



The Hindu Important News Articles & Editorial For UPSC CSE

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Page 04 : GS 2 : Social Justice : Health

The Indian government continues its initiative to provide fortified rice as part of welfare schemes, aiming to combat micronutrient deficiencies.

Seeking to allay fears, Centre says fortified rice safe to consume

<u>The Hindu Bureau</u> NEW DELHI

Amid concerns of safety over the consumption of fortified rice and the complaint that the Union Cabinet's approval for its universal supply was to please certain multinational companies, the Centre on Thursday maintained that fortified rice was an ambitious initiative to combat micronutrient deficiencies. In a statement, the Union Food Ministry said scientific evidence suggested that iron-fortified rice was safe for consumption for everyone.

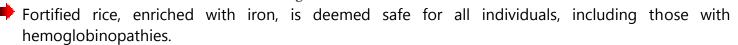
The Centre said India was following World Health Organization (WHO) guidelines and fortification was a globally recognised practice. "Needless to say, scientific evidence supports consumption of fortified rice is safe for all including for individuals suffering with



Centre said fortification was a globally recognised practice.

haemoglobinopathies such as Thalassemia and Sickle Cell Anaemia," it said.

"The iron intake from fortified rice is minimal compared to the iron absorbed during blood transfusions for Thalassemia patients and [fortified rice] is treated with chelation to manage iron overload. Furthermore, individuals with Sickle Cell Anaemia are unlikely to absorb excess iron due to naturally elevated levels of hepcidin, a hormone that regulates iron absorption," the Ministry said.



The program aligns with global practices to enhance public health, especially among vulnerable populations.

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- The Union Cabinet approved the continuation of the fortified rice initiative under various welfare schemes from July 2024 to December 2028.
- + A total of 520 Lakh Metric Tons (LMT) of fortified rice is to be procured annually under the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY).
- Over 21,000 of the 30,000 operational rice mills have installed blending equipment, with a production capacity of 223 LMT of fortified rice monthly.
- Scientific assessments indicate that fortified rice is safe for all individuals, including those with hemoglobinopathies like Thalassemia and Sickle Cell Anaemia, leading to the removal of unnecessary advisory labels on packaging.

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What is Fortified Food?

- Fortified food refers to food products that have been enhanced with essential vitamins, minerals, or other nutrients to improve their nutritional value.
- The fortification process aims to combat nutrient deficiencies prevalent in populations, particularly in staple foods.



How Fortified Rice Can Solve Issues in India

- Rice fortification is essential in India, where 65% of the population consumes rice daily, addressing micronutrient deficiencies, particularly iron.
- Fortified rice can help reduce anaemia rates, especially among vulnerable groups such as women and children.
- The initiative aligns with global practices, improving overall public health outcomes by providing a simple and effective means of enhancing diet quality.

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Page 04 : Prelims Fact

Chief Justice of India D.Y. Chandrachud has recommended Justice Sanjiv Khanna for appointment as the 51st Chief Justice of India. Chief Justice Chandrachud will retire on November 10.

Chief Justice Chandrachud recommends Justice Sanjiv Khanna as successor

The Hindu Bureau NEW DELHI

Chief Justice of India D.Y. Chandrachud has recommended Justice Sanjiv Khanna for appointment as the 51st Chief Justice of India. Chief Justice Chandrachud will retire on November 10.

Under the Memorandum of Procedure for the appointment of the Chief Justice of India and Supreme Court judges, the Law Ministry seeks the recommendation of the outgoing Chief Justice about the next appointment. The letter from the government kick-starts the appointment process for the next Chief Justice of India.

Justice Khanna is the next in line in accordance with the seniority norm. He enrolled as an advocate with the Bar Council of Delhi in 1983.

He initially practised in the district courts and later in the High Court of Delhi in various fields of law, including constitutional law, direct taxation, arbitration, commercial law, company law, land law, environmental law, and medical negligence.

