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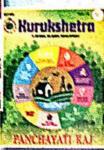


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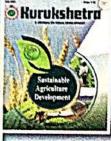












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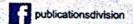
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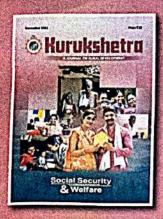












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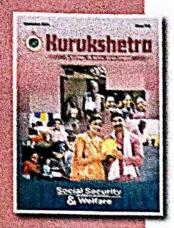






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# Editorial

Social security and welfare in India are crucial components of the country's socioeconomic fabric, aimed at providing support to vulnerable populations and
ensuring a safety net against poverty, unemployment, and health crises. As India
navigates the complexities of a rapidly changing socio-economic landscape, the need
for a robust social security system has never been more pressing. With a population
exceeding 1.4 billion, the challenge of providing social safety net for all citizens is
monumental.

India's social security system is diverse, encompassing various schemes and programmes designed to address different aspects of welfare. While the country has made strides in areas such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), the Pradhan Mantri Jan Dhan Yojana, National Health Mission (NHM) and Integrated Child Development Services (ICDS) etc., these initiatives often fall short of comprehensive coverage. The unorganized sector, which employs around 90% of the workforce, remains largely unprotected, lacking access to benefits such as health insurance, pensions, and unemployment benefits.

The widening economic divide in India exacerbates the challenges in social security. While the country has experienced impressive economic growth, the benefits have not been equitably distributed. Millions still live below the poverty line, and marginalized communities—such as women, Scheduled Castes, and Scheduled Tribes—face disproportionate hardships. Moreover, there are bureaucratic inefficiencies and financial sustainability hurdles in reaching to the genuine beneficiaries.

A reformed social security system is crucial not only for poverty alleviation but also for fostering social cohesion and economic stability. For this, universal coverage of citizens even those working with the informal sector and the focus on vulnerable groups like the old, women and ST/SCs can enhance the effectiveness of social security programmes and promote equity.

Social security and welfare are integral to India's journey toward a more equitable society. By addressing the existing challenges and adopting a holistic approach, India can create a resilient safety net that supports its most vulnerable populations, fostering social stability and inclusive growth. The commitment to improving social security will ultimately reflect the nation's dedication to human dignity and well-being for all its citizens.

The articles in this issue of 'Kurukshetra' comprehensively discuss the current state of social security in India, its shortcomings, and the way forward and it delves into the other aspects of social security concerning the most vulnerable sections of society and their problems.



Social security can help in preventing and reducing poverty and also promotes social inclusion and dignity of vulnerable populations. It also contributes to economic growth: raising incomes increases consumption, savings and, investment at the household level, and raises domestic demand at the macro level. It promotes human development. Social security is a human right that everyone, as a member of society, should enjoy, including children, mothers, persons with disabilities, workers, older persons, migrants, indigenous peoples and minorities

#### \*Dr. Harender Raj Gautam

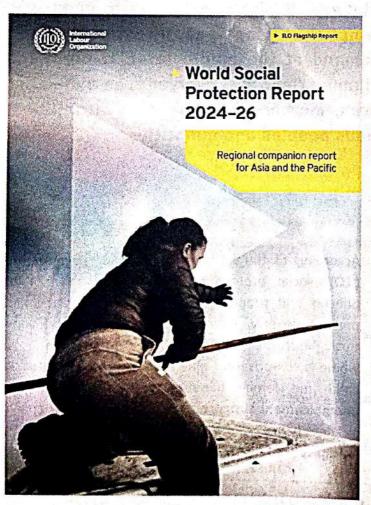
ndia has a wide-ranging social security system comprising of both social insurance, social assistance, right to education and right to food like schemes originating primarily

at Central Government level with some top up and additions in some cases at State Government levels. Social security is very holistic in nature covering almost all important aspects of upbringing and living of people of a country with dignity and pride.

According to the International Labour Organization (ILO), social protection is defined as a "set of policies and programmes designed to reduce and prevent poverty, vulnerability and social exclusion throughout the life cycle". Social protection as a whole is comprised of nine main areas which include child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection, old-age benefits, invalidity / disability benefits, and survivors' benefits.

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World Bank understands that well-designed social protection programs have a high return on investment and further states that for every dollar transferred to poor families, there is an estimated multiplier effect of \$2.49 in the local economy. Social security umbrella has globally proved to be one of the most effective and straightforward strategies to simultaneously address human rights and fundamental material needs, and to strengthen capacity to constructively engage in the life of society at all levels. International community has explicitly taken on the 2030 Agenda for Sustainable Development and Goal- 1 of the Agenda that aims to "end poverty in all its forms everywhere,". It calls for the implementation of "nationally appropriate social protection systems and measures for all, including floors," as well as the achievement of "substantial coverage of the poor and the vulnerable" by 2030.To be secure in one's person, to be "protected," is not a privilege but a right that the governments of the world have agreed to uphold. Article 22 of the Universal Declaration of Human Rights states that 'Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international cooperation and in accordance with

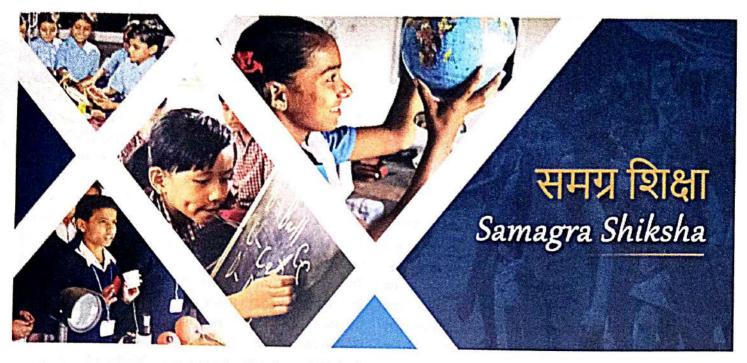


the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.' This right was reaffirmed in the Social Protection Floors Recommendation unanimously adopted by 184 members of the International Labour Conference in 2012. With this, the global community has accepted the commitment to achieve at least a baseline, of social protection for all people of all ages, to live a life of dignity, peace, freedom and justice.

### **Need for Universal Social Protection**

United Nations 56th Commission for Social Development Civil Society Declaration emphasizes the dire need for adequate social protection because 71% of the world's population is not adequately protected. with over 750 million people living in abject poverty and utter insecurity. Further, only about 29% of the world's working population have effective access to comprehensive social protection. World Social Protection Report 2024-26 of ILO further states that for the first time, more than half of the world's population (52.4 per cent) are covered by at least one social protection benefit, increasing from 42.8 per cent in 2015. This Report further points out that globally, most children (76.1 per cent) still have no effective social protection coverage, and a substantial gender gap persists, with women's effective coverage lagging behind men by 50.1 and 54.6 per cent, respectively.

Social protection systems have resulted in sustained social and economic development of individuals, communities, nations and societies in different parts of the world. Social security can help in preventing and reducing poverty and also promotes social inclusion and dignity of vulnerable populations. It also contributes to economic growth: raising incomes increases consumption, savings and, investment at the household level, and raises domestic demand at the macro level. It promotes human development. Cash transfers in social security schemes facilitate access to nutrition and education, thus resulting in better health outcomes, higher school enrolment rates, reduced school drop-out rates, and a decline in child labour. Help provided under various schemes increases productivity and employability by enhancing human capital and productive assets. Social security schemes protect individuals and families against the losses due to shocks, whether they be pandemics, natural disasters,



or economic downturns. Overall, these schemes build political stability and social peace, reducing inequalities, social tensions and violent conflict; social protection ensures greater social cohesion and participation. Social security is a human right that everyone, as a member of society, should enjoy, including children, mothers, persons with disabilities, workers, older persons, migrants, indigenous peoples and minorities.

