

## Editorials – 8th Jul 2026

### 1. Linking women's incomes and healthcare (GS Paper I Society)

This editorial 'Linking women's incomes and healthcare' was published in The Hindu on 8th Jul 2026, highlights how women's income gains can shift household health behaviour from treatment spending to preventive investment.

#### Economic and Health Transitions

- India's rising female labour force participation coincides with growing chronic disease burdens, linking jobs, incomes and public health pressures.
- Hospital, insurance and Ayushman Bharat expansion remain vital, but health also depends on nutrition, preventive care, sanitation, education and household decisions.
- The editorial questions treating healthcare expenditure as health itself, since lower spending can reflect better prevention, not neglect.

#### Income Shock and Household Health Behaviour

- A 2018 EPF reform cut mandatory contributions for newly employed formal-sector women from 12% to 8%, raising take-home income without changing wages.
- Nationally representative panel data showed female-led beneficiary households cut overall healthcare spending by about 11.6%, mainly through lower medicines and consultations.
- The same households increased preventive spending on nutrition and physical fitness, suggesting women used extra income to reduce future health dependence.
- Eye-hospital medical records confirmed lower expenditure even among women already accessing care, weakening the claim that reduced spending meant exclusion.
- The finding extends Duflo-Banerjee insights: the income recipient's identity shapes household allocation, including health, education, nutrition and children's wellbeing.

## Development and Policy Significance

- India's demographic dividend depends not only on women's jobs, but on converting women's economic participation into healthier families.
- If higher female incomes alter household investment in nutrition, prevention and lifestyles, employment policy becomes indirect health policy.
- The editorial reframes healthcare as health creation, not only service purchase; women may spend less on treatment because they spend differently.

## Beyond Editorial

### Structural Barriers to Women's Health Agency

- Care burden: Women's income may not become health agency when time poverty persists; India's Time Use Survey 2024 shows women spend 289 minutes daily on unpaid domestic work, against 88 minutes for men.
- Mobility constraint: Safe and affordable transport remains a binding barrier; Tamil Nadu's Vidiyal Payanam and Karnataka's Shakti scheme show that mobility support is needed beyond income transfers.
- Digital gap: Preventive healthcare increasingly needs phones, apps and digital claims, but NFHS-5 showed only about 54% women had a mobile phone they themselves used.
- Financial control: Bank access has improved, with NFHS-5 showing nearly 79% women using their own bank account, but access must translate into control over spending decisions.
- Nutrition burden: Women's income may not correct household food hierarchies unless nutrition programmes address anaemia, maternal health and intra-household distribution together.

- Local access: Income cannot replace weak primary care, because preventive health gains require nearby diagnostics, counselling, medicines and follow-up at functional health facilities.
- Policy lesson: Women's employment must be backed by childcare, transport, digital literacy and primary healthcare, so income gains become real health autonomy.

## 2. India's EV transition cannot afford to ignore retrofitment (GS Paper III Economy)

This editorial 'India's EV transition cannot afford to ignore retrofitment' was published in The Hindu on 8th Jul 2026, highlights why India needs a retrofitment framework to democratise EV adoption and build a circular mobility economy.

### EV Transition Gap

- India's crude import dependence exceeds 85%, making transport decarbonisation an energy security issue after West Asia shocks.
- Government schemes have raised Electric Vehicles (EVs) to 8.5% of new vehicle sales in FY25-26, but over 30 crore ICE vehicles still run on imported petroleum.
- Retrofitment converts an ICE vehicle into an EV by replacing engine, exhaust and related parts with battery, motor and control systems.
- India's repair-reuse culture supports retrofitment, as certified kits can extend vehicle life without forcing premature scrappage.

### Economic, Social and Environmental Value

- Retrofitment is cheaper than buying a new EV or ICE vehicle, helping excluded households enter the electric mobility transition.
- For middle-class households, sound but ageing vehicles face rising fuel, maintenance and reliability costs; retrofit kits address this affordability gap.
- Retrofitting avoids lost utility, disposal pressure and resource intensity, making circular mobility a practical route to reduce waste.

- A retrofit ecosystem can generate decentralised jobs for technicians, service centres, battery management, software calibration and refurbishment chains, unlike centralised auto manufacturing.