Judicial handover: Chief Justice of India D.Y. Chandrachud with Justice Sanjiv Khanna. SPECIAL ARRANGEMENT

nior standing counsel for the Income Tax Department. He had functioned as a standing counsel for the National Capital Territory of Delhi and appeared as an Additional Public Prosecutor and *amicus curiae* in the High Court.

He was elevated as an Additional judge of the Delhi High Court in 2005 and made a Permanent Judge in 2006. He was appointed a judge of the Supreme Court in 2019.

Justice Khanna was ranked 33 in the combined seniority of High Court judges on an all-India basis. However, the then Supreme Court Collegium headed by Chief Justice Ranjan Gogoi had recommended him over others on grounds of merit and integrity.

Justice Khanna had led the Supreme Court which gave interim bail to former Delhi Chief Minister Arvind Kejriwal to campaign in the 2024 Lok Sabha election. He was also a member of the Constitution Bench which upheld the abrogation of Article 370 of the Constitution in J&K.

Justice Khanna is due to retire on May 13, 2025.

Justice Khanna was a se- judges on an all-India What are the Key Facts about Chief Justice of India (CJI)?

Qualifications:

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- The CJI should be a citizen of India.
- He/She should:
 - Have been for at least five years a Judge of a High Court or of two or more such Courts in succession or
 - Have been for at least ten years an advocate of a High Court or of two or more such Courts in succession, or
 - Be, in the opinion of the President, a distinguished jurist.

Appointment of the CJI:

- The CJI and the Judges of the Supreme Court (SC) are appointed by the President under clause
 (2) of Article 124 of the Constitution.
- As far as the CJI is concerned, the outgoing CJI recommends his successor.
- The Union Law Minister forwards the recommendation to the Prime Minister who, in turn, advises the President.
- SC in the Second Judges Case (1993), ruled that the senior most judge of the Supreme Court should alone be appointed to the office of the CJI.
- The SC collegium is headed by CJI and comprises four other senior most judges of the court.
- The collegium system is the system of appointment and transfer of judges that has evolved through judgments of the SC (Judges Cases), and not by an Act of Parliament or by a provision of the Constitution.

Administrative Powers of CJI (Master of Roster):

- It is common to refer to the office as primus inter pares first amongst equals.
- Besides his adjudicatory role, the CJI also plays the role of the administrative head of the Court.
- In his administrative capacity, the Chief Justice exercises the prerogative of allocating cases to particular benches.
- CJI also decides the number of judges that will hear a case.
- Thus, he can influence the result by simply choosing judges that he thinks may favour a particular outcome.
- Such administrative powers can be exercised without collegial consensus, and without any stated reasons.

Removal:

- He/She can be removed by an order of the President only after an address by Parliament has been presented to President.
- This should be supported by a special majority of each House of Parliament (i.e., by a majority of the total membership of that House and by a majority of not less than two-thirds of the members of that House present and voting).
- **Grounds of Removal**: Proved misbehaviour or Incapacity (Article 124(4)).

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dignity.

However, a recent affidavit

filed by the Union govern-

ment said punishment of

acts in a wedlock and cate-

gorising it as rape would

impact conjugal relation-

ship and lead to "serious

disturbances" in the insti-

Chandrachud, who heads

the three-judge Bench in-

cluding Justice Manoj Mis-

ra, drew attention to the

fact that the definition of

rape was not restricted to

peno-vaginal sexual inter-

course, and even included

heinous acts such as inser-

Chief Justice of India D.Y.

tution of marriage.

sexual

non-consensual



Daily News Analysis

Page 06 : GS 2 : Indian Polity – Judiciary

The Supreme Court is hearing petitions seeking the criminalization of non-consensual sex in marriage as rape.

Petitioners argue it violates women's autonomy and dignity, while the government opposes it, fearing harm to marital relationships.

+ The Court is deliberating whether this case requires referral to a Constitution Bench.

