

GIST OF KURUSHETRA

SOCIAL SECURITY AND WELFARE



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CHAPTER 1- SOCIAL SECURITY: VITAL FOR DEVELOPMENT AND PROSPERITY

- Social security serves as a cornerstone in poverty reduction, promoting social inclusion and dignity for vulnerable populations while contributing to economic growth.
- By enhancing incomes, it stimulates consumption, savings, investment, and increases domestic demand, promoting human development.

India's Social Security Framework

- India has a broad social security system encompassing social insurance, social assistance, Right to Education, and Right to Food schemes, primarily led by the central government with additional state-level schemes.
- This comprehensive framework supports dignified living across the life cycle, addressing various needs such as family benefits, maternity, unemployment support, health protection, old-age pensions, and disability benefits.

Global Perspective and Sustainable Development

- Social protection is a recognized human right, essential for achieving the **Sustainable Development Goals (SDGs)**.
- Goal 1 of the SDGs aims to **end poverty by 2030** through national social protection systems, ensuring the coverage of vulnerable groups.
- Article 22 of the **Universal Declaration of Human Rights** emphasizes social security as a fundamental right, reaffirmed in the 2012 Social Protection Floors Recommendation by the International Labour Organization (ILO).

Need for Universal Social Protection

- The UN Commission for Social Development notes that **71%** of the global population lacks adequate social protection, with significant portions of children and women underserved.



- According to ILO's World Social Protection Report (2024-26), coverage is expanding but remains inadequate, with **52.4%** of the global population covered by at least one social benefit.
- Comprehensive social protection promotes stability, reduces inequalities, enhances social cohesion, and protects against economic shocks like pandemics and natural disasters.

Social security in India

- Social security in India has evolved significantly over the years, focusing on a range of key areas like free primary education, food security, health insurance, employment rights, and support for senior citizens and unorganized sector workers.
- The objective is to provide a comprehensive safety net for vulnerable populations to improve socio-economic well-being.

Free Primary Education

- Education has been a high priority in India, with substantial funding directed toward it. Under **Article 21A** of the Indian Constitution, education is recognized as a fundamental right.
- The **Right to Education (RTE) Act of 2009** mandates free and compulsory education for children aged 6-14.
- Programs like the **Sarva Shiksha Abhiyan (SSA)** and the Samagra Shiksha scheme ensure access to quality education. Some states extend free education to girls, even up to post-graduation in Karnataka, to promote gender equality.

Food Security

- The **National Food Security Act (NFSA) of 2013** guarantees food and nutritional security by providing subsidized food grains to up to 75% of the rural population and 50% of the urban population, covering around 81.35 crore beneficiaries.
- The **Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)** and other initiatives, such as rice fortification and subsidized canteens in states like Tamil Nadu, ensure basic nutrition for all, especially during emergencies like COVID-19.

Health Insurance for the Poor

- Universal Health Coverage is a key goal under the **United Nations Sustainable Development Goals (SDGs)**.
- India's **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)** is the largest health insurance scheme globally, providing coverage of up to ₹5 lakh per family annually for secondary and tertiary care. The recent inclusion of senior citizens aged 70 and above, regardless of income, marks a significant expansion in 2024.

Right to Work

- The **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)** guarantees 100 days of wage employment to rural households, a major labor law aimed at improving rural livelihoods.
- Employment generation through MGNREGA has proven crucial during times of crisis, such as COVID-19 and drought conditions, providing economic security to millions.

Social Security for Senior Citizens

- With India's aging population projected to reach 193.4 million by 2031, pensions and other schemes for senior citizens have become vital.
- Programs like the **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)** and the **Atal Vayo Abhyuday Yojana (AVYAY)** provide financial security, healthcare, and welfare support to the elderly. Various pension schemes also assist senior citizens who were not previously employed in government sectors.

Social Protection for Workers in the Unorganized Sector

- The **Code on Social Security, 2020**, provides comprehensive measures for unorganized, gig, and platform workers.
- Programs like the **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** and **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** offer life and disability insurance. The **Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM)** pension scheme also ensures income security for workers in their old age.

Road Ahead

Building effective social security systems is an ongoing process, with countries adapting to demographic shifts and social needs. As per the ILO, 39 countries, mainly in Europe, have achieved near-universal social protection, with models like Uruguay investing over 25% of GDP in social programs, resulting in low inequality and minimal poverty. However, funding gaps remain high.

The ILO's 2024–26 report estimates that low- and middle-income nations need an additional \$1.4 trillion annually to secure basic social protection. Robust social security boosts productivity and sustainable growth, as noted by former French President Sarkozy.

