

# Universal Basic Income Policy for Gender Symmetrical Economic Approach

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**Abstract:- Indian society has been exposed to industrialisation, social transformation, agricultural modernisation and economic development, urbanisation and rapid industrialisation and globalisation. However, these processes have generated regional imbalances, sharpened class inequalities and augmented the gender disparities. All these have adversely affected the various aspects of women status in contemporary Indian society. We continue to witness caste and religious conflicts which are directly affecting the status of women. The sexuality of women is related to honour through the Racist Indian Caste system and through Religious Atrocities. Universal Basic Income will bring a great solution for this gender inequality.**

**Gender inequality has resulted in constraints towards possible growth opportunities, so as to attain Sustainable Development Goals of developing economies. Female participation in work is restricted by multiple means of religious and cultural atrocities. Hence Universal Basic Income will facilitate the females to enhance their bargaining in the open market.**

**Hence investing in females will act as a stimulus for economic development. But transferring money to women makes them looked down again by the parallel genders. Hence Universal Basic Income alone can be a solution for empowering them so that their labour is used fully for an elevated cause.**

**Keywords:-** Social inequality, Gender Empowerment, Universal Basic Income, Gender gap.

## I. INDIAN WOMEN STATUS IN THE GLOBAL LEVEL

*Thomson Reuters Foundation\** has been an independent charity, registered in the UK and USA. They work for advancing media freedom, foster more inclusive economies and promote human rights. The methodology used by them to reveal ‘The World’s most Dangerous Countries for Women, 2018 Report’ is revealed on the basis of surveying responses from 548 respondents on the matrices of healthcare, economic resources, culture or traditional practices, sexual violence and harassment, non-sexual violence and human trafficking. The Thomson Reuters Foundation survey (2011)<sup>1</sup> revealed that India is the fourth most dangerous place in the world for women to live in as women belonging to any class, caste or creed and religion can be victims of cruel violence of the acid attack. In India, acid attacks on women who dared to refuse a man’s proposal of marriage or asked for a divorce are a form of revenge. And the plight of women in India has shown no improvement since then.

As per their report<sup>2</sup> again in 2018, India still remains world’s most dangerous country for women due to the high risk of sexual violence and being forced into slave labour, as revealed through a global poll. The survey found that Afghanistan, Democratic Republic of Congo, Pakistan, India, and Somalia are the most dangerous countries for women. India hasn’t done enough to fight with the insecurity issues women terribly faced even after more than eight years to the rape and murder of a student on a bus in Delhi, which ignited violence against women a national priority. (Nirbhaya case 2012). India has been ranked first in the world for sexual violence, cultural traditions, and human trafficking out of the total six indicators Thomson Reuters Foundation chooses, which has listed Health care, Discrimination and Non-sexual violence as the rest three.

<sup>1</sup> Tembhe, Manju.16-20 March 2018. “Challenges and Prospects of Women Empowerment in India” Women Science Congress, 105th Indian Science Congress: Imphal, India. (1-9)

[https://www.researchgate.net/profile/Manju-Tembhe/publication/340863026\\_Challenges\\_and\\_Prospects\\_of\\_Women\\_Empowerment\\_in\\_India/links/5ea1711ea6fdc](https://www.researchgate.net/profile/Manju-Tembhe/publication/340863026_Challenges_and_Prospects_of_Women_Empowerment_in_India/links/5ea1711ea6fdc)

[c88fc368a93/Challenges-and-Prospects-of-Women-Empowerment-in-India.pdf](https://www.reuters.com/article/women-dangerous-poll-idINKBN1JM076)

<sup>2</sup> Goldsmith, Belinda. Beresford, Meka. (June 26, 2018) “India most dangerous country for women with sexual violence rife- global poll” Thomson Reuters Foundation. <https://www.reuters.com/article/women-dangerous-poll-idINKBN1JM076>

*The World's Women Report 2015* brings out more on the plight of women in different age groups. The 2005–2006 DHS<sup>3</sup> in India found that nearly half (47 per cent) of ever-married girls and women aged 15 to 49 belonging to 'Scheduled Tribes' reported experiences of emotional, physical or sexual violence committed by their husbands, compared to 40 per cent of the total population. . Based on available data, women are far more likely to be victims than perpetrators of intimate partner violence; in one country, women were over 50 times more likely to be victims (India, 2005–2006). Very few women who experience violence seek help. In India the dishonor it brings upon the family of the perpetrator causes such resistance to seek outside help from recognized institutions and non-governmental organizations. The proportion of women aged 15-49 years in India who experienced violence<sup>4</sup> and sought help from any other source in the duration of 2000-2013 was barely crossing 35%, and from police, it hardly crossed 3.5%.

The situation grew worse during Covid-19 lockdowns, when many women and girls had to isolate themselves in unsafe environments. Often home is considered a secure place but amidst the pandemic, women in India faced heightened risk of intimate partner violence being locked inside home with them for round the day.

**GDI, GEM, GII** are some of the UNDP indicators that rank countries' position of women status at international level. The Global Gender Gap reported by World Economic Forum<sup>5</sup> benchmarks the evolution of gender-based gaps among four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment) and tracks progress towards closing these gaps over time. In 2020 the Global Gender Gap index benchmarks 156 countries, providing a tool for cross-country comparison and to prioritize the most effective policies needed to close gender gaps. India's position has declined 28 places to rank 140 among those 156 countries, thus becoming the third-worst performer in South Asia closing 62.05% of its gap. In the year 2020, India stood at 112nd position among the 153 countries. The decline has majorly occurred on the front of the political empowerment subindex, with a noted decline in women ministers from 23.1% in 2019 to 9.1% in 2021.

*“Among the drivers of this decline is a decrease in women's labour force participation rate, which fell from 24.8% to 22.3%. In addition, the share of women in professional and technical roles declined further to 29.2%. The share of women in senior and managerial positions also*

*remains low: only 14.6% of these positions are held by women and there are only 8.9% firms with female top managers,” the report said.*



Source: World Economic Forum

India stands sixth among the South Asian countries in the Gender Gap Index according to the World Economic Forum.

