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Article For Reading - No **panacea**: On benefits, politics and welfare

Ever since the use of direct cash transfers to eligible beneficiaries as a welfare measure gained prominence following the Congress party's **ploy** of announcing "election guarantees", other parties and ruling governments have sought to adopt this as a way of retaining their support among constituents. The 'Ladki Bahin' and 'Ladli Behna' schemes in Maharashtra and Madhya Pradesh have been seen as reasons for the success of the ruling fronts/parties in retaining power, while the regime in Tamil Nadu instituted the 'Kalaigiar Magalir Urimai Thogai' to **shore up support** beyond traditional **adherents** of the ruling party. The Aam Aadmi Party (AAP) in Delhi has never **shied away from** comprehensive welfare benefits to retain support, now promising ₹2,100 a month to women under the proposed 'Mukhyamantri Mahila Samman Yojana'. There is a case for direct cash transfers to the needy and women from **indigent** families — they are in a way a **recompense** for the unpaid nature of work done by women as family members. While these amounts may not be high in an era characterised by inflation, that women can utilise the money without having to depend upon the family "head" in a largely patriarchal society, **provides them with** a **disposable sum** that is also **fungible** in the way it can be used for essentials or for savings.

The benefits also accord a certain dignity to the women who are generally unemployed in the market, but who still provide labour — as domestic work or informal labour. It is no wonder that such schemes are popular in the States where they are being implemented.

Yet, these cash transfers are not a substitute for comprehensive welfare, where the state plays a role in creating employment and supports demand-driven growth. In Maharashtra and Madhya Pradesh, there has been a **stagnation** in employment generation, **albeit** of different orders. Maharashtra, one of India's most industrialised and urbanised States, has been experiencing a relative stagnation in economic growth and employment creation compared to previous decades. There is also a clear regional and economic inequality while Madhya Pradesh remains one of India's relatively poor States and lacks in diversity of employment options. While the ruling parties **reaped** the benefit of support over populist schemes, the reality is that they are little more than a balm as compared to effective economic policies that will generate employment, diversify the economy and provide greater opportunities. As for AAP, it did a far better job in focusing on primary health and education in its earlier terms. The fact that it is trying to **emulate** the BJP's and its allies' benefit schemes for women suggests that it is **running out of ideas** to provide a better vision for the Delhi metropolis.

Summary –

The passage discusses the increasing use of direct cash transfer schemes, particularly targeting women, by political parties as a strategy to gain or retain support. These schemes, such as Maharashtra's "Ladki Bahin" and Tamil Nadu's "Kalaighar Magalir Urimai Thogai," provide financial independence and dignity to women in patriarchal societies. However, while popular, such measures are criticized as short-term solutions that fail to address larger issues like employment generation, economic diversification, and comprehensive welfare. The AAP's shift from focusing on health and education to populist schemes reflects a lack of innovative governance strategies.

Vocabulary –

1. Panacea (noun) रामबाण

Meaning= a solution or remedy for all difficulties or diseases.

Synonym: Cure-all, universal remedy

Antonym: N/A

Example: Many believed that the new policy would be a panacea for all the economic troubles.

2. Ploy (Noun) चाल, योजना, या उपाय।

Meaning - A clever or sometimes dishonest plan or action designed to achieve a particular goal, often to gain an advantage or manipulate a situation.

Synonyms – Tactic, Maneuver, Strategy, Ruse, Gambit, Artifice.

Antonyms – Honesty, Truth, Sincerity, Condor.

Example – The advertisement was just a ploy to get customers to buy more products.

3. Adherents (noun) अनुयायी

Meaning= someone who supports a particular party, person, or set of ideas.

Synonym: Follower, supporter

Antonym: Opponent, adversary

Example: The politician's adherents were quick to defend his policies in online forums.

4. Indigent (adj) निर्धन

Meaning= poor; having very little means.

Synonym: Impoverished, destitute

Antonym: Wealthy, affluent

Example: Charities provide assistance to indigent families during the holiday season.

5. Recompense (noun) पारिश्रमिक

Meaning = compensation or reward given for loss or harm suffered or effort made.

Meaning= Synonym: Compensation, repayment

Antonym: Deprivation, penalty

Example: He received adequate recompense for his work on the project.

6. Fungible (adj) विनिमेय

Meaning= able to replace or be replaced by another identical item;

mutually interchangeable.

Synonym: Interchangeable, substitutable

Antonym: Unique, irreplaceable

Example: Money is a fungible commodity because one unit is perceived as equivalent to another.

7. Stagnation (noun) ठहराव

Meaning= the state of not flowing or moving.

Synonym: Inactivity, dormancy, dormant

Antonym: Growth, advancement

Example: Economic stagnation is a significant concern for the government.

8. Albeit (conjunction) यद्यपि

Meaning= although

Synonym: Although, even though

Antonym: N/A

Example: He was making progress, albeit slowly.

9. Reaped (verb) कटाई करना

Meaning= cut or gather (a crop or harvest)

Synonym: Harvest, gather

Antonym: Sow, plant

Example: They reaped huge benefits from the new trade agreement.

Idioms & Phrases

1. Disposable sum:

Meaning - Money that is available for use as needed.

2. Running out of ideas:

Meaning - Becoming short of innovative or creative options.

Phrasal Verbs (Verb + Preposition)

1. Shied away from:

Meaning - Avoided doing something due to hesitation or fear.

2. Shore up support:

Meaning - Strengthen or reinforce backing or approval.

3. Provides them with:

Meaning - Gives or offers something to