

**The Hindu Important News Articles & Editorial For UPSC
CSE**

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The Supreme Court of India is currently hearing a high-stakes challenge to the Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service, and Term of Office) Act, 2023. This law changed the composition of the selection panel for the Election Commission of India (ECI), a body critical to the world's largest democracy. The central conflict lies between the Legislature's power to make laws and the Judiciary's mandate to ensure the "fierce independence" of constitutional bodies.

CJI's role in CEC, EC appointments was temporary, pending new law: SC

Court's observation was in response to pleas challenging a 2023 Act, which replaced the CJI with a Union Minister on the selection panel; petitioners argue this law overrides a Constitution Bench judgment which sought a panel of PM, LoP, CJI

Krishnadas Rajagopal
NEW DELHI

The Supreme Court on Wednesday said the Chief Justice of India's involvement in the appointment of the Chief Election Commissioner (CEC) and Election Commissioners (ECs) was only meant to last until Parliament came up with a law.

The court's observation was in response to multiple petitions challenging the Chief Election Commissioner and other Election Commissioners (Appointment, Conditions of Service, and Term of Office) Act of 2023.

The petitioners, who include the Association for Democratic Reforms and activist Jaya Thakur, said the 2023 law clothed the political executive of the day with a dominant, if not "exclusive", control over the appointment of the CEC and ECs.

The law was introduced in December 2023, ostensibly to countermand a Constitution Bench judgment in March the same year.



This judgment had declared that CEC and EC appointments should be made on the recommendation of a committee of the Prime Minister, the Leader of the Opposition of the Lok Sabha (LoP) or the leader of the largest Opposition party in the Lok Sabha, and the Chief Justice of India (CJI).

The court had ordered that its judgment would remain operative till "Parliament makes a law in consonance with Article 324(2) of the Constitution".

Consequently, the government brought the 2023 Act, replacing the CJI with a Union Cabinet Minister in the committee. The current CEC, Gyanesh

Kumar, was the first to be appointed to the office under the new law.

'Prime Minister's man'

On Wednesday, senior advocate Vijay Hansaria, appearing for the petitioners, said the Constitution framers and the Supreme Court itself had never intended the CEC to be the "Prime Minister's baby or the Prime Minister's man".

Mr. Hansaria submitted that both the Constitution framers and the Supreme Court had warned against leaving the appointment of Election Commissioners exclusively in the hands of the executive.

He referred to the Supreme Court's own obser-

ations in the March 2023 Constitution Bench judgment (*Anoop Baranwal v. Union of India*) that the "fierce independence, neutrality and honesty" envisaged in the institution of the Election Commission required an end to government monopoly and "exclusive control" over appointments to the highest poll body.

Prior to the judgment, the CEC and ECs were appointed by the President on the advice of the Prime Minister. The judgment had brought the appointment process on par with that of the CBI Director.

However, Justice Datta highlighted that even the Supreme Court had only intended the judgment to be operative till Parliament passed a law.

"Are you saying Parliament did not have the power to make the law? Or can a mandamus be given to Parliament to make a law only in a certain way?" Justice Datta asked.

Senior advocate Gopal Sankaranarayanan, also for the petitioners, said

their case was not just about the replacement of the CJI with a Cabinet Minister in the committee. It was also about the constitutionality of an Act which had effectively reverted the control over the appointment of CEC and ECs to the Executive.

"The point is Election Commission appointments cannot be under the control of the executive," he submitted.

Mr. Sankaranarayanan said the Anoop Baranwal judgment had addressed a "legislative vacuum". Before March 2023, appointments of the CEC and ECs were made by the President on the advice of the Prime Minister. The "arrangement" had ensured that the power of appointment rested with the Political Executive.

"This mechanism ought to have stopped in the 1950s, but whichever parties came to power found the arrangement convenient," Mr. Sankaranarayanan said.

Arguments would continue on Thursday.

The "Legislative Vacuum"

To understand the current legal battle, one must look at the evolution of the appointment process:

Period	Appointment Mechanism	Key Authority
1950 – March 2023	President appoints on the advice of the Prime Minister/Council of Ministers.	Executive (Sole Discretion)
March 2023 – Dec 2023	Recommendation by a panel: PM + LoP + CJI (as per Anoop Baranwal judgment).	Judicial-Executive Balance
Dec 2023 – Present	Recommendation by a panel: PM + LoP + Union Cabinet Minister .	Executive Dominance

Key Arguments in the May 2026 Hearing

1. The Supreme Court's "Stop-Gap" Observation

Justice Dipankar Datta noted that the 2023 Anoop Baranwal judgment was intended to fill a "**legislative vacuum.**" The Court had specifically stated its order would remain operative only until "Parliament makes a law."

- **Court's Query:** Can the judiciary issue a mandamus (command) to Parliament to legislate in a specific way? The Bench suggested that Parliament has the prerogative to frame laws under **Article 324(2).**

2. Petitioners' Challenge: Executive Dominance

Senior advocates Vijay Hansaria and Gopal Sankaranarayanan argue that the 2023 Act is unconstitutional because:

- **Executive Veto:** By replacing the CJI with a Union Minister, the government maintains a **2:1 majority** on the panel, effectively making the ECI "the Prime Minister's man."
- **Overriding a Judgment:** Petitioners claim the law seeks to "countermand" a Constitution Bench judgment without removing the fundamental basis of that judgment (the need for independence).
- **Independence is Basic Structure:** They contend that "fierce independence" is a prerequisite for free and fair elections, which is part of the **Basic Structure of the Constitution.**

3. Constitutional Provisions Involved

- **Article 324(2):** Specifies that appointments are subject to any law made by Parliament.
- **Separation of Powers:** The case tests the boundary of how much the Court can intervene in a process that the Constitution explicitly leaves to Parliamentary law.

UPSC Perspective: Critical Points

For a civil services aspirant, this development is vital for **GS Paper II (Polity & Governance):**

- **Institutional Independence:** The ECI needs to be neutral to ensure the "purity of elections." The removal of a judicial member (CJI) from the selection process is seen by critics as a dilution of this neutrality.
- **Judicial Activism vs. Restraint:** The Anoop Baranwal judgment was an example of the Court filling a "vacuum," while the current Bench's observations reflect "judicial restraint," respecting the legislature's domain.
- **Comparison with other bodies:** Unlike the Director of the CBI or the CVC (where the CJI or a senior judge is involved in selection), the ECI—a constitutional body—now has a selection process more tilted toward the executive.