CHAPTER 2- SOCIAL SECURITY AND WELFARE OF FARMERS FOR BUILDING VIKSIT BHARAT

- Social security is vital for **empowering farmers, enhancing income stability, promoting climate resilience, and fostering inclusive growth**.
- It encourages **adaptability** to structural and technological changes and addresses **globalization** challenges, enabling farmers to achieve **higher efficiency and productivity**.
- The government plays a pivotal role in providing a robust social safety net, with recent initiatives shifting from a welfare-based to a participatory empowerment model under the principle of *Antyodaya*. Key government measures aim to strengthen rural economies, improve access to basic services, and ensure financial security for vulnerable groups.
- India's focus on farmer welfare and rural development aligns with its vision of becoming a **developed nation by 2047**.
- Social security for farmers is not only an economic necessity but also a moral imperative, fostering a resilient, inclusive, and productive agricultural sector essential for national progress.

Need for Farmers' Social Security

- **Growth Vision for 2047:** To achieve developed nation status by 2047, India needs sustained economic **growth at 8% per year**, with a focus on strengthening agriculture, which contributes around 18% to GDP.
- **Challenges in Agriculture:** Agriculture faces hurdles like climate change, resource degradation, changing land use, and socio-economic stressors, affecting productivity and growth.
- **Dependency on Agriculture:** Approximately **55%** of the Indian population relies on agriculture for livelihoods, highlighting the sector's significance in the national economy.
- **Farmer Hardships:** Farmers face issues such as small landholdings, limited technology access, unpredictable weather patterns, market volatility, and rising input costs, often leading to debt and poverty.
- **Need for Social Security:** Robust social security frameworks are necessary to provide economic stability, alleviate poverty, and ensure access to basic needs for farmers.

Income Support Schemes for Farmers

- One of India's significant initiatives for farmer welfare, the *Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)*, launched in 2019, provides direct income support of **Rs 6,000 annually** to land-holding farmers through **Direct Benefit Transfer (DBT)**.
- The scheme uses digital tools like **Aadhaar authentication** and land record integration to ensure transparent and hassle-free disbursements, reaching **over 11 crore farmers** with Rs 2.81 lakh crore in benefits over five years.
- Innovations like the PM-KISAN mobile app and **Kisan e-Mitra chatbot** enhance accessibility, allowing farmers to complete e-KYC and access information in multiple languages.

Crop Insurance and Risk Mitigation

- Given agriculture's vulnerability to climate-related risks, *Pradhan Mantri Fasal Bima Yojana (PMFBY)*, introduced in **2016**, offers cost-effective crop insurance against pre- and post-harvest losses.
- The scheme supports farmers' incomes and incentivizes modern agricultural practices.
- With over 5,500 lakh farmers insured and Rs 1.5 lakh crore in claims paid, PMFBY is now the world's largest crop insurance scheme by enrolment.
- Additionally, credit flow to agriculture is boosted through concessional loans under the *Interest Subvention Scheme (ISS)*, offering short-term crop loans at a 4% interest rate for timely repayment.

Minimum Support Price (MSP) and Price Assurance

- To assure income stability, the government established **MSPs for 22 crops**, ensuring at least a 50% profit above cost.
- Launched in 2018, the *Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)* guarantees fair prices, enhancing farmers' economic security and incentivizing agricultural sustainability.

Financial Security for Farmers

Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY)

- PM-KMY was launched on **12 September 2019**.
- It is a contributory pension scheme designed for small and marginal farmers meeting specific eligibility criteria. Beneficiaries aged **18-40 years** contribute **₹55 to ₹200 monthly** to the Pension Fund, matched equally by the central government, until they reach **60 years**.
- At this point, they become eligible for a **₹3,000 monthly pension**, subject to exclusions. The scheme is administered by the Life Insurance Corporation (LIC) and beneficiaries are enrolled through **Common Service Centres (CSCs)** and state governments. So far, **23.38 lakh farmers** have joined this initiative.

Atal Pension Yojana (APY)

- Launched on **9 May 2015**, APY aims to provide pension coverage to unorganized sector workers. Subscribers aged **18-40 years** contribute to the scheme, with pensions ranging from **₹1,000 to ₹5,000 per month** upon reaching **60 years**.
- To encourage participation, the government co-contributes **50% of the total contribution or ₹1,000 annually** for five years for eligible subscribers. A minimum contribution period of **20 years** is required for benefits.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- Introduced in **2015**, this life insurance scheme addresses the low insurance penetration in India, which stood at **20%** at the time. PMJJBY provides life insurance coverage to individuals aged **18-50 years** with a bank account. For an **annual premium of ₹436**, the nominee receives **₹2 lakh** in the event of the policyholder's death.

Sustainable Farming and Environmental Security

- Sustainability in agriculture is critical for ensuring long-term productivity and environmental health. The government has introduced several schemes to promote eco-friendly practices, improve resource use efficiency, and enhance farmers' incomes.

Paramparagat Krishi Vikas Yojana (PKVY)

- Launched in **2015**, PKVY encourages **cluster-based organic farming**. Farmers receive **₹50,000 per hectare** over three years, of which **₹31,000** is transferred directly to them via Direct Benefit Transfer (DBT).
- The scheme promotes **integrated, climate-resilient farming systems**, enhancing soil fertility, recycling nutrients, and reducing dependence on external inputs.

