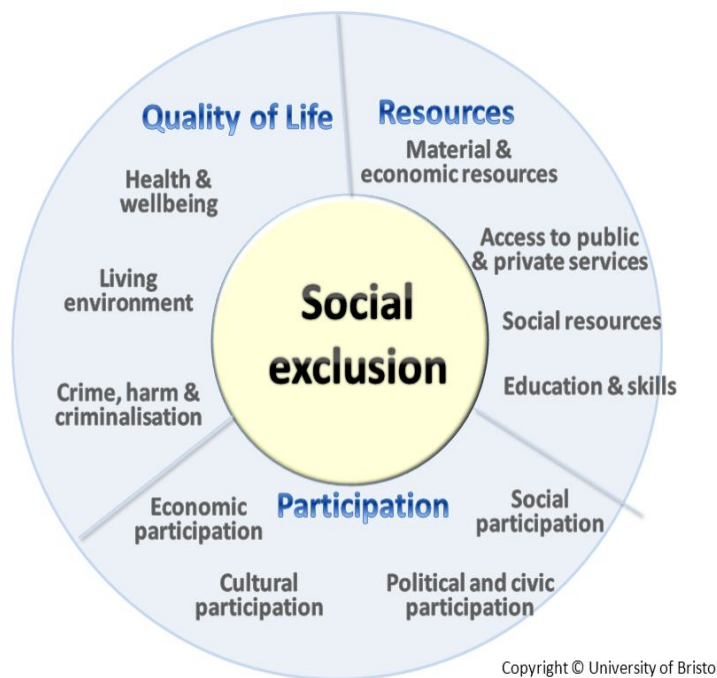


1. Examine the concept of poverty as a consequence of social exclusion.

Introduction:

Social exclusion is a complex and multi-dimensional process. It involves the lack of denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole.



Body:

Social exclusion denies people the same rights and opportunities as afforded to others in their society, and that it causes poverty of particular people leading to higher rates of poverty among affected groups such as Dalits, minorities, tribes, transgender etc. Social Exclusion leads to Poverty in the following ways:

- **Denial of or absence of resources, opportunities, or rights:** which affects participation in society on equal terms with others, with at times, affected persons being in a situation where even basic needs for survival are denied or cannot be accessed.
- **Political exclusion:** leads to the low representation of a section of society in government offices and this leads to fewer policies in favour of that particular section which can benefit them in a better standard of living.
- **Low Quality of life:** Living in slum areas with low hygiene leads to poor health, and exclusion from access to better health services leads to the

burden on pockets of poor, which ultimately end up pushing poor into more poverty.

- **Exclusion from or denial of access to opportunities:** This provides fewer employment opportunities which don't let the poor come out of poverty.
- **Deprived of Human rights:** Exclusion imposes constraints under which human rights cannot be enjoyed in the same manner as by others in society. For example, basic rights like education and justice are denied, which further leads to poverty.
- **Social inferiority:** A feeling which is characterized by a sense of social inferiority in the community or a loss of social status.

The relationship between poverty and social exclusion is a reciprocal one. The process is cyclical with poverty being a cause of exclusion from participation which in turn leads to further poverty.

Conclusion:

Despite India's record of rapid economic growth and poverty reduction over recent decades, rising inequality in the country has been a subject of concern among policymakers, academics, and activists alike. These inequalities are more structural and have kept entire groups trapped, unable to take advantage of opportunities that economic growth offers.

For India to become a \$5 Trillion economy and to achieve most of SDG by 2030, we need to be more inclusive of all sections of society.

2. Can a universal basic income scheme address the problem of poverty? Critically examine.

Introduction:

Universal Basic Income (UBI) is a periodic, unconditional cash transfer to every citizen in the country. Here, social or economic positions of the individual are not taken into consideration. The idea of UBI is not new but in the past few years, it has resurfaced globally in a very big way as a means of redistributing income.

Body:

UBI addresses the problem of poverty through the following:

- **Efficiency:** Despite making remarkable progress in poverty reduction, nearly 22 percent of the population lives below poverty line (Tendulkar committee report, 2011-12). One of the major criticisms of poverty alleviation programmes is significant leakages. UBI is seen as a more efficient alternative.