Another pressing index is **Gender Development Index (GDI)**<sup>6</sup> which is a "gender-sensitive extension of the HDI" (Klasen 245). It measures gender gaps in human development achievements by accounting for disparities between women and men in three basic dimensions of human development—health, knowledge, and living standards using component indicators as in the Human Development Index (HDI), which in turn creates a development score penalty for gender gaps in any of the categories of the Human Development Index which include life expectancy, adult literacy, school enrollment, and logarithmic transformations of per-capita income.. As per Human Development Report 2020, the GDI value of India is 0.820, with the GDI value for females as 0.573 and that for males at 0.699, witnessing a stark contrast. **Gender Empowerment Measure (GEM)**<sup>7</sup> is a measure of inequalities between men's and women's opportunities in a country. It combines inequalities in three areas: political participation and decision making, economic participation and decision making, and power over economic resources. The GEM was designed to measure "whether women and men are able to actively participate in economic and political life and take part in decision-making" India's gender gap on economic participation and opportunity sub-index has also widened by 3% with highest decline in political empowerment sub-index by 1.5 points. India ranks bottom five in discrimination against women in the health and survival subindex.<sup>8</sup>

remained stable since its original conception in 2006 providing a basis for robust cross-country and time-series analysis.

<sup>6</sup> <http://hdr.undp.org/en/content/gender-development-index-gdi>

<sup>7</sup> [https://archive.unescwa.org/gender-empowerment-measure#:~:text=The%20Gender%20Empowerment%20Measure\(GEM,and%20power%20over%20economic%20resources.](https://archive.unescwa.org/gender-empowerment-measure#:~:text=The%20Gender%20Empowerment%20Measure(GEM,and%20power%20over%20economic%20resources.)

<sup>8</sup> Asian Development Bank, Basic Statistics, 2021 (April 2021)

<sup>3</sup> The World's Women 2015 Report [https://unstats.un.org/UNSD/gender/downloads/WorldsWomen2015\\_chapter6\\_t.pdf](https://unstats.un.org/UNSD/gender/downloads/WorldsWomen2015_chapter6_t.pdf)

<sup>4</sup> Compiled by United Nations Statistics Division from Demographic and Health Surveys (DHS, Reproductive Health Surveys (RHS) and Multiple Indicator Cluster Surveys (MICS), (ICF 2014, CDS 2014 and UNICEF 2014c) [https://unstats.un.org/UNSD/gender/downloads/WorldsWomen2015\\_chapter6\\_t.pdf](https://unstats.un.org/UNSD/gender/downloads/WorldsWomen2015_chapter6_t.pdf)

<sup>5</sup> <https://www.weforum.org/reports/ab6795a1-960c-42b2-b3d5-587eccda6023> The methodology for 2021 index has

The HDI Report also calculates *Global Inequality Index (GII)* to highlight gender-based inequalities in the countries, taken on three measures- economic activity, reproductive health and empowerment. India slips by two places to 131 on human development index 2020, low on gender equality. The UN report says that the labour force participation rate of women in India was 20.5% in 2019 against 76.1% men. India was ranked 129 on HDI in 2019 and 130 in 2018.

Gender Inequality Index shows a downtrend trend for the Indian Economy. Despite rapid economic growth, the explosion of microcredit programs and self-help groups, and laudable efforts to increase women's political participation, gender disparities have remained deep and persistent in India. The UN Gender Inequality Index has ranked India below several sub-Saharan African countries. Gender disparities are even more pronounced in economic participation and women's business conditions in India. Using data from the 2011 Global Gender Gap report, Figure 1 shows that while India scores around the average of the gender gap index overall (horizontal axis), its score for women's economic participation and opportunity is worse than 95% of all countries in the sample (vertical axis). Despite India being the second fastest growing economy in the world, gender disparities have remained deep and persistent in India.<sup>9</sup>

**At Risk Of Poverty of Social Exclusion:** AROPE, expanded as At Risk Of Poverty of Social Exclusion, corresponds to the sum of people who are either at risk of poverty, or severely materially and socially deprived or living in a household with a very low work intensity. According to ADB<sup>10</sup> data in 2019, for every 1,000 babies born in India in 2019, 34 die before their 5th birthday due to poverty and undernourished mothers, who could not afford a nutritious diet to remain healthy and give birth to a healthy child. Often the presence of women is neglected assuming they are meant for life within the kitchen and do not require much for their men, as compared to men who are more involved in physically intensive labor. There is no data as of yet about the proportion of the women living below the poverty line.<sup>11</sup>

<sup>9</sup> Ejaz Ghani, William Kerr, Stephen O'Connell, What explains Gender Disparities in India? What Can Be Done? September 27, 2012, [www.worldbank.org/en/news/opinion/2012/09/27/gender-disparities-india](http://www.worldbank.org/en/news/opinion/2012/09/27/gender-disparities-india)

<sup>10</sup> Asian Development Bank, Basic Statistics, 2021(April 2021)

<sup>11</sup> <https://www.adb.org/countries/india/poverty>

<sup>12</sup> Schulz, P. (2017). Universal basic income in a feminist perspective and gender analysis. *Global Social Policy*, 17(1), 89–92. <https://doi.org/10.1177/1468018116686503>. <https://journals.sagepub.com/doi/abs/10.1177/1468018116686503>

<sup>13</sup> Schulz Patricia. "Universal basic income in a feminist perspective and gender analysis". SAGE journals: GSP

## II. DEVELOPMENT POLICY OF UNIVERSAL BASIC INCOME AND GENDER SYMMETRY

Introduction of Universal Basic Income will act as a great sword to empower women from various directions and thereby bring a gender symmetric development.

### A. Gender equality:

Universal Basic Income will bring gender equality. This is supported by various researchers too. Schulz<sup>12</sup> in his article 'focuses on how a system with UBI will help address the structural inequalities due to a gender divide in the labour market. It brings to attention the current model of the male breadwinner, the resultant of which all social security encompasses salaried or remunerated work only especially in industrialised countries. This leaves behind care giving/nurturing workers (women, significantly) who will forever depend on the state or a partner for social protection. With UBI in the works, such female workers are no longer vulnerable to poverty and not at a disadvantage in their relationships with their partners. This is due to the universality and unconditionality of the basic income. Even the international legal framework of human rights such as ILO recommendations and SDGs, advocate the introduction of UBI, especially from a gendered perspective. The article concludes UBI to be a 'logical evolution' from the past social protection legislation.

