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Poverty, Vulnerability and Social Justice in India

Challenges and People's Alternatives

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Introduction

Poverty, Vulnerability and Social Justice in India: Challenges and People's Alternatives

India is, by the official telling, a success story. It is among the fastest-growing major economies in the world, home to a swelling roster of dollar-billionaires, a vast and celebrated digital economy, and a skyline of new highways, corridors, and gleaming urban districts. And yet, in the same country and the same years, nearly half of all rural households own no agricultural land, on an average more than 25-40 % of the cities population lack decent housing and basic civic amenities, more than nine in ten workers labour without security or social protection, a woman is most in danger inside her own home, and an illness can still drive a family into debt it will spend years repaying. This is the paradox from which this paper begins: record prosperity and mass deprivation are not occurring in two different Indias, but in one. They are produced by the same economy and shaped by the same state.

That coexistence is the single most important fact about poverty in India today, because of what it rules out. When wealth is being generated at historic scale, deprivation can no longer be explained by scarcity, by the idea that there is simply not enough to go around. The country manifestly produces enough; the question is who receives it. The persistence of poverty alongside plenty is therefore not a failure of growth but a feature of distribution, and distribution is governed by choices: about who is taxed and who is spared, about what the state spends on and what it starves, about whose land, labour, and security are protected and whose are treated as expendable. The central argument of this paper is that India's poverty and vulnerability are not natural, residual, or inevitable. They are, in large measure, the cumulative outcome of policy choices, and what has been chosen can be chosen differently.

A Region in Overlapping Crisis

India's predicament is also South Asia's. Across the region, poverty and inequality are rising amid a set of overlapping and mutually reinforcing crises: economic shocks and stagnant real wages; inflation of essential commodities; climate disasters that destroy harvests and homes; food and fuel price inflation that erodes the budgets of the poor; mounting debt, both of households and of states; and recurring conflict over land, water, and resources. These are not separate emergencies that happen to occur together. They compound one another. A failed monsoon deepens agrarian distress; distress drives migration; migration feeds an informal labour market that offers no protection; the absence of protection forces households into debt; and the debt is serviced by states that then plead poverty when asked to fund health, education, or social security. Vulnerability, in other words, travels in a chain, and the same households tend to sit at every link of it.

Compounding this, governments across the region have responded to fiscal pressure by retreating from public provision — cutting or freezing social spending, promoting privatisation of essential services, and prioritising debt repayment and construction of mega infrastructure projects over people's basic needs. Austerity presented as prudence has shifted the burden of adjustment onto those least able to bear it. The result is a widening gap between a state that increasingly serves

capital and a population increasingly left to fend for itself in the market. It is against this regional backdrop that the Indian experience must be read; not as exceptional, but as the largest and in some ways the sharpest instance of a shared South Asian condition.

Who Bears the Burden

Poverty and vulnerability are not distributed evenly, and naming who carries them is essential to understanding them. The same groups recur, chapter after chapter, at the sharp end of every crisis: the landless labourer and the small or tenant farmer, for whom land insecurity means wage dependence and debt; the informal worker (over ninety per cent of the workforce) who builds the economy while standing outside its protections; the migrant who powers the cities but is counted by no one and sheltered by nothing often chased by racism and xenophobia; the woman whose labour sustains both household and economy while being unpaid, undervalued or unrecognised, and whose safety is precarious at home, in public, and at work; and, cutting across all of these, Dalits and Adivasis, on whom caste and historical dispossession lay an additional and compounding weight. These are not separate categories of the disadvantaged. They overlap in the same lives; the Dalit woman who is a landless informal worker and a migrant's dependent is vulnerable along every axis at once, and it is this intersection, rather than any single deprivation, that defines the experience of poverty in contemporary India.

Poverty Measurements inadequate representation of reality

Poverty can be measured through several methods – income poverty, the consumption expenditure method, the calorie intake method, the Multidimensional Poverty Index (MPI), relative poverty and absolute poverty. In India, historically poverty has been measured using consumption expenditure surveys; recent assessments have focused on the MPI that captures broader deprivation. However, MPI does not capture the inherent discrimination that exists in Indian society – caste, gender, and religion – but measures its impact. Therefore, it is an inadequate way of measuring poverty. Poverty relates not only to lack of resources but also to lack of power, dignity, voice, and social exclusion. According to the latest UNDP-OPHI data, the share of India's population living in multidimensional poverty fell from 55.1% in 2005-06 to 16.4% in 2019-21, representing one of the largest reductions, but we have witnessed inequity, caste, gender and religious discrimination, informal labour precarity or social vulnerability on the rise.

Four Themes, One Argument

This paper examines that condition through four of SAAPE's core campaign areas, each treated in its own chapter but each, in the end, an instance of the same logic. They are best read not as four separate subjects but as four faces of a single political economy of inequality.

The chapter on land rights and food sovereignty shows that the most basic productive asset in rural India remains profoundly unequally held, that nearly half of rural households are landless, and that this concentration (rooted in history and untouched by the market) drives income inequality, agrarian distress, debt and a food system controlled by few of those who feed the country. The chapter on social security and social protection shows that an overwhelmingly informal and mobile workforce, in fields, on construction sites, on delivery apps, on the move between states, has been left almost entirely outside the safety net, with registration repeatedly mistaken for protection and the new Labour Codes adding to the risk. The chapter on gender rights shows how a patriarchal structure converts women's indispensable labour into free or underpaid labour, leaves them exposed to violence the institutions barely record, and is sustained,

at its base, by millions of women whom the state itself employs as unpaid “volunteers.” And the chapter on economic justice shows the machinery that ties these together: a tax system that spares wealth and leans on the consumption of the poor, public spending too thin to shield anyone, and a politics of debt and austerity that protects accumulated wealth while rationing the services the poor depend on.

Read together, the four tell one story. India’s inequality of land, of work and protection, of gender, and of income and wealth are not four problems but one — a structure that consistently asks least of those with the most and offers least to those with the least, and then presents the outcome as the natural order of things or the unavoidable price of growth. Climate change runs through all four as a threat multiplier, falling hardest on exactly the groups each chapter identifies, turning every existing inequality into a sharper one.

Purpose and Approach

This is not a neutral survey, and it does not pretend to be. SAAPE’s country papers are intended as knowledge documents, campaign material and resources for policy advocacy, written to inform the Regional Thematic Policy Review and the SAAPE Poverty and Vulnerability Report 2027. In that spirit, this paper takes a position: that poverty and vulnerability are matters of justice, not charity, and that they are produced and can be undone by policy. It grounds that position in evidence - official data, budget and legal analysis, and the documented experience of communities and movements - and where it confronts the standard justifications for the status quo, it states them fairly and answers them directly, rather than ignoring them.

Each chapter follows a common arc: the current situation and its trends; the impact on those most affected; the policy and legal framework meant to address it; the gaps where that framework fails; the experiences of the people who live with those failures; and the demands that civil society and people’s movements have raised in response. A dedicated focus on the budget runs throughout, on the principle that a government’s real priorities are written not in its speeches but in its accounts — in who benefits from public spending and who is excluded from it. The paper closes by drawing the four threads together, tracing how the vulnerabilities intersect, pointing to the alternatives that communities are already building, and setting out a consolidated set of demands. Its wager is a simple one: that a clear account of how this condition was made is the first step toward the case that it can be remade.

Chapter I. Land Rights and Food Sovereignty in India

Challenges and People's Alternatives

1. Unequal Access to Land and the Persistence of Rural Poverty

Land remains the most important productive asset in rural India. Beyond its economic value, ownership of land shapes access to livelihoods, credit, social status and political power. For millions of rural households, land is the basis of food production, income, and protection against economic shocks. Yet despite decades of debate on land reform, the distribution of land in India remains profoundly unequal. This persistent inequality continues to structure patterns of poverty, vulnerability, and social exclusion, particularly among landless labourers, small farmers, Dalits, Adivasis, and women.

The dominant image of Indian agriculture today is one of increasing fragmentation. Agricultural Census data show that the number of operational holdings rose from 138 million in 2010–11 to 146 million in 2015–16, even as the total operated area declined from 159.6 million hectares to 157.1 million hectares. As a result, the average size of an operational holding fell from 1.15 hectares to 1.08 hectares. Small and marginal holdings (below two hectares) accounted for 86.2 per cent of all operational holdings in 2015–16, up from 85.0 per cent in 2010–11, yet operated only 47.3 per cent of the total operated area (Government of India 2019). The proliferation of small holdings has therefore not translated into equitable access to land. Rather, it reflects a pattern in which shrinking farm sizes coexist with persistent concentration of land and widespread landlessness.

Recent research based on a dataset covering approximately 270,000 villages and 650 million people provides one of the most comprehensive assessments of land ownership in contemporary India. Drawing on the 2011 Socio-Economic and Caste Census for ten major states, Bharti, Blakeslee and Malik (2026) find an average village-level land Gini coefficient of 71.1 once landless households are included, and estimate that around 46 per cent of rural households own no agricultural land.¹ The SECC (2011) measures ownership of agricultural land and excludes homestead land; landlessness here therefore refers to households owning no agricultural land. Estimates that include homestead land, such as some NSSO rounds, report lower landlessness. The dataset covers ten major states accounting for roughly 75 per cent of India's rural population. Ownership is highly concentrated: the top 10 per cent of rural households own 44 per cent of land, the top 5 per cent own 32 per cent, and the top 1 per cent own 18 per cent. In nearly four per cent of villages, a single largest landholder owns more than half of all privately held agricultural land. Concentration of this order, alongside near-universal smallholding among the rest, indicates that land inequality is not a diminishing concern but an enduring structural feature of rural India.

These findings carry direct consequences for poverty. Landlessness forces millions of households to depend on wage labour, seasonal migration, sharecropping, or informal employment. Without secure access to land, households struggle to accumulate assets, withstand economic shocks, or invest in productive activity. The result is a cycle of vulnerability in which poverty is reproduced across generations.

Box 1 • Land Distribution in Rural India: Key Facts

- Small and marginal holdings (below 2 ha) made up 86.2% of all operational holdings in 2015–16 but operated only 47.3% of agricultural land (Government of India 2019).
- Average operational holding size fell from 1.15 ha (2010–11) to 1.08 ha (2015–16) (Government of India 2019).
- About 46% of rural households own no agricultural land (Bharti, Blakeslee & Malik 2026; SECC 2011, ten states).
- The average village-level land Gini is 71.1, indicating extreme concentration; the top 10% of households own 44% of land (Bharti, Blakeslee & Malik 2026).

Historical Roots and the Limits of the Market

The persistence of land inequality is deeply rooted in history. Colonial land-revenue systems, particularly the zamindari arrangement, vested ownership rights in a class of intermediaries and created enduring patterns of concentration. Bharti, Blakeslee and Malik (2026) show, using a border discontinuity analysis, that villages in former zamindari areas exhibit land inequality roughly three to five percentage points higher than comparable areas under other tenure systems, while former princely states show somewhat lower inequality. These imprints have survived long after independence, reflecting the limited reach of post-colonial land reform. Although reforms redistributed some land in certain states, the broader objective of an equitable agrarian structure remained largely unrealised.

Significantly, the same study finds that economic modernisation does not dissolve these historical inequities. While market integration and structural transformation weaken the influence of agricultural geography on inequality, they leave the imprint of historical institutions essentially intact. Proximity to towns, roads, and markets, in other words, appears insufficient to overturn patterns of land inequality shaped by institutional history. This is an important corrective to the assumption that growth and market expansion will, on their own, erode entrenched inequality.

Caste, Adivasi Dispossession, and Gender

Land inequality in India is inseparable from caste and social exclusion. Access to land has historically been mediated by caste hierarchy, and the consequences remain visible. Dalit households continue to own substantially less land than their share of the rural population would imply, and many remain concentrated in agricultural wage labour rather than cultivation. Bharti, Blakeslee and Malik (2026) find that villages with larger Scheduled Caste populations display significantly higher land inequality, an effect driven almost entirely by higher landlessness rather than by inequality among landowners. In other words, caste shapes inequality principally by determining who owns no land at all. Tellingly, this relationship is weakest, and statistically insignificant, in Kerala and West Bengal, the states where post-independence land reforms went furthest, suggesting that redistributive policy can in fact loosen the historical grip of caste on land. Adivasi communities face a related but distinct dispossession, as customary rights over forests and common resources have repeatedly been undermined by state policy, commercial extraction and development projects.

Gender inequalities deepen the problem further. Although women perform a large and rising share of agricultural work, they remain severely underrepresented among landowners. The Agriculture Census records women as holding only 13.9 per cent of operational holdings and 11.6

per cent of operated area in 2015–16, despite a modest rise over the previous round (Government of India 2019). The feminisation of agriculture, driven partly by male out-migration, has not been matched by gains in women's ownership rights. The absence of secure titles restricts women's access to institutional credit, extension services, crop insurance, and government support, so that women bear growing responsibility for production while remaining excluded from many of its benefits.

From Land Inequality to Income Poverty

Land inequality is not merely a matter of asset ownership; it is a principal driver of income inequality and rural poverty. Analysing National Sample Survey data on agricultural households, Chakravorty, Chandrasekhar and Naraparaju (2019) find that income inequality within agriculture is extremely high, that cultivation income accounts for a large share of overall inequality, and that differences in cultivation income are themselves closely tied to differences in land ownership. Unequal access to land thus translates directly into unequal access to income-generating opportunities, linking the distribution of a productive asset to the distribution of rural livelihoods and poverty.

The continuing concentration of land, the scale of landlessness, and unequal access to productive resources demonstrate that the land question remains unresolved in contemporary India. These inequalities lie at the heart of broader processes of poverty, indebtedness, migration, and food insecurity — the subject of the sections that follow.

2. Agrarian Distress: Incomes, Debt, and the Erosion of Viability

If unequal access to land sets the structural conditions of rural poverty, agrarian distress is how those conditions are lived day to day. For the great majority of cultivators, farming has ceased to be reliably remunerative. Incomes are low and stagnant, costs are rising, and debt has become a permanent feature of agricultural life rather than an occasional recourse. The distress is not uniform across the country, and the pattern of its variation is itself revealing: it shows that the form distress takes depends heavily on the kind of agriculture a region practises and the policies a state has put in place.

Low and Stagnant Incomes

The most recent Situation Assessment Survey conducted by the National Statistical Office found that the average monthly income of an agricultural household in 2018–19 was just ₹10,218.2 The NSS defines an agricultural household as one receiving more than ₹4,000 in value of produce from agricultural activities and having at least one member self-employed in agriculture. Households deriving income entirely from agricultural wage labour are excluded, so the survey understates the condition of the rural poorest, who are disproportionately landless labourers. Of this, wages contributed ₹4,063 and crop production only ₹3,798, with the remainder coming from animal husbandry, non-farm business, and the leasing out of land (National Statistical Office 2021). That cultivation, the activity that defines the household as agricultural, provides barely a third of its income is a measure of how far farming alone has ceased to sustain rural families. Analyses of successive survey rounds indicate that real farm incomes rose only modestly, far short of the official goal of doubling farmers' incomes, and that crop income in particular declined as a share of the total. The growing reliance on wages and animal husbandry reflects not diversification by choice but the search for income wherever it can be found.

These averages also conceal the position of the rural poorest. Because the survey excludes households that depend entirely on agricultural wage labour, the landless labourers who form nearly half of rural households fall largely outside its frame. Their incomes are lower and more precarious still, dependent on casual work whose availability has been squeezed by mechanisation, erratic monsoons, and the absence of non-farm employment.

Indebtedness as a Structural Condition

Debt is now woven into the fabric of agricultural life. The Situation Assessment Survey found that 50.2 per cent of agricultural households were indebted, with an average outstanding loan of ₹74,121 — a real increase of close to 58 per cent over the figure recorded in the previous survey six years earlier (National Statistical Office 2021). For many households, borrowing is no longer tied to a single bad season but is a recurring necessity to meet the rising costs of seeds, fertiliser, fuel and labour against incomes that do not keep pace.