Supreme Court questions logic behind exception to marital rape in penal law

Krishnadas Rajagopal NEW DELHI

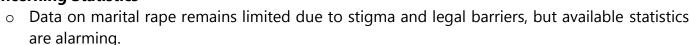
The Supreme Court on Thursday questioned the logic behind a penal law which considers wrongful confinement, criminal intimidation and assault of a wife by her husband as offences but not the act of forced sex which follows after the woman relents under pressure.

"The husband demands sexual intercourse. Wife resists. She is wrongfully confined. She is threatened and criminally intimidated. The wife finally succumbs [to pressure]. So all the preliminary acts make offences under the law, but the act of forced sexual intercourse alone is not a crime?" Justice J.B. Pardiwala asked.

The question came on the first day of hearing of a batch of petitions seeking criminalisation of non-con-

Analysis of News:

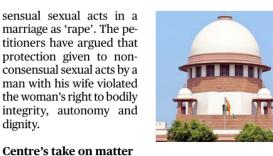
Concerning Statistics



The National Family Health Survey-5 (conducted between 2019 and 2021) indicates that 0 nearly one-third of married women aged 18-49 in India have experienced physical or sexual violence from their husbands.

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tion of a foreign object into a woman's body.

The Chief Justice asked senior advocate Karuna Nundy, who represented the All India Democratic Women's Association, about the government's argument that the removal of the martial rape exception would destroy the institution of marriage.

"Protecting a married woman from rape would not destroy the institution of marriage. Marriage is personal and not institutional... Sexual choices and consent are essential attributes of autonomy," Ms.

Nundy responded.

The Bench wondered if the court would create a new offence and enter into the domain of Parliament by reading non-consensual sexual acts within a marriage as rape. To this, Ms. Nundy replied that the only thing the court would do by striking down the exceptions was to bring the IPC and BNS in line with the Constitution.

"Sexual autonomy is at the core of the guaranteed freedoms in the Constitution. Taking it away through marriage is antithetical to Constitutional values... A woman's sexuality is not purely a physiological attribute. Even in the most private instances of marriage, the individual does not lose her dignity or individuality," she submitted.

Ms. Nundy argued that "a rapist remains a rapist, and marriage with his victim does not absolve him of the crime".

She referred to how the apex court had struck down the penal provision of adultery, which was an example of a patriarchal provision. "A married woman was treated as chattel," she submitted.

Justice Pardiwala asked how it could be perceived whether a wife had consented or not to sexual intercourse in a marriage. The senior lawyer noted that consent to a sexual act by a woman would be "unequivocal and voluntary agreement". This threshold applied to a married woman too.

Senior advocate Rakesh Dwivedi, appearing for the State of Maharashtra, urged the Court to refer the case to a Constitution Bench.

The CJI said the threejudge Bench would consider the point.



• Global statistics show that approximately three-quarters of all sexual assaults occur within intimate settings, often perpetrated by someone familiar to the survivor.

Historical Background of the Exception

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- The marital rape exemption is a colonial relic rooted in the "doctrine of coverture" from English common law, which severely restricted a married woman's legal autonomy.
- The Supreme Court highlighted this in the 2018 case of Joseph Shine versus Union of India, where it was noted that the doctrine treated the husband and wife as a single entity, thus suspending the woman's legal existence.
- British jurist Matthew Hale codified this exception in the 18th century, claiming that a husband could not rape his wife due to their mutual consent.
- England abolished the marital rape exemption in 1991 with the landmark case of R versus R, recognizing that the common law doctrine no longer reflected the reality of a wife's position in society.

Legal Framework and Challenges

- Section 375 of the IPC outlines conditions for sexual intercourse to be deemed rape, including instances of lack of consent or coercion.
- The law includes two exceptions: one related to medical procedures and the other regarding sexual acts with a wife over 18.
- The Supreme Court raised the minimum age from 15 to 18 years in Independent Thought versus Union of India (2017).
- The exception creates a legal fiction, preventing prosecution even when all elements of rape are present if the parties are married.