#### Social Security in India

Free Primary Education: The education sector remains a priority with significant funding among all other social sectors. The Indian Constitution recognizes the right to education as a fundamental right under article 21A, which was inserted by the 86th Amendment Act in 2002. The Right to Education (RTE) Act of 2009 provides free and compulsory education to children between the ages of 6 and 14. The Sarva Shiksha Abhiyan (SSA) program in India is targeted to provide free and compulsory education to 192 million children in 1.1 million habitations. The Samagra Shiksha scheme is another top up integrated scheme of SSA for school education covering the entire gamut from pre-school to class XII which covers 1.16 million schools, over 156 million students and 5.7 million Teachers of Governmentand Government aided schools. The scheme not only provides support for the implementation of the RTE Act but has also been aligned with the recommendations of NEP 2020 to ensure that all children have access to quality education with an equitable and inclusive classroom

environment which should take care of their diverse background, multilingual needs, different academic abilities and make them active participants in the learning process. Some State Governments like Uttar Pradesh, Himachal Pradesh and Madhya Pradesh have extended the benefit of free education to the girl child even up to graduation level. While Karnataka has extended the free education to girl child up to post-graduation level, Maharashtra Government has announced that higher education for girls belonging to the Economically Weaker Section, Socially and Economically Backward Classes and Other Backward Classes will be made free. In Bihar, a state-wide child benefit scheme- Mukhyamantri Kanya Utthan Yojana was launched to cover 16 million girls and young women aged 0-21 years, with the aim of combating systemic discrimination and gender inequality which finds a mention in the ILO and UNICEF report of 2019. Another important programme of social protection is National Program of Nutritional Support to Primary Education, popularly known as the Mid-Day Meal Scheme, and recently renamed the PM Poshan Scheme which was launched in 1995. In this scheme, free lunch is provided to every child in government and government-aided pre-primary, primary and upperprimary schoolsto boost enrolment, reduce dropouts and increase attendance rates, while also improving nutrition and health outcomes. The scheme covers 11.8 crore students studying in 11.2 lakh schools and this Scheme is the world's largest school meal programme.

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Social Security with Right to Food: Human rights such as the right to food and social security are interrelated. The right to adequate food is an essential human right because poverty erodes the rights to adequate food, housing, health, safe water, education and others. Social protection can play a key role in gradual realization of the right to adequate food for all, Different food assistance and subsidy programmes contribute to the eradication of poverty and hunger by transferring resources to people living in poverty, enabling them to generate income, protect their assets and accumulate human capital. Food Subsidy is provided by the Central Government for the supply and distribution of foodgrains and other essential commodities. National Food Security Act (NFSA) passed in 2013 made nutritional security a right. India's food security programs comprise of diverse array of initiatives designed to combat hunger and malnutrition among vulnerable populations such as low-income families, children, and the elderly. Food Corporation of India (FCI) has played a pivotal role in this gigantic task and continues to do so. As of July 2024, the Central Pool of FCI holds 608.75 lakh metric tonnes of foodgrains which has surpassed the stocking norm of 411.20 lakh MT. This huge buffer stock ensures sufficient supplies for the Targeted Public Distribution System (TPDS), various Welfare Schemes, and other government programs across the country. The National Food Security Act legally entitles up to 75% of the rural population and 50% of the urban population to receive subsidized food grains through the TPDS. NFSA covers approximately 81.35 crore beneficiaries across India, including 16 crore women, reflecting its commitment to empowering women. During the COVID-19 pandemic, the Government nearly doubled the monthly food grain entitlements for its 800 million beneficiaries by providing an additional 5 kilograms of foodgrain for each beneficiary free of charge for 28 months until

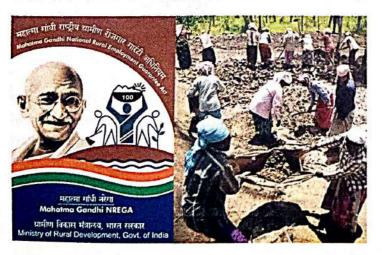
December 2022. The Central Government has decided to extend the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) for an additional five years, starting from January 1, 2024. Among these schemes, the Antyodaya Anna Yojana (AAY) is an essential social welfare initiative aimed at ensuring food security for the most vulnerable 8.92 crore people of the society. Fortified rice is rice is another initiative of nutritional security that has been started to provide essential vitamins and minerals to improve the nutritional security of the people, Starting since 2019-20, approximately 406 lakh metric tonnes of fortified rice have been distributed through the Public Distribution Systemtill March 31, 2024. The Central Government has decided that the rice fortification initiative will continue with 100% funding by the Government till the year 2028. Some State Governments like Tamil Nadu, Rajasthan and Karnataka have introduced highly subsidized food canteens also to provide cooked food to marginalized and poor people of their state.

Health Insurance Cover for the Poor:Universal Health Coverage (UHC) by 2030 is one of the targets of the United Nation's Sustainable Development Goals adopted in 2015. India has taken major strides in the health sector, which is one of the major components of social protection. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) has become the largest health assurance scheme in the world with an ambitious goal of covering over 12 crore families, or nearly 55 crore individuals, offering comprehensive secondary and tertiary care hospitalisation benefits of up to Rs 5



lakh per family annually. With vast network of health institutions in the country, a key accomplishment is the authorisation of 7.79 crore hospital admissions, providing Rs 1,07,125 crores in financial coverage. In a significant move, the Central Government has approved a major expansion of the AB PM-JAY in 2024 and now all senior citizens aged 70 and above will receive health coverage, regardless of their income. This expansion is expected to benefit around 4.5 crore more families and 6 crore senior citizens.

Social Security with Right to Work: Right to work and employment and labour welfare are also important component of social security. The social security systems are also required to facilitate employment with an objective of encouraging workers to acquire skills and remain in the labour market so as to make use of them. According to the Code on Social Security, 2020 introduced by the Ministry of Labour and Employment in India, social security means the measures of protection afforded to employees, inclusive unorganised workers, gig workers and platform workers to ensure access to health care and provide income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner by means of rights conferred on them and schemes framed. The United Nations Hot Springs Conference, as far back as in 1943, proclaimed that 'the first cause of hunger and malnutrition is poverty; and the first cause of poverty is lack of work'. Mahatma Gandhi also said that to the poor and hungry, God is bread and appears in the promise of work. India being agrarian economy by virtue of engagement of majority of the population in agriculture, sustainable livelihoods opportunities for rural populationenvisage sustainable development of agriculture by widening employment opportunities, increasing income, improving health



#### Category of Unorganized Workers covered

- Construction Worker
- Migrant Worker
- Gig & Platform Worker
- Street Vendor
- Domestic Worker
- Agriculture Worker
- Other Unorganized Workers



and enhancing the quality of life. National Rural Employment Guarantee Act 2005, later renamed as the "Mahatma Gandhi National Rural Employment Guarantee Act" (MGNREGA) is an important labour law and social security measure that aims to guarantee the 'right to work'. It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Economic Survey 2023-24 has highlighted the significant progress MGNREGS has made in terms of person-days generated and women participation rate with person-days generated increasing from 265.4 crore in 2019-20 to 309.2 crore in 2023-24 and women participation rate increasing from 54.8 per cent in 2019-20 to 58.9 per cent in 2023-24. Further, a total of 389.09 crore man days were generated in the financial year 2020-21, during which the impact of Covid -19 was on the peak. Against this, total of 293.70 crore person-days were generated in 2022-23. In the Year 2023-24, a total of 309.01 crore person-days have been generated. It is pertinent to mention here that during the year 2023-24, some parts of the country like the States of Karnataka and Andhra Pradesh had faced drought situation which also contributed in the generation of higher persondays in such states. COVID-19 has been a testing time for all the social security programmes across the nations. To deal with COVID-19 like situations in future, World Bank funded 'Creating a Coordinated and Responsive Indian Social Protection System (CCRISP)' scheme has been formulated with \$1.15 billion grant which will accelerate India's COVID-19 Social Protection Response Program to support schemes under the Pradhan Mantri Garib Kalyan Yojana (PMGKY).