In a work by Patricia Schulz<sup>13</sup> (2017) that if UBI is implemented unconditionally and at a level covering basic needs, would help tackle the structural inequalities inherited from the past, due to the sexual divide between the public and private sphere. Although the normative framework has improved in many countries of the North and South, and women's education is now higher than men's in a number of countries, on average, women still face de facto unequal chances of political, economic and social participation. Their educational efforts are not rewarded the same: the higher their education, the greater the gender pay gap- one of the most depressing statistics one can consider. Lorena Lombardozi (2020) also argues UBI to be a policy possessing transformative capacity to empower women and to strengthen their role in society should not be overestimated.<sup>14</sup>

Lombardozi, Lorena<sup>15</sup> critically analyses the relationship between UBI as a social policy and gender

Forum. Published: January 31, 2017 <https://journals.sagepub.com/doi/abs/10.1177/1468018116686503?journalCode=gspa>

<sup>14</sup> Lombardozi, Lorena. "Gender Inequality, SOcial Reproduction and the Universal Basic Income" Volume 91, Issue 2/ p. 317-323 *The Political Quarterly*. First Published: 03 April 2020. <https://onlinelibrary.wiley.com/doi/abs/10.1111/1467-923X.12844>

<sup>15</sup> Lombardozi, Lorena (2020). Gender Inequality, Social Reproduction and the Universal Basic Income. *Political Quarterly*, 91(2) pp. 317–323. [http://www2.euromemorandum.eu/uploads/lombardozi\\_2020.gender.ubi.pdf](http://www2.euromemorandum.eu/uploads/lombardozi_2020.gender.ubi.pdf)

inequality. It summarizes all arguments for and against UBI as a tool to eliminate gender inequality.

UBI is seen as a cure-all for the inherent “productivity” bias in neoliberal markets that is exclusive of the contributions made by care work to growth and development. It could also relieve women from economic constraints such as unemployment and no coverage under the social security blanket. Finally, UBI provides autonomy and independence in decision making and improves their bargaining position.

Arguments against the pro-UBI statements (made above) for further gender equality suggest that it simply provides more support to traditional gender roles and gendered division of labour. By replacing social protection and commoditizing both care and career, UBI might further the individualization in the provision of such services. Therefore, injustice and inequality increase in neoliberal institutions, retaining the gender divisions in household and labour.

Other policy alternatives are reviewed. Universal Basic Services (free and public services that address basic material needs- shelter, healthcare, education, transport, communication, etc) could be considered since it separates productivity and individualization from societal well being and distinctly shows differences between citizens and consumers. However, if gender equality is the main aim, targeted responses are suggested here to confront the issues of social reproduction and care providers. It is concluded that the capacity of UBI alone to address gender inequality is overestimated and is to be backed by additional social infrastructure.

#### B. Possible Positive Impacts of Ubi On Gender Equality

Cantillon, Sara and McLean, Caitlin<sup>16</sup> focuses on the individuality aspect of UBI and its impact on intra-household allocation and gender inequalities persistent in it. BIG (Basic Income Guarantee) pilot studies are reviewed for the same. It also includes Universal Child Benefits in its analysis which mirrors several characteristics of UBI.

Impact in 4 specific areas- overall well being, living standards, time allocation and economic autonomy are discussed. BIG models have observed a negative effect in labour force participation among coupled mothers and a positive effect among single mothers. The status in the labour market affects the status within the household. However, this is not evidently seen in terms of improvement in individual material welfare and reducing inequalities within households. While examining improvements in raising economic autonomy, BIG proved to be successful to some extent. The concept of economic autonomy might not pose an advantage at all times as it would mean a trade off against their partner’s higher earnings or any other source of finance. Despite its

very little contribution to material welfare, BIG contributes to the feelings of economic autonomy. Irrespective of the above two factors, BIG provides a psychological satisfaction of recognizing unremunerated care work. A link is established between psychological distress and division of expenditure duties. Both men and women’s psychological well beings are affected by their savings, investments and debt related activities. BIG eases such distresses creating a positive impact on one’s mental health. Finally, while discussing time allocation between work and leisure, career and care for both men and women, it is seen that BIG does not ensure proportional redistribution between caretaking and career related responsibilities among men and women. Increase in income via BIG will not involve more men in unpaid services, rather they will be outsourced more to external childcare services.

In conclusion, BIG’s effect on intra household inequalities is fairly ambiguous but the positive and negative impacts in certain areas are very distinct.

The paper<sup>17</sup> demonstrates how a multi-dimensional perspective on gender equality can prove UBI as a beneficial tool for advancing feminist and progressive ideologies. The element of intersectionality among women is discussed by throwing some light on Global South and poverty. Women are at an inherent disadvantage and at risk of poverty due to structural inequities in the labour market. However, certain groups of women ( single mothers, migrants, refugees, disabled women, ethnic minorities) are more vulnerable and susceptible to it, despite the overall feminization of poverty. UBI can contribute to the reduction of poverty as an element to further gender equity. In specific, UBI prevents poverty more than its alleviation. It also alleviates the income-inequalities arising from performing tasks outside the conventional labour market.

UBI reduces the potential for exploitative relationships, most of which have female victims. The threat of destitution is removed from an unconditional transfer and also improves intra-household inequalities. It reduces the power of male partners, employers and the state by removing the need for dependence of women on them. It also improves leisure-work time & income inequalities through redistribution between and within households. UBI most importantly complies with the aim of equality of respect by recognizing a woman’s work and their personhood and is inclusive of all types of work which is usually not covered under targeted transfers.

Finally, UBI encourages the universal caregiver model wherein both men and women are encouraged to get involved more in both care and wage-work. This addresses the objectives of anti-marginalization and removes androcentrism. Thus, UBI coupled with additional policy

<sup>16</sup> Cantillon, Sara and McLean, Caitlin (2016) "Basic Income Guarantee: The Gender Impact within Households," *The Journal of Sociology & Social Welfare*: Vol. 43 : Iss. 3 , Article 7. Available at: <https://scholarworks.wmich.edu/jssw/vol43/iss3/7>

<sup>17</sup> McLean, D.C. (September 2015). “Beyond Care : Expanding the Feminist Debate on Universal Basic Income” *WiSE Working Paper Series No . 1* <https://www.semanticscholar.org/paper/Beyond-Care-%3A-Expanding-the-Feminist-Debate-on-WiSE-McLean/95cde8163c375ef9572e2deec0f8547ace5c347c>

measures, would definitely reduce gender inequality by upholding the aforementioned principles.

Nancy Fraser's 7 principles of gender equity are used- anti-poverty, anti-exploitation, income equality, anti-marginalisation, anti-androcentrism, equality of respect, leisure-time equality.