Petitioners' Arguments

- Petitioners argue that the exception is unconstitutional, violating fundamental rights, particularly Article 14, which guarantees equal protection under the law.
- The exemption creates two classes of victims, denying married women the same protections as unmarried women and thus undermining substantive equality, violating Article 15(1).
- Concerns about violations of the right to privacy and bodily integrity under Article 21 are also raised.

Judicial Precedents

- In 2022, the Karnataka High Court ruled that a married man could be prosecuted for raping his wife, relying on the Justice J.S. Verma Committee's recommendations.
- The Delhi High Court delivered a split verdict on the issue, with one justice deeming the exception unconstitutional, while the other upheld it as consistent with marital norms.
- The Supreme Court previously recognized that "sexual assault by a man against his wife can constitute rape."

Government Stance

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- The Union government has officially opposed the striking down of the marital rape exemption, arguing that marriage implies a "continuing expectation of reasonable sexual access."
- The government contends that classifying marital sex as rape is "excessively harsh" and could undermine the institution of marriage, potentially leading to false allegations.

Creation of a New Offence

- A key question for the Supreme Court is whether abolishing the exception would create a new offence.
- Justice Shankar cautioned against this, asserting that such authority lies solely with the legislature.
- Advocates argue that deeming the exception unconstitutional would not create a new offence, as non-consensual sex already constitutes an offence; it would merely revoke the legal immunity currently enjoyed by husbands.

Issue of Criminalising Marital Rape:

Arguments in Favour of Criminalising Marital Rape:

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- **Bodily autonomy:** Every individual, including a married woman, has the right to bodily integrity and control over their own body.
- **Equality:** Exempting marital rape from legal action violates gender equality and women's rights, enshrined in the Constitution.
- **Consent is essential:** Marriage does not imply unconditional consent; sexual consent must be continuous and voluntary.
- **Protection from abuse:** Criminalizing marital rape would provide legal recourse to women suffering from sexual violence within marriages.
- **Global perspective:** Many countries recognize marital rape as a crime, aligning with international human rights standards.

Arguments Against Criminalising Marital Rape:

- **Impact on marriage:** It is argued that criminalizing marital rape may disturb the institution of marriage and lead to misuse of the law.
- **Difficulty in proving:** Establishing lack of consent in intimate marital relationships may be challenging in legal proceedings.

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Page 15 : Prelims Fact

Author Han Kang, the first South Korean Nobel Prize winner in Literature, expressed her hope that daily life will remain unchanged after her historic win.

She aims to continue her writing routines and connect with readers through her books.

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Analysis of the news:

- Han Kang, a South Korean novelist, won the 2024 Nobel Prize in Literature, becoming the first Asian woman to receive this prestigious award.
- Her win marks a significant moment in South Korean literary history.
- She is celebrated for her "intense poetic prose" that addresses historical traumas and the fragility of human life.
- Han is known for notable works like "The Vegetarian" and "Human Acts," which explore violence and societal issues in South Korea.
- Following the announcement, her books saw a surge in sales, with over 800,000 copies sold.
- Han has remained low-profile post-award, emphasising her focus on writing while acknowledging the ongoing wars in Gaza and Ukraine

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Fan wave: South Korean writer and Nobel Laureate Han Kang signs autographs in Seoul on Thursday. AP

Nobel winner Han Kang hopes her life 'won't change much'

Agence France-Presse SEOUL

Author Han Kang, the first South Korean to win the Nobel Prize for Literature, said on Thursday that she hoped her daily life would not change too much after her historic honour.

The short story writer and novelist is best known overseas for her Man Booker Prize-winning *The Vegetarian*, her first novel translated into English.

Winning the Nobel was "a joyful and thankful moment, and I quietly celebrated that night," she said at an award event in Seoul.

Ms. Han's win has created a sensation in South Korea, with the websites of major bookstores and publishing houses crashing after it was announced, as tens of thousands rushed to order her books.

"The past week, filled with so many people sharing in my joy as if it were their own, will be remembered as a special and moving experience for me," she said.

As of Wednesday morning, at least 1.06 million copies, including e-books, had been sold since last Thursday's Nobel announcement.

