CURRENT AFFAIRS: 02.05.2026

The Union Ministry of Health and Family Welfare (MoHFW) released the data for the **National Family Health Survey-6 (NFHS-6)** for the period 2023-24.

- The survey highlights a significant milestone in maternal and child healthcare, noting that **90.6% of births in India now take place in healthcare facilities (institutional deliveries)**, pushing the nation closer to universal safe childbirth coverage.

Summary

- **NFHS-6 highlights significant improvements in maternal and child health, nutrition, immunization, family planning, and women's empowerment**, driven by schemes such as JSY, JSSK, PMMVY, POSHAN Abhiyaan, UIP, and Ayushman Bharat.
- **The survey also flags emerging challenges**, including rising C-section rates, increasing obesity and NCDs, persistent child undernutrition, gaps in ANC continuity, and the need for stronger preventive healthcare and nutrition strategies.

What are the Key Findings of NFHS-6?

Maternal Health and Safe Motherhood

- **Surge in Institutional Deliveries:** Saw a positive shift, rising from **88.6% (NFHS-5) to 90.6% (NFHS-6)**, moving toward universal coverage.
  - Births attended by skilled health personnel rose from **89.4% to 91.3%**, while **postnatal care for newborns within two days of delivery** increased from **79.1% to 85.3%**.
- **Antenatal Care (ANC):** Overall **ANC** registration hit 95.9%. Tracking in the critical first trimester rose from 70% to 76.2%.
- **Nutritional Supplements:** Mothers consuming **Iron Folic Acid (IFA)** supplementation for 100+ days rising from **44.1% to 54.9% and 180+ days from 26.0% to 37.8% during pregnancy.**
- **Key Schemes:** Schemes such as **Janani Suraksha Yojana (JSY)**, **Janani Shishu Suraksha Karyakram (JSSK)**, **Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA/e-PMSMA)**, **Surakshit Matritva Aashwasan (SUMAN)**, and **Pradhan Mantri Matru Vandana Yojana (PMMVY 2.0)** improved antenatal care, institutional deliveries, and postnatal care coverage.

Child Health and Nutrition

- **Decline in Malnutrition:**
  - **Stunting** (low height-for-age) among children under five dropped substantially from 35.5% to **29.3%**.
  - **Severe Wasting** (too thin for height) fell sharply from 7.7% to **5.2%**.
  - **Underweight prevalence** among under-five children falling from 32.1% to 31.8%.
    - Additionally, the share of children aged 6–8 months receiving complementary foods along with breastmilk increased from **45.9% to 59.5%.**
- **Childhood Immunization: Full vaccination coverage** among children (12–23 months) increased from **83.8% to 87.1%**, with **95.6%** receiving vaccines through public health facilities.

- Driven by improved cold-chain infrastructure, **U-WIN** digital tracking, and the **Universal Immunization Programme (UIP)**, **rotavirus vaccination coverage** rose sharply from **36.4% to 85.4%**, while coverage of the **second dose of the measles-containing vaccine** increased from **58.6% to 71.8%**.
- Child health outcomes improved, with **acute respiratory infection (ARI) prevalence** declining from **2.8% to 1.9%** and **severe diarrhoea** falling to **0.5%**.

- **Breastfeeding Practices: 95.6% of infants under six months are exclusively breastfed**.
  - Additionally, early initiation of breastfeeding (within one hour of birth) for children under three years improved by nearly 10% points, rising from **41.8% (NFHS-5) to 50.1% (NFHS-6)**.
- **Key Policy Drivers:** These nutritional gains are driven by **policy convergence through POSHAN Abhiyaan, Saksham Anganwadi, and POSHAN 2.0**, backed by robust infrastructure under the **Integrated Child Development Services (ICDS)**.

Demographic Trends

- **Total Fertility Rate (TFR):** India's **TFR** remains steady at **2.0**, which is below the international replacement-level demographic threshold of 2.1, signaling population stabilization.
- **Contraceptive Prevalence Rate (CPR)**: Increased from **66.7% to 69.1%**, reflecting improved access to family planning services and promoting the health and well-being of mothers and children.