Senior Citizens Vital Component of Social Security: According to the World Health Organization's (WHO), the number of people aged 60 years and older was



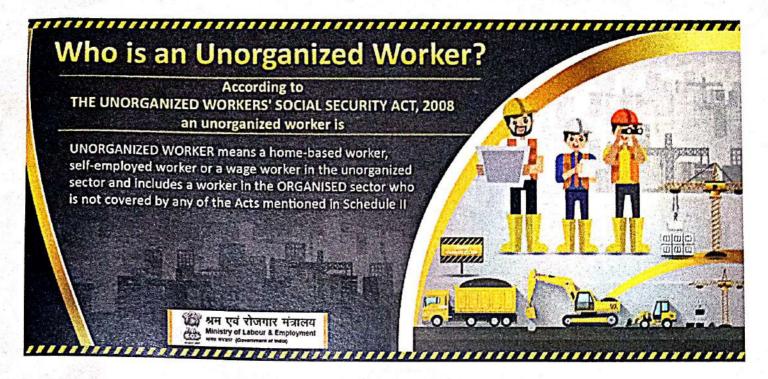
1 billion in 2019. This number will increase to 1.4 billion by 2030 and 2.1 billion by 2050. This increase is occurring at an unprecedented pace and will accelerate in coming decades, particularly in developing countries. According to the Report of the Technical Group on Population Projections (July 2020), India's elderly population is expected to reach 193.4 million by 2031. This dramatic increase from the 103.8 million senior citizens recorded in the 2011 Census, highlights the urgency of addressing issues related to healthcare, economic security, and social integration for older adults. Pensions are the most prevalent form of social protection globally. Worldwide, 79.6 per cent of people above retirement age receive a pension. Senior citizens who have served in the Central and State Governments and Public Sector Undertakings are well protected with their entitled pensionary benefits after retirement. There are 67.95 lakh pensioners of the Central Government including the armed forces who are also covered under social protection of pension from the Government exchequer. According to the RBI, the Union Government's pension liabilities in Budget Estimate 2022-2023 on account of Old Pension Scheme for existing retirees is Rs 2.07 lakh crore and the cost of pension for all State Government's combined Budget Estimate 2022-2023 is Rs 4,63,436.9 Crores.

There are number of schemes for those senior citizens and elderly people who were not earlier employed in Government sector or PSUs. Ministry of Labour and Employment is also implementing some important schemes of pension to the workers like 'Aatmanirbhar Bharat Rojgar Yojana' (ABRY) to incentivise employers for creation of new employment and restoration of loss of employment during Covid-19 pandemic', 'Employees' Pension Scheme (EPS), 1995 implemented through EPFO' and 'Pradhan Mantri

Shram Yogi Maandhan (PMSYM)' which is a voluntary contributory scheme with matching contribution by Government of India for old age pension. The Umbrella Scheme of Atal Vayo Abhyuday Yojana (AVYAY), being run by the Department of Social Justice and Empowerment, includes components to provide financial security, healthcare, nutrition, shelter, welfare etc. for senior citizens. Under Rashtriya Vayoshri Yojana (RVY), assisted living devices are distributed free of cost, in camp mode, to senior citizens belonging to the families living below the poverty line. Under Indira Gandhi National Old Age Pension Scheme (IGNOAPS) of the National Social Assistance Programme (NSAP). monthly pension at the rate of Rs.200/- per month per beneficiary is paid to elderly persons in the age group of 60-79 years belonging to Below Poverty Line (BPL) households. The States/Union Territories are also adding top up amounts ranging from Rs.50/- to Rs.3000/- per month per beneficiary under the IGNOAPS of NSAP. At present, the number of beneficiaries under the IGNOAPS in the country is around 2.21 crore and the Scheme has achieved almost 100% saturation in all States/Union Territories.

Senior Citizens' Saving Scheme is a retirement benefit program which earns the individual higher interest rates on the earnings. Individuals over 60 years old can opt for the SCSS scheme by making an individual or joint investment with amount ranging from 1,000 and 15 lakhs. Scheme for Reverse Mortgage launched in 2007 by the Ministry of Finance is also an effective scheme for financial security.

Social Protection of Workers in Unorganized Sector: The Economic Survey 2023-24 estimates India's workforce at nearly 565 million, with over 45 percent engaged in agriculture, 11.4 percent in manufacturing, 28.9 percent in services, and 13.0 percent in construction. As of July 31, 2024, the number of unorganized workers registered on the eShram portal was over 29.85 crore. The Employees' State Insurance (ESI) Cooperation and Employees' Provident Fund Organization (EPFO) provide the social security coverage to formal workers at certain sizable establishments. The ESI Scheme covers more than 132 million beneficiaries across all states of India with 6 types of benefits including health protection, unemployment insurance, sickness benefits, etc. The EPFO, mainly focusing on providing income protection



for old-ages, covers 252 million beneficiaries instituting provident funds, pension fund and deposit linked insurance fund for employees working in factories and other establishments. The Government is implementing the Unorganised Workers Social Security Act (UWSS), 2008, to provide social security to unorganized workers by formulating suitable welfare schemes on the matters relating to: (i) life and disability cover; (ii) health and maternity benefits; (iii) old age protection; and (iv) any other benefit as may be determined by the Central Government. Life and disability cover is available under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) based on contribution made by subscriber. PMJJBY is available to the people in the age group of 18 to 50 years and it provides for risk coverage of Rs 2.0 lakh in case of death, due to any reason, at an annual premium of Rs 436/-. In order to provide old age social security cover, the Government of India launched Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) pension scheme in 2019. It provides monthly pension of Rs 3000/- after attaining the age of 60 years.

#### Road Ahead for Social Security

Work on effective mechanism of social protection is a continuous process for any country. These initiatives must be gradual, cumulative and must evolve with changing demographic and other influencing factors. We need to have some milestones and also some examples which guide us. As per the ILO, 39 countries

have achieved close to universal coverage, with more than 80 per cent of pregnant women receiving maternity cash benefits, mainly high-income countries and mostly in Europe. Uruguay, for instance, has for many decades benefitted from a solid social protection regime focused on education, health, social security, and housing. This country is spending more on social programs than any other government in Latin America with over 80% of total public spending and about 25% of its GDP, which has helped the country stand out in the region. World Bank has specifically highlighted the country 'for being an egalitarian society and for its high per capita income, low level of inequality and poverty and the almost complete absence of extreme poverty.'

In conclusion, financing gaps in social protection are still large. The ILO report of 2024-26 states that to guarantee at least a basic level of social security through a social protection floor, low- and middle-income countries require an additional US\$1.4 trillion or 3.3 per cent of the aggregate GDP (2024) of these countries per annum, composed by 2.0 per cent of GDP or US\$833.4 billion for essential health care and 1.3 per cent of GDP or US\$552.3 billion for five social protection cash benefits. We need to remember the words of Mr Nicolas Sarkozy, Former President of France in the United Nations that 'Economies fare better when there are efficient social protection schemes, because they help improve worker productivity and promote balanced and sustainable growth'.

November 2024 Kurukshetra



# Social Security and Welfare of Larmers for Building Viksit Bharat

Social security of farm livelihoods is seen as an essential component of the development process, it encourages a positive outlook towards structural and technological changes, as well as the challenges of globalization, helping the farmers realize the potential benefits of greater efficiency and increased productivity. The current government is successfully implementing various schemes and programmes with a policy framework that promotes farmers' welfare and inclusive growth.

#### \*Dr. Shreya Anand and Dr. Souvik Ghosh



he transformation in agriculture and allied sector will be pivotal to make India a developed country by 2047. In a nation where the heartbeat of the economy resonates with the toil

and efforts of farmers, ensuring their social security and welfare is crucial for building a truly Viksit Bharat - a developed and inclusive India. Farmers not only feed the nation but also embody the spirit of

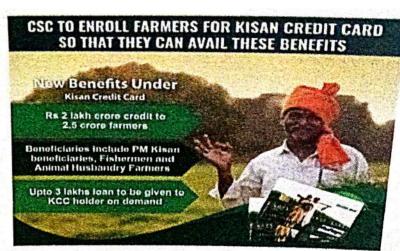
resilience, innovation, and hard work. By enhancing income stability, promoting climate resilience, improving social safety needs, access to basic services, and ensuring financial security, the livelihoods of the farming community can be uplifted. Strengthening social security as well as welfare measures is not only an economic necessity but also a moral commitment, fostering a brighter future for both farmers and the nation as a whole.