According to the World Bank<sup>18</sup>, "The rationale for making transfers universal rests on five main criteria. First, by not establishing a condition or criteria of eligibility, universality circumvents the contentious issue of exclusion and inclusion errors that are inherent in needs-based targeting. Under a UBI, there would be no such errors, as everybody is included by design, hence achieving substantial expansions in coverage.

Second, universality may eliminate any stigma affecting beneficiaries. Third, by changing the default position of people from being potential beneficiaries (subject to eligibility verification) to guaranteed recipients, there may be fewer transaction costs involved in accessing benefits (e.g., there is no need to spend time in applying), and various economic and psychological benefits stemming from a stable source of income over time (e.g., stress reduction, empowerment, avoiding taking desperate actions out of economic hardship). Fourth, a universal transfer would be more labor compatible than most programs, as it removes the price effect of transfers (i.e., the reduction in labor supply to avoid a reduction in benefits). And finally, universality may strengthen programs' political sustainability as beneficiaries (and voters) would draw from the entire income distribution."

### C. Reduce gender-wise inefficiencies of labour market

The article<sup>19</sup> comments on how UBI is not a fitting solution to advance the feminist agenda in the American socio-political context. It challenges the current domestic division of labour to a certain extent and also facilitates financial ease on women. However, UBI directly avoids the inefficiencies (gender-wise) already existing in the labour market and how it creates hostility to people who choose to combine paid work and care. The author suggests an alternative for BIG that retains its universalism but encourages work and brings ease for people who choose to combine work and care rather than polarization in preferences.

The historical and current state of American politics and how such a progressive policy would work in such circumstances are also discussed. Any such universal policy

in the history of American politics has not been welcomed well- it has pitted the working poor against the non-working poor, enhancing racial tensions. Thus, instead, the author proposes to adopt only components of the BIG which is pragmatic contextually. Policies which support women who balance childcare and work are to be combined with children's allowances. A targeted cash transfer is suggested, towards the poor, which is inclusive of women. In conclusion, the author suggests a change in the character of work and how it has been defined, which would be more revolutionary for gender development than BIG.

### III. UBI IMPACT ON FEMALE PSYCHOLOGICAL AND EMOTIONAL WELLBEING

Terbonssen, M. study<sup>20</sup> aims to simulate the future flourishing among men and women recipients of UBI. It examines 3 different domains of how the participants perceived their flourishing in future- social well-being, psychological well-being and emotional well-being. Finally, it also identifies any overlapping and differences in the perceptions. The perceptions are measured through the Mental Health Continuum short form which comprises 14 codes that define the construct of well-being in the 3 aforementioned domains.

Outcomes suggest that- Both genders perceive flourishing in the future emotionally as well as psychologically. Satisfaction and fall in financial burdening are expressed to a great extent. It also shows that UBI might lead to achieving autonomy and independence in all domains, which is a feeling greatly pervasive among participants with higher money conditions than that of their lower counterparts. A wish to contribute more to society by engaging in voluntary work was also seen among both genders. Major differences between the gender were seen only in the area of personal growth and a feeling of purpose, which was greater among females. In contrast, there was a higher expression of social actualization and acceptance and the autonomy of others. Men also displayed a desire to invest more time in familial relationships.

In conclusion, UBI replaces the lack of time one invests in themselves, their social health, provides more autonomy and reduces financial stress. UBI has a positive impact on the overall well-being of both genders and the freedom of choice in allocation might even promote gender equality by enabling the realization of neglected goals.

<sup>18</sup>[www.worldbank.org/en/topic/socialprotection/publication/exploring-universal-basic-income-a-guide-to-navigating-concepts-evidence-and-practices](http://www.worldbank.org/en/topic/socialprotection/publication/exploring-universal-basic-income-a-guide-to-navigating-concepts-evidence-and-practices)

<sup>19</sup> (Excerpts from Orloff, A.S. (1990). Comment on Ann Withorn, Is One Man's Ceiling, Another Woman's Floor? Previously unpublished paper, presented at the conference, Basic Income Guarantees: A New Welfare Strategy? University of Wisconsin, Madison.) Wispelaere, Jurgen & Widerquist, Karl & Noguera, Jose A. & Vanderborght, Yannick. (2013). Basic Income: An Anthology of Contemporary Research. Ch 22, Why basic income does not promote gender equality

[https://www.researchgate.net/publication/271705355\\_Basic\\_Income\\_An\\_Anthology\\_of\\_Contemporary\\_Research](https://www.researchgate.net/publication/271705355_Basic_Income_An_Anthology_of_Contemporary_Research)

<sup>20</sup> Terbonssen, M. (2017). How might universal basic income influence gender roles? Exploring gender similarities and differences in the imagination of a basic income future scenario.

[https://www.semanticscholar.org/paper/How-might-universal-basic-income-influence-gender-a-](https://www.semanticscholar.org/paper/How-might-universal-basic-income-influence-gender-a-Terbonssen/ed86e228a487b6c7)

[Terbonssen/ed86e228a487b6c7](https://www.semanticscholar.org/paper/How-might-universal-basic-income-influence-gender-a-Terbonssen/ed86e228a487b6c7)

There are three parameters mainly in the Indian context on which women should be largely empowered- financial independence, decision making power and women's security. Women of India have been subjugated from the time immemorial. Holy texts and scriptures have portrayed women as a harbinger of life within restricted boundaries of kitchen, doing household chores and looking after the children. Even the ancient literature has portrayed women as a softer creation who isn't as superior as men is, and are often left on the verge of exploitation. Of the numerous kinds of exploitation women endure through, several litigations have been passed to protect their rights and ensure a safer nation in which they inhabit. However what we tend to understate is the strength which financial independence will garner women with. Often the term financial independence is misunderstood with the ability to earn on their own. It has a wider ambit under which falls women's freedom to manage their own money in the present self. It's also about economic independence rather than just financial independence.

Unconditional Basic Income has immense capacity to empower women and strengthen their role in society. Several means tested benefits have been announced by the Government of India in their budgetary proposals. But what again defeats the purpose of empowering women is when again they become liable to meet the eligibility requirements for such means tested benefit guaranteeing schemes. Moreover bureaucratic hassles have reduced the effectiveness with which a policy is being implemented at the grassroot level in India. UBI calls for making the cash transfers directly into the account of beneficiaries.

#### IV. UBI AND FEMALE SOCIAL INSURANCE

McKay, A. & Van Every, J., criticizes the current and traditional system of welfare. It also brings to light several feminist analyses for inclusion of care work under the social security blanket and finally proposes a "citizen's basic income" as a solution for inclusivity.

