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ANALYSIS**

TOPIC

**Social Protection
Architecture in India**

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SOCIAL PROTECTION ARCHITECTURE IN INDIA

In Context

- According to the ILO's World Social Protection Report, 2022, India spends too little on social protection.
 - ◆ Social security is a human right, according to the United Nations Declaration of Human Rights. The ILO's Recommendation of 2012 has called for all nations to institute a "social protection floor".

Social security

- It is the protection that a society provides to individuals and households to ensure access to **health care** and to **guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner**.
- Social security is a human right, according to the United Nations Declaration of Human Rights.
- The ILO's Recommendation of 2012 has called for all nations to institute a "social protection floor".

Importance

- Social security has a powerful impact at all levels of society.
- It provides workers and their families with **access to health care** and with **protection against loss of income**, whether it is for short periods of unemployment or sickness or maternity or for a longer time due to invalidity or employment injury.
- It provides older people with **income security** in their retirement years.
- **Children** benefit from social security programmes designed to help their families cope with the **cost of education**.
- For employers and enterprises, social security helps **maintain stable labour relations** and a productive workforce.
- Social security can contribute to **social cohesion and to a country's overall growth and development** by bolstering living standards, cushioning the effects of structural and technological change on people and thereby providing the basis for a more positive approach toward globalisation.

Social Security Welfare Schemes

- **Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM) (Old Age Protection)** :Voluntary and contributory pension schemes
 - ◆ Under this schemes, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government
- **Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)**: Those living in scheduled caste and scheduled tribe households.
 - ◆ Families with no male members aged 16 to 59 years.
 - ◆ Beggars and those surviving on alms
 - ◆ Health coverage of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization free of cost.
- **Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)**: the Ministry of Rural Development is implementing PMAY-G with effect from 1st April 2016 to provide assistance to eligible rural households with an overall target to construct 2.95 crore pucca houses with basic amenities by March, 2024.
 - ◆ Assistance provided to the Beneficiary to the tune of 1.2 Lakhs in plain areas and 1.3 Lakhs in Hilly Areas.
- **PDS**: 35 kg of rice or wheat every month, while a household above the poverty line is entitled to 15 kg of food grain on a monthly basis.
 - ◆ Being implemented as ONORC to enable migrant workers to receive the food grains wherever they are working.
- **Atal Pension Yojana** : The contributor on his choice, can attain a pension of 1000-5000 rupees, or he can also get an accumulated sum of the pension after his death.

- **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** : The risk coverage under the scheme is Rs. 2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability. Premium @ 20/- year
- **Pradhan Mantri Jeevan Jyoti Yojana (PMJJBY)** : Rs.2 lakh on death due to any cause Premium @ Rs.436/- year
- Women have come to occupy centrestage in the emerging social protection architecture.
 - ◆ Schemes covering education expenses, free public transport, subsidised LPG, and cash transfers have been floated.
 - ◆ The Centre made a beginning by launching the **Ujjwala scheme** in 2016, providing subsidised LPG gas cylinders to poor women.
- **Mahatma Gandhi NREGA**: Government of India has allocated Rs.60, 000 crore in Budget Estimate 2023-24 under Mahatma Gandhi NREGA.
 - ◆ Recently the Government notified new wage rates for unskilled manual workers under MGNREGA for the financial year 2024-2025, with Goa seeing the maximum hike of 10.56% over the current wage rate, and Uttar Pradesh and Uttarakhand recording the lowest raise of 3.04% each.

Issues and Concerns

- According to the ILO's World Social Protection Report, 2022, India spends too little on social protection.
- India's policymakers have largely ignored social security. While policies are often announced, **budgetary allocation** has **always been limited and utilisation** even less so.
- Approximately 91% (or around 475 million) of India's workforce works in the informal sector.
 - ◆ It lacks access to social security.
- In two decades, India will be an ageing society — for such workers with limited savings, there will be no significant social protection.
- While the **Code on Social Security (2020)** merged existing social security legislation, it dealt fundamentally with formal enterprises and did not cover informal ones.
 - ◆ It remains unimplemented even today.
- The **existing social security framework for unorganised** workers has become complex, with **overlapping areas of authority between the State and Centre**, and confusing definitions being used such as between a platform worker, an unorganised worker and someone who is self-employed.
 - ◆ The lockdown to slow the spread of the coronavirus disease (Covid-19) has inflicted a heavy cost on India's poor.

Suggestions and Way Forward

- India should aspire to **provide social security** to all of its workforce, in a manner that is **fiscally and administratively feasible**.
- Greater support is required for **financing social security** for the majority of India's labour force, moving beyond construction and gig workers.
- **Special attention** is required for domestic workers (usually female), who are never sure when their employment may be terminated.
- Migrant workers often face discrimination and suspicion from authorities in their working area so coverage of social services such as child care can be expanded.
- We need a more significant push to **raise awareness about social security** to ensure that more workers are aware of the available benefits.
- The time has come for India to consolidate its existing social security schemes/ad hoc measures and provide universal social security to its entire labour workforce.

Mains Practice Question

[Q] Discuss the Social Security Measures in India and Related Challenges . Do higher levels of social spending necessarily lead to a lower level of poverty?