<sup>\*</sup> Dr. Shreya Anand and Dr. Souvik Ghosh, Department of Agricultural Extension, Palli Siksha Bhavana (Institute of Agriculture), Visva-Bharati (A Central University), Sriniketan, Birbhum-731236, West Bengal.

Social security is both a concept and a system, aimed at providing protection for individuals in need. This protection becomes especially relevant during circumstances that are often beyond an individual's control. The government, in its role as a societal agent, holds the critical responsibility in this regard by offering a social safety net to the poor, the vulnerable, the deprived, and the disadvantaged. Social security has been recognized as a powerful tool for social transformation and progress, and it must be preserved, supported, and further developed. A well-organized and robust social security system fosters progress, as individuals, freed from the anxiety of economic insecurity, become more productive.

Increasingly, social security of farm livelihoods is seen as an essential component of the development process. It encourages a positive outlook towards structural and technological changes, as well as the challenges of globalization, helping the farmers realize the potential benefits of greater efficiency and increased productivity. Social security stems from the idea of ensuring protection for everyone against vulnerability and deprivation. In the past five years, there has been a significant shift in the narrative surrounding social security for marginalized groups. The focus has transitioned from a welfare-based, entitlement-driven approach to a more participatory model of empowerment. The Government of India (GOI) is actively exploring various avenues to uplift socially disadvantaged sections of society. This shift reflects the government's commitment to social security and the holistic development of the most vulnerable individuals, embodying the principles of 'Antyodaya'.





The government budgets over the past three years have reinforced this dedication by strengthening rural economies and bolstering indigenous infrastructure, which forms the backbone of India's villages. Ensuring the delivery of social services at affordable costs to economically weaker and low-income groups is crucial to addressing the core challenges they face. In this context, the GOI has launched several key initiatives in the social sector, which have the potential to significantly reshape social security and welfare of the farming community in India.

#### **Need of Farmers' Social Security**

The vision of India to become a developed nation by 2047, needs an accelerated growth rate of its economy with ~ 8% per year. However, other than the evermounting population, the climate change, degradation of natural resources and land use change, socio-economic and institutional stressors will be the stumbling blocks to the Indian agriculture that is presently contributing around 18% to the GDP (MoA&FW, 2023a). These challenges will impact the production and productivity patterns of staple and other crops. As a result, the demand and supply of agricultural commodities would be influenced by multiple factors. Around 55% of the Indian population relies directly on agriculture for their livelihoods (Census 2011). However, farmers face a plethora of challenges that impact their livelihoods small landholdings, limited access to modern technology, erratic monsoons, market fluctuations, rising input costs etc. Many Indian farmers remain trapped in a vicious cycle of debt and poverty. This scenario underscores the urgent need for strong social security frameworks to provide them with economic stability and dignity. Social security schemes are aimed at offering financial and social support to individuals and families who cannot fully sustain themselves due to multiple stressors. These initiatives are designed to ensure the access to basic needs. By providing safety net, social security schemes play a vital role in enhancing social welfare and alleviating poverty, fostering a more equitable society. The current government is successfully implementing various schemes and programmes with a policy framework that promotes farmers' welfare and inclusive growth.

#### Indian Farming and Farmers' Welfare

The vitality and strength of a nation's farmers - also called "Annadatas" - is strongly correlated with the country's overall empowerment and prosperity. In a country like India, where the economy is growing at a rapid pace, focusing on the agricultural sector is just as important as transforming industries and building digital infrastructure. The Government of India has extended assistance to farmers through a variety of policies and initiatives, acknowledging the indispensable role they play in the advancement of the economy. Farmers are provided with essential financial assistance by these policies, which enables them to support their families and contribute to the nation's welfare while alleviating their hardships.

#### Income Support Schemes

One of the most significant steps towards farmer welfare has been the introduction of income support programmes, the 'Pradhan Mantri Kisan Samman Nidhi' (PM-KISAN). This is a central sector scheme launched on 24 February 2019, aimed at supporting land-holding farmers by providing annual financial assistance of Rs 6,000, distributed in three equal instalments every four months directly into their bank accounts via Direct Benefit Transfer (DBT). The scheme employs advanced technology to ensure hassle-free access for beneficiaries, continuously evolving through the integration of Digital Public Goods such as Aadhaar authentication, Aadhaarbased payment systems, and land records management. This farmer-centric digital infrastructure guarantees that all eligible farmers receive benefits without intermediaries, ensuring transparency. To enhance accessibility, the PM Kisan Mobile App allows farmers to complete their e-KYC using face authentication. Additionally, state government officials can assist farmers with their e-KYC processes. The "Know Your Status" (KYS) module enables farmers to check their eligibility, payment status, and e-KYC completion easily.

The recently launched PM KISAN AI Chatbot, Kisan beneficiary queries in multiple languages, to support all 22 official languages. In the financial year 2022-23, beneficiaries (MoA&FW,2023b). Over 11 crore farmers have benefited during past five years through various instalments totalling Rs 2.81 lakh crores (MoA&FW, 2024a).

## Crop Insurance and Risk Mitigation

Agriculture is inherently unpredictable, especially in India, where farmers are heavily dependent on monsoons. Climate change has exacerbated the frequency of floods, droughts, and other natural calamities. Insurance schemes like Pradhan Mantri Fasal Bima Yojana (PMFBY), launched on 13 January 2016, aim at providing financial support in term of a cost-effective crop insurance plan to farmers, who experience crop loss or damage due to unforeseen events from presowing to post-harvest and provides acceptable claim amounts. It is essential for stabilizing their income and ensuring their continued participation in farming This support encourages farmers to adopt innovative and modern agricultural practices, which can enhance productivity and sustainability. Additionally, ensuring a steady credit flow to the agricultural sector is crucial, as it contributes to adoption of modern technologies, promotes crop diversification, and enhances the overall growth and competitiveness of the agricultural sector. Ultimately, these measures serve to safeguard farmers from production risks and secure their livelihoods. Since 2016-17, the scheme has insured 5549.40 lakh farmer applications and paid a total of Rs 150589.10 crore in claims (MoA&FW, 2024a). In terms of farmer enrolment, PMFBY has grown to be the largest crop insurance program globally, ranking worldwide at third in terms of insurance premiums.



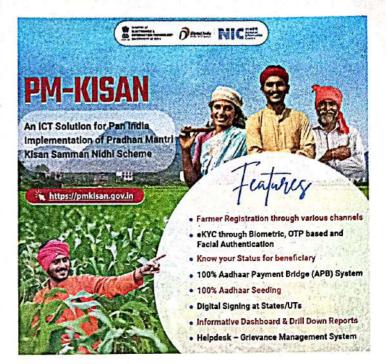
The Interest Subvention Scheme (ISS) supports farmers engaged in crop husbandry and other allied activities like animal husbandry, dairying, and fisheries with concessional short-term agri loans. ISS is offered to farmers who take out short-term crop loans of up to Rs 3.00 lakh at a 7% annual interest rate for one year. Farmers receive an additional 3% subvention for timely loan repayment, lowering the effective annual interest rate to 4%. ISS offers post-harvest loans against Negotiable Warehouse Receipts (NWRs) for crop loans to small and marginal farmers with Kisan Credit Cards (KCCs) in the event of natural disasters or severe natural disasters for up to six months. As of 05 January 2024, 465.42 lakh new KCC applications had been sanctioned, with a credit limit of Rs 5,69,974 crore as part of the program(MoA&FW, 2024a).