The source of credit matters as much as its scale. Around 69.6 per cent of outstanding loans came from institutional sources such as banks and cooperatives, while roughly one-fifth came from professional moneylenders (National Statistical Office 2021). Where households are forced into the informal market, they face high interest rates, coercive recovery, and the cycle of dependence long associated with distress and, in the worst cases, with farmer suicides. Crucially, only about 57.5 per cent of total borrowing was used for agricultural purposes, meaning a large share of rural debt is taken simply to meet consumption, health, and social expenses — a sign of households borrowing to live rather than to invest.

The Geography of Distress

The state-level pattern of indebtedness complicates any simple story of decline, and it is here that the distress reveals its different faces. The highest levels of indebtedness are found not in the poorest states but in the most commercialised agricultural economies. Andhra Pradesh recorded both the highest proportion of indebted agricultural households, at 93.2 per cent, and the highest average outstanding loan, at around ₹2.45 lakh, followed by Telangana at 91.7 per cent (National Statistical Office 2021). Average debt exceeded ₹2 lakh in Kerala and Punjab as well, and surpassed the national average in at least eleven states. By contrast, states such as Assam and Jharkhand have historically recorded much lower indebtedness, reflecting less commercialised, more subsistence-oriented farming.

High debt, in other words, is not a single phenomenon. In Punjab, the legacy of the Green Revolution is a capital-intensive agriculture with high input costs and large institutional borrowing; tellingly, Punjab also records the highest agricultural landlessness in recent village-level data, underlining that even the most productive farm economy has not delivered broad-based access to land. In Kerala, average debt is among the highest in the country, yet only a small fraction of it is owed to moneylenders — a reflection of deep institutional credit penetration and the state's long history of social-sector and land reform. In Telangana, Andhra Pradesh, and Bihar, by contrast, a large share of outstanding loans is owed to informal lenders, exposing households to precisely the coercive dynamics most closely linked to acute distress. The same headline — high indebtedness — therefore describes commercial investment in one place and survival borrowing in another.

Box 2 • Agrarian Distress in Numbers (Situation Assessment Survey, 2018–19)

- Average monthly income of an agricultural household: ₹10,218 — of which crop production contributes only ₹3,798.
- 50.2% of agricultural households are indebted; average outstanding loan ₹74,121, up ~58% in real terms over six years.
- Only 69.6% of loans are from institutional sources; ~20% are from moneylenders, and only 57.5% of borrowing is for agricultural purposes.
- Indebtedness is highest in commercialised economies: Andhra Pradesh (93.2%) and Telangana (91.7%), not in the poorest states.

Who Bears the Burden

Distress falls most heavily on those with the least land. Small and marginal farmers, who dominate Indian agriculture numerically while controlling under half its land, are least able to absorb a failed harvest, a price collapse, or a health emergency. With little marketable surplus and weak access to formal credit, they are the most likely to turn to moneylenders and the least able to escape the resulting debt. Among them, Dalit and Adivasi households are doubly disadvantaged, combining the smallest holdings with the weakest access to institutional credit and procurement. Women cultivators, rarely holding land in their own name, are frequently unable to obtain crop loans, insurance, or compensation at all, even as they shoulder a growing share of farm labour. The aggregate figures of distress, in short, are borne unequally, concentrated among precisely the groups the land structure already disadvantages.

The state contrasts carry a constructive lesson here. The relative protection of households in Kerala from moneylender debt is not an accident of geography but a consequence of decades of institutional credit expansion and redistributive policy. Where the state has built accessible formal credit and strengthened the position of the rural poor, the character of indebtedness changes even when its level does not. This suggests that distress is not an immutable feature of Indian agriculture but is shaped, and can be mitigated, by policy.

3. Food Sovereignty: Who Controls the Food System

Food sovereignty is not the same as food availability. A country can produce enough grain, and even hold large public stocks, while the people who grow that food remain unable to set the terms of their own production, secure a fair price, or control the seeds, inputs, and resources on which they depend. Food sovereignty asks a different question from food security: not merely whether food exists, but who decides what is grown, how, and for whose benefit. Seen this way, the structural inequalities traced in the preceding sections, unequal land, stagnant incomes, and pervasive debt, are also inequalities in control over the food system itself. The land-poor majority produce much of India's food while exercising the least power over how that system works.

Price Support That Reaches Few

The minimum support price (MSP) is the central instrument through which the state is meant to guarantee farmers a remunerative price. In practice, its reach is narrow. The Shanta Kumar Committee estimated that only around six per cent of agricultural households sell their produce

at MSP,³The 6 per cent estimate derives from the NSS Situation Assessment Survey for 2012–13 (70th Round) and the Shanta Kumar Committee’s reading of it; later observers note it is now likely an underestimate, but the broad picture of narrow, crop- and region-concentrated coverage is confirmed by the 2019 survey. and although MSP is announced for some twenty-three crops, effective procurement is concentrated overwhelmingly in paddy and wheat. Only about a quarter of the paddy and a fifth of the wheat produced in the country is actually sold under MSP, and the 2019 Situation Assessment Survey found that the majority of agricultural households were not even aware of the MSP mechanism (National Statistical Office 2021; Government of India 2015). A price floor that most farmers neither access nor know about cannot function as a general safety net.

The benefits are also geographically concentrated, which is where the state pattern becomes stark. A large share of wheat procurement comes from Punjab, Haryana, and Madhya Pradesh, while paddy procurement is concentrated in a handful of states including Punjab, Haryana, Telangana, Andhra Pradesh, Chhattisgarh, and Odisha. Farmers in states with weak procurement infrastructure - Bihar, West Bengal, interior Odisha, Assam, and much of eastern India - frequently have no functioning procurement centre within reach and must sell to private traders at prices well below the declared MSP. The result is a striking inversion: the formal price-support system reaches farmers in the most commercialised, surplus-producing regions most reliably, while bypassing the smallholders and poorer regions who most need protection. The same instrument that stabilises incomes in Punjab leaves a marginal paddy grower in Bihar to the mercy of the open market.

This bias compounds the land and income inequalities already described. Farmers with little marketable surplus; the small, marginal, and tenant cultivators who dominate Indian agriculture are precisely those least able to transport produce to distant mandis or meet procurement requirements. Surveys suggest the large majority of small and marginal farmers cannot access procurement centres at all. Price support, as currently structured, therefore tends to reward those who already hold more land and operate at greater scale, reinforcing rather than offsetting the distribution of advantage.

Box 3 • The Narrow Reach of Price Support

- Only about 6% of agricultural households sell at MSP; most are not even aware of the mechanism (NSS 2012–13 and 2019).
- MSP is announced for ~23 crops, but procurement is concentrated in paddy and wheat: roughly 24% of paddy and 20% of wheat output is sold under MSP.
- A large share of wheat procurement comes from Punjab, Haryana and Madhya Pradesh; paddy from a handful of surplus states — leaving eastern and rainfed regions largely outside the net.
- Climate projections: rainfed rice yields could fall ~20% by 2050 and ~47% by 2080; wheat ~19% by 2050 (Economic Survey 2024–25).

Dependence on Seeds, Inputs, and Markets

Control over food production also means control over its inputs, and here too autonomy has narrowed. Over decades, cultivation has grown increasingly dependent on purchased seeds, chemical fertilisers, pesticides, and fuel, the prices of which farmers do not set and cannot easily absorb. The shift from farmer-saved seed to commercial and proprietary varieties has reduced the independence that once cushioned households against market shocks, while rising input costs are a principal reason that borrowing has become structural rather than occasional. For tenant farmers and the land-poor, who must pay rent and inputs before earning anything from a crop, this dependence translates directly into vulnerability. Food sovereignty in this sense is eroded not by any single policy but by a model of cultivation that ties survival to markets over which producers have little influence.

Climate Change as a Vulnerability Multiplier

Climate change magnifies every inequality the chapter has described. Indian agriculture remains heavily dependent on the monsoon, and a large share of cultivation is rainfed. Official projections in the Economic Survey indicate that, without strong adaptation, rainfed rice yields could decline by around 20 per cent by 2050 and by close to 47 per cent by 2080, with wheat yields falling by roughly 19 per cent by 2050 (Government of India 2025). Earlier official assessments similarly estimated annual yield losses of 15–18 per cent for rainfed crops. These are not distant abstractions: erratic monsoons, heatwaves, and unseasonal rainfall already damage harvests and feed food-price inflation year to year.

The burden of this disruption falls unequally. Small and marginal farmers are the most exposed and the least cushioned: they depend most on climate-sensitive rainfed land, hold the thinnest financial reserves, and have the weakest access to irrigation, insurance, and institutional credit. A failed harvest that a large irrigated farmer can absorb pushes a marginal cultivator into distress borrowing, and a landless labourer into lost work. Climate vulnerability is therefore patterned by the same axes — landholding, caste, gender, and region — that structure rural inequality as a whole. Arid Rajasthan, flood-prone Assam and Bihar, and cyclone-exposed coastal districts carry heightened risk, and these are frequently the regions least served by procurement and formal credit. The land-poor thus face the sharpest climate exposure with the fewest instruments of protection.

The Stakes for Food Sovereignty

Taken together, narrow price support, deepening input dependence, and rising climate risk describe a food system in which those who produce the nation's food hold diminishing control over the conditions of that production. The land-poor majority grow much of what India eats while remaining excluded from the price protection, the input autonomy, and the climate resilience that would allow them to do so with security and dignity. This is the precise sense in which food sovereignty is unfinished business: it cannot be secured by output or buffer stocks alone, but only by redistributing control — over land, over prices, over seeds, and over the resources needed to withstand a changing climate — toward the producers who currently bear the system's risks without its rewards.

- India lost 31% of its grassland area between 2005 and 2015, with the total area shrinking from 18 million hectares (mha) down to 12.3 mha.
- The country lost about 19% of its common lands (grazing grounds, water bodies, and community forests), which dropped from 90.5 mha to 73.02 mha, impacting rural livelihoods and ecological balance.
- Driven by increasing population pressure, area under cropland grew by nearly 18% (from 113.6 mha to 134.5 mha) as millions of hectares of grazing and common lands were diverted for agriculture and industrialization.
- Grasslands in Rajasthan's Aravalli range suffered severe degradation, with Maharashtra, Karnataka, Gujarat, and Uttar Pradesh also identified as states with severely destroyed land.
- Despite the shift toward agriculture to feed a growing population, the productivity of at least 26 mha of land declined—including 0.8 mha of grazing land and 5.9 mha of common lands—leading to poorer quality fodder for livestock.

4. The Policy Framework: Laws, Schemes, and Their Performance

India does not lack laws and schemes addressing land rights and food. Over seven decades it has built an extensive architecture of land reform legislation, protective laws for tribal and forest communities, price-support and procurement mechanisms, public food distribution, and income-support schemes. The difficulty lies less in the absence of policy than in its design and implementation: instruments that promise much on paper deliver unevenly on the ground, and most fall short precisely where the land-poor, the marginalised, and the weaker regions are concerned. This section surveys the principal instruments and their performance; the following section examines the gaps that recur across them.

Land Reform and Tenancy Legislation

The first generation of land policy after independence comprised abolition of intermediary (zamindari) tenures, the imposition of ceilings on landholdings, tenancy regulation, and the consolidation of fragmented plots. These reforms are implemented by the states rather than the centre, and their record is widely regarded as modest and highly uneven. Intermediary abolition was the most successful component; ceiling and tenancy laws were extensively circumvented through benami transfers, evictions, and legal loopholes. The two notable exceptions, Kerala and West Bengal, where more determined tenancy reform and redistribution were carried out, are precisely the states where, as earlier sections noted, the link between caste and land inequality is weakest — evidence that the limited national record reflects political will rather than the impossibility of reform. Tenancy itself has not disappeared but gone informal: concealed and oral tenancy arrangements leave large numbers of cultivators without recorded rights, and therefore without access to credit, insurance, or compensation. Recent model tenancy legislation has sought to legalise and record leasing, but critics warn that without protective safeguards it risks formalising the position of landlords rather than securing that of tenants.

Forest Rights and Tribal Protections

For Adivasi and other forest-dwelling communities, the central instruments are the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, known as the Forest Rights Act (FRA), and the Provisions of the Panchayats (Extension to Scheduled Areas)

Act, 1996 (PESA). The FRA was a landmark attempt to undo the historical injustice by which colonial and post-colonial forest law had treated forest dwellers as encroachers, recognising individual and crucially, community forest rights and vesting decision-making in the gram sabha. Its implementation, however, has been weak and contested. By early 2024, roughly 2.45 million titles had been distributed, but around a third of all claims had been rejected, often without due process, and community forest rights - the most transformative provision - have been recognised far less than individual claims. Rejection rates and recognition vary enormously across states, with some recording rejection of the large majority of claims. PESA, intended to give tribal gram sabhas control over local resources in Scheduled Areas, remains poorly operationalised in most states. The pattern is one of progressive legislation undercut by bureaucratic resistance and the continued dominance of forest and revenue officials over the very assemblies the laws sought to empower.

Price Support, Procurement, and Marketing

The minimum support price and public procurement system, administered through the Food Corporation of India and state agencies and feeding the public distribution system, is the principal instrument of price protection. As the preceding section showed, its reach is narrow and geographically skewed: support prices are announced for some twenty-three crops but effective procurement is concentrated in paddy and wheat and in a handful of surplus states, leaving most farmers and most regions outside its protection. The contested farm laws of 2020 sought to deregulate agricultural markets by easing trade outside regulated mandis, permitting contract farming, and relaxing stockholding limits. They provoked one of the largest and longest farmers' movements in independent India and were repealed in November 2021. In its aftermath, farmers' organisations have pressed a central demand: a legal guarantee of MSP for all crops, calculated on the more generous cost-plus-fifty-per-cent formula associated with the Swaminathan Commission. As of early 2026 this demand remains unmet, the subject of continuing protest, expert committees, and litigation - an unresolved argument about whether price support should be a discretionary scheme or an enforceable right.

Food Security and Income Support

On the consumption side, the National Food Security Act, 2013 created a rights-based entitlement to subsidised foodgrain for roughly two-thirds of the population through the public distribution system, alongside maternity and child-nutrition provisions. It represents a significant commitment to food security as a legal right, though its coverage estimates rest on dated census population figures, and its focus on cereals has been criticised for neglecting the diversity of nutrition. Employment policy intersects with the land question through the rural employment guarantee (MGNREGA until its repeal on 1 July 2026, now replaced by the VB-GRAMG Act, 2025), which provides a legal guarantee of wage work and functions as a crucial fallback for the landless and land-poor in lean seasons, even as it has faced concerns over delayed wages and constrained budgets. On the income side, the PM-KISAN scheme provides a flat annual cash transfer to landholding farmers; while administratively simpler than price support, its design largely excludes tenants and the landless, who hold no recorded title — once again leaving out those with the least.

A Framework That Underperforms for the Land-Poor

Read together, these instruments reveal a consistent pattern. India's policy framework is, on paper, ambitious and in important respects rights-based — in food, in employment, in forest rights. Yet its benefits are repeatedly captured by those who already hold land, scale, or recorded title, while tenants, the landless, women without land in their own name, Adivasis facing claim rejection, and farmers in weakly served regions remain at the margins of protection. The instruments are not absent; they are insufficiently implemented, unevenly distributed, and frequently designed around ownership in ways that exclude the most vulnerable.

5. Policy Gaps: What Is Missing and What Is Failing

The instruments surveyed above do not fail at random. Their shortcomings cluster around a small number of recurring fault lines, and the same groups — the landless, tenants, women, Dalits, Adivasis, and farmers in weakly served regions — fall through each of them. The gaps are therefore not merely administrative inefficiencies to be patched, but structural features that flow from how the policies are conceived. Five interlocking gaps stand out.

The Unfinished Agenda of Redistribution

The most fundamental gap is the abandonment of redistribution itself. After the first decades of independence, land reform effectively ceased to be a live policy goal, even though the underlying inequality it was meant to address never disappeared. With around 46 per cent of rural households owning no agricultural land and ownership concentrated at levels captured by a village land Gini above seventy, the redistributive task remains substantially incomplete. Yet ceiling-surplus land lies undistributed in many states, tenancy reform has stalled, and the policy conversation has shifted almost entirely from redistributing land to managing its markets. The contrast with Kerala and West Bengal, where redistribution was pursued more seriously and inequality outcomes are measurably better, underscores that this is a gap of political choice rather than economic necessity. Without renewed attention to who owns land, every downstream intervention is left compensating for a maldistribution it does not touch.