Conclusion

The Supreme Court faces a delicate task: it must decide whether Parliament's power to legislate under Article 324(2) is absolute, or if that law must conform to the standard of "institutional independence" set by the Court itself. While the Court admits the

CJ's role was "temporary," the underlying question remains: **Can a selection committee dominated by the ruling executive truly produce an "independent" referee for Indian democracy?** The final verdict will define the degree of executive influence over the electoral machinery for years to come.

UPSC Prelims Exam Practice Question

Ques:With reference to Article 324 of the Indian Constitution, consider the following statements:

1. Article 324 vests the superintendence, direction and control of elections in the Election Commission of India.
2. The Constitution explicitly prescribes the composition of the selection committee for appointing the Chief Election Commissioner.
3. Parliament is empowered to enact a law regarding the appointment of the Chief Election Commissioner and Election Commissioners.

Which of the statements given above is/are correct?

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

Ans: b)

UPSC Mains Exam Practice Question

Ques: Discuss the constitutional significance of Article 324 in maintaining electoral integrity in India. How has the Supreme Court interpreted this provision in the absence of parliamentary legislation?(150 Words)



The NCRB, an agency under the Ministry of Home Affairs, serves as the central repository for crime data in India. The 2024 report presents a "paradox of progress": while traditional cognisable crimes have seen a quantitative dip, specialized and "invisible" crimes—specifically cybercrime and drug-related fatalities—have surged, signaling a shift in the nature of threats facing the Indian state and its citizenry.

Overall crime rate drops 6%; cybercrime up by 17%: NCRB

Deaths due to drug overdose saw a 50% increase in 2024 from the previous year's figures; T.N. records the most fatalities; 5,194 cases of offences 'against the state' registered, a rise of over 6%

Vijaita Singh
NEW DELHI

The overall crime rate in India declined in 2024 from the 2023 figure, but there was an increase of over 17% in cybercrime cases, show the Crime in India, 2024 report released by the National Crime Records Bureau (NCRB) on Wednesday.

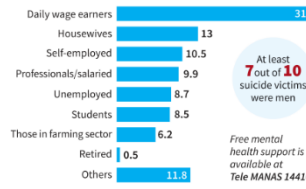
A total of 1,01,928 cybercrime cases were registered in 2024 over 86,420 such cases in the previous year.

"During 2024, 72.6% of cybercrime cases registered were for the motive of fraud (73,987 out of 1,01,928 cases) followed by sexual exploitation with 3.1% (3,190 cases) and extortion with 2.5% (2,536 cases)," the report said.

The NCRB recorded 58.86 lakh cognisable crimes across the country in 2024, marking a 6% decline from the previous year's figure. Of these, 35.44 lakh cases were registered under the Indian Penal Code and the Bharatiya Nyaya Sanhita (BNS) and 23.41 lakh cases under special and local laws. There

Grim numbers

As many as 1,70,746 persons died by suicide in 2024, according to figures from the National Crime Records Bureau. A look at the percentage distribution according to profession shows that nearly a third of them were daily wage earners



At least 7 out of 10 suicide victims were men

Free mental health support is available at Tele-MANAS 14416

were 5,194 cases of offences "against the state" registered in 2024 as against 4,873 in 2023, showing a rise of 6.6%.

"Out of 5,194 cases, 4,395 (84.6%) cases were registered under The Prevention of Damage to Public Property Act, followed by 649 (12.5%) cases under The Unlawful Activities (Prevention) Act," the report said.

Crime against SC/ST
The report revealed that a total of 55,698 cases were registered for crimes

against Scheduled Castes (SCs), showing a decrease of 3.6% over the 2023 figure of 57,789 cases. Crimes against Scheduled Tribes showed a sharp decline of 23.1%, dropping to 9,966 cases from 12,960 in 2023.

The NCRB released the Accidental Deaths & Suicides in India (ADSI), 2024 report according to which 1,70,746 suicides were recorded in 2024. Those associated with the agriculture sector, the unemployed, and daily wage workers accounted

for a substantial share of suicidal deaths.

A total of 10,546 persons involved in the farming sector (consisting of 4,633 farmers/cultivators and 5,913 agricultural labourers) died by suicide in 2024, accounting for 6.2%.

Out of 4,633 farmer/cultivator suicides, a total of 4,481 were by men and 152 by women, the report said. Around 31% of the total suicides were reported among the daily wagers, the report said. The number of unemployed people who died by suicide was 14,778 while the number of students and homemakers who ended their lives stood at 14,488 and 22,113, respectively.

Deaths due to drug overdose saw a 50% increase in 2024 from the previous year's figure. The report stated that 978 people died due to drug overdose in 2024, up from 650 deaths in 2023.

Tamil Nadu reported 313 deaths, the highest number of drug overdose deaths, followed by Punjab with 106, Madhya Pradesh 90, Rajasthan 69 and Mizoram 65, according to the NCRB data.

Key Findings & Thematic Analysis

A. General Crime Trends: The Decline

- **Registration Dip:** Total cognisable crimes fell by **6%**, from 62.41 lakh in 2023 to **58.86 lakh** in 2024.
- **Legal Transition:** This period marks the transition from the Indian Penal Code (IPC) to the **Bharatiya Nyaya Sanhita (BNS)**, which seeks to modernize the legal framework.
- **Analysis:** A drop in rates may suggest better preventive policing or improved efficiency, but it must be viewed cautiously against potential under-reporting in rural areas.

B. The Digital Frontier: Cybercrime Surge

- **The Data:** Cybercrime rose by **17%**, crossing the 1-lakh mark (1,01,928 cases).

Daily News Analysis

- **Motives: Fraud** remains the primary driver (72.6%), followed by sexual exploitation and extortion.
- **Regional Hotspots:** Telangana and Karnataka (tech hubs) reported the highest volumes, indicating that digital infrastructure correlates with digital vulnerability.
- **UPSC Insight:** This underscores the need for "Cyber-Physical" security and the strengthening of the **Indian Cyber Crime Coordination Centre (I4C)**.

C. Internal Security: Offences Against the State

- **Growth:** A **6.6% increase** in cases (5,194 total).
- **Primary Laws:** Over 84% were registered under the **Prevention of Damage to Public Property Act**, while 12.5% fell under the **Unlawful Activities (Prevention) Act (UAPA)**.
- **Analysis:** This reflects the state's stringent stance on maintaining public order and tackling extremism.

D. Social Distress: Suicides and Substance Abuse

- **Drug Overdose:** A staggering **50% increase** in overdose deaths (978 fatalities). **Tamil Nadu** recorded the most deaths, followed by Punjab.
- **Suicide Demographics:** 1,70,746 suicides recorded.
 - **Vulnerable Groups:** Daily wagers (31%), homemakers (22,113), and the unemployed (14,778).
 - **Agrarian Crisis:** 10,546 individuals in the farming sector died by suicide, highlighting persistent rural economic pressure.