A newfound sense of economic security and assurance is being felt by producers throughout the nation. For the first time, the minimum support price of all 22 commodities is established at a minimum of 50% above the cost, as part of an MSP increase. In 2018, the government launched the Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) scheme to guarantee farmers receive remunerative price for their produce.

#### **Financial Security for Farmers**

For many farmers, old age brings an added burden, especially when they are no longer physically capable of working in the fields. Pradhan Mantri Kisan Maan-Dhan Yojana (PM-KMY) provides financial support and security to the most vulnerable farming families. The government launched the scheme on 12 September 2019. It is a contributing program for small and marginal farmers that meet exclusion criteria and pay monthly subscriptions to the Pension Fund. The central government will contribute a similar amount. Applicants aged 18-40 years will make monthly contributions ranging from Rs 55 to Rs 200 till they reach 60 years. PM-KMY looks after farmers in their old age, providing a monthly pension of Rs 3,000 to enrolled farmers who reach the age of 60 years, subject to exclusion conditions. The Life Insurance Corporation (LIC) manages pension funds, and beneficiaries are registered through the common service centre (CSC) and the state governments. So far, 23.38 lakh farmers have enlisted in the initiative.

Atal Pension Yojana (APY), formerly known as Swavalamban Yojana, launched on 9 May 2015, is a government-backed pension scheme in India aimed

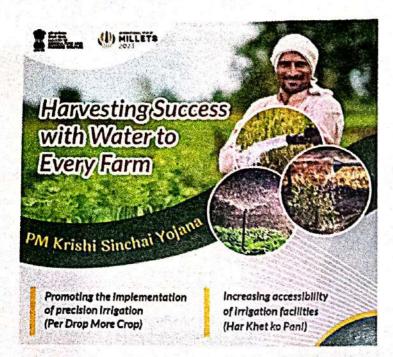


primarily for the workers in the unorganized sector. With only about 20% of India's population covered by any form of pension scheme, APY seeks to expand this coverage. Under the scheme, all subscribing workers are eligible to receive a pension of up to Rs 5,000 per month upon reaching the age of 60. To encourage participation and expand the reach of the APY, the government cocontribute 50% of the total contribution, or up to Rs 1,000 per year, whichever is lower, for each eligible subscriber for a period of five years. The minimum age to join APY is 18, while the maximum age is 40. Subscribers will begin receiving their pension upon reaching 60 years of age, requiring a minimum contribution period of 20 years or more.

The Pradhan Mantri Jeevan Jyoti Bima Yojana is a government-backed life insurance scheme designed to enhance insurance coverage among the population. Launched in 2015, when only 20% of Indians had any form of insurance, this initiative aims to significantly increase that number. The scheme is available to individuals aged between 18 and 50 years who have a bank account. It features an affordable annual premium of Rs 436, with GST exemptions applicable. Premium payments are automatically debited from the insured's bank account. In the unfortunate event of the policyholder's death for any reason, the nominee will receive a payment of Rs 2 lakhs.

#### **Sustainable Farming and Environmental Security**

True farmer welfare cannot be achieved without addressing the long-term sustainability of farming



practices. The government must encourage and support environmentally sustainable farming techniques that reduce the use of chemical fertilizers, conserve water, and improve soil health. Schemes like Paramparagat Krishi Vikas Yojana (PKVY) was launched in 2015 and is implemented in cluster mode, requiring a minimum area of 20 ha, with 25 such clusters combined into larger clusters of about 500 ha to enhance the marketing of organic produce. The scheme provides financial assistance of Rs 50,000 per ha to states, of which 62% (Rs 31,000) is given directly to farmers as incentives for organic conversion, inputs, production infrastructure, and other expenses during the three-year conversion period through Direct Benefit Transfer (MoA&FW, 2024b). This Scheme aims to promote integrated, climate-resilient farming systems that enhance soil fertility, conserve natural resources, and recycle on-farm nutrients while minimizing dependence on external inputs. It seeks to reduce agricultural costs for farmers through sustainable organic practices, increasing their net income per unit of land, and produce chemical-free and nutritious food for human consumption.

Per Drop More Crop scheme (PDMC), initiated in 2015, primarily aims to enhance water use efficiency at the farm level through precision and micro irrigation techniques. An area of 78 lakh ha has been covered under micro irrigation through the PDMC scheme from 2015-16 to 2022-23 (MoA&FW, 2024a).

The Pradhan Mantri Krishi Sinchai Yojana (PMKSY) is a national mission launched on 1 July 2015 to enhance farm productivity and ensure better resource utilization. In the 2015-2016 budget, Rs 53 billion (approximately US\$640 million) was allocated to this scheme, which was approved by the Cabinet Committee on Economic Affairs on July with a total outlay of Rs 50,000 crore for a five-year period (2015-2020). The major objectives of PMKSY include the convergence of investments in irrigation at the field level, expanding the cultivable area under irrigation (Har Khet Ko Paani), improving on-farm water use efficiency to minimize wastage, and promoting the adoption of precision irrigation and water-saving technologies for more effective crop production.

The Rashtriya Krishi Vikas Yojana - Remunerative Approaches for Agriculture and Allied Sector Rejuvenation (RKVY-RAFTAAR) was revamped in 2017-18 to enhance pre- and post-harvest infrastructure while promoting agri-entrepreneurship, innovation, and value addition. As per the approval of the Union Cabinet on 1 November 2017, the scheme is implemented through a State Level Sanctioning Committee (SLSC), chaired by the Chief Secretary, with the State Agriculture Department as the nodal agency. RKVY encompasses various activities, including crop development. horticulture, agricultural mechanization, marketing, and organic farming. Since 2022-23, it has been restructured into the RKVY Cafeteria Scheme, merging several initiatives like Soil Health and Fertility (SHF) and Per Drop More Crop (PDMC). The scheme aims to strengthen farmers' efforts by providing infrastructure, ensuring flexibility for states to tailor their plans, promoting value chain management, mitigating risks through additional income-generating activities, and also empowering youth through skill development and agri-entrepreneurship.

Under RKVY Agri-Start-up Programme, since 2019-20, 1,524 Start-ups have been selected and Rs 106.25 crore released as grants-in-aid for funding the Start-ups (MoA&FW, 2024a).

The implementation of several farmers' welfare schemes has led to record production in food grains, horticulture, livestock, and fisheries, as well as notable growth in agricultural exports. Consequently, these government efforts are positively impacting farmers' incomes. In celebration of 'Azadi ka Amrit Mahotsav', the Indian Council of Agricultural Research (ICAR) has published a book showcasing success stories of 75,000 farmers whose incomes have more than doubled (MoA&FW, 2023c).

## Digital Platform for Farm Mechanization and Technology

Digital India, launched by the Government of India in 2015, is a flagship initiative aimed at transforming India into a digitally empowered society and knowledge economy. As part of this initiative, the Digital Platform for Farm Mechanization and Technology is a centralized effort aligned with government policies focused on enhancing the "Ease of Doing Business." This portal integrates several essential features to support farmers and promote agricultural efficiency. It includes an application for Direct Benefit Transfer of farm machinery subsidies and streamlining the financial assistance process for acquiring agricultural equipment. Additionally, the Centralized Farm Machinery Performance Testing Portal allows for the online submission of testing applications and facilitates the monitoring of testing activities and related processes. Furthermore, the FARMS (Farm Machinery Solutions) Mobile App provides a convenient platform for farmers to rent and hire agricultural machines and equipment, ensuring they have easy access to the necessary tools for their farming needs. Together, these components significantly enhance farm mechanization technology adoption in the agricultural sector.

#### **Farmers Collectives**

Farmers collectives can help farmers achieve economies of scale by pooling resources and labour, which can reduce costs of production and increase profits. The Government of India launched the Central Sector Scheme for the Formation and Promotion of

Tele-Consultation For Farmers
At Common Service Centres (CSC)
Through Krishi Vigyan Kendra (KVK)

VLEs to help farmers get a crop and agriculture-related consultation/advice with KVK scientists.