Policies Built Around Ownership Exclude the Land-Poor

A second, pervasive gap is that many instruments are keyed to recorded land ownership, so that those without title are structurally excluded from benefits. PM-KISAN transfers income to landholders, bypassing tenants and the landless. Crop loans, insurance, procurement, and disaster compensation all typically require proof of ownership or recorded cultivation. Concealed and informal tenancy - widespread because tenancy laws drove leasing underground rather than securing it - means that millions who actually till the land cannot access support tied to it. The very design of these schemes thus reproduces the land inequality documented earlier: benefits flow toward those who already hold the asset, while the cultivators most in need of support are administratively invisible. A safety net woven around the title will always have the landless falling through it.

Weak Implementation and the Capture of Local Institutions

A third gap lies between law and practice. Progressive statutes are routinely undermined at the point of implementation. The Forest Rights Act illustrates this sharply: a transformative law recognising community control over forests has seen roughly a third of claims rejected, community rights neglected in favour of individual titles, and decision-making power retained by

forest and revenue officials rather than the gram sabhas the Act intended to empower. The pattern recurs across the framework - entitlements exist on paper but are diluted by under-staffing, bureaucratic discretion, lack of awareness among intended beneficiaries, and the capture of local institutions by dominant local interests. Where the rural poor lack the literacy, time, or social power to contest a rejection or demand an entitlement, formal rights do not translate into real ones.

Regional and Crop Bias in Support Systems

A fourth gap is the uneven geography of protection. The price-support system reaches farmers in surplus, well-irrigated, procurement-rich states far more reliably than those in eastern and rainfed India, and concentrates overwhelmingly on paddy and wheat to the neglect of pulses, oilseeds, millets, and the crops of dryland agriculture. Procurement infrastructure - mandis, storage, functioning purchase centres - is thin precisely where farmers are poorest. The result is that public support tracks, and can even widen, existing regional disparities, offering most to the already-secure and least to the most vulnerable. A framework intended to stabilise farm incomes thus operates with a built-in bias against the regions and crops associated with poverty.

Gender Blindness and the Absence of Climate Resilience

A fifth gap spans two issues that the framework barely addresses. Women, who perform a large and rising share of agricultural work, remain almost invisible to land and credit policy because they so rarely hold title in their own name; schemes designed around the male landholder leave women cultivators without independent access to credit, insurance, extension, or compensation. At the same time, the policy architecture is poorly equipped for a changing climate. With official projections pointing to steep declines in rainfed yields in coming decades, the near-absence of accessible crop insurance, irrigation, and climate-resilient support for small and marginal farmers leaves those most exposed to climate shocks least protected against them. Neither the recognition of women as farmers in their own right nor the building of climate resilience for the land-poor has been treated as central to policy, and both omissions will deepen vulnerability as pressures intensify.

The Common Thread

Across all five gaps runs a single thread: India's land and food policies tend to protect those who already possess land, security, and voice, while the landless, the informal tenant, the woman cultivator, the Adivasi claimant, and the dryland farmer are left at the margins. The failures are not incidental but systemic, arising from frameworks conceived around ownership and scale rather than around need and rights. Closing these gaps is therefore not a matter of better administration alone; it requires reorienting policy toward the people the current system consistently overlooks.

6. People's Experiences and Community Voices

The structural patterns traced in this chapter — the concentration of land, the exclusion of the landless and of women from the rights that attach to ownership, and the long struggle to wrest control of common resources from the state — are not abstractions. They are lived, contested, and occasionally overturned. Two documented cases, one a hard-won victory and one a continuing injustice, give human shape to the analysis and show what is at stake when access to land and resources is, or is not, secured.

The first case shows what becomes possible when communities win genuine control. Mendha-Lekha, a Gond Adivasi village in Gadchiroli, Maharashtra, was the first in India to have its right to manage its surrounding forest recognised under the Forest Rights Act — and then had to fight the forest department to actually exercise it. Once in control, the village transformed its fortunes, and its experience is the chapter's whole argument made concrete: transfer real control over resources to those who depend on them, and the result is not only justice but prosperity.

Box 5 • Mendha-Lekha: When a Village Wins Control

In 2010, Mendha-Lekha (Gadchiroli, Maharashtra) became the first village in India to win recognition of community forest rights over ~1,800 hectares under the Forest Rights Act.

The forest department resisted the gram sabha's right to harvest bamboo - a minor forest produce under the Act - until the transit passbook was handed over in 2011 after political escalation.

Selling bamboo by transparent auction rather than at the forest department's rate, the village multiplied its income, earning on the order of ₹1 crore and far more per pole than neighbouring villages.

Decisions are taken by consensus in the gram sabha; distress migration has stopped. The case shows that transferring real control over resources delivers both justice and prosperity.

The second case shows the cost of the opposite condition - doing the work of a farmer while being denied the status. Because almost every form of state support is tied to title, the woman who farms but does not own is locked out of credit, subsidy, insurance, and compensation, and the consequences are most brutal in the aftermath of farmer suicides. This is the unpaid, unrecognised farmer of the chapter's analysis met as a person, indispensable to production, invisible to policy, and it is why recognising women as farmers in their own right is a central demand, not a peripheral one.

Impact due to Special Intensive Revision

A new threat to food security has emerged that does not arise from production, price, or procurement at all, but from the politics of recognition. In West Bengal, a June 2026 order moved to link the Public Distribution System — the food-security lifeline for close to nine crore people in the state — to the Special Intensive Revision of the electoral rolls, marking for deactivation the ration cards of those struck off the voters' list. For the households affected, food security is severed not by a failed harvest or an unaffordable price but by erasure from a register: to lose one's name from the roll becomes, directly, to lose one's claim on subsidised grain. The Supreme Court declined to halt the linkage, referring it to the Calcutta High Court, and only those with pending appeals remain protected, conditionally. It is no longer possible to discuss the right to food in India without confronting this: that entitlement to eat is being made contingent on documentary proof of political existence.

7. Civil Society Demands and People's Alternatives

The gaps traced above are not only the conclusions of analysts; they are the lived grievances around which India's farmers', agricultural workers', women's, Dalit, and Adivasi movements have organised for decades. The farmers' movement of 2020–21, one of the largest sustained

mobilisations in independent India, and the protests that have continued since, have placed many of these demands at the centre of national debate. What follows draws together the principal demands articulated by these movements and by civil society organisations, organised around the same five fault lines identified earlier. They share a common orientation: to reorient land and food policy away from ownership and scale and toward the rights and needs of the rural majority.

Revive Redistribution and Secure Tenancy

Resume genuine land reform by identifying and redistributing ceiling-surplus and government land to the landless, with priority for Dalit, Adivasi, and women-headed households.

Protect, rather than merely formalise, tenants — record tenancy in ways that secure cultivators' access to credit, insurance, and compensation without exposing them to eviction, and resist tenancy models that strengthen landlords at tenants' expense.

Reinstate strong land-acquisition safeguards, including the consent, compensation, and rehabilitation provisions of the Land Acquisition Act, 2013, to protect farmers and communities from dispossession.

Extend Rights to the Landless and the Land-Poor

Decouple agricultural support from land title so that tenants, sharecroppers, and the landless can access crop loans, insurance, procurement, and disaster relief on the basis of actual cultivation.

Strengthen rural employment guarantees by adequately funding the rural employment guarantee (MGNREGA until its repeal on 1 July 2026, now replaced by the VB-GRAMG Act, 2025) ensuring timely wage payment, and expanding work for the landless who depend on it as a primary livelihood.

Recognise agricultural labourers as a distinct policy constituency, with social security, fair wages, and protections suited to those who own no land at all.

Guarantee Remunerative Prices and Inclusive Procurement

Enact a legal guarantee of minimum support prices across crops, with prices set on a remunerative cost-plus basis along the lines long demanded by farmers' movements, so that price support becomes an enforceable right rather than a discretionary scheme.

Expand and decentralise procurement infrastructure — mandis, storage, and purchase centres — in eastern, rainfed, and under-served regions, and extend effective procurement beyond paddy and wheat to pulses, oilseeds, and millets.

Provide comprehensive debt relief and reform rural credit, easing the burden of distress debt and expanding accessible institutional credit so households are not driven to moneylenders.

Strengthen Forest and Community Rights

Implement the Forest Rights Act in full, reviewing wrongful rejections, prioritising community forest rights, and restoring genuine decision-making power to gram sabhas as the Act intends.

Operationalise PESA so that tribal assemblies in Scheduled Areas exercise real control over land, forests, water, and minor forest produce.

Protect the commons — grazing lands, water bodies, and village common resources on which the rural poor disproportionately depend — from enclosure and diversion.

Centre Women, and Build Climate Resilience

Recognise women as farmers in their own right, through joint and individual land titling, independent access to credit, insurance, and extension, and the inclusion of women cultivators in all support schemes.

Build climate resilience for small and marginal farmers, through accessible crop insurance, investment in sustainable and rainfed agriculture, equitable irrigation, and support for agro-ecological and seed-sovereignty practices that reduce dependence on costly external inputs.

Treat food sovereignty as the organising goal, ensuring that those who produce the nation's food have genuine control over land, seeds, prices, and the resources needed to farm with security and dignity.

Toward a Just Agrarian Order

Taken together, these demands describe an alternative vision of the agrarian economy — one in which access to land is more equal, cultivators are secure regardless of title, prices are fair and guaranteed, forest and common resources are genuinely governed by the communities that depend on them, women are recognised as farmers, and the food system is resilient to a changing climate. They do not call for the absence of policy but for its reorientation: from protecting ownership and scale to securing the rights, livelihoods, and dignity of the rural majority. The experience of states that pursued redistribution more seriously suggests that such a reorientation is not utopian but practical, and that its results are measurable. The persistence of poverty, vulnerability, and exclusion in rural India is, in the end, a consequence of choices about who land and food policy are meant to serve — and those choices can be made differently.

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Chapter II. Social Security and Social Protection in India

Labour, Informality, Migration, and the Limits of the Safety Net

1. The Labour Market: Recovery on Paper, Precarity in Practice

According to official numbers, India's labour market has staged a strong recovery since the pandemic. The Periodic Labour Force Survey (PLFS) records the labour force participation rate rising, unemployment falling, and women entering the workforce in large numbers. Read carelessly, these figures suggest an economy generating secure work at scale. Read carefully, through the lenses of rural and urban, men and women, formal and informal, and above all the nature of the work, they tell a more sobering story: the recovery has been overwhelmingly a recovery of informal, self-employed and unpaid work, not of secure and protected jobs.

The headline movements are real. Rural labour force participation rose from 50.7 per cent in 2017–18 to 63.7 per cent in 2023–24, and urban participation from 47.6 to 52.0 per cent (Government of India 2024). The unemployment rate fell from 6.0 per cent in 2017–18 to 3.2 per cent in 2023–24, and stood at 3.1 per cent in the calendar-year PLFS for 2025 (Government of India 2026). The most dramatic change is in female participation, which rose from 23.3 to 41.7 per cent over the same period. Taken at face value, this is a transformation.¹ All PLFS figures here are in usual status (principal + subsidiary). The female LFPR rise is measured on this basis and includes unpaid family workers and the self-employed; on narrower measures of paid or regular work the increase is far smaller. This is the distress-participation pattern discussed in the country paper and the gender chapter. But the composition of that rise is the crux. The increase in women's participation is concentrated overwhelmingly in self-employment and unpaid family labour, much of it a return to agriculture rather than entry into paid, secure jobs. The share of self-employed workers has risen even as regular wage employment has stagnated. What the data record, in large part, is not the creation of good jobs but the absorption of labour into low-productivity, unprotected work, the classic signature of distress, not dynamism.

The persistent urban–rural divergence reinforces the point. Urban participation has grown far more slowly than rural, and urban unemployment remains markedly higher - around 5 per cent annually and higher still in high-frequency quarterly readings - indicating that secure, formal, manufacturing and services jobs are not being created at the pace the recovery rhetoric implies. A falling headline unemployment rate in these conditions reflects people taking whatever work they can find, however precarious, rather than a labour market delivering security.

Box 6 • The Labour Market in Numbers (PLFS)

- Rural LFPR rose from 50.7% (2017–18) to 63.7% (2023–24); urban from 47.6% to 52.0%.
- Female LFPR rose from 23.3% to 41.7% — but overwhelmingly in self-employment and unpaid family work.
- Unemployment fell from 6.0% (2017–18) to 3.2% (2023–24) and 3.1% in 2025; urban unemployment stays around 5%.

- The share of self-employed workers has risen while regular wage employment has stagnated.

2. The Informal Economy: The Real Indian Labour Market

The defining fact of work in India is that it is overwhelmingly informal. More than 90 per cent of the workforce, by most estimates over 93 per cent, labours in the informal economy: the self-employed, casual labourers, contract and home-based workers, street vendors, domestic workers and the vast agricultural workforce. This is not a marginal residue awaiting absorption into the formal sector; it is the Indian labour market, and the informal economy contributes an estimated 45 to 50 per cent of GDP (ILO 2018). For most workers, and for most women in particular, informal work is not a choice among options but the only available means of survival.

The history matters, because it punctures a comforting assumption. The liberalisation of the early 1990s claimed the generation of formal employment at scale; it did not. Structural change in the Indian economy has not produced large-scale formal job creation. Instead the informal sector has served as the absorber of low-skilled and entry-level labour, and as the economy's shock absorber - a role it played in the 2008 financial crisis and again, far more brutally, during the pandemic. That absorptive capacity is precisely what allows policymakers to point to low unemployment while ignoring the absence of security beneath it. The informal sector's flexibility is, from the worker's side, a synonym for the absence of job security, social protection, healthcare, and legal recourse.

This is not an accident of underdevelopment that growth will cure. The persistence of informality serves an economic function: it allows capital to decentralise production, avoid the liabilities of formal employment, and pass risk down to the worker. The labour codes, far from reversing this, largely ratify it. The task, therefore, is to extend rights, living wages, gender wage parity, social security and legal protection to the informal sector as it actually exists.

3. Gig and Platform Work: A New Workforce in a Legal Grey Zone

At the leading edge of informality sits the fastest-growing new workforce in India: gig and platform workers. The NITI Aayog estimated roughly 77 lakh gig workers in 2020–21, projected to rise to 2.35 crore by 2029–30, when they would form about 6.7 per cent of the non-agricultural workforce (NITI Aayog 2022). By skill level in 2022, around 47 per cent of gig work was medium-skilled, 22 per cent high-skilled, and 31 per cent low-skilled. These are not marginal workers; they are the visible face of the platform economy that delivers food, rides, and services on demand. Yet they occupy a deliberately constructed legal grey zone.

That ambiguity is not incidental - it is the business model. By designating workers as “partners” rather than employees, platform companies exempt themselves from the obligations of traditional labour law: minimum wages, fixed hours, social security, and protection from arbitrary dismissal. For years gig workers were clubbed with the self-employed, leaving no framework even for determining wages. Terms of engagement remain arbitrary, exposing workers to sudden deactivation and opaque changes in pay. With no fixed hours and earnings often below the minimum wage, many work shifts as long as sixteen hours, frequently in extreme heat or rain, to make a viable income.

The legislative response has been partial and halting. The Code on Social Security, 2020 - now operational - for the first time recognises gig and platform workers and provides for welfare benefits and portability across platforms, with workers registered through an Aadhaar-linked identity on the e-Shram portal. But recognition on paper has not meant protection in practice: the welfare schemes extended to them are largely pre-existing unorganised-sector programmes, the insurance provisions are widely reported as underperforming, and the Code establishes no structured grievance-redressal mechanism. Only a handful of states, notably Rajasthan and Karnataka, have legislated to regulate the sector and create dedicated welfare funds. The three core demands of gig workers - social security, wage parity, and fixed working hours - remain largely unmet. A rapidly growing workforce is left squeezed between legal ambiguity and corporate disavowal.