The writer said that she hoped she would be able to continue her normal routines, focused on writing.

"I hope and believe that my daily life will not change too much," she said.

"I am someone who connects with the world through the writing I do, and I hope to continue writing and meeting readers through my books, just as I've always done."

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In News : Samarth Scheme

Recently, central government has been extended the Samarth Scheme for two years (FY 2024-25 and 2025-26) with a budget of Rs. 495 Crore to train 3 lakh persons in textile-related skills.



About SAMARTH Scheme:

- The Scheme for Capacity Building in Textiles Sector (SAMARTH) is a demand-drivenand placementoriented umbrella skilling programme.
- Aim: It aims to incentivize and supplementthe efforts of the industry in creating jobs in the organized textile and related sectors, covering the entire value chain of textiles, excluding Spinning and Weaving.
- In addition to the entry-level skilling, a special provision for upskilling/ re-skilling programme has also been operationalized under the scheme towards improving the productivity of the existing workers in the Apparel & Garmenting segments.
- Under this scheme skilling programme is implemented through the following Implementing Agencies:
 - Textile Industry.
 - Institutions/Organizations of the Ministry of Textiles/State Governments having training infrastructure and placement tie-ups with the textile industry.
 - Reputed training institutions/ NGOs/ Societies/ Trusts/ Organizations/ Companies /Start-Ups / Entrepreneurs active in the textile sector having placement tie-ups with the textile industry.

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Page : 08 Editorial Analysis A modified UBI policy may be more feasible

he idea of a Universal Basic Income (UBI) keeps surfacing from time to time. A recent report by the International Labour Organization talks about how jobs growth has been lagging globally due to automation and Artificial Intelligence, and notes the massive problem of youth unemployment in India. The phenomenon of jobless growth, where productivity rises but job creation lags and contributes to the alarming trend in inequality, has rekindled interest in a UBI as a component of a social safety net across the world.

There was a fair bit of discussion surrounding UBI in India a few years ago, with scholars and policymakers debating whether it is worth replacing some inefficient welfare schemes with direct income transfers to the poor. The idea gained significant attention after the 2016-17 Economic Survey of India recommended considering UBI as a potential policy. It was argued that investments in the JAM (Jan-Dhan, Aadhaar, Mobile) infrastructure have also made it feasible to implement direct benefit transfers (DBTs) to beneficiary bank accounts.

A UBI and modifications

Whether it is a tool to deal with unemployment or with poverty – and the two are not unrelated – a question that often comes up is this: should India adopt some version of UBI to deal with these challenges?

Now, a policy can be debated in terms of feasibility and desirability. Something that is feasible may not be the most desirable policy as one may have different policy priorities. The argument that we should have policies to boost employment growth or deal with the slack demand for mass consumption goods that comes with rising unemployment or that we need universal basic services are all valid points. But as critiques of a UBI, they are misplaced, as at best, it is a policy to help people cope with the consequences of unemployment. Policies need to be evaluated with respect to the specific problems that they are designed to address, which in turn correspond to specific social objectives. For example, investing in better transportation is a great policy to improve productivity and mobility, but it is not fair to criticise it as it will not directly deal with poverty. So, a UBI should be evaluated as a safety net policy.

At the same time, something that is desirable may not be feasible from a budgetary point of view. Even if one were to agree that a UBI is indeed desirable as a social safety net policy, it may not be feasible given budgetary constraints. The real question is this: is a modified and less ambitious version of a UBI worth exploring?

In this context, some terminological confusion prevails. It might appear that some forms of a UBI already exist in India, such as cash transfer schemes for farmers and women. While these are



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Maitreesh Ghatak Professor of Economics, London School of Economics

As a core issue

feasibility, what

may work best

in India is using

policy as a base

to which other

transfer policies

can be added

as and when

appropriate

is financial

a modified

cash transfer schemes, a UBI, by definition, must be universal, i.e., not targeted to any specific group. A comparison with other forms of safety net policies is fair, and indeed necessary. These could be policies that are targeted to specific demographic groups such as women or the elderly, or those that are contingent on certain socio-economic criteria being met (farmers, the unemployed, the poor), or those that are in-kind rather than cash (the Public Distribution System) or those that are conditional on being willing to work (Mahatma Gandhi National Rural Employment Guarantee Scheme or MGNREGS) or sending children to school (mid-day meals).