Women's Empowerment and Financial Inclusion:

- **Digital Inclusion Surge:** The proportion of **women who have ever used the internet nearly doubled, jumping from 33.3% (NFHS-5) to 64.3% (NFHS-6)**.
  - Additionally, women owning and using a personal mobile phone rose from **53.9% to 63.6%**.
- **Financial Empowerment:** Economic independence saw an upward trend, with **women maintaining and operating their own bank or savings accounts, increasing from 78.6% to 89.0%**.
- **Menstrual Hygiene Management:** The adoption of hygienic menstrual protection methods among young women (15–24 years) improved from **77.6% to 79.2%**.
  - This progress is structurally anchored by the **Menstrual Hygiene Scheme (MHS)** under the **Rashtriya Kishor Swasthya Karyakram (RKSK)** and subsidized products via the **Pradhan Mantri Bhartiya Janaushadhi Pariyojana**.
- **Expanded Health Protection:** Household health insurance and financial risk protection coverage grew massively from 41.0% to **60.2%**, heavily anchored by the **Ayushman Bharat (PM-JAY)** scheme.

National Family Health Survey (NFHS)

- **About:** The NFHS is a large-scale, multi-round survey conducted in a representative sample of households throughout India.
  - NFHS was launched in 1992–93, with the first survey conducted during that period. Since then, five rounds have been completed, with NFHS-5 conducted in 2019–21 and NFHS-6 in 2023–24, providing crucial data on health, nutrition, fertility, and family welfare in India.
- **Nodal Agency:** The **International Institute for Population Sciences (IIPS)**, Mumbai, is designated by the MoHFW as the nodal agency for providing coordination and technical guidance.
- **Objective:** To provide high-quality, district-level data on health and family welfare to the government and other agencies for evidence-based policymaking and programme implementation.

Key Features of NFHS-6

- **Expanded Coverage:** Surveyed **6.79 lakh households across 715 districts** (excluding Manipur).
- **Technology-driven:** Fully adopted **Computer-Assisted Personal Interviewing (CAPI)** for real-time data validation and improved accuracy.
- **New Focus Areas:** Included **Direct Benefit Transfer (DBT)** coverage, **Self-Help Groups (SHGs)**, digital literacy, and digital financial transactions.
- **Enhanced Health Assessment:** Expanded **clinical, anthropometric, and biochemical (CAB) testing**, including **HIV testing**.

What are the Emerging Concerns Highlighted by NFHS-6?

- **The C-Section Surge:** Surgical Caesarean deliveries experienced an uncharacteristically sharp spike nationwide, jumping from 21.5% to **27.2%**, far exceeding the **WHO's optimal threshold of 10–15%**.
  - Private hospitals recorded 54.1% C-sections compared to just 16.9% in public facilities, indicating a **profit-driven, commercialized trend in private maternal care.**
- **The Dual Burden of Disease:** India is facing an epidemiological contradiction. Although long-term stunting declined, nearly 1 in 3 Indian children still suffer from **chronic undernutrition**, highlighting stubborn gaps in dietary diversity and household food security.
  - Overweight and **obesity** rates among adults in the 15–49 age group have spiked significantly.
    - For women, the obesity prevalence jumped from 24% to **30.7%**, with urban women disproportionately affected (reporting an alarming 42.8%). For men, obesity rates rose from 22.9% to **27.3%**.
- **Rising Non-Communicable Diseases (NCDs):** Elevated blood sugar (diabetes) and **hypertension metrics are increasing alongside the obesity footprint**, indicating a shift from **infectious diseases to lifestyle-centric,** chronic risks.
- **Persistent Vulnerability:** Despite structural drops, roughly 1 in every 3 Indian children still suffers from chronic undernutrition (stunting), showing that the rate of nutritional transition needs acceleration.
- **Continuity of Care:** While initial Antenatal Care (ANC) registration is high (95.9%), more than one-third of expectant mothers still fail to complete the recommended minimum of four ANC visits.
- **Omission of Anaemia Biomarkers:** The official removal of blood-drawn anaemia testing in NFHS-6 has drawn criticism.
  - The absence of this biomarker undercuts the longitudinal tracking of the **Anaemia Mukt Bharat strategy,** making it difficult to accurately assess on-the-ground iron-deficiency trends.

Social Welfare

PM SVANidhi: From Survival to Self-Reliance

Posted On: 30 MAY 2026 12:05PM

PM SVANidhi has emerged as a major initiative supporting vendors working across India's informal urban economy. Beyond providing collateral-free loans, the scheme has encouraged digital adoption, improved access to institutional credit and expanded social security coverage. Since its launch in 2020, more than 1.12 crore loans have already been disbursed. The initiative has benefited over 75 lakh beneficiaries across cities and towns. Loans worth over ₹17,800 crore have been provided under the scheme. Its impact is visible not only in official numbers but also in the everyday journey of vendors building stronger and more sustainable livelihoods.