4. Migration: The Mobile Workforce the State Cannot See

Internal migration is one of the great engines of the Indian economy and one of its largest blind spots. Official estimates put the number of internal migrants at over 100 million, moving along well-worn corridors from the agrarian heartlands to the urban growth poles. The largest outflows run from the Indo-Gangetic plains of Uttar Pradesh and Bihar to the industrialising west - Maharashtra and Gujarat, where migrants build, weave, and cut gems - and to the southern states of Tamil Nadu, Telangana, Kerala, and Karnataka. The Delhi-NCR belt draws workers from Haryana, Rajasthan, and western Uttar Pradesh. A large share of this movement is circular or seasonal: workers spend six to nine months in destination cities, living in informal settlements, returning home only for harvests or festivals.

The pandemic tore the veil from this system. When the 2020 lockdown was imposed, an estimated 11.4 million migrant workers walked, cycled, or scrambled hundreds of kilometres home, because the cities in which they had built their lives offered them no protection whatsoever, no job security, no social security, no housing, and, crucially, no data. The state did not know who they were or where they were, because it had never counted them. The returns strained rural health systems, and the demand for work was cushioned, imperfectly, by the rural employment guarantee. The crisis forced a policy turn, at least on paper, toward formalisation, digital tracking, and portability of benefits.

The principal instrument of that turn is the e-Shram portal, launched in 2021 to build a national register of unorganised workers, capturing skills, bank details, and Aadhaar numbers. By May 2026 it recorded over 31 crore registrations, an impressive number that conceals a hollow core. The portal lists welfare and employment schemes, but these are overwhelmingly pre-existing programmes, and in practice the links between registration and actual benefits are tenuous: the schemes listed often show no live connection or data. Registration has been mistaken for protection. A worker counted on a dashboard is not thereby housed, insured, or paid a living wage.

Post-pandemic, the migrant worker faces a chronic economic squeeze, and its hardships are gendered. Male migrants in construction, manufacturing, and brick kilns, their savings depleted and debts accumulated, have grown reliant on upfront cash advances that lock them into debt bondage and strip away their power to negotiate; much work has shifted to piece-rate and informal daily-wage arrangements that evade regulatory tracking entirely. Women increasingly migrate as dependents, their labour treated as an extension of their husbands' output rather than recognised as work in its own right, and many have returned to back-breaking, low-paid piece-

rate work. For the majority, debt is not a temporary hurdle but a permanent cycle: borrowing to migrate, and migrating to repay debt. Their housing and access to basic amenities have deteriorated further amid waves of urban eviction and land monetisation.

Box 7 • The Gig and Migrant Workforce

- Gig workers: ~77 lakh in 2020–21, projected to reach 2.35 crore by 2029–30 (~6.7% of non-agri workforce).
- Internal migrants: over 100 million; an estimated 11.4 million walked home during the 2020 lockdown.
- e-Shram registrations exceed 31 crore — but listed welfare/employment schemes are largely pre-existing and weakly linked to actual benefits.
- Migrant debt is structural: borrowing to migrate, migrating to repay; much work is piece-rate, evading regulation.

5. ESIC and the Architecture of Worker Protection

India's flagship contributory social-security institution for workers, the Employees' State Insurance Corporation (ESIC), was established under the Employees' State Insurance Act of 1948 - one of the country's oldest and largest social-security bodies. It provides medical care and cash benefits for sickness, maternity, disability, workplace injury, and dependants, funded by employer and employee contributions with the states sharing part of the medical cost. As on 31 March 2024, it covered around 3.14 crore employees and 3.72 crore insured persons, with roughly 14.4 crore beneficiaries, and collected over ₹20,000 crore in contributions in 2024–25 (ESIC 2025). Its institutional reach is genuinely vast.

And yet its design builds in exclusion. ESIC covers only the organised sector, and only workers earning up to a wage ceiling of ₹21,000 a month - a threshold left unchanged since 2017, so that wage inflation alone has pushed growing numbers of workers out of eligibility. Because the overwhelming majority of the workforce is informal, contractual, or above the ceiling, ESIC reaches only a sliver of those who work. Employer evasion, under-reporting, and the outsourcing of labour erode coverage further. Where workers are covered, ESIC hospitals and dispensaries are frequently short of doctors, nurses, ICU capacity, medicines, and diagnostics, producing overcrowding, long waits, referral delays, and a growing reliance on private hospitals. The contradiction is stark: the corporation holds substantial financial reserves and collects thousands of crores annually, yet investment in its own healthcare infrastructure and staffing remains inadequate.

The Maharashtra experience, documented by the SATHI study across eleven ESIS hospitals, captures the pattern in microcosm. The state has the largest number of beneficiaries in the country, yet only about a third of provident-fund contributors are covered under the scheme, leaving close to 88 lakh workers outside it. Maharashtra contributes more than ₹2,700 crore a year to ESIC but only around ₹997 crore was spent on healthcare for the insured in 2022–23. Fifteen ESIS hospitals serve thirty-six districts, most concentrated around Mumbai, with vacant posts, outdated equipment, and non-functional ICUs the norm. The study's conclusion is not that

ESIC should be abandoned but that it should be reclaimed - funded properly, expanded in coverage, staffed permanently, and opened in phases to contractual, scheme-based, and informal workers — as a genuinely universal, worker-centred system.

Occupational Hazard and the Unprotected Majority

Beneath even ESIC's limited umbrella lies the vast unprotected majority, for whom workplace safety is largely fictional. In 2024 at least 240 workplace accidents in manufacturing, mining, and energy were reported by global union federations, causing more than 400 deaths and over 850 serious injuries - and these are only the visible, organised-sector cases. The International Labour Organization estimates that occupational accidents and disease claim around 48,000 lives a year in India. Workers in mining, construction, waste-picking, sanitation, brick kilns, agriculture, stone-crushing, and small manufacturing labour amid silica dust, toxic chemicals, heat, noise, and unsafe machinery, with little protective equipment or health screening. The resulting toll, silicosis, pesticide poisoning, respiratory and musculoskeletal disease, heat illness, is severely under-diagnosed, under-reported, and almost never compensated. The Twelfth Five Year Plan itself conceded that occupational health and safety coverage for the unorganised sector was virtually non-existent. The data gap is not neutral: when the state refuses to recognise figures generated by unions and civil society and dismisses their methods as unscientific, the absence of data becomes a reason for the absence of protection.

Climate as an Occupational Hazard

Climate change is now a frontline labour issue, and it falls hardest on those with the least protection. Street vendors, construction and sanitation workers, cart-pullers, domestic workers, gig riders, and rickshaw drivers, all who must work in sun, rain, or cold, are acutely exposed to intensifying heat and flooding. Prolonged heat drains them physically, the lack of shade compounds it, and because night temperatures no longer fall far, their bodies do not recover; they return to poorly ventilated, overcrowded homes that trap heat. Those with diabetes, heart, or kidney conditions are affected first, and there are rising reports linking extreme heat to miscarriage. Government heat advisories offer little to workers who cannot afford to stop, and heat-related illness and death are still not formally recognised within disaster-management systems. Heat Action Plans, where they exist, remain largely advisory - lacking dedicated budgets, clear institutional responsibility, and enforceable mechanisms - even though the Disaster Management Act, 2005 already provides the statutory foundation for treating extreme heat as a disaster requiring mitigation. The legal framework exists; what is missing is its application, ward-level vulnerability mapping, worker protection, and earmarked funds.

6. Urbanisation and Housing: Building for Capital, Not for Workers

The cities that draw migrant labour offer it little shelter. Over the past five years urbanisation has taken an aggressive, infrastructure-led form, increasingly organised around capital accumulation rather than the needs of those who build and service the city. Recent policy - epitomised by financialised instruments that push cities to court private investment, leverage land, and enhance their “creditworthiness” - recasts urban development as a financial project. In that logic, informal settlements become obstacles to land monetisation and working-class neighbourhoods become sites for redevelopment, so that displacement is treated as an administrative inconvenience rather than a social crisis. The construction boom generates growth and temporary, unprotected jobs; the workers build the very infrastructure that may later evict them.

The housing numbers expose the mismatch. The Economically Weaker Section and Lower Income Group categories account for nearly the entire housing shortage, yet official estimates of that shortage are more than a decade old and exclude the displaced, the evicted, and the homeless. Per capita floor space in congested households fell from 111 to 83 square feet between 2012 and 2018, underlining that the deficit is one of overcrowding and inadequacy, not merely the absence of a roof. Meanwhile the share of affordable units, those below ₹50 lakh, in the top eight cities collapsed from 52.4 per cent in 2018 to about 17 per cent by 2025, even as luxury inventory sits vacant. Defining “affordable” as below ₹50 lakh is itself a mockery of working-class wages that have not kept pace with land values. Public housing schemes have leaned on beneficiary-led construction where households already own land, and on peripheral projects poorly served by transport, amenities, and livelihoods, so that even completed housing often stands empty while the workers it was meant for remain in the slums. Housing can no longer be a matter of ownership targets alone; it must address congestion, location, and (increasingly) climate resilience, since the same dense, unventilated settlements that house informal workers are the places where extreme heat kills.

7. The Budget: Stagnant Social Spending and the Squeeze on Protection

A social-protection system is only as real as the money behind it, and the budget tells a story of stagnation dressed up as commitment. Over the past decade, social-sector spending by the Union government has been essentially flat as a share of the economy, around 3.3 per cent of GDP, and in 2024–25 it fell to a decade-low of roughly 17 per cent of total Union expenditure, even as total spending rose (IndiaSpend 2025; IDR 2026). The government has positioned itself as a champion of the poor while the allocations that would substantiate that claim have been quietly held down. Rising headline budgets have not translated into a proportional rise in social provision; the share going to the marginalised has, if anything, shrunk.

The rural employment guarantee, the single most important fallback for the landless and the migrant poor, illustrates both the squeeze and a more decisive turn. For years MGNREGA was held at a frozen ₹86,000 crore, only around 0.26 per cent of GDP, against the 1.7 per cent the World Bank has suggested for an effective rural-employment guarantee — even as demand for work consistently outstripped the budget and unpaid arrears from previous years were carried into each new allocation, so that a frozen budget functioned in real terms as a cut. That underfunding has now culminated in repeal. With effect from 1 July 2026, MGNREGA, 2005 — the twenty-one-year-old statutory right to rural work — stands repealed and replaced by the Viksit Bharat–Guarantee for Rozgar and Aajeevika Mission (Gramin) Act, 2025 (VB-GRAMG), passed by Parliament in December 2025. The new Act raises the headline guarantee from 100 to 125 days and reorients the scheme toward “durable asset creation” and technology-enabled governance, including face authentication. The government presents this as a strengthening of the right to work. But the transition has coincided with a sharp fall in employment generation, and independent analysis found that very large numbers of workers, over 115 million by one estimate, failed to complete the eKYC verification required to access work, and were thereby excluded. Whether VB-GRAMG honours the right to work more fully than its predecessor or quietly narrows it through technological and administrative gatekeeping is, at the time of writing, the central open question — and on the early evidence of the transition, there is reason for concern.

The pattern repeats across the social-protection budget. The National Social Assistance Programme - pensions for the elderly poor, widows, and persons with disabilities - has seen its allocation fall dramatically from actual pandemic-era spending, leaving millions of vulnerable citizens with meagre and eroding support. Food-subsidy provision through the public distribution system has declined as a share of the budget, from around 6.6 per cent in 2019–20 to roughly 4.3 per cent, even as food prices have risen. And the schemes nominally extending protection to unorganised and migrant workers, the e-Shram-linked welfare and insurance covers, are funded at levels far too low to convert their hundreds of millions of registrations into meaningful benefits. The ESIC contradiction noted earlier completes the picture: a corporation sitting on large reserves while underspending on the very healthcare it exists to provide.

The deeper point is one of priorities. The same fiscal framework that finds no room to raise MGNREGA wages or fund universal social protection has expanded capital expenditure on infrastructure and held down social allocations in the name of consolidation. This is the austerity logic examined in the economic-justice chapter, seen from below: the burden of fiscal restraint falls on the programmes the poor depend on, while the claim of “no fiscal space” coexists with the political choice not to tax wealth. Who benefits from the budget, and who is excluded, is not a question the numbers leave ambiguous.

Box 8 • The Social-Protection Budget

- Social-sector spending has stagnated at ~3.3% of GDP and fell to a decade-low ~17% of Union expenditure in 2024–25.
- MGNREGA (frozen at ₹86,000 crore, ~0.26% of GDP) stands repealed from 1 July 2026, replaced by the VB-GRAMG Act, 2025; the transition saw falling employment and mass eKYC-based exclusion.
- Food-subsidy share fell from ~6.6% (2019–20) to ~4.3% of the budget, even as food prices rose.
- The National Social Assistance Programme (pensions for the poor) has been cut sharply from pandemic-era levels.

8. The Policy Framework

India’s social-protection architecture has three broad layers. The first is contributory social insurance for the organised sector, ESIC for health & other social security, and the Employees’ Provident Fund for retirement, covering only the minority in formal employment below the wage ceiling. The second is a set of tax-financed, largely unorganised-sector schemes: the rural employment guarantee (MGNREGA), the public distribution system, and an array of insurance and pension micro-schemes such as the accident and life-insurance covers now extended, on paper, to e-Shram registrants. The third, most recent layer is the consolidation of twenty-nine labour laws into four Labour Codes, including the Code on Social Security, 2020, which became operational in late 2025 and which for the first time names gig and platform workers as a protected category.

In principle this is a widening framework, and the Code on Social Security’s recognition of gig workers and its provision for portability are genuine advances. But the architecture’s centre of gravity remains the organised sector, and its extensions to the informal majority are thin,

fragmented, and weakly funded. The e-Shram register is a database, not a benefit. The unorganised-sector schemes are modest in value and uneven in delivery. And the Codes, now in force, devolve much of the substance to rules and to state governments, so that whether they extend real protection or merely rebrand the status quo remains, at the time of writing, an open and contested question.

9. Policy Gaps: What Is Missing and What Is Failing

The failures of India's social-protection system are not scattered; they converge on the same population, the informal, the migrant, the contractual, the woman worker, and they share a common logic. The system is built around a formal-sector worker who is now a small minority, and everyone else is reached, if at all, through afterthoughts.

Coverage Built to Exclude

The first gap is structural exclusion by design. ESIC's wage ceiling, frozen since 2017, and its restriction to the organised sector, leave the great majority of workers outside it; PM-KISAN-style and ownership-keyed schemes miss the landless and the tenant; and the entire edifice of contributory insurance is irrelevant to workers with no formal employer to contribute. A safety net whose mesh is sized for the formal minority will always let the informal majority fall through.

Registration Mistaken for Protection

The second gap is the substitution of enumeration for entitlement. The e-Shram portal's 31 crore registrations are presented as a triumph of inclusion, but a number on a dashboard delivers neither income, nor insurance that pays out, nor housing, nor a grievance mechanism. The Code on Social Security names gig workers but builds no structured redressal; it provides for welfare funds but leaves their financing and delivery uncertain. Recognition without resourced, enforceable entitlement is protection in name only.

The Data Vacuum as Policy

The third gap is informational, and it is not innocent. The state does not adequately count migrants, informal workers, or occupational deaths and diseases, and it has at times dismissed the data generated by unions and civil society. But what is not measured is not protected, and not compensated. The absence of data on circular migration, on heat deaths, on silicosis, functions to keep these harms outside the scope of policy. Generating robust data, in collaboration with unions and civil society where the state cannot reach, is a precondition for protection, not a technicality.

Climate Risk Without a Framework

The fourth gap is the failure to treat climate as the labour and social-protection emergency it has become. Heat and flooding are now occupational hazards for tens of millions of outdoor and informal workers, yet heat illness is not recognised in disaster-management compensation, Heat Action Plans remain unfunded and advisory, and housing policy ignores the thermal death-traps in which informal workers live. The statutory foundation exists in the Disaster Management Act; the political decision to fund and enforce climate adaptation for the poor does not.