The present social insurance system covers only contributory work - a "productive" force in the labour market. Several feminist theories which suggest the commodification of care work as a solution for inclusion is also criticized here as it restricts social citizenship rights. Rather, it suggests the recognition of all work that makes a positive contribution to the economy and must be remunerated at least to meet their basic subsistence needs. This is proposed through a "Citizens' Basic Income" model. The common argument against such a model, that it would potentially entrench the already existing exploitative divisions of labour, is also refuted here. Rather,

<sup>21</sup> McKay, A., & Van Every, J. (2000). Gender, family and income maintenance: a feminist case for citizens basic income. *Social Politics*, 7(2), 266-284. <https://doi.org/10.1093/sp/7.2.266>.

<sup>22</sup> Goker, Z. G. (2018). Gender, Care and Welfare: Can Caretakers Allowances or Basic Income Promote Gender Equality?/Toplumsal Cinsiyet, Bakim Emegi ve Sosyal Refah Politikaları: Bakim Odenekleri ya da Temel Gelir Toplumsal Cinsiyet Esitligine Katkida Bulunur mu? *Kadin/Woman* 2000, 19(1), 115+.

it would make one's involvement in a particular division of labour a choice and not an economic constraint.

The article also emphasizes that income security does not solely influence female choices. Family structures and the nature of work undertaken also play an important role. Post-familial societies are also discussed wherein basic income widens family structures beyond heteronormative ideologies and captures all variations in family arrangements. In conclusion, it iterates that a CBI model alone cannot bring about changes in terms of gender equality. It requires severe backing from policies. It still has the potential to restructure social constructs and resultant preferences.

#### V. UBI AS PAYMENT FOR HER CARE WORK

Goker, Z. G<sup>22</sup> attempts to compare targeted remunerations such as the caretaker's allowance to include care provision into the system against the unconditional and universal basic income and which one bodes well for gender equality. Although a caretaker's allowance might seem like a way to reward women's undervalued care work, it reinforces the fact that care work is centred around women and that it is their natural inclination. This retains the prevailing status quo of gender in the labour markets. Caretaker's allowance continues to favour the male breadwinner model and does not serve its inherent purpose of bringing gender equality. In place of it, basic income is analysed. Its individualistic transfer policy addresses gender issues better and moves away welfare and security from the entire family as a whole. This ensures personal autonomy.

It breaks down the barrier of categorizing citizens according to their economic and social contributions, by challenging the notion of income's association with employment.

In conclusion, the paper favours BI over caretaker's allowance due to its aforementioned features and calls for a reevaluation of the rewards system for care. However, it also emphasizes that the inherent structural inequalities and gender norms that already discriminate against women must be solved in order for BI to be completely effective against gender divisions.

#### VI. GENDER JUSTICE

Gheaus, Anca<sup>23</sup> explains Initially, the term "gender justice" in this context is defined as a situation where the costs of leading a lifestyle in gender-symmetry in all realms are lesser than or equal to the costs of living in gender

[https://link.gale.com/apps/doc/A577209352/AONE?u=tel\\_o\\_web&sid=googleScholar&xid=f9d21917](https://link.gale.com/apps/doc/A577209352/AONE?u=tel_o_web&sid=googleScholar&xid=f9d21917)

<sup>23</sup> Gheaus, Anca. (2008). Basic Income, Gender Justice and the Costs of Gender-Symmetrical Lifestyles. *Basic Income Studies*. 3. 8-8. 10.2202/1932-0183.1134. [https://www.researchgate.net/publication/46556868\\_Basic\\_Income\\_Gender\\_Justice\\_and\\_the\\_Costs\\_of\\_Gender-Symmetrical\\_Lifestyles](https://www.researchgate.net/publication/46556868_Basic_Income_Gender_Justice_and_the_Costs_of_Gender-Symmetrical_Lifestyles)

asymmetry. The article argues that according to the above definition, UBI would entrench further gender division and does not advance any feminist motives. It is put forth here that the costs of a gender symmetrical lifestyle continue to increase in the long run with a UBI model. Pre-existing literature is reiterated as to how it can further loss of social capital, incentivize dropouts from the labour market, create negative psychological effects on women, etc. Provision of cash in place of services (like childcare) tends to polarize female preferences between career and care.

Additionally, it also emphasizes that with a UBI model, care as an option for men would be further devalued. It might also become highly privatized and the economic, social and psychological repercussions of the same are not ideal for women. UBI would simply raise the costs of leading a lifestyle in gender symmetry for both sexes. In conclusion, if all things were already just and equal, UBI could lower the costs for people to make their preferences between care and career. However, preferences are already not formed under just circumstances in reality.

**VII. UBI AND WOMEN AS UNPAID DOMESTIC WORKERS**

Women are taken for granted as domestic workers and as unpaid workers. Hence Universal Basic Income will present a wonderful solution to empower them through proper justification. Jacqueline in her article<sup>24</sup> summarizes and reviews all arguments for the kinds of gender inequalities that UBI can eliminate. The major arguments given in support of that are firstly, that gender inequality stems from different sources both economically and socially. The common argument that UBI could possibly re-evaluate the remuneration and the state of care workers and further gender equality. It is also argued that variations in care/career trade-offs are not usually taken into consideration in the above statement. It is done with an assumption that care and career are either/or choices for women to make, in which case UBI would hardly make any difference in providing autonomy in choices. The terms ‘autonomy’ and ‘independence’ as defined under UBI arguments are also reconsidered here. It fails to consider the interdependence of individual decision-makers and how UBI would still not bring significant change under such circumstances.

Alternative policies, especially targeted allowances for caregivers, are compared against UBI here, which have a direct impact on low-paid, poor status workers. However, they also do not address all factors that contribute to gender inequity. In conclusion, it is said here that too much is expected out of UBI and it is not a panacea. UBI is still unclear as to what kind of gender inequality it can address. The alternatives to it are also equally problematic.

**VIII. IMPORTANCE OF UBI FOR ALL**

The coverage of typical programs today is far from 100%, so that a nationally universal basic income or even that was universal within poor regions of a country would be a substantial departure from the status quo. We calculate that the average country in the World Bank’s ASPIRE database of low- and middle-income countries covered 11% of its population with some form of cash transfer (Ivaschenko et al., 2018). Mechanically, broader coverage could change the average impact of cash transfers by changing the identity of the average recipient. Generally speaking, existing programs have tended to target the poor or vulnerable - widows, the elderly, low-income parents, and so on.