Per Drop More Crop (PDMC)

- It was launched in **2015** and this scheme focuses on improving water-use efficiency at the farm level through **micro-irrigation techniques** like drip and sprinkler systems.
- From **2015-16 to 2022-23**, it has covered **78 lakh hectares** under micro-irrigation.

Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

- Initiated in **2015**, PMKSY aims to enhance farm productivity through improved irrigation infrastructure. With an outlay of **₹50,000 crore** for five years, its objectives include expanding irrigation coverage (**Har Khet Ko Paani**), promoting **precision irrigation**, and minimizing water wastage.

Rashtriya Krishi Vikas Yojana - Remunerative Approaches for Agriculture and Allied Sector Rejuvenation (RKVY-RAFTAAR)

- It was revamped in **2017-18** and this scheme supports infrastructure development, value addition, and agri-entrepreneurship. It has merged multiple initiatives, such as **Soil Health and Fertility** and **Per Drop More Crop**, under a **Cafeteria Approach**.
- Since **2019-20**, **1,524 agri-startups** have been funded under its Agri-Startup Programme, with **₹106.25 crore** disbursed as grants.



Empowering Farmers through Digital Platforms

Digital India, launched in **2015**, has facilitated several initiatives to enhance farm mechanization and technology adoption:

- **Direct Benefit Transfer for farm machinery subsidies** ensures transparency in financial assistance.
- **FARMS Mobile App** enables farmers to rent or hire agricultural machinery conveniently.
- **Centralized Farm Machinery Testing Portal** streamlines the evaluation process for agricultural equipment.

Farmers' Collectives and Market Access

Formation and Promotion of Farmer Producer Organizations (FPOs)

- Launched in **2020** with an outlay of **₹6,865 crore**, this scheme aims to form **10,000 FPOs** to achieve economies of scale. FPOs receive **₹18 lakh over three years** and can avail credit guarantees of up to **₹2 crore**.
- FPOs are also integrated with the **e-NAM platform**, facilitating online trading and transparent price discovery.

National Agriculture Market (e-NAM)

- e-NAM connects **1,389 Agricultural Produce Market Committees (APMCs)** across **23 states and 4 UTs**, enabling over **1.76 crore farmers** to sell produce online.

Marketing of Farm Produce

- **Integrated Scheme for Agriculture Marketing (ISAM)**: It improves agricultural market structures and capacity, while facilitating access to critical market information.

Empowering Marginalized Entrepreneurs

- **Stand-Up India Scheme**: It was launched in **2016**, this initiative supports SC/ST and women entrepreneurs by providing loans between **₹10 lakh and ₹1 crore** for establishing greenfield enterprises.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

- PMJDY aims to enhance financial inclusion by providing affordable access to financial services. Since its launch in **2014**, it has opened over **50 crore accounts**, with **67%** in rural areas and **56%** held by women.

Agriculture Infrastructure Fund (AIF)

- Part of the Atmanirbhar Bharat initiative, AIF provides loans and grants for agricultural infrastructure development. Eligible beneficiaries include FPOs, SHGs, PACS, and startups.

Way Forward

Ensuring a prosperous India requires a focus on farmers' welfare, addressing challenges like income instability, climate change, and technological gaps. Government initiatives, including income support, crop insurance, pensions, and sustainable farming practices, aim to enhance farmers' economic stability, dignity, and resilience.

Emphasizing participatory and sustainable models reflects a commitment to social justice and development. These efforts contribute to a self-reliant and developed India, positioning agriculture at the core of national progress.

CHAPTER 3- GOVERNMENT SCHEMES MAKING PATH EASIER FOR DIVY-ANGJANS

In India, people with disabilities (Divyangjans) constitute a significant part of the population, facing various socio-economic challenges.

- The government, recognizing the need for inclusive growth, has launched several schemes to support Divyangjans, focusing on education, employment, healthcare, and social integration. This article explores key initiatives, their impact, and the challenges still faced in achieving an inclusive society.

Constitutional and Legislative Framework

India's commitment to supporting Divyangjans is rooted in the Constitution and reinforced by specific laws:

- **Article 41** of the Indian Constitution mandates the state to make **effective provisions for securing the right to work, education, and public assistance for people with disabilities**.
- The **Rights of Persons with Disabilities (RPWD) Act, 2016** expanded the disability categories from 7 to 21, ensuring more comprehensive coverage. This law guarantees fundamental rights and reservations in employment, education, and political participation.