For a given budget devoted to direct transfer schemes or social safety net policies, the choices are determined by various considerations. Is the goal to provide a safety net or minimum consumption support or long-term poverty alleviation? Are certain groups more vulnerable and require more assistance? Is it a remote rural area where in-kind assistance would be more helpful to the poor? Does limited state capacity mean inclusion and exclusion errors make means-tested programmes not very effective to target the poor, or, in addition, be subject to bureaucratic delays, glitches and corruption?

State and central schemes

In recent years, India has already implemented income transfer schemes as part of its anti-poverty strategies, especially in the agriculture sector. In early 2018, Telangana launched the Rythu Bandhu Scheme (RBS), which gave farmers unconditional payments of ₹4,000 per acre. This approach was soon replicated at both the State level (the KALIA or Krushak Assistance for Livelihood and Income Augmentation programme in Odisha), and at the national level (the Pradhan Mantri Kisan Samman Nidhi Yojana, or PM-KISAN). The PM-KISAN, of 2018-19, initially provided ₹6,000 per year to small landholding farmers, but was later expanded to cover all farmers, excluding income-taxpayers and those not engaged in farming. By 2020-21, the scheme aimed to cover around 10 crore farming households, with an estimated cost of ₹75,000 crore, roughly 0.4% of GDP.

Despite the programme's scale and relative success, issues such as inclusion and exclusion errors persist, mainly due to logistical challenges such as Aadhaar verification and rejections by banks. It is to overcome limitations such as these that the proposal to make them universal, covering all citizens, has been proposed.

Universal income transfers offer several advantages. They reduce administrative costs associated with targeting and minimise exclusion errors. Since the transfers are universal, fewer intermediaries are involved, lowering the chances of leakage. Universal transfers also avoid work disincentives often associated with targeted programmes. A common reaction to such a proposal is to question why the wealthy should also receive a basic income. However, this viewpoint misunderstands how tax and benefit systems operate. In any advanced economy, individuals pay taxes and receive some form of government support, such as child benefits, depending on their circumstances. What ultimately matters is their net income. Similarly, wealthier individuals would pay far more in taxes than the amount they would receive from a UBI.

A possible scheme

However, where the case against a UBI scheme in India has validity is financial feasibility. UBI proposals often suggest large transfers, amounting to 3.5%-11% of GDP, which would either require cutting other anti-poverty programmes or drastically raising taxes. A more feasible approach would be to adopt a limited universal income transfer scheme. This writer, with economist Karthik Muralidharan, has explored such a policy that is pegged at 1% of GDP per capita. This would provide approximately ₹144 per month to every citizen (or roughly ₹500 a month a household), which works out to be similar to that of PM-KISAN. It can be implemented simply by roughly doubling the budget for PM-KISAN and making it universal, which means it would reach not only farmers but also landless labourers, who are often poorer. If one thinks the amount is too little, recall that the Tendulkar poverty line, at 2022-23 prices is around ₹1,500 a month in rural areas and ₹1,850 in urban areas – or an average of ₹1,600.

This approach could also simplify implementation by reducing eligibility verification costs. However, there are still logistical challenges such as ensuring access to cash-out points (COPs), minimising network and biometric authentication failures, and addressing issues with electronic payment devices. These last-mile delivery problems need to be addressed to ensure the success of universal income transfers in India.

Given the fiscal constraints that State and central governments face, it is natural to be sceptical of new policies when other policies that are somewhat similar are already in place. But in my view, having a modified UBI policy, as described above, as a base to which other transfer policies can be added, as and when appropriate (targeted at women), and feasible is a good model. For example, the MGNREGS provides 100 days of employment but may exclude those unable to work, such as the elderly or the disabled. Combining MGNREGS with a modified UBI scheme could ensure comprehensive coverage for different vulnerable groups. The COVID-19 pandemic underscored the point that income and in-kind transfers are complementary. For example, income is critical during supply chain disruptions, and food access is essential when people lack purchasing power.