E. Marginalized Communities

- **Positive Trend:** Crimes against Scheduled Castes (SCs) dropped by **3.6%**, and a significant **23.1% decline** was seen in crimes against Scheduled Tribes (STs).

Strategic Implications for Governance

Challenge	Required Policy Intervention
Cyber Vulnerability	Scaling digital literacy and upgrading police training (Cyber-forensics).
Mental Health	Moving beyond the "Tele-MANAS" initiative to integrate mental health into primary healthcare.
Drug Menace	A shift from purely punitive measures (NDPS Act) to a "Public Health" approach involving rehabilitation.

Challenge	Required Policy Intervention
Agrarian Distress	Enhancing the efficacy of PM-Fasal Bima Yojana and rural income diversification.

Conclusion

The 2024 NCRB report serves as a diagnostic tool for the Indian government. While the decline in general crime is a positive indicator of law enforcement's reach, the sharp rise in cyber fraud and drug-related deaths exposes new cracks in the social and digital fabric. For a "Viksit Bharat," the focus must now shift from traditional policing to **specialized investigative capabilities** and **robust social safety nets** that address the root causes of economic and mental distress.

UPSC Prelims Exam Practice Question

Ques:With reference to the National Crime Records Bureau (NCRB), consider the following statements:

- 1.NCRB functions under the Ministry of Home Affairs.
- 2.NCRB acts as the central repository of crime-related data in India.
- 3.NCRB is a constitutional body established under Article 324 of the Constitution.

Which of the statements given above is/are correct?

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

Ans: a)

UPSC Mains Exam Practice Question

Ques:Discuss the role of the National Crime Records Bureau (NCRB) as a tool for evidence-based governance. What are the limitations of crime statistics in India?(**150 Words**)

Page 07:GS III : Environment / Prelims Exam

The traditional conservation narrative in India treats species like *Lantana camara*, *Prosopis juliflora*, and *Senna spectabilis* as biological "villains" that must be eradicated to restore nature. However, Seshan argues that these species are actually "**ecological first responders**"—symptoms of deeper, man-made changes in soil chemistry, hydrology, and land use rather than the primary cause of biodiversity loss.

Invasive species may be the wrong enemy in a changing subcontinent

India supports roughly 500 million cattle and other livestock, one of the largest such populations in the world, placing heavy grazing pressure on forests and the commons. In such conditions, palatable species are suppressed while thorny, chemically defended, disturbance-tolerant plants persist

Suprabha Seshan

Across India, campaigns against invasive alien species (IAS) are gathering administrative and judicial force. Authorities now identify, map, classify, and remove species deemed ecological threats.

In the last year alone, India's English-language press has carried sustained coverage of ecological issues, studies, State eradication drives, and human-wildlife conflicts linked to such species. What was once a niche scientific concern has become a visible public issue and priority.

A recent Tamil Nadu court order even portrayed *Prosopis juliflora* shrubs as a near-Statewide threat. Government submissions have reported its clearance from 57 villages across 32 districts while the academic literature has recorded the species across the State. The plants *Lantana camara* and *Senna spectabilis* face similar campaigns elsewhere in India.

The prevailing assumption is simple: remove the invasive species and ecological recovery will follow.

Before accepting that, however, one must first ask: what condition was the landscape in before these species spread, and what conditions now sustain them? Three patterns emerge from the evidence.

Physical changes usually came first Throughout India, native ecological communities had already been transformed before invasive plants became dominant.

Colonial forestry, plantation expansion, and settlement removed vast tracts of forest cover. Millions of hectares were converted to tea, coffee, rubber, teak, and eucalyptus plantations. Diverse habitats gave way to simplified commercial landscapes, with lasting effects on soil biology, shade regimes, and water cycles. Logging, roads, mining, fire suppression, and chemical agriculture fragmented habitats further.

In places like Wayanad, forest edges had already degraded before species like *L. camara* spread into them. Biodiversity and its supporting conditions had already been decimated.

Removing a species alone can't restore what came before. Without functioning ecological relationships, more clearing creates new vacancies, often in very conditions in which another invasive species, or the same one, can quickly return.

P. juliflora was introduced to India in 1877 as part of a misguided ecological experiment. At first seeded from the air, it spread through the gaps of cattle that browsed its pods. Then came the 'Green Revolution' and the wider post-independent agricultural intensification. Canals expanded. Borewells multiplied. Fertilizer use surged.

As a result, waterlogging and seepage increased in some regions, depleted aquifers in others, and productivity began to decline on abandoned lands. *P. juliflora* is a deep-rooted phreatophyte that can exploit such altered water and soil regimes. In parts of Tamil Nadu, researchers have linked its surge to irrigation-related moisture conditions.

In other words, the plant was present for decades — what changed was the landscape around it.

Climate change, nutrient loading, land-use change, freshwater disruption,



India uses 35–43 million tonnes of urea per year and atmospheric nitrogen deposition now adds 10–30 kg per hectare annually across many regions. Woody nitrogen-fixing species such as *Senna spectabilis* (shown) benefit from such altered conditions. <https://www.ips.gov.in>

biodiversity loss, and chemical pollution are reshaping ecosystems worldwide. These are largely the effects of a globalised industrial culture pushing rapid urbanisation and infrastructure expansion.

Over three decades, India's urban governance footprint has roughly doubled, marking a systemic expansion of fragmented, high-disturbance landscapes that extend far beyond city boundaries into peri-urban and rural ecologies.

India also supports roughly 500 million cattle and other livestock — one of the largest such populations in the world — placing continuous and heavy grazing pressure on forests and the commons. In such conditions, palatable species are repeatedly suppressed while thorny, chemically defended, disturbance-tolerant plants such as *L. camara* persist or even expand.

Studies have revealed increasing woody cover across many open landscapes worldwide, partly associated with rising atmospheric carbon and other interacting factors. Fertilizer inputs remain high — India alone uses 35–40 million tonnes of urea per year — and atmospheric nitrogen deposition now adds 10–30 kg per hectare annually across many regions. Woody nitrogen-fixing species such as *S. spectabilis* and *P. juliflora* benefit from such altered conditions.

A deeper invasion Chemical pesticides have further altered soils and microbial networks. Over time, they can disrupt genes, reduce resilience, intensify pest cycles, and weaken the ecological foundations on which productivity itself depends.