Major Schemes for Divyangjans

- **Accessible India Campaign (Sugamya Bharat Abhiyan)**
 - **Objective:** Launched in 2015, this flagship initiative promotes accessibility for Divyangjans in public infrastructure, transport, and digital platforms.
 - **Components:** Focuses on barrier-free access in buildings, public transport, and ICT (Information and Communication Technology).
 - **Achievements:** Infrastructure in several government buildings and websites has been made accessible, but significant gaps remain in rural and semi-urban areas.
- **Deendayal Disabled Rehabilitation Scheme (DDRS)**
 - **Objective:** Provide financial assistance to NGOs for delivering rehabilitation services to Divyangjans.
 - **Components:** Covers physical, occupational, and speech therapy, vocational training, special education, and rehabilitation services.
 - **Impact:** A large number of NGOs are empowered to provide community-based rehabilitation, but dependency on NGOs limits government accountability.
- **Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP) Scheme**
 - **Objective:** To provide aids and assistive devices to economically disadvantaged Divyangjans.

- **Components:** Includes aids such as hearing aids, wheelchairs, and prosthetic limbs, distributed through regional camps.
- **Achievements:** Enhanced mobility and confidence among Divyangjans, especially in rural areas. However, follow-up support and device maintenance are areas needing improvement.
- **National Fellowship and Scholarship for Higher Education of Divyangjan**
 - **Objective:** Encourage Divyangjans to pursue higher education and research.
 - **Components:** Scholarships and fellowships for students with disabilities to continue education post-10th grade and pursue M.Phil. or Ph.D.
 - **Challenges:** Awareness about the scheme is limited, leading to underutilization, particularly in rural areas.
- **National Action Plan for Skill Development of Persons with Disabilities (NAP-SDP)**
 - **Objective:** Empower Divyangjans with market-relevant skills for improved employment opportunities.
 - **Implementation:** Partners with the **National Skill Development Corporation (NSDC)** and skill councils to provide specialized training.
 - **Impact:** The program aims to train **one million people with disabilities by 2030**, though challenges in sector-specific placements and regional accessibility persist.
- **Unique Disability ID (UDID) Project**
 - **Objective:** Provide a national database and unique ID cards for Divyangjans to access schemes and benefits seamlessly.
 - **Implementation:** Facilitates easy tracking and unified information access.
 - **Progress:** The project has streamlined the disability certification process, although issues with timely issuance in remote regions continue.

Economically Empowering Schemes for Persons with Disabilities in India

The Government of India has introduced several schemes aimed at economically empowering persons with disabilities (PwDs). These initiatives not only provide financial assistance but also support employment and entrepreneurship for disabled individuals. Key provisions include:

- **Reservation in Government Jobs:** A 3% reservation in government employment for PwDs.
- **Financial Assistance for Entrepreneurship:** Disabled individuals can avail loans of up to Rs. 50 lakh at concessional interest rates to start businesses or small enterprises. This enables them to become self-reliant and even provide employment to others.
- **State Government Support:** In addition to central government schemes, state governments also offer liberal policies and grants to support disabled entrepreneurs.

The **National Handicapped Finance and Development Corporation (NHFD)**, established in 1997, plays a pivotal role in providing financial assistance. Moreover, state social welfare departments run various self-employment schemes for PwDs, which can be accessed through local district headquarters.

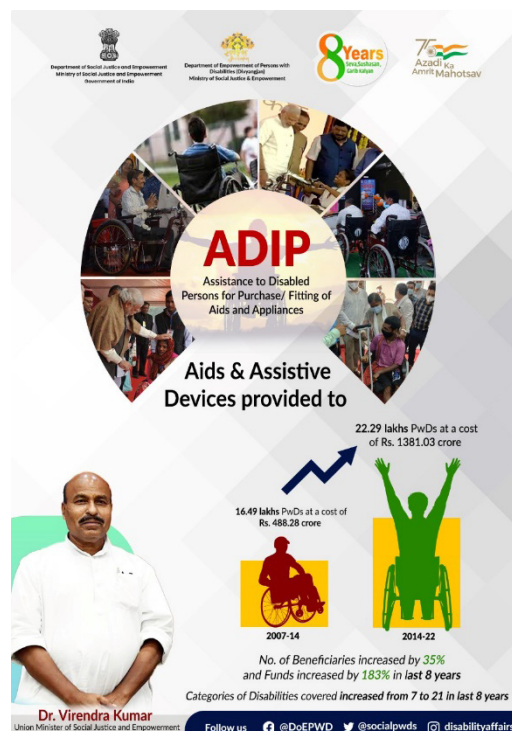
Schemes under the National Trust

The **National Trust**, an autonomous body under the Ministry of Social Justice and Empowerment, runs several schemes focused on the welfare and empowerment of persons with autism, cerebral palsy, intellectual disability, and multiple disabilities. The primary objective is to create a society that values humanity, dignity, and empowerment for PwDs.

Key schemes under the National Trust include:

- **Disha:** This early intervention scheme is aimed at children up to 10 years old. It provides treatment, training, and support to families of children with disabilities. Disha Centers offer day-care services, special teachers, and therapists to ensure comprehensive care.
- **Day Care Centres:** These centres provide opportunities for PwDs to enhance their interpersonal and vocational skills. They also offer respite to caregivers by taking care of PwDs during the day, allowing families to manage other responsibilities.