- **Social Security:** As a form of social security UBI will help in reducing inequality and eliminating poverty. Thus it ensures security and dignity for all individuals.
- **Purchasing power:** As human labour is being substituted by technology, there will be reduced wage income and reduced purchasing power. UBI will compensate for reduced purchasing power.
- **Economic choice:** UBI strengthens economic liberty at an individual level. This would help them to choose the kind of work they want to do, rather than forcing them to do unproductive work to meet their daily requirements.
- **Productivity:** UBI could promote greater productivity. For example, agriculture labourers who own small patch of land and earlier used to work in others' farm for low wages, can now undertake farming on their own land. In long term, this will reduce the percentage of unused land and helps in increasing agriculture productivity.
- **Empowerment:** If promoted through gradualism - like starting with women, elderly, widows, disabled etc.

Advantages to the Government:

- **Reduces wastage and errors:** As every individual receive basic income, it promotes efficiency by reducing wastages in government transfers. Thus it excludes errors in identifying the intended beneficiaries – which is a common problem in targeted welfare schemes.
- **Reduces bureaucratic burden:** Considerable gains could be achieved in terms of bureaucratic costs and time by replacing many of the social sector schemes with UBI.
- **Financial Inclusion:** As Economic Survey (2016-2017) points out, transferring basic income directly into bank accounts will increase the demand for financial services. This would help banks to invest in the expansion of their service network, which is very important for financial inclusion.

Arguments against UBI:

- A guaranteed minimum income might make people lazy and it breeds dependency. They may opt out of labour market and can refuse to work (as it had been observed in case of MGNREGA).
- Given the large population size, the fiscal burden on government would be high. Also, as Economic Survey 2016-17 noted, once implemented, it may become difficult for the government to wind up a UBI in the case of failure.

- If the UBI is funded by higher taxes, especially by the indirect taxes, it may result in inflation. This, in turn, will reduce the purchasing power of the people and lowers the value of the amount transferred.
- There is no guarantee that the additional income will be spent on education, health etc. there are chances that the money will be spent on 'temptation goods' such as alcohol, tobacco, drugs etc.
- It will also face the problem of 'exclusion error' in the identification of beneficiaries. Efficiency will be reduced. Corruption will creep in. More importantly, UBI will not remain 'universal'.

Way forward:

- India stood at 130 out of 189 countries in the UNDP's 2018 HDI ranking. Movement in the HDI are driven by changes in health, education and income. The schemes for these are meant for long-term improvement in human development, rural infrastructure, employment etc. and can't be substituted by cash transfer. Thus a complementary and aiding income can be a balanced solution.
- A transparent and safe financial architecture that is accessible to all is important for the success of the UBI. In other words, the success of UBI depends on the success of efficient mode of delivery like JAM Trinity.
- Study the efficiency of similar schemes in other countries (Finland, Kenya, and Spain etc.) and work out the best implementation suitable for India.

Conclusion:

Though UBI has many advantages, there are many practical challenges too. As Economic Survey states, UBI is a powerful idea whose time even if not ripe for implementation is ripe for serious discussion.

3. The right to the city is far more than the individual liberty to access urban resources: it is a right to change ourselves by changing the city. Comment.**Introduction**

Right to the city is often seen as a social utopia and collective claim inspiring ideas and suggestions for social movements and a better world. It is a slogan for movements worldwide which fight against the manifestations of many modern cities in which public processes and utilities have been privatized and where development is driven primarily if not solely by corporations and markets.

Body**Advantages of urban life:**

- **Easy access to goods and services:** Better access to public health and general health care, supermarkets, education, technology etc.
- **More labour productivity:** Contributes to an increase in labour productivity, allows solving many social problems of society.
- **Better possibilities to boost the economy:** being closer to businesses and industries, people who come from the countryside can explore more possibilities to increase their current income.
- **Better sanitary services:** potable water, sanitation, transport of waste, recycling of garbage, etc.
- **Revenue generation:** The whole society benefits from internal improvements, either through a richer tax base or through competition between private organizations.

Issues with urbanization:

- Indecisiveness on the matters related to urbanisation.
- Inadequate relevance given to urbanisation for achieving our socio-economic goals and development.
- A weak policy approach towards urbanisation has also led to faulty implementation and ignorance.
- Centralised approach in policies and initiatives related to urbanisation did not give states or cities much autonomy and choice.
- Delayed approval of projects caused implementation delays.