The Common Thread

Running through every gap is a single choice: to organise protection around the formal economy and to leave the informal majority, who are the economy, to absorb risk themselves. Informality

is treated as the workers' problem rather than the system's design. Closing these gaps means inverting that logic: building protection around the worker as they actually are, informal and mobile, rather than around an idealised formal employee who barely exists.

Impact of Special Intensive Revision

The exclusions traced in this chapter — of informal and migrant workers left outside the safety net — acquire a sharper edge when the very identity documents on which access depends are themselves placed in question. The Special Intensive Revision of electoral rolls, underway across twelve states, has deleted names on a mass scale, and migrant workers are among its likeliest casualties: mobile, often unable to prove continuous residence, and least able to attend hearings or file appeals. Where deletion from the roll is then used to strip access to welfare — as West Bengal has attempted by linking the Public Distribution System to SIR outcomes — the informal worker who was already outside contributory protection risks being pushed outside non-contributory protection too, and ultimately outside legal recognition altogether. Registration on a portal such as e-Shram was always a weak substitute for real protection; disenfranchisement threatens to remove even the documentary basis on which any claim to protection rests.

10. People's Experiences and Community Voices

The structural patterns described in this chapter are lived as concrete harms. The case below, documented by journalists, activists, and health researchers, shows how informality, the absence of social protection, and the exploitation of women's labour combine into a violation of the most intimate kind. Further field material and testimony supplied by the authors can be added here.

Box 9 • Beed's Sugarcane Workers: Coerced Hysterectomies

In the sugarcane belt of Beed, Maharashtra, large numbers of women cane-cutters have undergone hysterectomies — reportedly over 13,000 in a decade, many of women aged 30–35, often before the harvesting season and without clear medical necessity.

Paid by piece-rate through labour contractors, the women face wage deductions and fines for missing work due to menstruation, illness, or pregnancy, with no sanitation, menstrual support, or healthcare.

Hysterectomy is presented as a way to remove menstruation as an interruption to work; poverty, debt, low health awareness, and dependence on private clinics make women vulnerable to surgery without counselling or informed consent.

The case lays bare the intersection of labour exploitation, gender inequality, weak healthcare regulation, and poverty-driven medical decisions — and the cost of leaving informal women workers without protection.

11. Civil Society Demands and People's Alternatives

Workers' unions, informal-sector organisations, migrant-rights groups, and gig-worker associations have converged on a set of demands that share a single principle: social protection must be built around the informal and mobile worker who is the real Indian workforce, not around a formal minority. The demands map onto the gaps identified above.

Universalise Social Protection

Decouple social security from formal employment by building universal, non-contributory floors for health, pensions, maternity, and income security that reach informal and migrant workers regardless of employer or wage ceiling.

Reclaim and expand ESIC — raise the wage ceiling, fund its hospitals and staffing properly from its own reserves, and extend coverage in phases to contractual, scheme-based, and informal workers.

Strengthen and fund rural employment guarantee as a reliable fallback, with timely wages and adequate budgets, and consider an urban employment guarantee for the precarious urban workforce.

Regulate Gig and Platform Work

Guarantee gig workers' core demands - social security, wage parity, and fixed working hours - with a binding grievance-redressal mechanism and an end to arbitrary deactivation.

Mandate platform contributions to funded welfare schemes, and end the “partner” fiction that exempts companies from labour-law obligations.

Protect Migrant Workers

Make portability real - ensure rations, healthcare, and entitlements follow the worker across state lines, and convert e-Shram registration into actual, delivered benefits.

Provide decent migrant housing and affordable social and civic infrastructure and end punitive evictions, with rental and shelter provision designed for circular and seasonal workers.

Recognise Climate and Occupational Risk

Recognise heat illness and death as disasters within disaster-management compensation, and fund enforceable, ward-level Heat Action Plans with worker protections.

Generate and accept robust data on migration, informal work, and occupational disease — in collaboration with unions and civil society — as the basis for extending protection.

Toward Security for All Who Work

Taken together, these demands describe a social-protection system that begins from the worker as they actually are - informal, mobile, and unprotected - rather than from a formal-sector ideal that covers ever fewer people. The recovery the official numbers celebrate is real only on the surface; beneath it lies a workforce carrying the economy's risks on its own back. Whether the new Labour Codes become an instrument of protection or a ratification of precarity will depend on funding, enforcement, and the pressure of organised workers - and that, in the end, is a political choice about whose security the state is built to secure.

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Chapter III. Gender Rights in India

From Domestic Violence to Institutional Exclusion

1. Gender-Based Violence: The Permissive Home and the Unsafe Street

Gender inequality in India operates within a deeply entrenched patriarchal structure that expresses itself as violence, the denial of education, the erasure of women's economic contribution, and the exploitation of their labour by the state itself. This chapter follows that structure from the most intimate sphere — the home — outward to the school, the farm, the workplace, and the welfare apparatus, and argues throughout that these are not separate problems but a single system that treats women's autonomy as negotiable and their labour as free.

The starting point is violence, because it is the foundation on which every other exclusion rests. Far from declining with economic growth, recorded crimes against women have risen: the National Crime Records Bureau registered 445,256 cases in 2022, up from 428,278 in 2021 (NCRB 2023). The single largest category - 31.4 per cent of all cases - was cruelty by a husband or his relatives, followed by kidnapping and abduction (19.2 per cent), assault with intent to outrage modesty (18.7 per cent), and rape (7.1 per cent). The geometry of these numbers is itself an indictment: the most dangerous place for an Indian woman is her own home.

Survey data confirm that the recorded cases are the visible tip of a far larger submerged mass. The National Family Health Survey (NFHS-5) found that close to a third of women aged 18–49 - around 29 to 30 per cent - have experienced spousal violence, a prevalence that dwarfs what the criminal-justice system records. The gap between the two is not reassuring; it is damning. It measures the violence that never reaches a police station - suppressed by stigma, economic dependence, fear of reprisal, and the well-founded expectation that the institutions meant to protect will not. In states with low female literacy and restricted autonomy, large majorities of affected women are unaware of helplines or protection mechanisms, and even where awareness exists, most say they would not use official reporting systems at all. Underreporting is not a data problem; it is a measure of how completely the system has failed to earn women's trust.

Beyond the home, public space is policed against women in a different way. Street harassment and assault constrain women's mobility as a matter of routine, and registered rape cases recur with grim regularity. At the same time, women's autonomy has been made the object of explicitly political campaigns: the manufactured discourse of “love jihad” reframes a woman's choice of partner as a demographic threat, stripping her of personal sovereignty and recasting her as community property to be protected and surveilled. Whether through private violence or public moral policing, the effect is the same - a constant signalling that women's presence and choices in public are conditional.

Box 10 • Violence Against Women: The Recorded Picture

- 445,256 crimes against women were registered in 2022, up from 428,278 in 2021 (NCRB).
- Cruelty by husband or relatives was the largest category at 31.4%, then kidnapping/abduction (19.2%), assault on modesty (18.7%), and rape (7.1%).

- NFHS-5: close to one in three women aged 18–49 has experienced spousal violence — far above what is ever reported.
- In low-autonomy states, most affected women are unaware of helplines, and most say they would not use official reporting systems.

2. Education: Parity on Paper, Divergence in Practice

Female education in India shows a distinct structural drop-off that maps onto geography and class. Primary and secondary enrolment have moved toward parity, helped by targeted interventions such as the mid-day meal, but retention diverges sharply as girls grow older, and the divergence is not random, it follows the contours of where families have least and patriarchy bites hardest.

In rural areas, the transition from secondary to senior-secondary and higher education is where girls are lost, driven by an intersection of infrastructure and norm. The absence of secure, nearby schools and of clean, separate sanitation facilities correlates directly with rising dropout at puberty; and households under resource pressure, structurally disincentivised from investing in a daughter who will marry out, cut female schooling short in favour of domestic duties or early marriage. At the higher-education level, the All-India Survey on Higher Education shows women at roughly half of national enrolment, a real achievement that nonetheless masks severe regional and class inequalities. Wealthier urban households can fund continuous education and access high-value technical and professional streams; in poorer rural and marginalised communities, higher education is too often treated as a way to improve marriage prospects rather than a path to independence. Women from Scheduled Castes and Scheduled Tribes face a compounding disadvantage, as distance to institutions and anxieties about transport safety further restrict their attainment.

3. The Economy of Invisible Labour

The economic architecture of India relies on the systematic mismeasurement of women’s work. The Periodic Labour Force Survey records a depressed female participation rate; Time Use Surveys reveal that this is, in large part, a statistical erasure rather than economic idleness. Women work, often relentlessly, but much of what they do is defined as non-work.

Unpaid Care and the Double Day

Indian women perform several times more unpaid care work than men: cooking, cleaning, child-rearing, and elder care are culturally assigned to them in full, forming a structural barrier to paid employment. Expenditure-saving activities, collecting firewood and water, tending livestock, are economically productive but, because they are folded into domestic routine, are classified by survey methodology as non-work. The result is that women’s contribution to the household economy is rendered invisible at the point of measurement, and then ignored at the point of policy.

The Unpaid Farmer and the “Left-Behind”

In agriculture, women are the primary workforce but are structurally denied the status of producer. They transplant, weed, and harvest, yet are categorised as “unpaid family helpers”

rather than farmers, their labour treated as a zero-cost extension of their husbands' output. As men migrate to the cities, women are left to manage subsistence plots alone, taking on full operational responsibility while rarely holding land title, because patriarchal inheritance keeps land in men's names. Without title, they cannot access institutional credit, agricultural subsidies, or crop insurance, so the woman who actually farms the land is locked out of every support designed for the farmer. This is the precise mechanism, traced in the land chapter, by which women's agricultural labour is both indispensable and unrewarded.

Distress Participation and the Self-Employment Trap

The recent, much-celebrated rise in female labour-force participation must be read in this light. Rural female participation has risen sharply, but it is largely a distress-driven survival strategy, the “added worker effect,” in which women enter the workforce when household income collapses, as economic insurance against absolute poverty, not as a sign of empowerment. The form that entry takes is telling: a large majority of rural working women are classified as self-employed, and within agriculture and household industry nearly half are “unpaid family helpers,” against around a fifth of men. They perform heavy manual labour on family farms and micro-enterprises for no independent income and no financial autonomy. Participation has risen; paid, secure, autonomous work has not.

Urban female labour force participation has improved significantly but remains lower than male labour force participation. According to the latest Periodic Labour Force Survey, the Labour Force Participation Rate (LFPR) of women has increased from 20.4% in 2017–18 to 28% in 2023–24. But the main trends in female workforce participation show that the biggest increase happened in 2021, the year of the pandemic, notably in self-employment, service work and gig work, indicating an element of distress-based participation. Moreover, an increase in labour force participation does not automatically translate to more job opportunities or higher wages. Women face greater barriers to workforce participation in urban areas than in rural areas. The increase in employment seems to be mainly due to economic necessity, rather than the growth of formal and secure jobs.

The Compounding Wage Gap

Where women are paid, they are paid less, and the gap widens as protection thins. The disparity is institutionalised through the gendering of tasks: work labelled “heavy” or “skilled” is reserved for men and paid more, while the labour-intensive work done by women is classed “unskilled” and undervalued. The gap is narrowest in salaried work and widest in self-employment, where men earn substantially more than women for comparable activity, and self-employed women take home meagre monthly averages. In the most informalised states, large majorities of the informal workforce earn below the statutory minimum wage, and women, with the least bargaining power, bear the brunt. Because informal work lacks contracts and union representation, the Minimum Wages Act is routinely violated with impunity.

The Maternal Penalty and Workplace Safety

Reproduction imposes a further penalty. With almost no institutional childcare or crèche provision in the unorganised sector, women are forced out of the workforce during peak reproductive years, and on attempting to return are locked out of upward tracks, pushed into low-tier, casual, or seasonal positions that reset their trajectory to entry level regardless of experience. And the workplace itself is unsafe: the overwhelming majority of working women are in the

informal economy, where the Sexual Harassment of Women at Workplace (POSH) Act, binding on formal enterprises with internal complaints committees, simply does not reach. Agricultural labourers, domestic workers, and casual workers face verbal, physical, and sexual abuse with no committee to complain to and no protection if they do; for them, reporting abuse means losing the job. This pervasive insecurity becomes, in turn, a justification families use to restrict women's mobility and employment altogether, so that the failure to make work safe is converted into a reason to keep women out of it.

Box 11 • Women's Work, Undervalued and Unprotected

- Over 90% of working women are in the informal economy, with no contracts and no social security.
- In agriculture and household industry, nearly half of working women are “unpaid family helpers” (vs ~a fifth of men).
- The gender earnings gap is widest in self-employment; in heavily informal states, most informal workers earn below the minimum wage.
- The POSH Act's complaints-committee model does not reach fields, homes, and construction sites where most women work.

4. The State's Free Labour: ASHA and Anganwadi Workers

Nowhere is the exploitation of women's labour more direct, or more revealing, than in the welfare state's own workforce. India delivers its primary health, nutrition, and child-development programmes through a massive, almost entirely female grassroots network: Accredited Social Health Activists (ASHAs) under the National Health Mission and Anganwadi Workers under the Integrated Child Development Services. These women are the backbone of rural public governance. And the state has built that backbone on a deliberate misclassification.

By designating them “honorary volunteers” rather than employees, the state exempts itself from minimum-wage law and from providing a regular salary. ASHAs receive a small fixed monthly incentive supplemented by volatile, task-based piece-rates, a payment per institutional delivery, per immunisation, on the official fiction that the work takes two or three hours a day. In reality it demands full-time hours of house-to-house tracking, counselling, and emergency escort. Because they are “volunteers,” they are excluded from provident fund, gratuity, paid medical leave, health insurance, and pension; the Code on Social Security, 2020 explicitly omitted this frontline workforce, ignoring the recommendations of Parliamentary Standing Committees, and the ad-hoc insurance covers offered in their place are unstable and unevenly delivered. When a public-health crisis or administrative shift pauses routine work, their piece-rate income simply stops, and household incomes can fall by anywhere from a sixth to a half, pushing many into debt. The state extracts the gendered role of community caretaker to sustain its health metrics while denying these women worker status, fair pay, and basic protection. It is, in the most literal sense, a welfare system running on unpaid women's labour.

5. The Policy Framework and Its Budget

India's framework for gender rights is, on paper, substantial: constitutional guarantees of equality, the Protection of Women from Domestic Violence Act, the POSH Act against workplace harassment, the Maternity Benefit Act, and a Ministry of Women and Child Development running flagship schemes for nutrition (Saksham Anganwadi and POSHAN 2.0) and women's safety and empowerment (Mission Shakti, encompassing One Stop Centres, helplines, working-women's hostels, the Palna crèche scheme, and maternity benefits). The macro Gender Budget Statement tracks gender-related allocations across ministries.

But the budget reveals where commitment actually lies. The Ministry of Women and Child Development's allocation has grown only slowly, from around ₹25,000 crore in 2022–23 to roughly ₹28,000 crore in 2026–27, and within it, four-fifths is absorbed by nutrition delivery under POSHAN 2.0, leaving little for everything else. Mission Shakti's safety and empowerment work is funded modestly, and revised estimates routinely come in below budget estimates, indicating that even the allocated money is not fully spent. Two structural critiques follow. First, the headline expansion of the macro Gender Budget to several lakh crore is largely an accounting expansion: over 70 per cent falls in the category of schemes where women are merely estimated to receive 30–99 per cent of benefits, rural roads, piped water, housing, counted as “gender” spending on the assumption that they reduce women's time poverty, rather than funding gender-transformative programmes like wage-parity enforcement, credit, or legal aid. Second, the safety programmes that matter most - One Stop Centres, the Women Helpline - chronically underspend, with less than a third of allocated funds released in the first half of the year, producing delivery delays exactly where women in crisis need a response.

Box 12 • The Gender Budget, Read Closely

- The Women and Child Development budget rose only modestly: ~₹25,172 cr (2022–23) to ~₹28,183 cr (2026–27).
- Around 80–82% of it goes to nutrition delivery (POSHAN 2.0), leaving little for safety and empowerment.
- Over 70% of the much-larger macro Gender Budget is “Part B” infrastructure (roads, water, housing) counted as gender spending — an accounting expansion, not transformative funding.
- Core safety funds (One Stop Centres, Women Helpline) often see less than a third released in the first half-year.