- **SAMARTH (Respite Homes):** This scheme focuses on providing group homes for PwDs from Below Poverty Line (BPL) and Low-Income Group (LIG) families, including orphans and children from distressed backgrounds. It aims to provide quality medical care and a supportive environment for PwDs.
- **Gharaunda (Group Home for Adults):** This scheme ensures lifelong care for adults with autism, cerebral palsy, mental retardation, and multiple disabilities. It includes provisions for vocational training and basic medical care.
- **Niramaya (Health Insurance Scheme):** The Niramaya scheme provides affordable health insurance coverage up to Rs. 5 lakh for PwDs, ensuring they have access to necessary healthcare services.
- **Sahyogi (Caregiver Training Scheme):** This initiative offers training for caregivers, including families of PwDs, to equip them with skills to provide adequate care at home. Training is provided at both primary and advanced levels.
- **Gyanprabha (Educational Support):** The Gyanprabha scheme provides financial support for PwDs pursuing higher education or vocational training. It covers expenses like tuition fees, transportation, and other related costs.



- **Prerna (Marketing Support):** This scheme offers marketing assistance for products and services made by PwDs. It supports participation in exhibitions and fairs to promote and sell these products. Registered organizations can also receive incentives based on their sales.
- **Sambhav (Aids and Assistive Devices):** The Sambhav scheme helps establish resource centers in cities across India to provide PwDs with easy access to assistive devices, software, and equipment that improve their quality of life.
- **Badhte Kadam (Awareness and Community Connectivity):** This initiative supports activities aimed at raising awareness and sensitizing the community about the disabilities covered under the National Trust Act. It encourages social integration and community involvement, promoting the mainstreaming of PwDs.

These schemes represent the government's commitment to promoting the welfare, inclusion, and economic empowerment of persons with disabilities, ensuring their active participation in society and the workforce.

Conclusion

The Government of India has introduced several commendable schemes aimed at empowering persons with disabilities, offering support ranging from educational scholarships to loans for self-employment and job reservations. While these initiatives have significantly benefited the differently-abled, challenges remain in ensuring accessibility.

Despite the wide reach of information through social media, some individuals still face difficulties in accessing schemes, such as obtaining a UDID. Addressing these gaps can help make the path to empowerment smoother for PwDs.

CHAPTER 4-ENSURING DIGNITY IN OLD AGE

Social security is crucial for senior citizens, who face economic, health, and social challenges. In India, traditional family support has been weakened by urbanization and changing norms, prompting state intervention.

- The government has introduced schemes addressing pensions, healthcare, housing, and legal protections for the elderly. However, with a growing elderly population and limited resources, more efforts are needed to ensure their dignity and security.

Table 1: Sex-wise Distribution of Elderly Population (Aged 60+) in India (Million)

Year	Male	Female	Person
1951	10.2	9.6	19.8
1961	12.4	12.4	24.8
1971	15.8	16.9	32.7
1981	21.1	22.0	43.1
1991	27.3	29.4	56.7
2001	38.9	37.8	76.7
2011	52.8	51.1	103.8
2021*	66.8	71.1	137.9
2031*	92.9	100.9	193.8

Note: * Projected Population.

Sources: (1) Census of India, Various Reports. (2) GOI, MoHFW, Population Projections for India and States 2011-2036

Table 2: Composition of Population in India (per cent)

Year	0-14 Age	15-59 Age	60+ Age
1951	38.4	56.1	5.5
1961	41.1	53.3	5.6
1971	42.0	52.0	6.0
1981	39.7	53.9	6.4
1991	37.6	55.7	6.7
2001	35.3	56.9	7.4
2011	30.8	60.3	8.6
2021*	25.5	64.4	10.1
2031*	21.7	65.2	13.1

Note: * Indicates Projected Population.

Sources: (1) Census of India, Various Reports. (2) Population Projections for India and States 2011-2036.

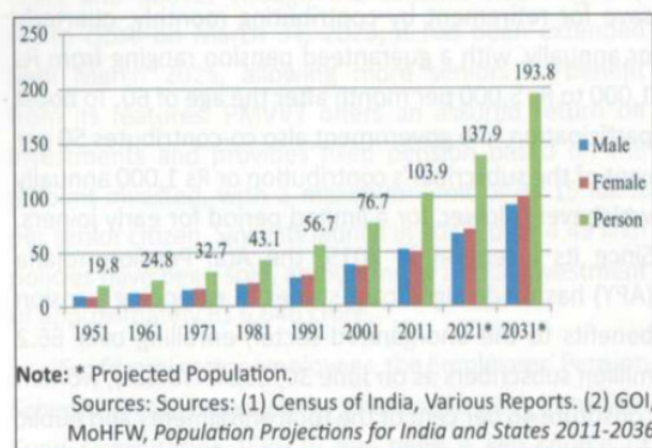


Figure 1: Sex Wise Elderly Population (Aged 60+) in India (Million)