Way forward:

- **Individual responsibility:** it is responsibility of each and every person to play role in changing the surrounding.
- **Rational planning:** cities suffer from a huge deficit in urban infrastructure and very poor delivery of basic services including drinking water, waste water treatment, solid waste management and public transport. It is right to change ourselves by changing the city.
- **Co-operation from society:** It requires close cooperation among different government departments and to make use of carefully designed systems of taxes and cross subsidies to encourage the right kind of transport development.
- **Strategic leadership:** planning and better management of urbanization, financing and governance, the agenda needs to be carefully designed with strategic leadership.

- **Focussing on welfare of all:** These days people are self-centric, this attitude should be changed and start focussing on welfare of the community as a whole.
- **Environmental concerns:** urban environment is to meet the rising expectations of an expanding urban population and provide an urban environment consistent with rapid, inclusive and sustainable growth.

Conclusion

Cities will play a very important role as engines of growth as India attempts to achieve faster growth, which will inevitably imply a structural transformation and a rising share of industry and services sectors. Planning for urbanization and better management of cities is therefore not only important for the quality of life for those living in our cities and towns, but also because it contributes to a better investment climate.

4. Urbanization is the inevitable outcome of the processes of growth and the processes of modernization. Elucidate.

Introduction

Urbanization is when people move from rural farmland to cities and towns. Urban areas are more densely packed and offer greater opportunities to the residents in the form of higher-paying jobs and a larger variety of job opportunities.

Body

Urbanization is inevitable as a country's production moves away from agriculture and towards industry. Industrialization has historically led to urbanization by creating economic growth and job opportunities that draw people to cities.

Urbanisation and Economic Growth:

- There are strong correlations between urbanisation and economic growth. Urbanisation could generate millions of jobs for the growing youth population.
- Productivity increases when rural farmers become urban factory workers, as has happened most spectacularly in China.
- Between 1978 and 2018, China's urbanisation rate jumped up from 18% to 58%. In the process, over 500 million people were lifted out of poverty and the country attained middle-income status. India's present level of urbanisation (34%) is far lower than China (58%) or even Indonesia (55%). Naturally, there is a huge scope for growth.
- A high degree of urban concentration is more important in the early stages of development. Because cities offer a range of 'agglomeration benefits' and

this allows the economy to save on economic infrastructure and managerial resources, which may be in short supply

An Increase in Employment Possibilities:

- In developing countries, employment opportunities often open rapidly through the process of industrialization. Every developing country goes through a period of industrialization, where jobs move from agriculture to production. People begin to move to cities and towns more frequently, adding to the urbanization of that country.

Access

- In urban areas, people have access to better schools, healthcare facilities, better living standards, and increased trade opportunities.

Modernization

- Cities are more modern than rural environments, and people are attracted to fashion, food, and ideas flowing in the city.

Conclusion

Urbanization is a consequence of development and also the driving force for accelerating this development. Therefore, we need to start planning for the future. Building sustainable cities and finding ways to create more jobs is the best way ahead.

5. Health is the core of human development. Do you agree? Substantiate.

Introduction

Human development is defined as the process of enlarging people's freedoms and opportunities and improving their well-being. It includes income growth, health, education, physical environment and freedom.

Body

Health, however is at the core of human development:

- **Economic progress-** Healthy people live more, are more productive and save more, resulting in increased investments and thus economic progress.
- **Education-** Healthy population can be more learned and also look for higher educational opportunities.
- **Economic freedom-** Due to savings on health expenditure, healthy population has more disposable income, giving them better choices economically.
- **Nutrition-** A healthy person can absorb nutrition better, which in turn increases his/her productivity in other spheres of life.

- **Fertility**- Healthier populations tend to achieve optimum fertility rates due to lesser child mortality ratio and higher economic development, for example Scandinavian countries.
- **Productivity**- A healthy individual can produce better outcomes and is less likely to be absent from work.
- **Social benefits**- A healthy person can have better access to social services as well as help improving the social capital of a nation.
- **Learning and innovation**- A healthy body includes a healthy mind and with a sound mental health free from depression, anxiety, stress etc. can the learning outcomes be improved along with excelling in innovation.

Note: You can provide some examples or state some reports to substantiate these above facts in exam.

Conclusion

Due to health being at the core of human development, it is included as a key indicator in calculation of Human Development Index and is placed as Goal 3 in the sustainable development goals.