10,000 Farmer Producer Organizations (FPOs)in 2020, with a total budgetary outlay of Rs 6,865 crores. This initiative aims to establish and promote FPOs through Implementing Agencies that engage Cluster Based Business Organizations (CBBOs) to provide professional support for five years. Under this scheme, each FPO is eligible for financial assistance up to Rs 18 lakh over three years. Additionally, there is a provision for a matching equity grant of up to Rs 2,000 per farmer member, with a maximum limit of Rs 15 lakh per FPO(MoA&FW, 2024b). A credit guarantee facility up to Rs 2 crore is also available for project loans from eligible lending institutions, ensuring better access to institutional credit. Moreover, training and skill development programmes are provided to FPOs to enhance their capabilities. FPOs are also onboarded on the National Agriculture Market (e-NAM) platform, which facilitates online trading of agricultural commodities, allowing for transparent price discovery and enabling FPOs to achieve better remuneration for their produce. This scheme not only strengthens the organizational capacity of farmers but also enhances their income and market access (MoA&FW,2023b). Till the end of 2023, a total 7,774 FPOs have already been registered under this scheme in the country (MoA&FW, 2024a).

#### **Marketing of Farm Produce**

The Integrated Scheme for Agriculture Marketing (ISAM) helps state governments manage agricultural produce marketing by improving market structures, creating capacity, and providing access to information. During 2017-18, the National Agriculture Market Scheme (e-NAM) was also included. National Agriculture Market (e-NAM) is a pan-India electronic trading system that connects current APMC mandis to form a single national market for agricultural commodities. The e-NAM platform has integrated 1,389 mandis from 23 states and 04 UTs, with over 1.76 crore farmers and 2.5 lakh traders enrolled (MoA&FW, 2024a).

#### **Empowering Marginalized Entrepreneurs**

The Stand-Up India scheme was launched by the Government of India on 5 April 2016, as part of its broader initiative to promote entrepreneurship among marginalized sections of society. The aims of scheme to facilitate bank loans ranging from Rs 10 lakh to Rs 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower, as well as one woman borrower, for establishing a greenfield enterprise. These enterprises



can operate in the manufacturing, services, or trading sectors. For non-individual enterprises, at least 51% of the shareholding and controlling interest must be held by either an SC/ST or a woman entrepreneur. The loan amount can cover up to 75% of the project cost, which includes both term loans and working capital. Repayment of the loan can be spread over seven years, with a maximum moratorium period of 18 months.

The Pradhan Mantri Jan Dhan Yojana (PMJDY) is a financial inclusion programme launched by the Government of India on 15 August 2014. It aims to provide affordable access to financial services such as bank accounts, remittances, credit, insurance, and pensions, particularly targeting the underserved rural population. The scheme is applicable to individuals aged 20 to 65 years and carries the slogan "Mera Khata, Bhagya Vidhatha," meaning "My account brings me good fortune". On completing nine years of successful implementation, the scheme covered over 50 crore beneficiaries. The total deposit balances in PMJDY accounts have reached Rs 2,03,505 crores. The number of accounts has grown 3.4-fold, from 14.72 crore in March 2015 to 50.09 crore as of 16 August 2023. Notably, around 56% of Jan-Dhan account holders are women, and about 67% of the accounts are in rural and semi-urban areas. Additionally, 33.98 crore RuPay cards have been issued to account holders. (Ministry of Finance, 2023).

The Agriculture Infrastructure Fund (AIF) has been established as part of the Atmanirbhar Bharat Package to address current infrastructure shortages and mobilize investment in agricultural infrastructure. AIF aims to transform the country's agricultural infrastructure. Eligible beneficiaries include Farmers, Agri-entrepreneurs, Start-ups, Primary Agricultural

Credit Societies (PACS), Marketing Cooperative Societies, FPOs, SHGs, ( Joint Liability Group) JLGs, Multipurpose Cooperative Societies, Central/State agency or Local Body sponsored Public Private Partnership Projects, State Agencies, Agricultural Produce Market Committees (Mandis), National & State Federations of Cooperatives, Federations of FPOs and SHGs (MoA&FW, 2024a).

#### **Way Forward**

The critical role of social security and farmers' welfare is to ensure a prosperous and inclusive India, especially for its farming population. Despite agriculture being the backbone of the Indian economy, employing a significant portion of the population and contributing to the nation's GDP, farmers face various challenges, including income instability, climate change, and lack of access to modern technology. The government's initiatives, such as income support schemes, crop insurance, pension plans, and sustainable farming practices, reflect a focused effort to uplift marginalized farmers, ensuring their economic stability and dignity. A well-organized social security system fosters productivity, innovation, and resilience among farmers. By addressing both immediate financial needs and long-term challenges like climate change and market volatility, the government's social security and farmers' welfare policies aim to provide comprehensive support to the agricultural sector. Moreover, the shift towards participatory and empowering models of social security highlights the government's commitment to social justice and sustainable development. Ultimately, these initiatives contribute to a broader vision of Viksit Bharat - a developed India, where the welfare of farmers is central to national progress.  $\square$ 

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# Government Schemes Making the Path Easier for Divyangjan

Differently abled Physicist Stephen Hawking said about Helen Keller, "She has taught us that even disability cannot become an obstacle in living life to the fullest." There are many Divyangjan who did not let their physical disability become an obstacle in their path and achieved great things. To ensure that more and more such specially abled people join the mainstream of society, the Government of India and State Governments started many schemes for their empowerment, which the Divyangjan are able to benefit from.

#### \*Satya Sindhu



here is no dearth of such differently abled people who have earned fame all over the world on the basis of their passion and with the help of society, family and government.

Whether it is world famous scientist like Albert Einstein, physicist Stephen William Hawking, writer Helen Adams Keller, actor Tom Cruise, painter Frida Kahlo or personalities like dancer Sudha Chandran, lyricist-composer Ravindra Jain, politician Ajit Jogi, volleyball player and the first divyangjan to climb the Everest summit Arunima Sinha, visually challenged cricketer Shekhar Naik, IAS topper Ira Singhal. They have achieved such a great success, and on seeing them, thousands and millions of divyangjan are inspired to achieve something.

<sup>\*</sup> The author is a freelance journalist based in Delhi.







#### **Improving Prospects**

According to the World Health Organization (WHO), about 40 crore differently abled people live in developing countries, who are deprived of all opportunities for social and economic development. As regards India, according to the 2011 census, the total population was 1.23 billion, out of whom more than 2.1 percent people were affected with some kind of disability. If we look at their numbers in States, according to a study, out of the total differently abled persons, 15.76 percent are in Uttar Pradesh alone. It is worth mentioning that Uttar Pradesh is India's largest state. After that comes Bihar, West Bengal, Tamil Nadu and Maharashtra, where between 7.16 to 8.62 percent population falls in this category. The 2011 census, also said that out of 2.7 crore disabled persons in the country, only 1.5 crore were literate. In the subsequent years, there has been a significant improvement in the literacy percentage of divyangjan.

Due to efforts to create awareness about these people, their number in the society has reduced comparatively a bit, yet, especially the disabled persons living in rural areas are still deprived of the benefits of

government facilities and schemes. Whether it is about personal strength or social respect or their economic strength, the government initiated many schemes at every level, which are being availed by the disabled people of urban areas relatively more. The expected benefits of those schemes are not reaching the rural disabled people. Taking this into consideration, the Government is providing employment and selfemployment through vocational skill training. The Skill Development Council and National Divyangjan Finance and Development Corporation (NDFDC) established for the disabled people are doing commendable job in this direction.