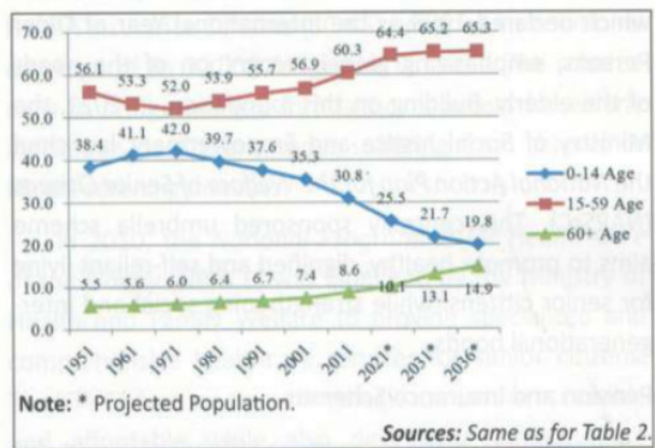


Figure 2: Age Group wise Composition of Population in India (per cent)

The Growing Elderly Population in India

- India’s elderly population is rapidly increasing. According to the **2019 Population Projections report**, the number of people aged 60 and above is projected to rise from 103.8 million in 2011 to **240 million by 2041**, nearly **1.75 times** the 2021 figure.

- The share of the elderly in India's total population has been steadily increasing, from 5.5% in 1951 to an estimated **10.1% in 2021**, with projections of **14.9% by 2036**.
- This rise is driven by **improved life expectancy** due to better healthcare and living conditions.
- The demographic shift highlights the need for robust social security, healthcare, and economic policies, as the traditional caregiver system weakens due to the rise of nuclear families, urban migration, and globalization.

Social Security Programmes for Senior Citizens in India

- The Government of India has implemented various social security programmes for senior citizens in response to the changing socio-economic landscape.
- The **National Policy on Older Persons (1999)** was the first initiative, focusing on financial security, healthcare, shelter, and legal protection to improve the quality of life for the elderly.
- In 2021, the Ministry of Social Justice and Empowerment launched the **National Action Plan for the Welfare of Senior Citizens (NAPSrC)**, a comprehensive scheme aimed at promoting dignified, self-reliant living for seniors and strengthening social bonds across generations.

Pension and Insurance Schemes for Senior Citizens

New Pension scheme to protect Elderly
Government launches Pradhan Mantri Vaya Vandana Yojana (PMVVY)

- Minimum entry age is 60 yrs and policy term is of 10 years
- Can be subscribed **offline as well as online** through LIC
- Provides an assured **return of 8% p.a.** payable monthly
- On death of pensioner the **purchase price shall be refunded to the beneficiary**
- **Loan upto 75%** of purchase price allowed after 3 policy years
- Pension is payable **monthly/ quarterly/ half-yearly/ yearly**

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- **National Social Assistance Programme (NSAP):** Launched in 1995, this programme provides financial assistance to elderly, widows, and disabled individuals below the poverty line (BPL), covering nearly 30 million beneficiaries.
- **Atal Pension Yojana (APY):** Launched in 2015, it targets workers in the unorganized sector, encouraging savings for retirement. Subscribers receive a guaranteed pension of Rs 1,000 to Rs 5,000 per month post-60, with government co-contributions.
- **Pradhan Mantri Vaya Vandana Yojana (PMVVY):** This pension scheme for senior citizens, launched in 2017, offers assured returns and fixed pensions based on investment, with a maximum limit of Rs 15 lakh. It has been extended until March 2025.
- **Employees' Pension Scheme (EPS):** Managed by EPFO, this scheme provides retirement security for formal sector employees, offering pensions upon retirement, in case of disability, and for the family after death.
- **Pradhan Mantri Suraksha Bima Yojana (PMSBY):** Launched in 2017, this affordable accidental insurance scheme provides coverage for accidental death, disability, and partial disability, with a minimal premium of Rs 20 per year.

Healthcare Initiatives:

- **Rashtriya Swasthya Bima Yojana (RSBY):** Launched in 2007, it offers health insurance for BPL workers, with additional coverage of Rs 30,000 for critical illnesses under the Senior Citizen Health Insurance Scheme (SCHIS).
- **National Programme for Health Care of the Elderly (NPHCE):** Started in 2010, it provides specialized healthcare, including geriatric units in district hospitals and trained healthcare providers.
- **Rashtriya Vayoshri Yojana (RVY):** Launched in 2017, it provides free aids and assistive devices (e.g., hearing aids, wheelchairs) to senior citizens with age-related disabilities.
- **Pradhan Mantri Jan Arogya Yojana (PM-JAY):** Launched in 2018, this health assurance scheme provides up to Rs 5 lakh per family annually, improving access to secondary and tertiary healthcare for vulnerable households.
- **Senior Citizens' Welfare Fund (SCWF):** Established in 2016, it funds various initiatives to improve the welfare of senior citizens, including healthcare services.