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Daily News Analysis

GS Paper 02 : Governance

UPSC Mains Practice Question : Discuss the relevance of Universal Basic Income (UBI) in addressing jobless growth and inequality in India. How feasible is UBI in the current socio-economic context?

Context:

- The article discusses the concept of Universal Basic Income (UBI) as a social safety net to address unemployment and rising inequality, especially in India.
- It evaluates UBI's feasibility and desirability compared to existing welfare schemes.

Introduction

- The idea of a Universal Basic Income (UBI) keeps surfacing from time to time. A recent report by the International Labour Organization talks about how jobs growth has been lagging globally due to automation and Artificial Intelligence, and notes the massive problem of youth unemployment in India.
- The phenomenon of jobless growth, where productivity rises but job creation lags and contributes to the alarming trend in inequality, has rekindled interest in a UBI as a component of a social safety net across the world.

Universal Basic Income (UBI) in India

- There was a fair bit of discussion surrounding UBI in India a few years ago.
- **Debates:** with scholars and policymakers debating whether it is worth replacing some inefficient welfare schemes with direct income transfers to the poor.
- Recommendation by economic survey: The idea gained significant attention after the 2016-17 Economic Survey of India recommended considering UBI as a potential policy.
- Feasibility of investments: It was argued that investments in the JAM (Jan-Dhan, Aadhaar, Mobile) infrastructure have also made it feasible to implement direct benefit transfers (DBTs) to beneficiary bank accounts.

A UBI and modifications

- **The key question:** Should India adopt some version of UBI to deal with challenges related to unemployment and poverty
- **Policy Debate**: a policy can be debated in terms of feasibility and desirability.
 - Something that is feasible may not be the most desirable policy as one may have different policy priorities.

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- Valid points in critique: The argument that we should have policies to boost employment growth or deal with the slack demand for mass consumption goods that comes with rising unemployment or that we need universal basic services are all valid points.
- Positions on UBI: But as critiques of a UBI, they are misplaced, as at best, it is a policy to help people cope with the consequences of unemployment.
 - Policies need to be evaluated with respect to the specific problems that they are designed to address, which in turn correspond to specific social objectives.
 - For example, investing in better transportation is a great policy to improve productivity and mobility, but it is not fair to criticise it as it will not directly deal with poverty.

So, a UBI should be evaluated as a safety net policy.

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- **Feasibility concerns:** At the same time, something that is desirable may not be feasible from a budgetary point of view.
- Even if one were to agree that a UBI is indeed desirable as a social safety net policy, it may not be feasible given budgetary constraints.
- Terminological confusion prevails: It might appear that some forms of a UBI already exist in India, such as cash transfer schemes for farmers and women.
- While these are cash transfer schemes, a UBI, by definition, must be universal, i.e., not targeted to any specific group.

Comparison of UBI with other Safety Net Policies

- A comparison with other forms of safety net policies is fair, and indeed necessary.
- These could be policies that are targeted to specific demographic groups such as women or the elderly,
 - or those that are contingent on certain socio-economic criteria being met (farmers, the unemployed, the poor), or
 - those that are in-kind rather than cash (the Public Distribution System) or
 - those that are conditional on being willing to work (Mahatma Gandhi National Rural Employment Guarantee Scheme or MGNREGS) or
 - sending children to school (mid-day meals).

What are the Budget Considerations?

- For a given budget devoted to direct transfer schemes or social safety net policies, the choices are determined by various considerations.
- Is the goal to provide a safety net or minimum consumption support or long-term poverty alleviation?
- Are certain groups more vulnerable and require more assistance?
- Is it a remote rural area where in-kind assistance would be more helpful to the poor?
- Does limited state capacity mean inclusion and exclusion errors make means-tested programmes not very effective to target the poor?

