
2. Economic interdependence and security partnerships sometimes make complete neutrality difficult.

Conclusion

Strategic autonomy remains a cornerstone of India's foreign policy in a complex and fragmented global order. By maintaining independent decision-making and balanced engagement with multiple partners, India can safeguard its national interests while contributing to global stability and the development of a multipolar international system.

Source - <https://www.livemint.com/opinion/online-views/india-neutral-wars-europe-west-asia-east-russia-ukraine-iran-israel-11772866918631.html>