The average recipient of a UBI would thus tend to be less poor and less vulnerable than the recipients of existing programs. To forecast how exactly this would affect program impacts, we could potentially adjust existing analyses by re-weighting each observation by an estimate of each household’s (inverse) propensity to be treated, in an effort to give equal weight to impacts on all sorts of people. This would be a useful exercise, but it will inevitably yield only very imprecise estimates of the impacts on people who rarely qualify for the targeted programs, and no information at all about those with no chance of qualifying at all. The prospect of broader eligibility also increases the importance of understanding general equilibrium effects. Presumably, the more people are eligible and the more money flows into any area, the larger are the potential effects on prices and wages. Thus, examining impacts on entire populations is important to understand the effects of a UBI.<sup>25</sup>

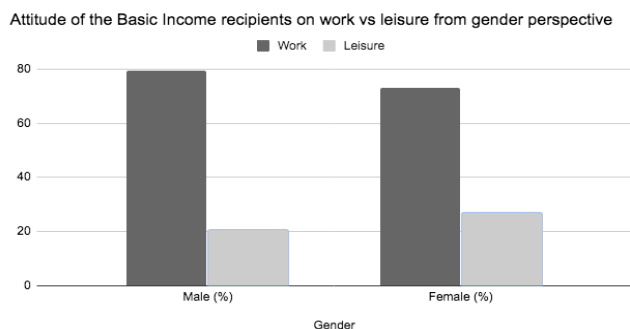
**IX. AN EXPERIMENTAL SURVEY**

An experimental survey was conducted to examine the attitude of female behavioral patterns towards the universal Basic Income. We analysed the response of female participants through an experimental survey conducted in August 2021, in India to study their behavioral pattern towards such unconditional Basic income as a social incentive towards working more.

Gender	Work	Leisure
Male (%)	79.41	20.58
Female (%)	72.97	27.03

<sup>24</sup> O'Reilly, Jacqueline. (2008). Can a Basic Income Lead to a More Gender Equal Society?. Basic Income Studies. 3. 9-9. 10.2202/1932-0183.1135. [www.researchgate.net/publication/46556880\\_Can\\_a\\_Basic\\_Income\\_Lead\\_to\\_a\\_More\\_Gender\\_Equal\\_Society](http://www.researchgate.net/publication/46556880_Can_a_Basic_Income_Lead_to_a_More_Gender_Equal_Society)

<sup>25</sup> Banerjee, Abhijit. Niehaus, Paul. Suri, Tavneet Universal basic income in the developing world”. EconomicsMIT. February 4,2014. <https://economics.mit.edu/files/16000>



As it could be inferred that out of 68 of women who participated in the study, 80.88% were those who agreed that when a subsistence level of sum would be handed to them, they would rather choose to work and empower their community. 47 out of the total also believed that that modest sum would also facilitate the risk to innovate more ideas of business and entrepreneurship. Though both consider work as a preferred choice of Universal Basic Income, male is comparatively more work motivated. The behavioural pattern of this study group also conceded to the narrative that UBI would give the individual freedom to choose, financial independence and a sense of security.

In a basic income microsimulation study based on secondary data, conducted by Somer (2016)<sup>26</sup>In Germany, it was observed that the percentage of those who do not participate in the labour market is lowered by 0.38%p for men and 1.65%p for women. In the case of men, the rate of working for 1 to 40 hours per week is almost unchanged, while the rate of working over 40 hours increases by 0.44%p. In the case of women, the rate of working for 1 to 40 hours per week increases by 1.99%p, while the rate of working over 40 hours decreases by only 0.33%p. The study also pointed out a significant pattern that the effects of basic income on the labour market are largely dependent on how the institutional designs are in a model.

In a work by Patricia Schulz<sup>27</sup> (2017) that if UBI is implemented unconditionally and at a level covering basic needs, would help tackle the structural inequalities inherited from the past, due to the sexual divide between the public and private sphere. Although the normative framework has improved in many countries of the North and South, and

<sup>26</sup> Yi, Gunmin. "The Effects of Basic Income on Labour Supply" 25-27 September 2017, 17th BIEN Congress, Lisbon: Implementing a Basic Income [https://basicincome.org/wp-content/uploads/2015/01/Gunmin\\_Yi\\_The\\_Effects\\_of\\_Basic\\_Income\\_on\\_Labour\\_Supply.p](https://basicincome.org/wp-content/uploads/2015/01/Gunmin_Yi_The_Effects_of_Basic_Income_on_Labour_Supply.p)

<sup>27</sup> Schulz Patricia. "Universal basic income in a feminist perspective and gender analysis". SAGE journals: GSP Forum. Published: January 31, 2017 <https://journals.sagepub.com/doi/abs/10.1177/1468018116686503?journalCode=gspa>

<sup>28</sup> Lombardozi, Lorena. "Gender Inequality, SOcial Reproduction and the Universal Basic Income" Volume 91, Issue 2/ p. 317-323 *The Political Quarterly*. First Published: 03 April 2020. <https://onlinelibrary.wiley.com/doi/abs/10.1111/1467-923X.12844>

<sup>29</sup> Hum, Derek, and Wayne Simpson. 1993. "Economic Response to a Guaranteed Annual Income: Experience from Canada and the United States." *Journal of Labor Economics* 11 (1). <https://home.cc.umanitoba.ca/~simpson/JOLE1993.pdf>

women's education is now higher than men's in a number of countries, on average, women still face de facto unequal chances of political, economic and social participation. Their educational efforts are not rewarded the same: the higher their education, the greater the gender pay gap- one of the most depressing statistics one can consider. Lorena Lombardozi (2020) also argues UBI to be a policy possessing transformative capacity to empower women and to strengthen their role in society should not be overestimated.<sup>28</sup>

However, the Manitoba Basic Annual Income Experiment (Mincome) in Canada recorded a modest reduction in the number of hours worked—1 percent for men, 3 percent for wives, and 5 percent for unmarried women—which is statistically insignificant when time effects are controlled for (Hum and Simpson 1993).<sup>29</sup>

#### ➤ *UBI and Indian gender empowerment:*

UBI is essential for Indian Gender Empowerment majorly for three reasons:

- Targeting the poor in various social security schemes has always given rise to corrupt practices within administration on account of controversies and cumbersome procedure. Let's take the very example of BPL cards which are issued to people below the poverty line in India as a document of proof. This has been considered necessary at the time of verification at the time of various welfare schemes benefit distribution. But BPL cards have failed to track the deprivation of households and address gaps effectively with focus on multidimensionality of poverty.<sup>30</sup>
- In a country where the politics of redistribution is often centered around group-specific or individual specific patronage, such a job reservation and subsidized private goods, the argument for basic income for all stands a special appeal as part of minimum citizenship rights, rather than clientelistic favours dispensed by the politicians.<sup>31</sup>
- In a country constituting 48.5% of the demography<sup>32</sup> as females, with only 19.9% of the labor force<sup>33</sup> accounted as women. India's low labor force participation rate for women is due in part to restrictive cultural norms

<sup>30</sup>Gaur, Seema. Rao, N. Srinivasa. (September 2020) "Poverty Measurement in India: A Status Update" Ministry of Rural Development. Working Paper No. 1/2020 [https://rural.nic.in/sites/default/files/WorkingPaper\\_Poverty\\_DoR\\_D\\_Sept\\_2020.pdf](https://rural.nic.in/sites/default/files/WorkingPaper_Poverty_DoR_D_Sept_2020.pdf)

<sup>31</sup> Bardhan, Pranabh. (January 11,2018), "Universal Basic Income- Its special Case for India" *Indian Journal of Human Development*. Institute for Human Development. <https://journals.sagepub.com/doi/abs/10.1177/0973703017734719?journalCode=jhda>

<sup>32</sup> [https://censusindia.gov.in/census\\_and\\_you/gender\\_composition.aspx#:~:text=Indian%20Census%20has%20the%20tradition,are%20females%20in%20the%20population.Census%202011](https://censusindia.gov.in/census_and_you/gender_composition.aspx#:~:text=Indian%20Census%20has%20the%20tradition,are%20females%20in%20the%20population.Census%202011)

<sup>33</sup> World Bank Group. " <https://data.worldbank.org/indicator/SL.TLF.TOTL.FE.ZS?locations=IN> " The World Bank Databank



regarding women's work, the gender wage gap, an increase in time spent for women continuing their education, and a lack of safety policies and flexible work offerings.<sup>34</sup> Added to it has been the low unemployment rates of women during Covid-19 pandemic. All this calls for UBI to accelerate the autonomy of women within their family and improve their well being.

#### X. INDIAN POPULATION FEMALE TO BE CALCULATED WITH REQUIRED AMOUNT OF UBI NEEDED BY MULTIPLYING POPULATION

The poverty line in India is 1,059.42 Indian Rupees (62 PPP USD) per month in rural areas.

And 1,286 Indian Rupees in urban areas (75 PPP USD). The average of it accounts to Rs. 1172.5 Indian Rupees. Population of females in India is 48.5% as per 2011 Census. Total population of India in absolute terms as per census 2011 is 1,210,193,422. Number of women in the country in absolute figures is 48.5 % of the total population accounting to 586,943,810 (approximately). If we consider that the set amount for the poverty line is essential to meet the sustenance needs necessary for survival, then an equal amount of cash transfer has to be made to each woman, calculating a total of 688 Billion Indian Rupees per month.

#### Model of UBI that brings about gender empowerment:

The following diagram consolidates the impact of UBI on gender Justice.

Basic income has been attributed to give a minimum standard of living to women. It would enable them to have basic necessities, which are quintessential for their not mere survival but a healthy survival. As per the recent report of National Family Health Survey (NFHS) – 4 conducted by Ministry of Health and Family Welfare in 2015-16, 22.9% women (15-49 years of age) are underweight (BMI<sup>35</sup> less than 18.5 kg/m<sup>2</sup>). The five States having the highest percentage of

malnutrition among women are Jharkhand (31.5%), Bihar (30.4%), Dadra and Nagar Haveli (28.7%), Madhya Pradesh (28.4%), Gujarat (27.2%) and Rajasthan (27%).<sup>36</sup> In the state of Jharkhand, 57.1% of children<sup>37</sup> under five years of age are underweight. These undernourished girls are more prone to become an undernourished mother. This results in greater chance of producing an underweight baby, thus the unending intergenerational cycle continues. Despite numerous programs run by the Government of India, women cannot freely exercise their decision making right over the level of nutritious food they need and health services they require. Basic Income would give that autonomy to women to decide on how to utilize the cash transferred to them, depending on their needs. 51.4% of women in India<sup>38</sup> in reproductive age between 15 to 49 years are anaemic, due to hunger and nutritional value that is lacking in their diet. Moreover, being an active participant in the care economy, in the patriarchal construct of India, women have not been able to spare time and resources to look after themselves. Women's lower economic autonomy<sup>39</sup> may also be manifest in a weaker bargaining position of women within the family. Differential feeding and caregiving practices may favor boys over girls, thus leading to poorer nutritional outcomes for women and girls, and making it more difficult for women to adequately fulfill even their traditional roles in caregiving and food systems.

The economically disadvantaged women in India face the problem of low economic freedom.<sup>40</sup> Economic violence against women can range from "denying women their most basic needs such as food, clothing, shelter, and so on, to more complex needs, including their economic independence and ability to participate in household purchasing decisions"<sup>41</sup> 74.8 percent of rural women in India<sup>42</sup> are agricultural workers but only 9.3 percent own the land. Its consequences include threatening women's economic security and the potential for self-sufficiency. Economic violence can lead to putting women on a strict allowance or forcing them to beg

<sup>34</sup> Rao, Aditi. (March 2020) "Promoting Female Participation in India's Urban Labour Force" Observer Research Foundation, Issue Brief No. 348: p. 2; Wheebox <https://www.orfonline.org/research/promoting-female-participation-in-urban-indias-labour-force-63693/>

<sup>35</sup> BMI or Body Mass Index is one of the most widely used metrics to measure individual health and nutritional status by assessing body mass per unit of the individual's height (squared)

<sup>36</sup> Press Information Bureau. Government of India. Ministry of Women and Child Development . <https://pib.gov.in/newsite/PrintRelease.aspx?relid=200142> (Updated 12 March- 2020 17:15 IST)

<sup>37</sup> Menon P., Deolalikar, Bhaskar. 2009. India State Hunger Index – Comparison of Hunger Across States. IFPRI/Welthungerhilfe/UC Riverside. Washington D.C., Bonn, Riverside <https://www.globalhungerindex.org/case-studies/2009-india.html#:~:text=Menon%20P.%2C%20Deolalikar%2C%20Bhaskar.%202009.%20India%20State%20Hunger%20Index%20E2%80%93%20>