Why in News?

The **Prime Minister Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)** scheme marked the completion of its **6th year** (launched on 1st June 2020). Commemorating this milestone, the Ministry of Housing and Urban Affairs (MoHUA) highlighted the scheme's transformative impact in **transitioning street vendors from survival to self-reliance through accelerated financial inclusion and comprehensive social security coverage.**

What is the PM SVANidhi Scheme?

- **About:** PM SVANidhi is a **Central Sector Scheme** launched in **June 2020** by the **MoHUA**, in collaboration with the **Department of Financial Services (DFS)**.
  - Launched in response to the **Covid-19 pandemic**, PM SVANidhi is a **first-of-its-kind micro-credit scheme** that provides collateral-free working capital loans to street vendors, reducing their dependence on informal lenders and promoting financial inclusion through the formal banking system.
- **Key Features:**

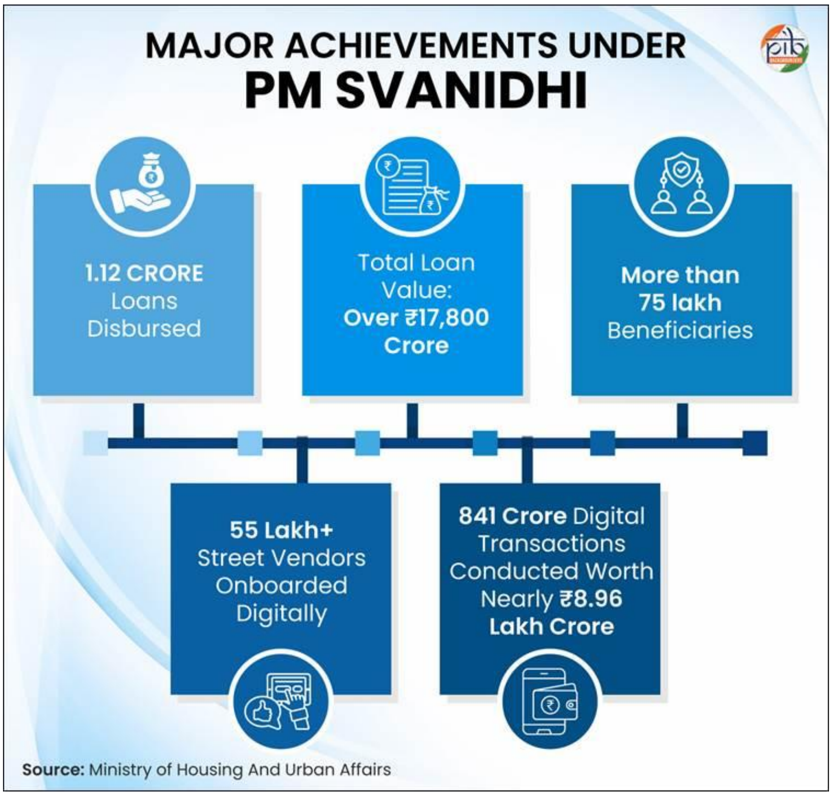
Feature	Details
Working Capital Loans	Collateral-free loans provided in progressive tranches of **Rs 15,000, Rs 25,000, and Rs 50,000**.
Interest Subsidy	**7% annual interest subsidy** for timely or early loan repayment.
Digital Incentives	Vendors can earn **cashback** for retail and wholesale digital transactions.
Credit Expansion	Eligible vendors who repay their second tranche can obtain **UPI-linked RuPay Credit Cards** with limits up to **Rs 30,000**.
Extended Timeline	The scheme's lending period has been extended until **March 2030**, with an aim to benefit **1.15 crore street vendors, including 50 lakh new beneficiaries.**
Capacity Building & Entrepreneurship Development:	Vendors are provided with training in financial literacy, digital literacy, and food safety & hygiene in collaboration with **FSSAI.**

- **Implementing Agency:** The **Small Industries Development Bank of India (SIDBI)** functions as the technical and implementation partner, managing the credit guarantee trust fund.
- **'SVANidhi se Samriddhi':** To elevate the scheme from mere credit provision to a holistic welfare net, the MoHUA launched the **'SVANidhi se Samriddhi'** initiative.