# Divyangjan Empowerment Schemes

Among the 21 categories of disabled people, the major ones are mobility impairment, visual impairment, mental illness, speech and hearing impairment, learning impairment and multiple disabilities. Among these, the percentage of people with visual impairment is the highest. People with mobility impairment come at second place. They are the ones who have to face the most discrimination in the society. There is no dearth of such disabled people in the country who are victimized due to the inhumane behaviour of the society and keep struggling to survive. Some get a respectable life for themselves by getting educated and some keep falling prey to various types of abuses and mistreatment of the society. Section 33 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 envisages three percent reservation for disabled people in the identified posts in government establishments. Out of this, one percent each is ensured for disabled people with mobility impairment, visual impairment and speech and hearing impairment. Later, one percent more reservation was increased for them. Along with this, many more schemes were started for them, for which many national institutions were established. With the help of these institutions, efforts were made for the desired improvement in their personal, social and economic conditions, the effects of which are also visible.

#### **Empowerment of Divyangian with Dignity**

The Prime Minister, Shri Narendra Modi realized the pain caused by the different types of nomenclature used to address them. He honoured them with the title of 'Divyangjan'. On all government, non-

## 'Our aim is to make Divyangjans self-reliant'

- Naveen Shah, Chairman cum Managing Director-NDFDC

What is the aim of establishing NDFDC and how much benefit are Divyangjans able to take from those schemes?

The aim of establishing this institution is that not a single Divyangjan in the country should remain without work. That is, every person in this category should have work. So far we have distributed loans worth Rs 1650 crores among 2.5 lakh Divyangjans. Every year about 250 new people join us under this scheme, who are from urban as well as rural areas. We have provided training to 86,000 people. We also keep organizing health camps in our fairs.

#### What schemes do you have for Divyangjans?

There are many schemes for them. One of them is Divyangjan Swavalamban Yojana, under which they are given loans up to Rs 50 lakh. This loan can be for any kind of enterprise and the interest rate is between five to nine percent. If they want a loan for studies, they can get an education loan at an interest rate of four percent. Loans are also given for building houses. The second scheme is VNY. This is a kind of MFS i.e. Micro Finance Scheme, under which a loan of up to Rs 60,000 is given. Apart from this, we also run a training programmes. Under this, if a person needs any kind of training to enhance his efficiency or to start self-employment, he can avail it from us. With this, even less educated Divyangjans become capable of working. These three are our main work.

Apart from this, there is a directive from the Ministry to organize certain programs. Organizing Divya Kala Mela is one such major work, in which the products prepared by the Divyangjans are promoted by making them available in the market. 20 fairs have been organized so far and the 21st fair is going to be organized soon in Jabalpur. People from many states come to these fairs. And the number of Divyangjans from rural areas

is also quite high in these fairs. The registration of UDID of needy Divyangjans is also done in these fairs. Apart from this, we also provide jobs to such people in collaboration with the Ministry and some non-governmental organizations. So far, we have provided jobs



to 158 people under this collaboration. On the last day of this fair, a cultural programme called Divya Kala Shakti is also organized, in which there are performances of talented artists of this category.

Most of these schemes are related to selfemployment. What problems do they face while taking advantage of these facilities.

We provide loans to the needy through the state agencies. We call it State Channel Agency. Our work becomes easier through this kind of agency, but at some places there is an agreement with banks. But this is not the priority of the bank, so there are some problems also. Now we are preparing an app. On that app, you just have to enter the UDID number, mobile number and email ID, to identify the applicant quickly. Then when they apply, SMS will be sent simultaneously to the candidate, bank and to us and as soon as it is confirmed, their application will be processed. Under this, the UDID can be from anywhere and they can choose a place of work anywhere in India. People of this category do not have much difficulty in taking financial assistance from us.

What should Divyangjan do to take advantage of your schemes?

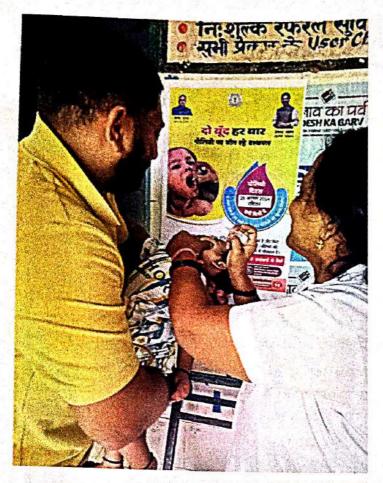
It is becoming very easy. Now on our new app, they have to login with the help of UDID and then the whole process will become easy.

government papers and in practice, people of this category are being addressed as Divyangjan. The government acknowledged that people who are called handicapped, disabled and physically handicapped due to some physical-mental weakness, on the other hand, they have many special abilities, which need to be recognized. On this basis, these people were defined as

Divyangjan and efforts were intensified to bring them to the mainstream.

#### Self-Reliant Divyangians

The result of such efforts is that in the last few years, the number of self-reliant Divyangjans has increased more than before. By running the 'Do Boond Zindagi



Ki' campaign for polio eradication, many Governments saved a large number of children from the infection of infectious polio. The World Health Organization declared India a polio-free country a decade ago, for which the Government, health workers and famous personalities played their respective roles with full responsibility and are still doing so. Although now there are no new cases of polio in the country, but to avoid any suspected case, many awareness programs are run on World Polio Day on 24 October and the 'Do Boond Zindagi Ki' campaign is being continuously diligently conducted.

#### **Government Schemes Launched**

Many government schemes are being run in the country for the empowerment of the disabled. Schemes have been prepared to provide benefits to differently abled people of different categories according to their needs. Many of these schemes are being run to make them individually strong, and today there is no dearth of such schemes aimed to strengthen them socially and economically. Under this, schemes ranging from jobs in institutions to self-employment are also included. Through self-employment schemes, they not only empower themselves, but also prove themselves to be a responsible citizen of the mainstream of society by providing employment to other normal people. In

many places, they are given priority in jobs in private institutions because they provide their services in the institution with more responsibility and dedication.

## Individual Empowerment Schemes

Under individual empowerment, their education, health, social security and self esteem are a priority. Rehabilitation of such people is also very important. To avail the benefits of these schemes, Divyangjans have to get a disability certificate, on the basis of which they are entitled to avail the benefits of all Government schemes ment for Divyangjans. This certificate can be applied for in the office of the Chief Medical Officer of any district. Apart from this, application can also be submitted for this to any major Government hospital where specialist doctors examine the disability of the applicant and issue a certificate, which also records the type of disability of the applicant, the percentage of disability and the validity period of that certificate.

With the help of this certificate, people of this category are able to get concessions in school and college fees and scholarships. On the basis of this certificate, one has to apply online for 'UDID' i.e. Unique Disability ID on the website of UDID and submit the printed form in the concerned hospital. This UDID has now become a very important 'ID card' for Divyangjans. On the basis of this card, there is a provision to give them education loan at lower rates for higher education. Not only this, unemployment allowance is also provided to Divyangjans, the amount of which depends on the government provisions.

Divyangjans are also given concession in government buses for travel and an identity card is provided from the Divisional Railway Manager's office for rail travel. For this, medical certificate of 40 percent or more disability obtained from a major government hospital and online application has to be made with the help of Aadhar card. The validity of this card depends on the validity period, the condition of the Divyangjan traveling, etc. With the help of this card, some Divyangjans can travel alone, while some can travel with a personal help. Divyangjans can get up to 50 percent discount on the fare in Air India during air travel. For this, the disability should be 80% in case of physical disability and it is 100% in case of blindness that is completely blind. Employees who became disabled during the war and their dependent children up to 26 years of age can also avail this concession. For this, apart from UDID, a photo ID is also required.