These changes were driven less by individual choices than by policies, infrastructure, and economic systems designed to maximise production at scale. The result: food production must continue yet the same hydrological, chemical, and atmospheric systems that

increase output are also exhausting the land and degrading ecosystems now slated for restoration.

When multiple factors shift together, plant communities reorganise. *P. juliflora* growth is part of wider hydrological and chemical change across the subcontinent. Similar dynamics may apply, in differing ways, to other IAS. These plants may function as ecological first responders — species whose physiology suits rapid changes in landscape conditions.

Given time, other species follow these pioneer species. In the early stages, many may be exotic and fast-moving. Eventually, native species may also re-establish themselves. However, such ecological succession does not guarantee a return to earlier ecological states. As the underlying conditions continue to shift, new ecological assemblages are likely to emerge among the species able to thrive within them.

Life is conditional Evolutionary and paleoecological evidence suggests that the world's native biomes developed under very different climatic and nutrient regimes. Grasslands expanded during drier phases of history while rainforests arose and diversified in warmer, wetter conditions. Many species can't easily tolerate the nutrient rich soils, altered climate or hydrologically changed landscapes of the present.

Some IAS species may also perform compensatory ecological roles. They can accumulate heavy metals, nitrogen, and carbon in biomass, provide cover for smaller wildlife in disturbed landscapes, create conditions into which other species later enter, provide windbreaks, and bind soil. There are, of course, real consequences. Dense thickets of invasive plants can reduce accessible forage for elephants and other herbivores in forests such as the Western Ghats. But these effects unfold in landscapes already altered by logging, plantations, and nutrient enrichment.

Conservation efforts that target only the visible plant thus risk misdiagnosing the problem. It is easier to count acres of IAS removed than to measure shifts in moisture regimes or soil chemistry. Removal alone does not address the underlying drivers. Restoration requires that we read the land comprehensively, understand its history and interacting processes, and work with the ecological and human communities that remain.

What it will take This does not mean certain species should never be removed but that restoration is difficult and requires attention to ecological processes and biodiversity. It is local, patient, and continuous. Large-scale mechanical removal brings complications of its own. While clearing vast acreages may serve a burgeoning biomass economy, there is little proof that it supports ecological recovery, which needs time.

Fears that invasive species will take over often accompany business opportunities for carbon-sewers and new employment schemes. A villain, it seems, can initiate an economy faster than restoration can.

Communities and practitioners embedded in these habitats are often best placed to undertake careful removal where it makes ecological and cultural sense. Success, however, remains uncertain and can only be judged over years. Restoration should proceed with least harm, phased planting, intergenerational care, and meaningful human livelihoods.

Otherwise, India risks spending much of its conservation energy removing plants that are symptoms of a wider civilisational transformation that it has yet to confront.

(Suprabha Seshan lives and works at the *Chavakkal* Biological Sanctuary in Hogenakal district, Kerala. suprabha.seshan@gmail.com)

The "Drivers" vs. The "Symptoms"

The core of the argument is that the landscape was "broken" long before the invasives arrived. Several anthropogenic factors have created a "new normal" that favors hardy, invasive plants over sensitive native species:

- **Physical Transformation:** Decades of colonial forestry, monoculture plantations (teak, eucalyptus), and habitat fragmentation (roads, mining) destroyed the original ecological climax.
- **Nutrient Loading (The Nitrogen Glut):** India uses **35-40 million tonnes of urea** annually. High nitrogen deposition favors woody, nitrogen-fixing invasives like *Senna spectabilis*.
- **Hydrological Disruptions:** Intensive irrigation, borewells, and canal seepage have altered water tables. *Prosopis juliflora* thrives in these disturbed moisture regimes where native plants fail.
- **Grazing Pressure:** With **500 million livestock**, palatable native plants are overgrazed, leaving a vacuum filled by "chemically defended" or thorny plants like *Lantana*.

The "Invasive" Paradox: Compensatory Roles

The article suggests that in a highly degraded landscape, IAS might perform functional roles that we overlook:

- **Soil Stabilization:** Binding soil in eroded areas.
- **Carbon Sequestration:** Accumulating biomass in "wastelands."
- **Pioneer Species:** Acting as a "nursery" for other life forms to return eventually, albeit in new ecological assemblages.

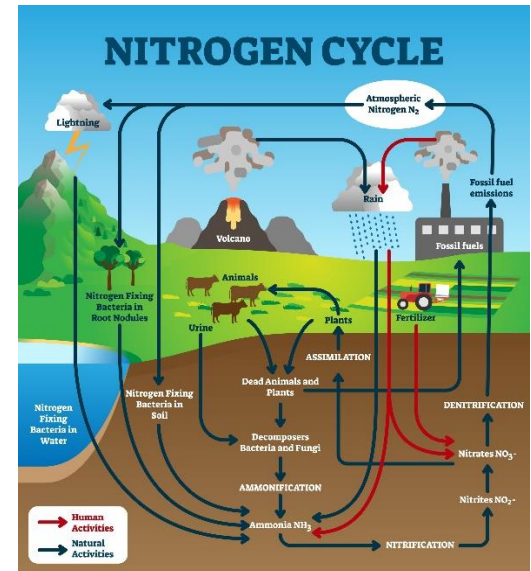
Critique of Current Eradication Drives

- **The "Biomass Economy" Risk:** Large-scale mechanical removal often feeds industrial interests (earthmovers, biomass fuel) rather than ecological health.
- **The "Vacuum" Effect:** Clearing IAS without fixing the underlying soil or water conditions simply creates a vacancy that the same (or worse) invasive species will quickly re-fill.
- **Administrative Oversight:** It is easier for the state to measure "acres cleared" than to measure "subsurface ecological recovery."

Proposed Way Forward: Comprehensive Restoration

Instead of a "war on weeds," the author suggests a **process-oriented approach**:

1. **Read the Land:** Understand the history of a site—its moisture, chemistry, and past land use.
2. **Local Stewardship:** Shift from large-scale mechanical clearing to patient, community-led restoration.
3. **Address the Drivers:** Tackle nitrogen runoff, overgrazing, and chemical pollution rather than just pulling out plants.



4. **Acceptance of "Novel Ecosystems"**: Recognizing that we may not be able to return to "pristine" pre-colonial states, and must instead work toward functional, diverse landscapes.

Conclusion

The obsession with eradicating invasive species may be a distraction from the uncomfortable reality of "**civilisational transformation.**" If India continues to saturate its soil with chemicals and fragment its forests, removing one weed will only lead to the arrival of another. True conservation lies not in "killing the intruder," but in **healing the habitat** so that native biodiversity has a fair chance to compete.