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In addition, be subject to bureaucratic delays, glitches and corruption?

State and central schemes

- In recent years, India has already implemented income transfer schemes as part of its anti-poverty strategies, especially in the agriculture sector.
- **Provide and Provided and Scheme (RBS):** which gave farmers unconditional payments of ₹4,000 per acre.
- **KALIA:** This approach was soon replicated at both the State level (the KALIA or Krushak Assistance for Livelihood and Income Augmentation programme in Odisha), and
 - At the national level (the Pradhan Mantri Kisan Samman Nidhi Yojana, or PM-KISAN).
 - o The PM-KISAN, of 2018-19, initially provided ₹6,000 per year to small landholding farmers,
 - but was later expanded to cover all farmers, excluding income-taxpayers and those not engaged in farming.
 - By 2020-21, the scheme aimed to cover around 10 crore farming households,
 - with an estimated cost of ₹75,000 crore, roughly 0.4% of GDP.

What are the associate challenges?

- Despite the programme's scale and relative success, issues such as
 - o inclusion and exclusion errors persist,
 - mainly due to logistical challenges such as Aadhaar verification and rejections by banks.
- It is to overcome limitations such as these that the proposal to make them universal, covering all citizens, has been proposed.

What are the advantages of Universal Income Transfers?

- Universal income transfers offer several advantages.
- They reduce administrative costs associated with targeting and minimise exclusion errors.
- Since the transfers are universal, fewer intermediaries are involved, lowering the chances of leakage.
- Universal transfers also avoid work disincentives often associated with targeted programmes.

What are the common objections?

- A common reaction to such a proposal is to question why the wealthy should also receive a basic income.
- + However, this viewpoint misunderstands how tax and benefit systems operate.
- In any advanced economy, individuals pay taxes and receive some form of government support, such as child benefits, depending on their circumstances.
- What ultimately matters is their net income.
- Similarly, wealthier individuals would pay far more in taxes than the amount they would receive from a UBI.

A possible scheme

Financial concerns: However, where the case against a UBI scheme in India has validity is financial feasibility.

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- UBI proposals often suggest large transfers, amounting to 3.5%-11% of GDP, which would either require cutting other anti-poverty programmes or drastically raising taxes.
- Proposal of alternatives: A more feasible approach would be to adopt a limited universal income transfer scheme.
 - $\circ~$ explored such a policy that is pegged at 1% of GDP per capita.

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- Details of the proposed scheme: This would provide approximately ₹144 per month to every citizen (or roughly ₹500 a month a household), which works out to be similar to that of PM-KISAN.
 - It can be implemented simply by roughly doubling the budget for PM-KISAN and making it universal,
 - o which means it would reach not only farmers but also landless labourers, who are often poorer.
 - If one thinks the amount is too little, recall that the Tendulkar poverty line, at 2022-23 prices is around ₹1,500 a month in rural areas and ₹1,850 in urban areas or an average of ₹1,600.
- Key Implementation Advantages: This approach could also simplify implementation by reducing eligibility verification costs.
 - Logistical challenges such as ensuring access to cash-out points (COPs), minimising network and biometric authentication failures, and addressing issues with electronic payment devices.
 - The last-mile delivery problems need to be addressed to ensure the success of universal income transfers in India.

Conclusion

- Given the fiscal constraints that State and central governments face, it is natural to be sceptical of new policies when other policies that are somewhat similar are already in place.
- But in my view, having a modified UBI policy, as described above, as a base to which other transfer policies can be added, as and when appropriate (targeted at women), and feasible is a good model.
 - For example, the MGNREGS provides 100 days of employment but may exclude those unable to work, such as the elderly or the disabled.
- Combining MGNREGS with a modified UBI scheme could ensure comprehensive coverage for different vulnerable groups.
- The COVID-19 pandemic underscored the point that income and in-kind transfers are complementary.
 - For example, income is critical during supply chain disruptions, and food access is essential when people lack purchasing power.

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