6. Policy Gaps: What Is Missing and What Is Failing

The gaps in India's gender-rights framework are not failures of intention so much as expressions of a consistent logic: women's labour is treated as free, women's safety as secondary, and women's economic identity as derivative of men's. Four gaps recur.

Law Without Reach

The first gap is the confinement of protective law to the formal world that most women never enter. The POSH Act presumes an office with a complaints committee; the Domestic Violence Act

presumes a woman who can approach an institution she trusts. For the 90-plus per cent of working women in the informal economy, and for the majority of abused women who never report, these laws are real on paper and absent in life. A right that cannot be exercised is not protection.

Economic Identity Denied

The second gap is the refusal to recognise women as economic actors in their own right. Because women rarely hold land title, they are excluded from agricultural credit, subsidy, and insurance; because their care and subsistence work is classed as non-work, it is uncounted and unsupported; because childcare is not provided, the maternal penalty is absorbed entirely by the woman. Policy built around the male earner systematically writes women out.

The State as Exploiter

The third gap is unique in that the state is not merely failing to protect but actively benefiting from the harm. By classifying ASHA and Anganwadi workers as volunteers, the state runs its frontline welfare apparatus on the under-compensated labour of millions of women, denying them the very social security the apparatus is meant to deliver to others. The Code on Social Security's explicit omission of this workforce was a choice, made against parliamentary advice.

Budgeting for Optics

The fourth gap is fiscal. The gender budget grows on paper through accounting reclassification while the programmes that would transform women's lives, safety infrastructure, wage-parity enforcement, childcare, legal aid, and fair pay for frontline workers, remain thinly funded and underspent. Counting a water pipe as gender spending does not make a woman safer at home or paid fairly at work.

The Common Thread

The thread is patriarchy made fiscal and institutional: a system that depends on women's unpaid and underpaid labour, declines to make their workplaces and homes safe, and then budgets for the appearance of action rather than its substance. Closing these gaps requires not new slogans but the formalisation of women's work, secure land and labour rights, enforced workplace protection, fair pay for the state's own female workforce, and a budget that funds transformation rather than counting infrastructure as empowerment.

7. Climate Change as a Gendered Threat Multiplier

Because around four-fifths of working women labour in the informal sector, at least 150 million of them, and because their work is tied to outdoor physical labour, unventilated indoor environments, and climate-sensitive ecosystems, climate change operates as a profound threat multiplier on lives already made precarious. The harm is sector-specific but the pattern is constant: women absorb the additional labour and the additional risk, without additional pay or protection.

Agricultural women workers face falling and spoiled yields from erratic monsoons and heat, dragging down piece-rate and harvest-share earnings, while performing repetitive stooped labour in direct sun that produces high rates of musculoskeletal injury; as water tables fall, they walk further for water and fuel, lengthening the unpaid "shadow" working day and pulling girls out of

school. Urban waste-pickers, among the most invisible and exposed, lose working hours and income to extreme heat and face toxic landfill fires and winter smog, with informal women workers reporting far higher rates of respiratory symptoms. Fisherwomen face collapsing catch volumes, price volatility, and, lacking cold storage, heavy post-harvest spoilage in rising heat. Street sweepers endure ergonomic strain and the compound hazard of heat plus vehicular pollution. And domestic workers face a triple burden: more cleaning and water-management labour in employers' homes during heatwaves without extra pay, hazardous commutes through flooding and heat, and a return at night to tin-roofed, unventilated homes where indoor temperatures can exceed 50°C, turning rest itself into heat stress. In every case, the climate crisis is converted, through the existing structures of gender and informality, into more unpaid labour and more unprotected risk for women.

8. Civil Society Demands and People's Alternatives

Women's movements, unions of domestic, frontline, and informal workers and gender-rights organisations have advanced demands that share a single aim: to dismantle the structures that treat women's labour as free and their autonomy as conditional. They map onto the gaps identified above.

Make Protection Real

Extend workplace-harassment protection to the informal economy, with accessible complaint and redress mechanisms for domestic, agricultural, construction, and home-based workers, not only formal offices.

Fund and staff frontline safety infrastructure - One Stop Centres, helplines, shelters - and release allocated funds promptly, so that protection exists where and when women need it.

Strengthen, and actually enforce, laws against domestic and public violence, with attention to the stigma, dependence, and institutional bias that suppress reporting.

Recognise Women as Workers and Producers

Secure women's land rights through joint and individual titling, opening access to agricultural credit, subsidy, and insurance for the women who actually farm.

Count and support unpaid and care work through time-use-informed policy, public childcare and crèches, and recognition of subsistence and care labour in economic measurement.

Enforce equal pay and the minimum wage across the informal economy, ending the gendered classification of women's work as "unskilled."

End the State's Exploitation of Frontline Workers

Recognise ASHA and Anganwadi workers as employees, with regular salaries, social security, pension, and the protections denied them under the "volunteer" fiction, reversing their omission from the Code on Social Security.

Budget for Transformation

Fund gender-transformative programmes directly, rather than expanding the gender budget through the reclassification of general infrastructure, and ensure allocations are actually spent.

Integrate gender into climate adaptation, recognising the additional unpaid labour and health risk that heat, flooding, and resource scarcity impose on informal women workers.

Toward Autonomy, Safety, and Citizenship

Gender inequality in India is embedded in institutional, cultural, and economic structures, and the data assembled here, the violence recorded by the NCRB and NFHS, the rural–urban education divide, the invisibilised farmer, the unpaid frontline worker, the optical budget, describe a single system rather than a list of separate problems. That system depends on women’s labour while denying them its rewards, and relies on their insecurity to keep them compliant. Dismantling it requires formalising women’s work, securing their land and labour rights, guaranteeing safety and fair pay, and treating the women who run the welfare state as the workers they are. Gender parity is not a matter of awareness or attitude alone; it is a matter of who the economy and the state are built to serve, and that can be rebuilt.

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Chapter IV. Economic Justice in India

Inequality, Taxation, Public Spending, and Debt

1. The Shape of Inequality: A Billionaire Raj

Economic justice begins with a simple question: who receives the gains of national prosperity, and who is left behind. By that measure, India today is among the most unequal large economies in the world. Three decades of rapid growth have lifted aggregate incomes and produced a class of global billionaires, yet the distribution of income and wealth has grown steadily more lopsided. The result is a society in which a small elite commands a share of national resources without precedent in the country's recorded history, while the majority continue to struggle for secure livelihoods, adequate nutrition, healthcare, and education. This chapter argues a clear thesis: inequality on this scale is neither accidental nor inevitable. It is the cumulative product of deliberate decisions, about how the state raises revenue, what it spends on, and whom its policies are designed to serve. Where those decisions could narrow the gap, they have repeatedly been made in ways that widen it. The language of “no alternative” that surrounds fiscal policy is, on inspection, a way of presenting choices as constraints.

The most authoritative recent evidence comes from the World Inequality Lab. Drawing together national income accounts, tax records, wealth aggregates, rich lists, and household surveys, Bharti, Chancel, Piketty and Somanchi (2024) trace income and wealth inequality in India over a full century. Their findings are striking. Inequality declined after independence until the early 1980s, then began to rise, and has climbed steeply since the early 2000s. By 2022–23 the top 1 per cent of adults received 22.6 per cent of national income and held 40.1 per cent of national wealth, the highest levels in the historical record, and a concentration the authors describe as a “Billionaire Raj” more unequal in some respects than the period of British colonial rule.¹ Top income shares are sensitive to method and data source; the World Inequality Lab series combines tax, survey, and national-accounts data, and yields higher top shares than survey data alone. The “Billionaire Raj” characterisation is the authors' own. India's top 1 per cent income share now stands among the very highest in the world, exceeding that of Brazil, South Africa, and the United States.

The concentration at the very top has a mirror image at the bottom. While the top 10 per cent of earners capture well over half of national income, the bottom half of the population shares a small fraction of it, and the median adult earns only around a lakh of rupees a year. The wealth of dollar-billionaire Indians grew far faster than national income over the past decade, an indication that the gains of growth have accrued overwhelmingly to those who already hold capital. Inequality of this magnitude is not merely a moral concern; it weakens domestic demand, entrenches social hierarchy, narrows opportunity, and corrodes the democratic principle that citizens stand as equals.

Box 13 • The Concentration of Income and Wealth (2022–23)

- The top 1% of adults received 22.6% of national income and held 40.1% of national wealth — the highest in the recorded series (Bharti, Chancel, Piketty & Somanchi 2024).

- India's top 1% income share is among the world's highest, exceeding Brazil, South Africa, and the United States.
- Inequality fell after independence until the early 1980s, then rose sharply from the early 2000s.
- The wealth of Indian dollar-billionaires grew far faster than national income over 2014–2022.

This portrait sets the terms for the rest of the chapter. If inequality is to be addressed, the principal instruments available to a democratic state are the way it taxes, the way it spends, and the way it manages debt. The sections that follow examine each in turn, and ask in each case whether India's policy choices narrow the gap the data reveal, or widen it.

2. Taxation: A System That Leans the Wrong Way

Taxation is the most direct instrument through which a state can moderate inequality, both by drawing more from those most able to pay and by financing services that benefit the many. A progressive tax system leans on direct taxes on income, profits, and wealth; a regressive one leans on indirect taxes on consumption, which fall proportionately harder on the poor, who spend most of what they earn. On this test, India's tax system tilts the wrong way.

A Low and Consumption-Heavy Tax Base

India's overall tax-to-GDP ratio stands at roughly 11.7 per cent, low by international standards and well below the level of around 15 per cent that the World Bank associates with the capacity to fund development adequately (Government of India 2025). Within this modest envelope, the state has chosen to lean on indirect taxes, above all the Goods and Services Tax (GST), which fall hardest on those least able to pay. Because indirect taxes are levied on consumption regardless of the buyer's means, a poor household and a wealthy one pay the same rate on the same good, so the tax claims a far larger slice of a poor household's income. This is not an incidental feature but a design preference, and its direction is regressive. In 2020–21 the pattern was unmistakable: the government allowed the direct-tax share of GDP to fall to a fifteen-year low while sharply raising excise duties on fuel, so that indirect taxes came to exceed direct taxes, a shift that commentators across the spectrum described as making the system more regressive.² The direct/indirect balance can be measured as a share of total tax revenue or as a share of GDP; the two move differently year to year. The broad point — heavy reliance on consumption taxes within a low overall tax take — holds across measures. Trade unions and people's movements have long objected that a tax structure resting on the consumption of the poor, rather than the incomes and wealth of the rich, cannot do the redistributive work that economic justice requires.

Taxing Income and Profit, Not Wealth

Even within direct taxation, the government has shifted the burden in regressive directions. In 2019 it cut the headline corporate tax rate sharply, handing a substantial concession to company profits; in the years since, personal income tax, paid largely by salaried individuals, came to contribute a larger share of direct-tax revenue than corporate tax, shifting weight from capital toward labour. Meanwhile India levies no inheritance or estate tax and no broad-based wealth tax, so the vast and rising fortunes documented in the inequality data are left almost entirely untouched at the point where they are accumulated or passed on. The effect, as Bharti, Chancel, Piketty and Somanchi (2024) observe, is that viewed against net wealth the system may be

regressive at the very top: the wealthiest can pay less in proportion to their wealth than those below them. A tax regime that lightens the load on profits, spares wealth and inheritance entirely, and leans on the consumption of the poor is not a neutral accident of administration. It is a settlement that protects accumulated wealth, and it can be changed.

Box 14 • Why the Tax System Struggles to Redistribute

- Tax-to-GDP is ~11.7%, against the ~15% the World Bank links to adequate development financing.
- Indirect taxes (notably GST) fall proportionately harder on the poor, who spend most of what they earn.
- The 2019 corporate tax cut reduced the share of profits in revenue; weight has shifted toward personal income tax.
- India has no inheritance/estate tax and no broad wealth tax, leaving record wealth concentration largely untaxed.

Two objections are routinely raised against taxing wealth more heavily, and both deserve a direct answer. The first holds that wealth taxes do not work, that India tried one and abolished it in 2015 because it raised little and cost much to administer. This is true of the old wealth tax, but it is an argument against a badly designed levy, not against the principle. That tax was riddled with exemptions, applied at a low threshold to unproductive assets, and was easy to avoid; it bore no resemblance to the targeted tax on ultra-high net worth that the World Inequality Lab researchers propose, which would fall on only a minuscule fraction of the population and, by their estimates, could raise revenues on the order of two per cent of GDP while leaving more than 99.9 per cent of adults entirely unaffected. The administrative difficulties are real but not unique to wealth, and they have been managed elsewhere; they are reasons to design the tax well, not to leave wealth untaxed. The second objection is that, with most incomes outside the income-tax net, the state has “little choice” but to rely on indirect taxes. But this reverses cause and effect: the narrowness of the direct-tax base is itself a product of policy, of light taxation of capital and a failure to bring high non-salary incomes into the net, and the appropriate response is to broaden direct and wealth taxation, not to entrench dependence on the consumption taxes that burden the poor. The claim of “no choice” is, once again, a choice.

Set beside the inequality data, the conclusion is hard to escape. The instruments to narrow inequality exist; a modest, well-targeted tax on the wealth of the ultra-rich could generate fiscal space for precisely the social investment the next section shows to be lacking. What is absent is not the means but the will to use them.

3. Public Spending: The Under-Provision of Health and Education

If taxation determines how much the state collects and from whom, public spending determines whether those resources are turned into the services that give substance to economic justice. Health and education are the two most powerful equalisers a state commands: they protect households from catastrophic costs, expand opportunity across generations, and reduce the dependence of the poor on the market for survival. On both, India spends strikingly little.

Health: A Persistent Shortfall

Government spending on health has been held, year after year, at around 1.1 to 1.2 per cent of GDP, among the lowest levels in the world, and below that of several poorer neighbours. This is not for want of a stated target: India's own National Health Policy of 2017 promised to raise public health spending to 2.5 per cent of GDP, a goal reaffirmed repeatedly since. Successive budgets have simply declined to fund it, and it remains unmet years past its intended date. Total health expenditure, including private spending, was estimated at around 3.8 per cent of GDP in recent official accounts (Government of India 2025), but the low public share is the decisive fact, because it is public provision that shields the poor. Many middle-income peers spend two to four times as much public money on health relative to the size of their economies. Public-health campaigns and medical professionals' associations have pressed this point for a decade; the shortfall persists not because the target is unknown or contested, but because it has not been prioritised.

The consequence of weak public provision is that households pay directly, out of pocket, at the point of illness, the most regressive way of all to finance healthcare. Out-of-pocket payments have historically made up well over half of total health spending in India, falling in recent years but remaining high. The human cost is severe: the World Health Organization has estimated that out-of-pocket health costs push on the order of 55 million Indians into poverty each year, and that around 17 per cent of households incur catastrophic health expenditure annually.³ Estimates of the out-of-pocket share of total health expenditure vary across the National Health Accounts and WHO series (recent figures range from roughly 39 to 48 per cent, down from over 60 per cent a decade earlier). Poverty-impoverishment estimates likewise vary with the poverty line and method used. Families facing serious illness routinely resort to high-interest informal loans and the distress sale of assets, the direct bridge, examined in the next section, between the under-provision of services and the indebtedness of the poor.

Education: Chronic Underfunding

Education tells a similar story. Public spending on education has stood at roughly 4 per cent of GDP, persistently short of the 6 per cent target that official policy has endorsed since the 1960s and reiterated in the National Education Policy. Within the budget, the share devoted to education has if anything drifted downward in recent years. Chronic underfunding shows up as overcrowded and understaffed government schools, uneven quality, and the steady migration of those who can afford it toward private provision, which, like out-of-pocket health spending, converts a public good into a private cost and widens the gap between those who can pay and those who cannot. Underinvestment in education entrenches inequality across generations, denying the children of the poor the principal route out of poverty.