UPSC Prelims Exam Practice Question

Ques: Which of the following are commonly identified as invasive alien species (IAS) in India?

1. Lantana camara
2. Prosopis juliflora
3. Senna spectabilis
4. Shorea robusta

Select the correct answer using the code below:

- (a) 1, 2 and 3 only
- (b) 2 and 4 only
- (c) 1 and 3 only
- (d) 1, 2, 3 and 4

Ans:a)

UPSC Mains Exam Practice Question

Ques: "Invasive alien species are often symptoms of ecological degradation rather than its sole cause." Critically examine this statement in the context of India's conservation challenges. **(150 Words)**

Page 08 GS II :Social Justice / Prelims Exam

While the Government of India has aggressively expanded medical education infrastructure — adding 43 new medical colleges and nearly 20,000 seats for 2025–26 — Dr. Antony argues that “an increase in seats does not necessarily translate into improved healthcare service delivery.” The central challenge is not an absolute shortage of doctors, but their geographic and sectoral maldistribution, which continues to leave rural and other “difficult” areas underserved, particularly in terms of specialized healthcare.

Fixing structural deficits in India's health system

On March 11, 2026, the Minister of State for Health, Anupriya Patel, informed Parliament that 43 new medical colleges have been established and 11,682 MBBS seats along with 8,967 postgraduate seats have been approved for the 2025-26 academic year.

Will this address India's problem of non-availability of doctors in the public health system? Of the 8,967 new postgraduate doctors, how many will actually have the inclination to serve in aspirational districts or underserved areas? Of the 43 newly sanctioned medical colleges, only eight are under State governments, eight are in the Employees' State Insurance (ESI) sector, and 27 are in the private sector. Private medical colleges, after charging high capitation fees, have no obligation to post their trainees in government service, nor can they be compelled to do so. There is also no clearly defined policy or stipulations to ensure that public health institutions benefit maximally by filling existing vacancies in specialist cadre posts.

Merely investing in capital expenditure and infrastructure alone will not yield the desired improvement in health services in hilly, tribal, and other remote underserved areas. Eleven out of 18 All India Institutes of Medical Sciences report around 40% vacancies in their teaching and research faculty positions. Without adequate research and teaching capacity, how can we effectively train specialists?

Glaring vacancy rate

According to The Health Dynamics of India 2022-23 report, the vacancy rate in 5,491 rural Community Health Centres (CHC) across 757 districts in India is 79.9%, with only 4,413 specialists available against a requirement of 21,964. Since 2014, the shortfall of specialists in CHCs has remained at around 17,500, despite the creation of additional postgraduate medical seats — 72,627 across 731 medical colleges.

Newly graduated specialists are often unwilling to work in remote and underserved areas due to inadequate facilities, including lack of equipment, decent staff quarters, schools for their children,



Dr. K.R. Antony
 Public health system
 and policy
 development adviser

There needs to be greater alignment between medical education and public service

and adequate peer medical support. If specialists were available at CHCs, patients from rural and tribal areas would not need to travel long distances to district headquarters hospitals or medical colleges.

A CHC serves as a first referral unit for a population of about 1.6 lakh to 2 lakh and is expected to have 30 beds with five specialists — physician, surgeon, obstetrician, paediatrician, and anaesthetist. However, the majority of CHCs remain crippled due to a persistent shortage of specialists, a problem that has continued for many years.

Yet, States continue to construct more CHCs to utilise available central government funds, even though many of them function effectively as primary health centres. There are 5,491 CHCs across 785 districts — about seven CHCs per district — which is not a feasible model. With only 4,413 specialists available at present, just 882 CHCs can be fully operationalised, effectively leaving only one functional CHC per district in addition to the district hospital for specialised care.

Flawed budgetary focus

The central health Budget is largely focused on infrastructure, without matching allocations for drugs, diagnostics, ambulance services, emergency care, or salaries for temporary staff. If the goal is to improve people's health, it must prioritise operational outcomes rather than merely investing capital in building construction, leaving the rest to be managed by State budgets.

How do we manage better with what we have in hand? We need to put the brakes on overly enthusiastic declarations of new CHCs, which often serve populist political mileage rather than functional need.

Classify all PHCs and CHCs into normal, difficult, and most difficult areas based on defined criteria, as was done in Chhattisgarh under the Rural Medical Corps Scheme. The most difficult areas are those with persistently high staff vacancies over long periods. Introduce special incentives such as additional

compensatory financial allowances, priority for postgraduate seats, staff quarters, and quality schooling facilities for children, among others.

Additional steps to take

Hereafter, all government-sponsored postgraduate seat allocations must be linked to existing vacancies in CHCs or district hospitals. Candidates willing to fill a specialist vacancy in a CHC should be allotted a seat in the corresponding speciality, with the assurance that upon completion of training, they will be posted there immediately.

Conversely, aspirant doctors must provide an undertaking to serve in the designated government facility first. Priority may be given to those who commit to a 10-year service bond in difficult-area CHCs, along with additional incentives under the National Health Mission. We must strictly follow an “all or none” principle in posting specialists — either all five specialists are placed in a CHC or none at all — avoiding piecemeal deployment or the dilution of services by spreading specialists too thinly.

Urgent construction of staff quarters and renovation of operation theatres, labour rooms, intensive care units, and 24-hour emergency units must be undertaken in such CHCs, which may number two or three per district. Similar undertakings and post graduate training can be awarded to nurses willing to serve in remote needy areas.

When adequate specialists are posted as a team at the sub-district or town level, the image of government hospitals improves in the public eye. The workload is better distributed, and optimal sharing reduces stress on doctors on duty. Interpersonal communication with patients also improves. This, in turn, enhances patient satisfaction and reduces conflicts between the public and doctors and other health staff.

We can no longer afford to see nearly 70,000 specialists graduating from 731 medical colleges without adequately filling the vacant posts in the public health system, which remains the only source of care for the poor and marginalised.

The Crisis of Specialist Vacancies

The Community Health Centre (CHC) is designed as the "First Referral Unit" (FRU) for rural populations. The current state is alarming:

Daily News Analysis

- **The Specialist Gap:** There is a **79.9% vacancy rate** for specialists in CHCs. Only 4,413 are available against a need for 21,964.
- **Infrastructure without Manpower:** States are building more CHCs to utilize funds, but without the mandatory team of five specialists (**Physician, Surgeon, OB-GYN, Paediatrician, and Anaesthetist**), these buildings function merely as glorified Primary Health Centres (PHCs).
- **The "Piecemeal" Failure:** Posting one specialist in a center without the other four is ineffective. For example, a surgeon cannot operate without an anaesthetist.