Comparison%20of%20Hunger%20Across%20States.%20IFPRI/Welthungerhilfe/UC%20Riverside.%20Washington%20D.C.%2C%20Bonn%2C%20Riverside

<sup>38</sup> <https://www.indiafoodbanking.org/hunger>

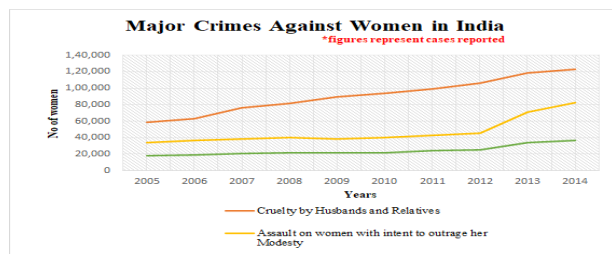
<sup>39</sup> Gender Equality And Food Security. Women's Empowerment as a Tool against Hunger. (2013) Asian Development Bank <https://www.adb.org/sites/default/files/publication/30315/gender-equality-and-food-security.pdf>

<sup>40</sup> Ohlan R (2020) Muslim women in India: status of demographic, socioeconomic and health inequalities. J Muslim Minor Aff 40(3):429–440 <https://doi.org/10.1080%2F13602004.2020.1813991>

<sup>41</sup> Sanders CK (2015) Economic abuse in the lives of women abused by an intimate partner: a qualitative study. Violence Against Women 21(1):3–29 <https://doi.org/10.1177%2F1077801214564167>

<sup>42</sup> <https://asiapacific.unwomen.org/en/countries/india/data-on-women>

for money, making it a gendered problem.<sup>43</sup> This brings out the need to give women their financial liberty so that they could educate themselves, and gain access to public infrastructure. Economic violence is another prevalent manner burgeoning to interfere and control the economic affairs of the women thus enslaving her to the financial needs.



Source: National Crime Records Bureau<sup>44</sup> (NCRB) India

According to the National Crime Records Bureau (NCRB) of India: 89,546 cases of cruelty by husband and relatives; 21,397 cases of rape; 11,009 cases of sexual harassment and 5,650 cases of dowry harassment were reported in India during the year 2009.<sup>45</sup> India accounts for a large proportion of all suicide deaths globally.<sup>46</sup> India had 864 million (16.4%) of the global population in 1990, and 81 040 (25.3%) of the 320 567 global suicide deaths among women.<sup>47</sup> The statistics are less to pen forth the plight of subjugated women in India. It calls for a financial freedom to begin with to liberate women of India from the shackles of Malnutrition, Hunger and Poverty, Exploitation and Harassment and Crime and Violence. An unconditional cash transfer to the women of India unconditionally as a non wage income would be a strong incentive to empower them. Liberty ushers with autonomy to make your own decisions. An unconditional income like such would enable women to decide how to allocate their received income into their health care, food, safety etc. This would not only economically empower them, but prepare them to break the social constructs that have been designed for them in the care giving economy.

To conclude, a few suggestions of scholars are summarised. Indian Ministry of Finance's 2016-17 Economic Survey has provided the most comprehensive framework for implementing UBI in India. The survey estimates<sup>48</sup> an annual transfer of 7.62. Rupee (\$120) to 75% of India's population

will push but India's absolute poorest above the 2011-12 Tendulkar poverty line. The survey also estimates the cost that would be incurred to fund the cost of such a scheme to be 4.9% percent of India's gross domestic product. Such budget neutral cash transfers would be more easier to allocate when existing inefficient programs are withdrawn, because India's largest welfare schemes have been poorly targeted.

In 2008 same idea in the name of Votership Pension<sup>49</sup> was proposed by Vishwatma Bharat Gandhi, leader of Voters Party International in the Indian Parliament. This scheme saw voters as the foundation of the pillar on which democracy stands. According to it, an unconditional cash transfer of Rs. 6,000 per month (according to 2016) will be given to every voter for his/her role in running the democratic system just like any other person in the legislature, executive or judiciary is compensated for their role. The idea was sent for further scrutiny to a 11 member committee which confirmed merit in the idea and approved it as a solution to a myriad of problems faced by people of India. He proved that such conditional transfers are possible in deficit budgets because the amount of transfer has to be made from the gross domestic product and not the current revenue budget of the government. In a plea received about Government doesn't have money for such unconditional cash transfers, Mr. Gandhi mentioned<sup>50</sup> in his book, 'Bringing Votership and Remove Poverty' that, "after giving the Votership amount all the money being spent heavily on the departments will be saved. The people after getting purchasing power may purchase the facilities being provided by the government at present from the market. All the amount being spent on the heads such as health, education, local roads, transport, food security, clothes insurance, social security, social welfare will be saved. By transferring this amount in the fund of Votership there will not be any need to levy more taxes. Hence, it can't be said that tax has to be increased heavily for giving Votership amount to the voters."

<sup>43</sup> Schrag RJV, Ravi K (2020) Measurement of economic abuse among women not seeking social or support services and dwelling in the community. *Violence Vict* 35(1):3–19 <https://doi.org/10.1891%2F0886-6708.VV-D-18-00154>

<sup>44</sup> [https://ncrb.gov.in/CD-CII2014/CII\\_2014\\_Tables/FILES/Table%205.2.pdf](https://ncrb.gov.in/CD-CII2014/CII_2014_Tables/FILES/Table%205.2.pdf)

<sup>45</sup> Source: National Crime Records Bureau (NCRB) India, 2009.

<sup>46</sup> Institute for Health Metrics and Evaluation GBD compares data visualization. <https://vizhub.healthdata.org/gbd-compare/>

<sup>47</sup> Gender differentials and state variations in suicide deaths in India: the Global Burden of Disease Study 1990–2016. *Articles* VOLUME 3, ISSUE 10, E478-E489

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<sup>48</sup> Khosla. Saksham, (February 2018). "India's Universal Basic Income: Bedeviled By the Details". Carnegie India [https://carnegieendowment.org/files/CEIP\\_Khosla\\_Report\\_Brief.pdf](https://carnegieendowment.org/files/CEIP_Khosla_Report_Brief.pdf)

<sup>49</sup> Pandey, Sandeep. (June 16, 2020) "Bharat Gandhi Victim of Politics of Extortion in Nagaland" <https://countercurrents.org/tag/bharat-gandhi/>

<sup>50</sup> [https://votership.org/parliamentarians\\_of\\_india\\_for\\_votership.html](https://votership.org/parliamentarians_of_india_for_votership.html)