Box 15 • Spending Too Little on the Great Equalisers

- Government health spending is ~1.1–1.2% of GDP; the 2.5% target set in 2017 remains unmet.
- Out-of-pocket payments long exceeded half of total health spending, falling recently but still high.
- Out-of-pocket health costs push roughly 55 million Indians into poverty each year (WHO); ~17% of households face catastrophic health spending.
- Public education spending is ~4% of GDP, against the long-standing 6% target.

Low taxation and low social spending are two sides of one choice. A state that collects little, and collects it regressively, has little to spend; and a state that under-provides health and education forces its citizens to buy these services privately, deepening the very inequality the budget might have eased. The burden of that choice falls, as the next section shows, on the household balance sheets of the poor.

4. Debt: From Household Distress to the Fiscal Constraint

Debt sits at both ends of the story this chapter tells. At the level of the household, debt is a symptom, the means by which poor families absorb the costs that a weak welfare state leaves them to bear. At the level of the state, public debt is invoked as a constraint, the reason offered for why taxation cannot be made more generous or spending more ambitious. Seen together, the two reveal how inequality is reproduced: the poor borrow because the state does not provide, and the state declines to provide partly because it points to its own debt.

Household Debt as a Symptom of Under-Provision

For millions of households, borrowing is not a route to opportunity but a response to crisis. When public services are inadequate, the costs of illness, education, and economic shocks fall on families directly, and those without savings must borrow to meet them. As the previous section showed, health costs alone drive tens of millions into poverty each year and frequently force recourse to informal lenders at punishing rates of interest. The same dynamic operates across the rural economy, where, as documented in the companion chapter on land and agrarian distress, around half of agricultural households are indebted and a large share of borrowing goes to meet consumption and emergencies rather than productive investment. Household debt of this kind is regressive in its incidence: the poorer the household, the more likely its debt is owed to informal lenders, and the more crippling the terms. It is, in effect, a privatised substitute for the social protection the state does not provide.

Public Debt and the “No Fiscal Space” Argument

At the level of the state, India’s general government debt stands at roughly 80 to 82 per cent of GDP, having risen during the pandemic and declined gradually since (Government of India 2026; IMF 2025). This figure is invoked, almost as a reflex, to argue that the state has no room to raise social spending. The argument does not survive scrutiny. First, the overwhelming majority of this debt is domestically held and denominated in rupees, which sharply limits the external vulnerability that afflicts many indebted developing countries; India is not Sri Lanka, and the spectre of a sovereign-debt crisis is being used to discipline social spending rather than to describe a real and present danger. Second, and more telling, the burden of debt is itself a distributional question. Interest payments are the single largest item in the Union government’s revenue expenditure, absorbing roughly a quarter of its receipts, a vast claim on the budget that crowds out spending on health, education, and social protection.⁴ General government debt combines central and state liabilities net of inter-governmental holdings. Interest payments here refer to the central government’s revenue expenditure. Much of that interest accrues to domestic bondholders, banks, financial institutions, and the relatively well-off, so debt servicing operates, in part, as a transfer from the general taxpayer toward holders of financial assets. The servicing of public debt thus competes directly with the social investment the poor depend on, and the competition has a winner.

The establishment response is fiscal consolidation: bring the deficit and debt ratio down through restraint on spending. But notice where the restraint falls. Consolidation pursued through expenditure cuts places the burden of adjustment on social programmes, the health, education, and welfare lines that are politically easiest to compress, rather than on raising revenue from those able to pay. With interest payments alone taking about a quarter of central receipts, social investment is squeezed from both ends: by a tax system that raises too little, and by the prior claim of debt servicing on what is raised. There is an alternative, and it is not exotic. A state that taxed wealth and inheritance even modestly, and broadened its narrow direct-tax base, could create fiscal space without cutting the services that hold poverty at bay. The recurring claim that there is “no money” for social provision is, in the main, a statement about who the state is unwilling to tax, not an iron fact of arithmetic. Posed honestly, the question is not whether the money exists, but in whose hands it is currently left.

Box 16 • Two Faces of Debt

- Out-of-pocket and emergency costs drive the poor toward informal, high-interest borrowing — debt as a substitute for absent social protection.
- General government debt is ~80–82% of GDP, but is overwhelmingly domestic and rupee-denominated, limiting external risk (IMF 2025).
- Interest payments are the single largest item in the Union budget’s revenue expenditure — about a quarter of receipts — crowding out social spending.
- Broader and more progressive taxation could create fiscal space without cutting services.

5. The Policy Framework

India’s policy architecture for economic justice combines a tax system, a body of social-sector schemes, and a set of fiscal rules. On the revenue side, the principal instrument is the Goods and Services Tax, introduced in 2017 to unify a fragmented indirect-tax regime, alongside personal and corporate income taxes administered by the centre. On the expenditure side sit the major social programmes: a public distribution system anchored in the National Food Security Act, the rural employment guarantee under MGNREGA (repealed and replaced by the Viksit Bharat–Guarantee for Rozgar and Aajeevika Mission (Gramin) Act, 2025), the publicly funded health-insurance scheme Ayushman Bharat (PM-JAY), and a range of education and nutrition schemes. Fiscal policy is governed by the Fiscal Responsibility and Budget Management framework and, more recently, by a debt-and-deficit consolidation path that targets a declining ratio of debt to GDP over the medium term.

Each of these instruments embodies, in principle, a commitment to redistribution or social protection. The GST was intended to widen and rationalise the tax base. Ayushman Bhart was designed to cushion households against catastrophic hospitalisation costs. MGNREGA provides a legal right to wage employment. The food security law guarantees subsidised grain to roughly two-thirds of the population. Taken at face value, this is a substantial framework. The difficulty, as the next section sets out, lies in its scale, its design, and its tilt: the revenue system raises too

little and leans on consumption, the social schemes are funded too thinly to compensate, and the fiscal rules treat spending restraint rather than revenue mobilisation as the path to balance.

6. Policy Gaps: What Is Missing and What Is Failing

The shortcomings of India's economic-justice framework, like those traced in the land chapter, cluster around a few recurring fault lines. They share a common feature: at each point, the system asks less of those most able to contribute and offers less to those most in need.

A Tax Base That Spares Wealth

The first gap is the absence of effective taxation of wealth and inheritance, and the continuing reliance on consumption taxes. Record concentrations of wealth go essentially untaxed at accumulation and inheritance, while the GST draws revenue disproportionately from the consumption of the poor. The narrowness of the income-tax net is real, but it has too often been treated as a reason to lean further on indirect taxes rather than to broaden direct and wealth-based taxation. The result is a revenue system that raises too little and raises it regressively.

Social Spending Too Thin to Compensate

The second gap is the chronic underfunding of health and education relative to need and to the state's own stated targets. With public health spending around half the 2.5 per cent of GDP that policy promises, and education short of its 6 per cent goal, the social wage is too small to offset market inequality. Schemes such as PM-JAY address hospitalisation but leave large categories of outpatient and chronic costs — the bulk of out-of-pocket spending — inadequately covered, so that medical impoverishment persists despite insurance on paper.

Adjustment Borne by Spending, Not Revenue

A third gap lies in the design of fiscal policy itself. The dominant approach to a high debt ratio has been consolidation through expenditure restraint, which places the burden of adjustment on social spending rather than on raising revenue from those able to pay. With interest payments alone absorbing about a quarter of central receipts, the space for social investment is squeezed from both ends — by low revenue mobilisation and by the prior claim of debt servicing. A framework that ruled out progressive revenue measures as a matter of course will tend to balance its books on the backs of the poor.

Weak Data and the Burden on the Informal Majority

A fourth gap is informational and structural. Even the researchers who document inequality note that the quality of India's economic data, on incomes, wealth, and the very top of the distribution, is poor, which hampers the design of progressive policy and allows the scale of concentration to be understated. Beneath this, the overwhelming majority of Indian workers are in the informal economy, outside the income-tax net and largely outside formal social protection, so that both the obligations of taxation and the benefits of welfare bypass them. Policy built around the formal sector misses most of the people it most needs to reach.

The Common Thread

As with land, a single thread runs through these gaps, and it is not a thread of oversight or technical failure. The system consistently asks least of those with the most and delivers least to those with the least, because it has been built and maintained that way. Each gap reflects a

distributional choice: to spare wealth, to underfund the services the poor rely on, to balance the books on social spending, and to organise policy around a formal minority while the informal majority is left outside both obligation and protection. Naming these as choices is the first step to contesting them. Closing the gaps requires reorienting both sides of the budget — raising more from wealth and high incomes, and spending more on the services that protect and empower the poor — and it requires the political pressure, from unions, movements, and citizens, to make that reorientation happen.

7. People’s Experiences and Community Voices

The abstractions of tax shares and spending ratios become concrete the moment a poor family meets a medical bill. Because India funds so little of its healthcare publicly, the cost of illness falls directly on the household, and for those without savings the only recourse is debt or the sale of what little they own. National survey data show this is a routine rather than exceptional experience, and that it falls hardest on precisely those least able to bear it.

Box 17 • When Illness Means Debt

Distress financing, borrowing or selling assets to pay for hospitalisation, is a routine experience for the Indian poor, documented across National Sample Survey rounds.

Scheduled Caste, Scheduled Tribe, low-income, and low-education households are significantly more likely to be forced into it than the better-off.

About one in six households (~17%) incurs catastrophic health expenditure — health spending exceeding 10% of the household budget — each year.

Using private healthcare raises a household’s probability of falling into poverty by an estimated 13%+.

The state's flagship response, the Ayushman Bharat insurance scheme, shows how a policy can appear to address this crisis while missing its main mechanism. It covers hospitalisation alone — yet the recurring, everyday costs of outpatient and chronic care are what most often push families under. By leaving the largest driver of medical poverty untouched, the scheme treats the symptom it can advertise while the structural cause remains in place.

Box 18 • The Gap in the Flagship Scheme

Ayushman Bharat (PM-JAY), the flagship public health-insurance scheme, covers hospitalisation only.

But research on national data finds outpatient care, consultations, diagnostics, and chronic-disease management, causes roughly four times more impoverishment than inpatient care.

The recurring, everyday costs of chronic illness, not the single hospital stay, most often push families into poverty, and these fall outside the scheme.

The largest driver of medical impoverishment is left untouched: narrow insurance substitutes for the public provision that would actually protect the poor.

8. Civil Society Demands and People's Alternatives

The analysis above points toward a clear set of demands, voiced by trade unions, people's movements, public-health and education campaigns, and economists concerned with distribution. They share a single orientation: to make both the raising and the spending of public money work for the many rather than the few. They are organised here around the fault lines identified in the preceding sections.

Make Taxation Progressive

Tax wealth and inheritance by introducing a modest, well-designed tax on the net wealth of the ultra-rich and a tax on large estates, measures that would affect only a tiny fraction of the population while raising substantial revenue.

Rebalance toward direct taxation by broadening the income-tax base, reversing the drift toward consumption taxes, and reviewing corporate tax concessions that have eroded revenue without commensurate public benefit.

Make the GST less regressive by keeping essential goods and services consumed by the poor at low or zero rates and simplifying the structure to improve compliance.

Raise and Protect Social Spending

Raise public health spending to at least 2.5% of GDP, as long-promised, with emphasis on free primary care, medicines, and diagnostics that reduce out-of-pocket costs.

Raise public education spending toward 6% of GDP, strengthening government schooling rather than subsidising a shift to private provision.

Reduce out-of-pocket health costs directly by expanding public provision and extending financial protection to outpatient and chronic care, not hospitalisation alone.

Reorient Fiscal Policy and Debt

Pursue fiscal balance through revenue, not austerity, so that consolidation does not fall on the social spending the poor depend on.

Protect social expenditure from debt-servicing pressure by treating health, education, and social protection as priority commitments rather than residual claims after interest payments.

Extend Protection to the Informal Majority

Build universal social protection — health, pensions, and income security — that reaches informal workers rather than only the formally employed.

Improve economic data and transparency on incomes, wealth, and the top of the distribution, so that policy can be designed on an accurate picture of inequality.

Toward a Just Economy

Taken together, these demands describe an economy in which the gains of growth are shared rather than captured, in which the state raises revenue from those most able to pay and spends it on the services that give every citizen a fair chance, and in which neither illness nor the cost of

schooling drives a family into debt. They do not call for less policy but for its reorientation: from sparing wealth and stinting on services, to taxing fairly and provisioning generously. The extreme inequality documented at the outset is, in the end, the cumulative result of choices about taxation, spending, and debt — and, like all choices, it can be made differently.

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Conclusion

The Intersection of Vulnerabilities, the Alternatives Already Being Built, and the Cost of Inaction

This paper began with a paradox: that record prosperity and mass deprivation are being produced by the same economy and shaped by the same state. The four chapters have, in their different domains, told a single story about how that paradox is sustained. Unequal land concentrates the most basic rural asset in few hands and leaves nearly half of rural households with none. An informal and mobile workforce builds the economy while standing outside its protections. A patriarchal structure turns women's indispensable labour into unpaid or underpaid labour and leaves their safety precarious. And a tax-and-spend system spares wealth, underfunds the services the poor depend on, and invokes debt to justify the shortfall. Each is a distinct injustice; together they form one structure, which asks least of those with the most and offers least to those with the least, and then presents the result as either the natural order or the unavoidable price of growth. It is neither. It is a made thing, and what has been made can be unmade.

How the Vulnerabilities Intersect

The deepest reason these injustices must be understood together is that they are not experienced separately. Vulnerability in India travels in a chain, and the same households tend to occupy every link of it. The sequence is by now familiar from the preceding chapters, but it is worth tracing whole, because each chapter sees only one segment of it.

It often begins with land and climate. A household with little or no land depends on a single rain-fed harvest or on agricultural wages; an erratic monsoon, a heatwave, or a flood, each more frequent now, destroys that harvest or those working days. Climate change, in this sense, is not a separate crisis but a multiplier that strikes the land-poor first and hardest. The resulting agrarian distress, compounded by debt taken at punishing rates to survive the shortfall, pushes a family member to migrate. Migration delivers them into the informal economy of the cities, construction, brick kilns, delivery platforms, domestic work, where there is no job security, no social protection, no recorded existence, and where a fresh round of borrowing, often to finance the migration itself, deepens the debt. When illness or injury strikes in this unprotected condition, the absence of public health provision forces catastrophic out-of-pocket spending, and the family borrows again. Each shock is absorbed not by the state but by the household, and absorbed largely through debt.

Two forces close the trap. The first is gender: at every stage, women carry an additional and compounding burden. When men migrate, women are left to manage land they do not own and cannot borrow against; their unpaid care work expands as public services contract; they enter the informal workforce on the worst terms; and they face violence and harassment that the institutions barely record. The woman in a landless, migrant, informal household is vulnerable along every axis at once. The second force is the budget. Precisely when households most need the state, for health, for income support, for a functioning safety net, they meet a state that has frozen rural employment funding, allowed social spending to stagnate, and chosen debt servicing and infrastructure over social provision, all while declining to tax the wealth that the same growth has concentrated. The chain runs: climate shock to food insecurity; land loss to migration to informal work; debt to budget cuts to weakened protection, with women's burden rising at every turn. No single chapter captures this; only read together do the chapters reveal that the poor are caught not by one failure but by the way the failures connect.

The Alternatives Already Being Built

If this were only a story of structures bearing down on the powerless, it would be a counsel of despair. It is not. Across the country, communities, workers, and movements are not waiting for policy to be handed down; they are organising, resisting, and building alternatives, and any honest account of the situation must record that this contestation is alive. These struggles are the practical proof of the paper's central claim, that the present arrangement is a choice, because people are actively fighting to choose otherwise.

Some defend land, commons, and ecology against dispossession and extraction: the movement to save the Aravalli ranges, resistance to mining in Goa, the defence of Mumbai's mangroves, opposition to displacement along the Musi river in Hyderabad, the struggle to protect the coral reefs of the Nicobar islands, and campaigns against water-guzzling data centres in regions already short of water. These are, at root, assertions that land and natural resources are a shared inheritance and a basis of livelihood, not assets to be monetised. Others defend the rights of informal and precarious workers: the campaigns for the regularisation of gig and platform workers, the organising of construction workers, the demands of small-scale marine and inland fisherfolk, of plantation workers, and of street hawkers fighting for the right to a place to work. Still others defend the urban poor's right to the city, the Dharavi Bachao Andolan's resistance to a redevelopment that treats a living settlement as land to be cleared stands for a wider refusal across many cities to accept eviction as the price of urban growth.