Key Structural Issues Identified

- **Privatization of Medical Education:** 27 of the 43 new colleges are private. These institutions have no mandate to serve the public system, meaning their graduates often migrate to urban private hospitals or abroad.
- **Faculty Shortages:** Even elite institutions like AIIMS report **40% vacancies** in faculty, compromising the quality of training for the very specialists India needs.
- **"Capital over Operational" Bias:** The Central Budget favors "bricks and mortar" (buildings) over "operational expenditure" (salaries, drugs, diagnostics, and staff quarters).

Proposed Solutions: Beyond the Infrastructure Fetish

Dr. Antony proposes a shift from **Populist Expansion** to **Functional Optimization**:

Proposed Reform	Mechanism
Classification of Areas	Categorize PHCs/CHCs into Normal, Difficult, and Most Difficult (Chhattisgarh Model) to target incentives.
Specialist "Team" Posting	Follow the "All or None" principle : Deploy a full team of 5 specialists to a CHC or none at all to ensure functional surgery/ER units.
Linked Seat Allocation	Government-sponsored PG seats should be linked to specific vacancies. Candidates get a seat only if they commit to filling a specific rural vacancy post-completion.
Incentive Packages	Provide more than just salary: Soft incentives like priority PG seats, quality staff quarters, and schooling for doctors' children.
Consolidation	Instead of 7 non-functional CHCs per district, focus on making 2 or 3 fully operational units with 24/7 emergency and surgical capacity.

Conclusion

The analysis concludes that the mere "production" of doctors is a blunt instrument for a complex problem. To fix the structural deficit, India must bridge the gap between **Medical Education** and **Public Health Requirement**. Without a mandatory service link and improved rural "livability" for clinicians, the increase in MBBS and PG seats will continue to benefit the urban private sector while the rural poor remain underserved.

UPSC Prelims Exam Practice Question

Ques: Which of the following best describes the concept of "Functional Optimization" in rural healthcare?

- (a) Establishing more medical colleges in metropolitan cities
- (b) Increasing the number of PHCs regardless of staffing availability
- (c) Ensuring fewer but fully functional healthcare facilities with adequate manpower and services
- (d) Privatization of rural healthcare institutions

Ans: c)

UPSC Mains Exam Practice Question

Ques: "Expansion of medical education infrastructure alone cannot ensure equitable healthcare delivery." Critically examine in the context of specialist shortages in rural India. **(150 Words)**



The report on the 2026 West Bengal election results highlights a significant constitutional standoff. Following the BJP's historic victory (207 seats against TMC's 80), Chief Minister Mamata Banerjee's refusal to resign introduces a rare scenario in Indian parliamentary democracy.

When does a CM cease to hold office?

Can a Governor remove a Chief Minister? What does 'pleasure of the Governor' mean? When is a floor test required? What happens after the Assembly's tenure ends? Can election results be challenged in court?

EXPLAINER

Aaratrika Bhaumik

The story so far:

After the Trinamool Congress lost the West Bengal elections to the BJP, party chairperson Mamata Banerjee on May 5 said she would not resign as Chief Minister, alleging that the verdict was the result of a "conspiracy" rather than the people's mandate. Addressing a press conference, Ms. Banerjee claimed the elections had not been conducted fairly and accused the BJP of misusing central forces to "forcibly capture" booths and influence the outcome. She added that the party would challenge the results and continue its political fight.

Can a Governor remove a CM?

Article 164(1) of the Constitution provides that "the Chief Minister shall be appointed by the Governor and the other Ministers shall be appointed by the Governor on the advice of the Chief Minister, and the Ministers shall hold office during the pleasure of the Governor." On a literal reading of the provision, therefore, the Governor appears to possess the authority to remove a CM from office. However, members of the Constituent Assembly had cautioned that such a provision could potentially lend itself to an arbitrary exercise of gubernatorial discretion.

Constituent Assembly member Mohammad Ismail Khan had moved an amendment to the provision (then Article 144 of the Draft Constitution) proposing that the phrase "during the pleasure" be replaced with the words "so long as they enjoy the confidence of the Legislative Assembly of the State." He contended that once the constitutional scheme envisaged the Governor as a nominee of the



A woman walks past banners of Mamata Banerjee, on Wednesday, in Kolkata. PTI

President, the Constitution ought to have made it explicit that the Council of Ministers would hold office not at the Governor's pleasure, but only so long as it continued to enjoy the confidence of the Legislative Assembly.

Addressing this concern, Dr. B. R. Ambedkar, Chairman of the Drafting Committee of the Constitution, affirmed that the Council of Ministers shall hold office only so long as it enjoys the confidence of the majority. "The reason why we have not so expressly stated it," he explained, "is because it has not been stated in that fashion or in those terms in any of the Constitutions which lay down a parliamentary system of government."

Over the years, the Supreme Court has also interpreted the Governor's powers as flowing primarily from the "aid and advice" of the Council of Ministers. In *A.G. Perarivalan v. State Through Superintendent of Police* (2022), the apex court observed that the "Governor" is "but a shorthand expression for the State government". While recognising the Governor as "the formal head and sole

repository of the executive power", the court held that the office is ordinarily bound by the aid and advice of the State's Council of Ministers.

When is a floor test required?

If a Governor asks a Chief Minister to step down and invites another candidate for the post while the tenure of the Legislative Assembly is still on, there has to be a floor test – a constitutional mechanism used to determine whether the executive enjoys the confidence of the legislature. Under this process, the Chief Minister must prove majority support in the House. Failure to do so requires the CM to resign.

If no party or coalition can form a stable government, President's Rule under Article 356 may be imposed as a measure of last resort.

What happens after the Assembly's tenure ends?

Article 172 of the Constitution deals with the duration of a State Legislative Assembly and stipulates that, "unless

sooner dissolved", an Assembly "shall continue for five years from the date appointed for its first meeting and no longer, and the expiration of the said period of five years shall operate as a dissolution of the Assembly."

According to the Election Commission, the current West Bengal Assembly commenced its term on May 8, 2021, and is set to expire on May 7. Thereafter, the Governor will have to initiate the process for constituting a new Assembly.

What happens next?

According to former Lok Sabha Secretary-General P.D.T. Achary, a formal resignation following defeat in an Assembly election is largely a matter of convention. "Even if Ms. Banerjee does not resign, it would make no material difference. The tenure of the present Assembly ends on May 7, and with its dissolution, she will automatically cease to hold office as Chief Minister," he said.