Livelihood and Skilling Initiatives:

- **Senior Able Citizens for Re-employment in Dignity (SACRED):** Launched in 2021, this portal connects senior citizens with job opportunities, fostering reemployment and dignity.
- **Action Groups Aimed at Social Reconstruction (AGRASR):** Encourages senior citizens to form Self-Help Groups (SHGs) for income-generating activities.
- **Silver Economy Initiative:** Supports start-ups focusing on products and services for the elderly, with government equity support through the SAGE portal.

Housing and Welfare Schemes:

- **Old Age Homes and Day Care Centres:** The government supports 566 Senior Citizen Homes through NGOs, providing care, recreational activities, and healthcare.
- **Reverse Mortgage Scheme:** Allows senior citizens to mortgage their homes and receive periodic payments to support living expenses while continuing to reside in their homes.

Legal Protection and Rights:

- **Maintenance and Welfare of Parents and Senior Citizens Act, 2007:** Mandates children to provide maintenance and support for elderly parents, with tribunals for timely justice.
- **National Policy for Senior Citizens, 2011:** Focuses on ensuring dignity, care, and financial security for seniors, calling for comprehensive programs in healthcare, housing, and pensions.
- **Help-lines and Awareness:** Helplines provide immediate assistance for senior citizens facing abuse or neglect, and awareness campaigns educate them about their legal rights.

Challenges

- **Inadequate Infrastructure:** Rural areas suffer from a lack of essential services, hindering access to benefits.
- **Awareness Gaps:** Many elderly individuals are unaware of available schemes, limiting their access to support.
- **Insufficient Pensions:** Pensions often do not cover basic living expenses, leading to financial insecurity.
- **Healthcare Barriers:** High medical costs prevent seniors from accessing necessary treatments, worsening health conditions.
- **Digital Divide:** Many elderly individuals lack the skills or resources to use online platforms for applying for schemes.
- **Complex Processes:** Difficult application procedures and documentation issues discourage potential beneficiaries.
- **Gender Disparities:** Elderly women, especially widows, face additional barriers in accessing benefits.
- **Social Isolation:** Many seniors experience isolation and mental health issues, which current systems do not adequately address.

- **Fragmentation of Schemes:** Inconsistent implementation across states leads to disparities in access and support.

Way Forward

- **Universal Pension Coverage:** Expand coverage to ensure all seniors have a basic income.
- **Improved Healthcare Access:** Focus on expanding healthcare facilities in rural and underserved areas.
- **Simplified Processes:** Streamline application procedures and documentation requirements.
- **Awareness Campaigns:** Increase awareness about rights and available support systems.
- **Gender-Specific Initiatives:** Provide targeted support for elderly women, particularly widows.
- **Community Engagement:** Combat social isolation by fostering community interactions and supporting mental health.

Conclusion

To improve the quality of life for senior citizens, India needs a multi-faceted approach that includes universal pension schemes, better healthcare, simplified application processes, and special support for vulnerable groups. A holistic framework will ensure dignity, security, and respect for senior citizens, contributing to a more inclusive society.

CHAPTER 5: SOCIAL SECURITY FOR SCHEDULED TRIBES AND SCHEDULED CASTES IN NORTHEASTERN INDIA

Northeastern India holds a unique demographic and socio-economic profile, where Scheduled Tribes (STs) form a significant portion of the population.

- The region, comprising states like Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura, is characterized by a heavy tribal presence, with four of its eight states being tribal-majority.
- Despite their prominence, ST and Scheduled Caste (SC) communities in the region continue to face a myriad of challenges that hinder their access to social security and development, compounded by issues related to land alienation, literacy, healthcare, and housing.

Demographic and Socio-Economic Landscape

- States such as **Mizoram (95%) and Nagaland (88%)** have a predominantly tribal population, while Assam (12.4%), Manipur (25.7%), and Tripura (31.8%) feature a mixed demographic.
- The region also has a significant SC population, although it is concentrated in Assam (7.15%), Tripura (17.83%), and Manipur (3.81%), while other states like Arunachal Pradesh and Nagaland have no domiciled SC population.
- Historically, the indigenous communities' economic systems were heavily intertwined with land, forest, and water resources, which were crucial for their livelihoods.
- However, colonial policies, such as the establishment of tea estates and large-scale immigration from East Bengal and East Pakistan, led to substantial land alienation and socio-political fragmentation. These factors continue to affect tribal communities in Assam and Tripura, contributing to their vulnerability.

Existing Social Security Framework

- In the post-independence era, the **Sixth Schedule** of the Indian Constitution was introduced to safeguard the rights of tribal communities in Assam, Meghalaya, Tripura, and Mizoram. It provided **administrative autonomy** and aimed to **protect tribal land rights**.
- Despite these constitutional safeguards, issues like displacement due to development projects, insufficient access to social security benefits, and a lack of effective implementation of government schemes continue to persist.