- **Objective:** To map the socio-economic profile of PM SVANidhi beneficiaries and their families and facilitate their access to **8 core central government welfare schemes**.
- **Schemes Covered: Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), PM Jan Dhan Yojana, Registration under Building and other Construction Workers (BoCW), PM Shram Yogi Maandhan Yojana, One Nation One Ration Card (ONORC), Janani Suraksha Yojana, and PM Matru Vandana Yojana (PMMVY).**

▪ **Six-Year Impact & Achievements:**

- **Massive Financial Reach:** Over **1.12 crore loans** have been sanctioned to more than **75.5 lakh street vendors**.
- **Economic Empowerment:** Nearly **95% of beneficiaries accessed formal institutional credit for the first time**, while about **30% secured additional credit**, reflecting improved creditworthiness. Beneficiary incomes increased by an average of **20% annually**.
- **Social Inclusion:** The scheme has strong inclusive outreach, with **46% women beneficiaries** and around **70% belonging to marginalized communities**, allowing them to expand businesses and achieve financial independence.
- **Digital Transformation:** More than **55 lakh vendors** have been digitally onboarded, collectively driving over 841 crore digital transactions.
- **Income Growth:** Beneficiaries have seen an average annual income increase of nearly **20%**, with 30% of vendors eventually accessing additional formal credit beyond the scheme.
- **Social Security Net:** The **SVANidhi se Samriddhi** program has socio-economically profiled over **50 lakh vendor families**, successfully linking them to 1.52 crore+ benefits across eight Central Government welfare schemes.



Practice MCQs for revision

1. Which of the following statements is/are correct regarding India's fiscal outlook?

1. The Union government has created an Economic Stabilisation Fund to manage external shocks.
2. All Indian states are running revenue deficits.
3. High interest payments reduce fiscal flexibility of states.

(a) 1 and 3 only

(b) 2 and 3 only

(c) 1 only

(d) 1, 2 and 3

Consider the following statements about the 'Golden Rule' of fiscal financing:

1. Governments should borrow only for capital expenditure.
2. Borrowing for salaries and subsidies is encouraged under this rule.
3. It promotes intergenerational equity.

(a) 1 and 3 only

(b) 2 only

(c) 1, 2 and 3

(d) 3 only

Which of the following statements is/are correct about CWMA?

1. It is a statutory body established under the Inter-State River Water Disputes Act, 1956.
2. It functions under the Ministry of Jal Shakti.
3. It adjudicates fresh disputes between states.

(a) 1 and 2 only

(b) 2 and 3 only

(c) 1 only

(d) 1, 2 and 3

Consider the following statements regarding PAC:

1. It examines reports of the Comptroller and Auditor General (CAG).
2. Ministers can be members of the PAC.
3. The Chairman is usually from the Opposition party.

(a) 1 and 3 only

(b) 1 only

(c) 2 and 3 only

(d) 1, 2 and 3

Q. No.	Correct Answer	Explanation
1	**(b) 2 and 3 only**	**Statement 1 is incorrect.** India does not have any officially established "Economic Stabilisation Fund" for managing external shocks. **Statement 2 is considered correct in the context of recent fiscal concerns**, as many states face revenue deficits and fiscal stress. **Statement 3 is correct** because a large share of state revenue is spent on interest payments, reducing fiscal flexibility for developmental expenditure.
2	**(a) 1 and 3 only**	**Statement 1 is correct.** The *Golden Rule of Fiscal Financing* states that governments should borrow only for capital or investment expenditure. **Statement 2 is incorrect** because borrowing for salaries, pensions, subsidies, and other revenue expenditures is discouraged. **Statement 3 is correct** since future generations benefiting from infrastructure can also share its cost, promoting intergenerational equity.
3	**(a) 1 and 2 only**	**Statement 1 is correct.** The **Cauvery Water Management Authority (CWMA)** was established under the framework of the **Inter-State River Water Disputes Act, 1956** following Supreme Court directions. **Statement 2 is correct** as it functions under the **Ministry of Jal Shakti**. **Statement 3 is incorrect** because CWMA implements the tribunal/Supreme Court award; it does not adjudicate fresh disputes.
4	**(a) 1 and 3 only**	**Statement 1 is correct.** The **Public Accounts Committee (PAC)** examines CAG reports and government expenditure. **Statement 2 is incorrect** because ministers cannot be members of PAC to ensure independent scrutiny. **Statement 3 is correct** because, by convention since 1967, the PAC Chairman is usually from the Opposition.