He, however, pointed out that an election petition may be filed before the Calcutta High Court within 45 days from the declaration of the results of the concerned candidate. Section 100 of the Representation of the People Act, 1951 enumerates the grounds on which the election of a candidate may be challenged and declared void, including corrupt practices by the candidate and non-compliance with statutory provisions by the returning officer, among other grounds. He noted that a writ petition may be maintainable where the challenge concerns the integrity of the electoral process itself, including allegations of arbitrary voter deletions during the special intensive revision of electoral rolls in West Bengal.

"Large-scale deletion of voters in an election constitutes a violation of fundamental rights and can therefore be challenged through a writ petition," he said.

THE GIST

Though Article 164 states that the Council of Ministers holds office "during the pleasure of the Governor", this is not absolute; in practice, a Chief Minister can continue only so long as they enjoy the confidence of the Legislative Assembly.

The majority of a Chief Minister is determined through a floor test in the House, and if they fail to prove support, they must resign.

Constitutional Analysis: The Tenure of a Chief Minister

Can a Governor Remove a Chief Minister?

Under **Article 164(1)**, the Chief Minister and other Ministers hold office "**during the pleasure of the Governor.**"

- **The Literal vs. Constitutional View:** While the text suggests the Governor can dismiss a CM at will, the Supreme Court (SR Bommai v. Union of India) and Constituent Assembly debates have clarified that "pleasure" is not arbitrary.

- **The "Confidence" Rule:** A Governor can only dismiss a CM if the Council of Ministers loses the **confidence of the Legislative Assembly**. This is typically proven via a **Floor Test**.
- **In the Current Context:** Since the election results have provided a clear mandate to the BJP, the outgoing government has legally lost the confidence of the "House-to-be."

The Role of the Floor Test

If a CM refuses to resign despite an apparent loss of majority, the Governor can order a floor test. However, in an election year where a new Assembly is being formed, the **tenure of the current Assembly** becomes the deciding factor.

Automatic Cessation: Article 172

The most critical provision in the current West Bengal scenario is **Article 172**.

- **Five-Year Limit:** Every Legislative Assembly has a fixed term of **five years** from the date of its first meeting.
- **Sunset Clause:** The expiration of this period operates as an **automatic dissolution** of the Assembly.
- **The Result:** The current West Bengal Assembly term began on May 8, 2021, and expires on **May 7, 2026**. Once the clock strikes midnight on May 7, the Assembly ceases to exist, and the Chief Minister automatically loses her constitutional status, regardless of whether a formal resignation was tendered.

Legal Recourse: Challenging the Results

While a CM may refuse to resign, the only legal way to overturn a mandate is through an **Election Petition**.

- **Jurisdiction:** Filed in the **High Court** (not the Supreme Court) within **45 days** of the result.
- **Grounds:** Under the **Representation of the People Act, 1951**, results can be declared void due to "corrupt practices," "improper acceptance of nominations," or "non-compliance with the Constitution."
- **Writ Petitions:** As noted by experts, if the challenge is to the "integrity of the electoral process" (e.g., mass deletion of voters), a Writ Petition under **Article 226** may be maintainable.

Conclusion

In a parliamentary system, the transition of power is usually governed by **convention** (the CM resigning gracefully). However, the **Constitution** provides "hard stops"—specifically **Article 172**—to ensure that no individual can hold executive power beyond the mandate of the legislature. In West Bengal, the legal "pleasure of the Governor" and the expiry of the Assembly term together ensure that a new government can be sworn in despite the outgoing CM's protest.

UPSC Prelims Exam Practice Question

Ques: Article 172 of the Constitution of India deals with:

- (a) Qualifications of Members of Legislative Assembly
- (b) Duration of State Legislatures
- (c) Powers of the Governor during constitutional breakdown
- (d) Disqualification of legislators under the Anti-Defection Law

Ans: b)

UPSC Mains Exam Practice Question

Ques: "The Governor's 'pleasure' under Article 164 is not absolute but constitutionally limited." Examine in the light of judicial interpretations and constitutional conventions. **(250 Words)**



Understanding inequality in India's growth story

There have been some significant policy changes in the recent past – this includes the implementation of the new Labour Codes and the Viksit Bharat-Guarantee for Rozgar and Aajeevika Mission (Gramin) Bill, 2025 replacing the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) – which have raised serious concerns regarding the welfare of informal workers and those belonging to rural India. These changes are accompanied by the official understanding that inequality is much less of a concern today than it was in the early 2010s, even though data comparability itself is an issue.

Inequality estimates, initial observations
Analysis of inequality warrants clarification on a few issues, among other things.

The first is inequality of what – income, wealth, consumption expenditure? Second, how is it measured? Third, along which axis it is assessed – caste, class, gender, religion?, and fourth, data source and comparability of estimates generated from multiple surveys, if



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marked with methodological changes. Our estimate from the Household Consumer Expenditure Survey (HCES 2023-24), conducted by the National Sample Survey Organisation (NSSO), suggests that overall consumption expenditure inequality, measured by the Gini index, is 0.29 – higher than the widely cited World Bank estimate of 0.25. The World Bank's method too, in this regard, came under scrutiny. With further disaggregation, one finds that urban, as expected, is more unequal than the rural sector. India's consumption boom during the last couple of decades has been primarily driven by non-food expenditure. We find that inequality is much higher for the same compared to food expenditure. This is true for the rural and urban sectors, the inequality for both being higher in case of the urban sectors, and relatively more for non-food expenditure.

Since most growth-inducing activities are urban-centric and agricultural distress persists, it is imperative to examine the urban-rural gap, which is shown by the mean ratio here. A higher than unity mean ratio would reflect a relatively better position than the respective all-India average. Lesser than unity would imply otherwise. There is a substantial gap between urban and rural sectors in this regard and the disparity is more striking in the case of non-food expenditure. For example, average urban non-food monthly per capita expenditure (MPCE) is about 1.5 times higher than the all-India average, while that for rural is much lower than the same point of reference.

Our disaggregated analysis also reveals a considerable gap between the consumption share and per-capita spending of overall MPCE-based deciles. In the urban sector, the top 10% of the population alone contributes 27% of the total non-food expenditure, implying that the rest of the 90% contributes only 73% of the same. The mean MPCE of the topmost decile is six times that of the bottom most decile for the urban sector, compared to 4.5 times in the rural sector.