Alongside these defensive struggles run constructive alternatives that prefigure a fairer order: community-managed food systems and grain banks that keep food sovereignty in local hands; women's cooperatives and collectives that pool labour, credit, and bargaining power where the market and the state have failed; and locally devised climate adaptation, water harvesting, shared cooling, the protection of trees and green cover, built through the knowledge of the communities most exposed. These efforts are often small, under-resourced, and fragile, and they cannot substitute for the state's responsibility to provide. But they demonstrate, concretely, that other ways of organising land, work, care, and resources are not utopian abstractions. People are already living them.

Why This Is Urgent

The situation will not hold itself steady while it is debated. Several forces are pushing it toward greater, not lesser, inequality, and that is what makes action urgent. Wealth and income concentration have reached levels without precedent in the country's recorded history and continue to rise; left untaxed, they will compound. The informalisation of work is deepening rather than reversing, and the new Labour Codes may entrench precarity as easily as relieve it. Even the statutory right to rural employment has not held: MGNREGA, in place for twenty-one years, was repealed in mid-2026 and replaced by a new framework whose early transition was marked by falling employment and the exclusion of millions through digital verification - a reminder that hard-won rights can be narrowed even as they are formally renewed. Climate impacts are intensifying on a timetable no one controls, and they fall on a population whose protections are being thinned at exactly the wrong moment. And the fiscal trajectory, stagnant social spending, frozen welfare allocations, austerity justified by debt while wealth goes untaxed, is set, on present course, to widen the gap further.

The cost of inaction should be stated plainly. If these trends continue unchecked, the chain of vulnerability traced above will tighten: more families pushed from distressed land into unprotected work and permanent debt; more women absorbing the shocks of a contracting state with their unpaid labour and their bodies; more lives lost to heat, to unsafe work, to untreated illness, to preventable maternal death, each a statistic in this paper and a person outside it. Inequality at these levels does not merely offend justice; it weakens domestic demand, hardens social hierarchy, narrows opportunity, fuels unrest, and corrodes the democratic premise that citizens meet as equals. A republic that allows half its people to be governed by precarity while a sliver commands its wealth is storing up a reckoning. The window in which this can be addressed through reform rather than rupture is not unlimited.

But urgency, in this paper, is not the same as fatalism, and that is the note on which the diagnosis must end. Everything documented here, the concentration of land, the exposure of informal workers, the exploitation of women's labour, the regressive cast of taxation and spending, is the product of decisions, and decisions can be remade. The states that pursued land reform more seriously have measurably less caste-bound inequality; the budgets that funded social protection more generously have measurably healthier and more secure populations; the movements organising today are measurably changing what is politically thinkable. The case that this condition can be remade does not rest on optimism. It rests on the evidence of where it has already, partially, been done. What remains is to set out, concretely, what a remaking would require. To that the final section turns.

Disenfranchisement as Exclusion: The New Frontier of Erasure

A cross-cutting note for the poverty framework

A poverty report written even five years ago could take one thing for granted: that the poor, however deprived, at least existed in the eyes of the state — counted, listed, and in principle entitled. That assumption can no longer be made. A new and rapidly spreading form of exclusion has emerged, one that operates not by denying the poor a share of resources but by denying their existence as recognised members of the political community. Its instrument is the electoral roll, and its logic is that a person struck from the register of voters can, step by step, be struck from the register of citizens with rights at all. This is exclusion of a different order from the material deprivations the rest of this paper documents, and the framework of a poverty report must now reckon with it, because the two are converging: to be erased from the rolls is fast becoming a route to being erased from the ration shop, the welfare scheme, and legal personhood itself.

The Special Intensive Revision

The immediate occasion is the Special Intensive Revision (SIR) of electoral rolls being carried out by the Election Commission of India. Piloted in Bihar in mid-2025 — where roughly 65 to 69 lakh names were removed ahead of the state elections — it was extended from November 2025 into a second phase covering twelve states and Union Territories, including West Bengal, and some fifty-one crore voters. The SIR differs fundamentally from the routine revision of rolls in one crucial respect: it reverses the burden of proof. Rather than the state bearing the onus of showing a voter is ineligible, the voter — often registered for decades — must now affirmatively prove eligibility through documents, with those enrolled after 2003 required to produce proof of their own and their parents' details. Presented as a technical purification of the rolls against duplicates, the dead, and alleged illegal immigrants, the exercise falls in practice on those least able to produce a documentary paper trail: the poor, migrant workers, women, religious minorities, and people already marginalised by occupation or social stigma. The very groups this paper identifies as most vulnerable are the groups least likely to survive a documentary test of their right to exist on the rolls.

The scale is without precedent. Across the twelve states of the current phase, reporting compiled by independent analysts records on the order of 7.2 crore names deleted gross, offset by around 2 crore additions, for a net reduction of roughly 5.2 crore people — close to a tenth of the electorate in those states, and a number approaching the size of India's entire electorate at the first general election of 1951. In West Bengal alone, some 58 lakh names were deleted from the draft rolls published in December 2025, with about 27 lakh removed in the contested “adjudication” phase. The Supreme Court, for its part, upheld the legality of the SIR in May 2026, clarifying that an electoral-roll inquiry does not determine citizenship — a clarification whose significance the next step immediately tested.

From the Roll to the Ration Shop

What turns a voting-list revision into a poverty question is what follows deletion. In West Bengal, an order of the state Food and Supplies Department in June 2026 moved to link the Public

Distribution System — the food-security lifeline for close to nine crore people in the state — to the outcome of the SIR, marking for deactivation the ration cards of those deleted from the rolls, including those struck off as absentee, shifted, dead, or duplicate (ASDD) and those whose claims were rejected. For the first time, in other words, removal from the electoral register was being converted directly into removal from the food-security system. Only those with appeals pending before SIR tribunals or applications under the Citizenship Amendment Act were, by the government's own clarification, to remain active in the ration database — a protection that is administrative and conditional, not a settled right.

It is important to be precise about the legal position, because it is often misstated. The Supreme Court did not halt the linkage of rations to the rolls. When the denial of PDS benefits was raised before it, the Court declined to entertain that grievance, holding that it was a separate cause of action to be pursued before the Calcutta High Court, even as it pressed the Election Commission on the pace of tribunal appeals. What currently shields appellants is therefore not a judicial stay but the state's own conditional exemption for those with pending appeals — a thin and reversible safeguard. And what has been attempted in one state can be attempted in others: in a federation where many states are governed by the same party as the centre, a template that ties welfare entitlement to electoral-roll status is unlikely to remain confined to Bengal.

The Descent into Statelessness

The gravest danger is not any single deletion but the destination the process points toward: statelessness. To be stateless is not merely to be absent from a voters' list; it is to lose existence as a legal person — to hold no recognised claim to the socio-political, economic, and cultural rights that citizenship carries. The domestic precedent is already visible in Assam, where those marked as “D-voters” (doubtful voters) and those excluded by the National Register of Citizens have experienced precisely this civil death: detention, disenfranchisement, and the severing of entitlement. History offers graver warnings still, and they must be invoked carefully, as illustration rather than equivalence. The stripping of citizenship from the Rohingya of Myanmar under the 1982 citizenship law — after which they were barred from voting, higher education, property, and free movement, and ultimately driven into exile — stands as the extreme case of what the machinery of documentary exclusion can become. The “non-citizens” created in Latvia and Estonia after 1991 are a milder but instructive instance of large populations left in a rightless limbo. India is not these cases, and to say so would be alarmist. But the mechanism they share — a state deciding, by documentary test, who counts as a member — is precisely the mechanism now being assembled, and a poverty report that failed to name the danger would not be doing its work.

For the purposes of this paper, the point is analytical as much as moral. Disenfranchisement is the mechanism by which the paper's central question — who is excluded — becomes its sharpest form: who is erased. It runs through every theme. It threatens food security directly, by tying the ration card to the roll. It compounds the precarity of the informal and migrant workforce, whose mobility and missing documents make them the likeliest to be struck off and the least able to appeal. It falls hardest, as ever, on women, minorities, Dalits, and Adivasis, for whom documentary gaps are widest. And it turns the budget question inside out: the cheapest way to reduce the cost of welfare is not to fund it better but to shrink the roll of those entitled to it. The erasure of the poor from the register is, in the end, the ultimate austerity.

Box • Disenfranchisement by the Numbers

The Special Intensive Revision (SIR), piloted in Bihar in mid-2025 (~65–69 lakh deleted), was extended from November 2025 to 12 states/UTs including West Bengal, covering ~51 crore voters.

Across the 12 states, reporting records ~7.2 crore gross deletions and ~2 crore additions — a net ~5.2 crore removed, close to a tenth of the electorate in those states.

In West Bengal, ~58 lakh names were deleted from the December 2025 draft rolls; ~27 lakh in the contested adjudication phase.

A June 2026 West Bengal order moved to link the PDS (food security for ~9 crore people) to SIR outcomes, deactivating the ration cards of deleted voters.

The Supreme Court upheld the SIR's legality (May 2026) and declined to halt the PDS linkage, sending it to the Calcutta High Court; only those with pending appeals/CAA applications stay active — an administrative, reversible protection.

References

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- “The SIR, A Long Road to Exile?” 2026. The India Forum, 1 May. [~7.2 crore gross deletions, ~2 crore additions, net ~5.2 crore across 12 states.]
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- Government of West Bengal, Department of Food and Supplies. 2026. Order of 4 June 2026 on verification and deactivation of PDS ration cards of beneficiaries found ineligible following the SIR. Kolkata. [As reported in Al Jazeera 2026; obtain primary order text for final citation.]
- “West Bengal Links Welfare Schemes to Voter Rolls: Millions Risk Losing Benefits.” 2026. Al Jazeera, 30 June. [PDS serves ~9 crore in WB; ~2.3 million with pending appeals exempted.]
- “West Bengal to Exclude SIR-Deleted Voters from Ration Benefits.” 2026. Maktoob Media, 6 June. [~27.16 lakh deleted in the adjudication phase.]
- “SC Refuses to Entertain Plea Alleging Denial of PDS Benefits for Those Excluded During SIR in West Bengal.” 2026. The Tribune, 23 June.
- “West Bengal SIR: Supreme Court Asks ECI for Data on Appeals Decided by Appellate Tribunals.” 2026. Bar and Bench. [SC treats PDS denial as a separate cause of action for the Calcutta High Court.]

Note on sources: All figures are verified against the reports listed above and are current as of mid-2026. The SIR and the litigation around it are ongoing; deletion figures and the legal position — particularly the Calcutta High Court proceedings on the PDS linkage — should be refreshed immediately before submission. The West Bengal Food and Supplies Department order of 4 June 2026 is the primary document underlying this section; the actual order number and text should be obtained for the final citation, in place of the news reports that describe it.

Key Campaign Demands

A Consolidated Agenda for Poverty, Vulnerability and Social Justice

The demands set out below follow directly from the analysis in the preceding chapters. They are not a wish-list but a coherent agenda, and they share a single orientation: to redistribute resources, security, and power toward the majority who produce the country's wealth but receive too little of it. Each responds to a failure this paper has documented; together they describe what it would mean to treat poverty and vulnerability as questions of justice rather than charity. They are addressed to government and policymakers, but they are owned by the movements and communities that have raised them.

1. Land Rights and Food Sovereignty

- Resume genuine land reform — identify and redistribute ceiling-surplus and government land to the landless, prioritising Dalit, Adivasi, and women-headed households.
- Protect tenants and the landless, recording tenancy in ways that secure access to credit, insurance, and compensation without exposing cultivators to eviction, and decoupling agricultural support from land title.
- Implement the Forest Rights Act and PESA in full, reviewing wrongful rejections, prioritising community forest rights, and restoring decision-making power to gram sabhas; protect the commons from enclosure.
- Guarantee remunerative prices and inclusive procurement — a legal guarantee of minimum support prices on a remunerative basis, with procurement infrastructure extended to eastern, rainfed, and under-served regions and beyond paddy and wheat.
- Secure women's land rights through joint and individual titling, opening access to agricultural credit, subsidy, and insurance for the women who actually farm.
- Reinstate strong land-acquisition safeguards, including the consent, compensation, and rehabilitation provisions of the 2013 Act, to protect communities from dispossession.

2. Work and Universal Social Protection

- Build universal, non-contributory social protection - floors for health, pensions, maternity, and income security that reach informal and migrant workers regardless of employer or wage ceiling.
- Reclaim and expand ESIC, raising the wage ceiling, funding its hospitals and staffing from its own reserves, and extending coverage to contractual, scheme-based, and informal workers.
- Defend and strengthen the statutory right to rural employment - ensure that the VB-GRAMG Act, 2025, which replaced MGNREGA from July 2026, guarantees its full 125 days in practice, with timely wages, a budget matched to demand, and safeguards against exclusion through eKYC and other digital barriers; and introduce an urban employment guarantee for the precarious urban workforce.

- Regulate gig and platform work - guarantee social security, wage parity, and fixed hours; mandate platform contributions to funded welfare; and end the “partner” fiction that evades labour law.
- Make portability real for migrants, ensuring rations, healthcare, and entitlements follow the worker across state lines, and converting e-Shram registration into delivered benefits.
- Recognise climate and occupational risk — treat heat illness and death as disasters within compensation frameworks, fund enforceable Heat Action Plans, and generate honest data on informal and occupational hazards in collaboration with unions.

3. Gender Rights

- Extend workplace-harassment protection to the informal economy, with accessible redress for domestic, agricultural, construction, and home-based workers, and fund frontline safety infrastructure that actually releases its budgets.
- Recognise women as workers and producers — count and support unpaid care and subsistence labour, provide public childcare and crèches, and enforce equal pay and the minimum wage across the informal economy.
- Recognise ASHA and Anganwadi workers as employees, with regular salaries, social security, and pensions, reversing their omission from the Code on Social Security.
- Make gender-responsive budgeting real, funding gender-transformative programmes directly rather than reclassifying general infrastructure as gender spending, and ensuring allocations are spent.

4. Economic Justice: Taxation, Spending, and Debt

- Make taxation progressive — introduce a well-designed tax on the net wealth of the ultra-rich and on large inheritances, broaden the direct-tax base, and shift the burden away from the consumption taxes that fall on the poor.
- Raise public health and education spending toward the long-promised 2.5% and 6% of GDP respectively, with emphasis on free primary care, medicines, and strengthened government schooling that reduce out-of-pocket costs.
- Pursue fiscal balance through revenue, not austerity, protecting social expenditure from the prior claim of debt servicing rather than placing the burden of consolidation on the poor.
- Cancel or restructure unjust debt — provide relief from distress household debt and reform rural credit so families are not driven to moneylenders.
- Improve economic data and transparency on incomes, wealth, and the top of the distribution, so that policy can be built on an accurate picture of inequality.

5. Climate Justice (Cross-Cutting)

- Fund climate adaptation for vulnerable communities — a dedicated climate-adaptation window within fiscal transfers, with mandatory climate budgeting, vulnerability-based allocations, and earmarked funds for heat mitigation, climate-resilient housing, and the protection of exposed workers.

- Centre the land-poor, informal workers, and women in all adaptation planning, recognising that climate change multiplies precisely the inequalities of land, work, and gender documented in this paper.

The Common Thread

These demands span land, labour, gender, fiscal policy, and climate, but they rest on one principle. The poverty and vulnerability documented in this paper are the product of choices — about who is taxed, what is funded, whose land and labour are protected, and whose security is treated as expendable. To meet these demands is to make those choices differently: to build a state and an economy organised around the security and dignity of the many rather than the accumulation of the few. The evidence of this paper is that such a reorientation is not utopian. Where it has been attempted, it has worked. What it requires now is the political will to choose it — and the organised pressure of people and movements to make that choice unavoidable.