Challenges in Social Security for ST and SC Communities

Pradhan Mantri Janjatiya Unnat Gram Abhiyan

- Mission Aims at Saturation coverage of **tribal majority villages** and **tribal villages** in Aspirational Districts
- It will cover more than **63,000 villages** benefiting more than **5 crore tribal people**
- Total outlay of the scheme is **Rs. 79,156 crore**
- Mission comprises of **25 interventions** to be implemented by **17-line ministries** to achieve following goals:
 - › **Goal-1:** Developing Enabling Infrastructure
 - › **Goal-2:** Promotion of Economic Empowerment
 - › **Goal-3:** Universalization of Access to Good Education
 - › **Goal-4:** Healthy lives and Dignified Ageing

- **Land Alienation and Economic Insecurity:** In states like Assam and Tripura, large-scale land alienation has displaced tribal populations, leading to severe economic insecurity. The protection of customary land rights remains a challenge, particularly in the face of rising urbanization and industrialization.
- **Limited Access to Health and Education:** While literacy rates among ST communities in the Northeast are higher than the national average, challenges persist in ensuring quality education and healthcare access. The literacy rate for ST communities in states like Mizoram (91.5%) and Nagaland (80%) is commendable, but disparities remain, particularly in secondary and higher education levels. Health indicators such as **Infant Mortality Rate (IMR)** show that while most Northeastern states have better performance than the national average, Assam's IMR remains a concern.
- **Crimes Against ST and SC Communities:** While crime rates against ST and SC communities in the Northeast are relatively low compared to other parts of India, there are still concerns regarding their vulnerability in certain regions. The NCRB report from 2020-2022 highlighted that very few crimes were committed against these communities in the region, reflecting a relatively safer environment.
- **Housing and Infrastructure:** Housing remains a critical concern, with many ST and SC families living in substandard conditions. However, significant strides have been made under schemes like the **Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)**, which has provided over 16 lakh houses to beneficiaries in the region, particularly from ST and SC communities.

Government Initiatives for Social Security

- **Pradhan Mantri Janjatiya Unnat Gram Abhiyan:** Approved in 2024, this initiative aims to improve the socio-economic condition of tribal communities by focusing on infrastructure development, skill development, education, and healthcare. It targets over 63,000 villages and more than 5 crore tribal people.
- **Pradhan Mantri Awaas Yojana-Gramin (PMAY-G):** This scheme has been instrumental in providing housing to the weaker sections of society, with over 16 lakh houses constructed for ST and SC families across the Northeast.
- **Dharti Aaba Janjatiya Gram Utkarsh Abhiyan:** Launched in 2024, this ambitious initiative aims to bridge gaps in social infrastructure, healthcare, and livelihood in around 63,000 tribal villages. The scheme includes 25 interventions across 17 ministries, focusing on education, health, and self-employment.

Way Forward



While substantial progress has been made, challenges in ensuring social security for ST and SC communities in the Northeast persist. To build on the current initiatives and further enhance the well-being of these communities, the following measures are recommended:

- **Strengthening Land Rights:** The government must ensure that tribal communities' land rights are fully protected. This includes addressing land alienation, ensuring land reforms, and preventing encroachment by non-tribal populations.
- **Enhanced Access to Education and Healthcare:** To further bridge the literacy and healthcare gaps, targeted initiatives should be introduced, focusing on improving secondary and higher education for tribal children, along with enhancing healthcare access in remote areas.
- **Expanding Financial Inclusion:** Financial inclusion schemes, such as microfinance and digital banking, must be expanded to ensure that ST and SC communities have access to credit, savings, and insurance services, enabling them to achieve greater economic independence.
- **Promoting Cultural Sensitivity in Policy:** Policies must be more culturally sensitive, taking into account the unique socio-cultural dynamics of the region's tribal communities. This would help ensure that development interventions are contextually relevant and effective.

Conclusion

The Northeastern region of India, with its rich tribal heritage and diverse communities, presents a unique set of challenges and opportunities for social security policies. While significant strides have been made through constitutional safeguards and government initiatives, much more remains to be done to ensure that ST and SC communities in the region receive equitable access to social security benefits. By focusing on land rights, education, healthcare, and financial inclusion, India can pave the way for a more inclusive and secure future for its tribal populations in the Northeast.



UPSC MAINS PRACTICE QUESTIONS-(AROUND 250 WORDS)

- Q1. Discuss the social security challenges faced by Scheduled Tribes and Scheduled Castes in Northeastern India. Highlight key issues such as land alienation, literacy, health, and housing, along with recent government initiatives to address these concerns.
- Q2. Discuss the importance of a robust social security system for farmers, highlighting the key policy measures needed for sustainable growth and welfare.