Strikingly, the mean MPCE of the top most decile in the urban sector is nine times that of the bottom most decile in the rural sector. Once we proceed a step further and decompose total inequality into within- and between-group components, it appears that: in urban India, within-decile and between-decile inequalities account for about 33% and 67% of food expenditure inequality, respectively, and about 10% and 90% of non-food expenditure inequality. The relative importance of between-decile group

inequality for non-food consumption holds true for the rural sector too. Further, the per-capita consumption expenditure of the richest 5% is 8.6 times higher than that of the poorest 5% in the rural areas; the same is nine times for urban areas. In short, the urban sector, which is more affluent, is more unequal than its rural counterparts.

Inequality dynamics in India

First, it is almost unanimously agreed upon that the superrich segment of the Indian population is hardly captured by the NSS surveys (consumption or wealth); thus any inequality estimation based on the same is a gross underestimation. Our own calculation based on this data suggests that about one fourth of even the richest 10% in India benefited from the Pradhan Mantri Garib Kalyan Yojana (PMGKY) and about 13% of them have access to Below Poverty Line (BPL) ration cards.

Second, for a nuanced understanding of inequality dynamics in India, one must go beyond inter-personal or solely income/spending groups-based (for example, decile; percentile) inequality calculations and analyse disparity along various socio-economic axes such as caste and class. Deploying an alternative class-based analysis alongside a closer examination of the growth process and policy changes since Independence, Vamsi Vakulabharanam of the University of Massachusetts, Amherst, in his book, *Class and Inequality in China and India, 1950-2010*, shows that since the 1980s (even before the 1991 reforms), urban owners, managers, and professionals have gained disproportionately, contributing to India's consumption boom.

In contrast, urban informal workers, rural small farmers, and agricultural labourers have lagged markedly behind. All these added to increasing between-class inequality vis-à-vis within-class inequality in India's evolving urban landscape. Over the last decade or so, there has not been any systemic change despite various welfare measures, to counter or reverse such trend in class-based inequality. Typical explorations of inequality often overlook this growth-class-inequality nexus. Moreover, a large share of Indians remains engaged in debt-led consumption. The complexities involved in the issue of inequality in India warn us that policies formulated on the presupposition of lower disparity could be misleading and may produce adverse, albeit unintended, welfare implications.

Consumption expenditure inequality in India

Locating inequality by space and consumption type

Source: Authors' calculation and illustration using unit level data of Household Consumption Expenditure Survey 2023-24.
Note: We disaggregate the overall consumption expenditure into food and non-food consumption expenditure.

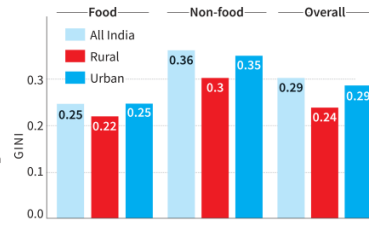
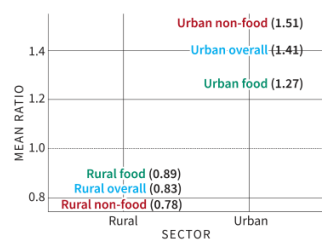


Figure 2: Urban - rural gap by consumption type

Source: Same as figure 1. Respective mean ratio is in parenthesis.

Note: Here, mean ratio implies the ratio of sectoral average MPCE to All India MPCE.
For example, mean ratio for urban non-food consumption is calculated as the ratio of average urban non-food MPCE to that of all India (rural and urban combined) average non-food MPCE.



GS Paper III: Indian Economy

UPSC Mains Exam Practice Question: "High economic growth does not automatically translate into equitable development." Examine in the context of rising inequality in India. (250 Words)

Daily News Analysis

Context : India's economic trajectory is often celebrated for its high GDP growth rates, yet recent data highlights a deepening chasm between the beneficiaries of this boom and those left behind. The implementation of the New Labour Codes (2025) and the transition from MGNREGA to the Viksit Bharat-Guarantee for Rozgar and Aajeevika Mission (Gramin) (VB-GRAM G) Act, 2025, represent a major shift in the state's welfare and economic architecture. While the government emphasizes a "Viksit Bharat @2047" vision, experts raise concerns that official narratives of declining inequality may be overlooking structural disparities rooted in class, caste, and the rural-urban divide.

Core Dimensions of Inequality in India

Analysis of the **Household Consumer Expenditure Survey (HCES 2023-24)** and the **World Inequality Report 2026** provides a multi-dimensional view of the issue:

1. Consumption Expenditure Disparity

- **The Gini Gap:** The Gini index for consumption stands at 0.29 (HCES), notably higher than the World Bank's estimate of 0.25, suggesting that internal surveys capture a more unequal reality.
- **Urban-Rural Mean Ratio:** Monthly Per Capita Expenditure (MPCE) in urban areas is roughly 1.5 times the national average, whereas rural figures lag significantly.
- **Non-Food Boom:** Growth is driven by non-food items, where inequality is most acute. In urban India, the top 10% contribute 27% of total non-food spending, leaving the remaining 90% to share the rest.

2. Extreme Wealth Concentration

- **The Billionaire Raj:** According to the World Inequality Report 2026, the top 1% of Indians corner 40% of the national income, while the bottom 50% receive only 15%.
- **Survey Limitations:** Official NSSO surveys often fail to capture the "super-rich," leading to a gross underestimation of wealth inequality. Interestingly, 13% of the richest 10% still hold BPL cards, indicating leakage in welfare targeting.

Key Policy Shifts and Their Implications

Policy Change	Salient Features	Potential Concerns
VB-GRAM G Act, 2025	Replaces MGNREGA; Increases guaranteed work from 100 to 125 days; Focuses on durable asset creation (infrastructure).	Risks excluding those who rely on "manual unskilled work" if the focus shifts purely to asset-linked infrastructure.
New Labour Codes	Consolidates 29 laws into 4; Universalizes minimum wages; Mandates social security for unorganized workers.	Fears of increased informalization; Shift in power balance toward employers in "Industrial Relations."
Class-Based Growth	Post-1991 reforms have favored urban owners, managers, and professionals.	Informal workers, small farmers, and agricultural laborers are lagging, creating "between-class" inequality.

Conclusion

The complexities of inequality in India cannot be solved by growth alone. While legislative updates like the New Labour Codes and VB-GRAM G aim to modernize the economy, they must be sensitive to the **growth-class-inequality nexus**. Relying on the presupposition of lower disparity may lead to regressive policy outcomes. To achieve a truly "Viksit Bharat," India must address the stagnation of the bottom 50%, revitalize the rural economy through more than just infrastructure, and ensure that the "consumption boom" is not merely debt-led but fueled by genuine income growth for the informal masses.