### Policy and Market Framework

- Global interest in circular mobility and Nepal's retrofit support show scalability, while India's earlier FAME support faded from mainstream policy.
- Madhya Pradesh has moved ahead through subsidies, a one-stop portal and statewide retrofit agency registration instead of fragmented RTO approvals.
- Market confidence is rising as certified firms work with testing agencies, insurers, financiers and transport authorities, while West Asia tensions doubled enquiries.
- India needs national certification standards, State-level policy alignment, formal financing, GST rationalisation and public retrofit data.
- The latest PM E-DRIVE support for zero-emission trucks could also include retrofitment to widen the clean freight transition.

## Beyond Editorial

### Battery Lifecycle Governance

- Safety standards: Retrofitment should follow battery safety norms such as AIS-156 and AIS-038, which prescribe technical requirements for EV traction batteries in India.
- Fire risk: Poorly matched batteries, wiring and thermal systems can damage consumer trust, making certified retrofit kits and authorised installation centres essential.
- EPR compliance: Battery Waste Management Rules, 2022 require producers to collect waste batteries for recycling or refurbishment, while prohibiting landfill and incineration disposal.

- Traceability need: CPCB's battery EPR portal requires producers, recyclers and refurbishers to register, improving accountability and tracking of battery movement.
- Informal risk: Without formal recycling channels, retrofitment may shift pollution from exhaust emissions to unsafe battery dismantling and scrap-market disposal.
- Second-life use: Retired EV batteries can support stationary energy storage after vehicle use, reducing mineral pressure and strengthening renewable-energy integration.
- Consumer trust: Battery health certificates, warranties and insurance-recognised testing can make retrofitment bankable for households, financiers and fleet operators.

### 3. The safety net and the trade-off

(GS Paper III Economy)

This editorial 'The safety net and the trade-off' was published in The Indian Express on 8th Jul 2026, highlights the welfare gains of women-centric cash transfers alongside their fiscal trade-offs for State finances.

#### Expansion and Welfare Impact of Cash Transfers

- Several States have expanded unconditional cash transfers for women, including Ladli Behna Yojana, Maiya Samman Yojana and Magalir Urimai Thogai, typically providing ₹1,000–2,500 per month.
- In 2025–26, 12 States were estimated to spend ₹1.68 lakh crore on such transfers, compared with the Union's ₹86,000 crore allocation for MGNREGA.
- An EAC-PM Working Paper found schemes in Maharashtra and Odisha improved household welfare through higher consumption, savings and greater spending on healthcare, education and lifestyle needs.
- These transfers have evolved as both social welfare instruments and political strategies, strengthening support for their continued expansion.

## Fiscal Trade-offs and Sustainability Concerns

- Rising cash transfers and other populist measures risk crowding out spending on productive sectors, a concern highlighted by the RBI.
- According to an Axis Bank report, States are financing these schemes through expenditure switching and higher deficits, increasing pressure on public finances.
- Although consolidated State debt declined from 31% of GSDP (March 2021) to 29.2% (2026 Budget Estimates), fiscal stress varies sharply across States.
- Punjab (46.4% of GSDP), West Bengal (38.9%) and Bihar (36.8%) illustrate how high debt levels can magnify fiscal risks.
- The RBI cautions that rising debt, contingent liabilities from guarantees and expanding cash transfer schemes require closer fiscal scrutiny.

## Beyond Editorial

### Design Principles for Sustainable Transfers

- Clear targeting: Women-centric transfers should prioritise vulnerable groups, because EAC-PM notes such schemes have rapidly expanded across States and now reach nearly 12 crore women.
- Fiscal anchoring: Karnataka's Gruha Lakshmi allocation of ₹28,608 crore in 2024-25 shows why recurring transfers need transparent medium-term budgeting.
- Outcome tracking: EAC-PM evidence from Maharashtra and Odisha links women's transfers with higher consumption and savings, so audits should track welfare outcomes, not only coverage.
- Capex protection: RBI has warned that subsidies, free services and cash transfers can crowd out productive expenditure, making capital-expenditure safeguards necessary.
- Leakage control: Karnataka's move to verify Gruha Lakshmi beneficiaries after reports of payments to deceased recipients shows the need for regular eligibility checks.

- Cash-plus model: Transfers should converge with skilling, childcare, health access and financial literacy, so welfare spending builds long-term capabilities.
- Sunset review: Large recurring schemes need periodic renewal clauses, allowing continuation only after welfare impact, fiscal affordability and targeting quality are reassessed.