#### Assistance in Assistive Devices

'ADIP Scheme' is also known as the scheme for assistance to disabled persons for purchase/fitting of assistive devices/equipment. ADIP Yojana has been running since 1981, the main objective of which is to provide assistance to needy disabled persons in purchasing durable, sophisticated, scientifically modern, manufactured, assistive devices equipment. The objective of starting this scheme is that they can increase their physical, social and psychological rehabilitation by reducing the effects of their disability and improve their financial status. Under the scheme, assistive aids and appliances are provided to persons with disabilities with the objective of improving their independent functioning and limiting disability and preventing the manifestation of other disabilities. Under the scheme, grants-in-aid is released to various implementing agencies (Artificial Limbs Manufacturing Corporation of India (ALIMCO)/ National Institutes/ Composite Regional Centres/ District Rehabilitation Centres for Persons with Disabilities/ State Corporations/ NGOs etc. working in the field of disability. Not only this, distribution of assistive devices is also done under this scheme. This scheme was last

Adds & Assistive
Devices provided to

22.29 lakhs PwDs at a cost of Rs. 1381.03 crore

16.49 lakhs PwDs at a cost of Rs. 488.26 crore

No. of Beneficiaries increased by 35% and Funds increased by 183% in last 8 years

Categories of Disabilities covered increased from 7 to 21 in last 8 years

amended from 1st April this year and was approved to continue for the remaining period of the 15th Finance Commission i.e. till 31st March 2026.

#### **Programme for Social Respect**

Social respect is the need of everyone, but for those who have been more neglected, the importance of respect needed even more. Divyangjan were included in such a neglected section of the society, who got a lot of opportunity to take care of themselves through Government schemes. They also took advantage of this opportunity and did great work. Not only did they get national / international honours in different fields, the Government of India and many state governments of the country also made a policy to honour them. Under this, the Department of Empowerment of Persons with Disabilities of the Government of India gives national awards to such Divyangjan and institutions, who have done special work in their respective field. These awards are given on 3rd December every year on the occasion of World Disability Day. The Haryana and Utter Pradesh governments also gives state awards in many categories for disabled persons.

#### **Economically Empowering Schemes**

The Government of India runs effective schemes through its various departments to make the disabled economically empowered. Not only three percent reservation is provided to them in government jobs, but various types of financial assistance are provided to enable them for jobs and entrepreneurship. A disabled person can take assistance from the government to open a small shop and can also take a loan of up to Rs 50 lakh at a lower interest rate to take an enterprise. Disabled people who start big projects are also able to provide employment to others through their projects. This kind of financial assistance is not only available through various schemes of the Central Government, but the State governments also support them under liberal policies. In many such schemes, some amount is also waived off by the government under grant. The most important institution of the Government of India working under this scheme is the 'National Divyangjan Finance and Development Corporation', which was established in 1997. The social welfare departments of the State governments also run self-employment schemes for the disabled, information about which can be obtained from the social welfare department of the local district headquarters.

#### Schemes of National Trust

The National Trust also runs many schemes for the disabled. Established as a premier Institute of the Ministry of Social Justice and Empowerment, Government of India, the National Trust works for the welfare of persons with autism, cerebral palsy, intellectual disability and multiple disabilities. Its main purpose is to create a society that gives importance to humanity, enables and empowers the disabled to live with dignity. Under this, many schemes are run for the disabled.

# SAIMAIRTH Scheme

#### Disha

This is an early intervention and school readiness scheme for disabled children up to the age of 10 years and aims to provide treatment, training and support to family members for persons with four disabilities covered under the National Trust Act. For this, Disha Center is established. This centre also has day care facilities for at least 4 hours. Under this scheme, the centre should have a special teacher or doctor, physiotherapist or occupational therapist, counsellor and nurse for the persons with disabilities.

#### **Day Care Centre**

This is a day care scheme whose main objective is to increase the range of opportunities available to persons with disabilities to enhance interpersonal and vocational skills. The centre also provides care support to the persons with disabilities while they are at the

Vikas Kendra. It helps the family members of the persons with disabilities covered under the National Trust Act to spare some time during the day to carry out other responsibilities. The centre provides day care facilities for at least 6 hours a day between 8 am and 6 pm.

#### SAMARTH (Respite homes)

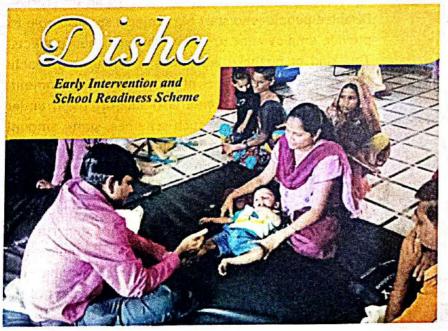
The objective of the SAMARTH scheme is to provide respite homes for persons with disabilities from BPL and LIG families including destitute, with at least one of the disabilities covered under the National Trust Act. There is also a provision to support orphaned or abandoned children and children of distressed families. The objective of this scheme is to establish Samarth Kendras to provide group home facility, where basic medical and quality care service is provided with the help of doctors.

#### Gharaunda (Group Home for Adults)

The objective of this scheme is to provide an assured home and minimum quality care services throughout life to a person with autism, cerebral palsy, mental retardation and multiple disabilities. This includes adequate and quality care service including basic medical care. Gharaunda Center also includes providing assistance for vocational activities.

#### Niramaya (Health Insurance Scheme)

The objective of Niramaya Scheme is to provide affordable health insurance to persons with disabilities covered under the National Trust Act. Under this, there is a provision for all enrolled beneficiaries to get health insurance cover of up to Rs 5 lakh.



#### Sahyogi (Caregiver Training Scheme)

The scheme aims to set up skilled caregiver cells to provide adequate and nurturing care to persons with disabilities and their families. Under this, parents are provided training to take care of the disabled person at home. The scheme is available at two levels of primary and advanced courses to prepare families of persons with disabilities and individuals to meet their needs.

#### **Gyanprabha (Educational Support)**

The objective of Gyanprabha Scheme is to encourage people with autism, cerebral palsy, mental retardation and multiple disabilities to pursue courses such as graduate courses, professional courses and vocational training, which can lead to employment or self-employment. There is a provision to provide a fixed amount per course to each disabled person by the National Trust, which generally includes fees, transportation, books, out-of-pocket expenses, etc.

#### Prerna (Marketing Support)

Prerna is the marketing assistance scheme of the National Trust. It aims to create viable and comprehensive channels for sale of products and services made by persons with disabilities covered under the National Trust Act. The scheme aims to provide funds for participating in events such as exhibitions, fairs to sell products made by persons with disabilities. The scheme also provides incentives to

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registered organizations based on sale of products made by persons with disabilities.

#### Sambhav (Aids and Assistive Devices)

This is a scheme to establish additional resource centres, one in each city of the country. The scheme also includes maintaining information regarding aids and assistive devices available at the Sambhav centres on the National Trust website. These centres also aim to provide information and easy access to equipments, aids, software etc. for the betterment and empowerment of persons with disabilities under National Trust's disability category.

#### Badhte Kadam (Awareness and Community Connectivity)

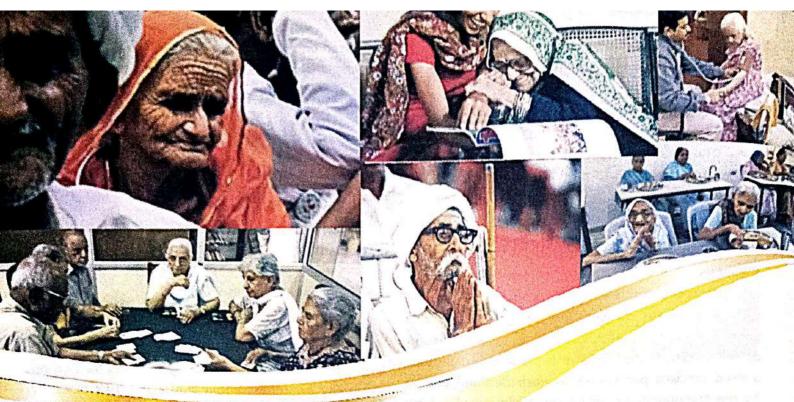
This scheme supports National Trust's Registered Organisations (ROs) in organising activities focused on increasing awareness about National Trust's disability categories. The scheme aims at community awareness, sensitisation, social integration and mainstreaming of persons with disabilities. National Trust can sponsor a maximum of 4 events per year for each RO. Each RO has to organise at least one event every year for community, educational institutions or medical institutions.

#### Conclusion

Many government schemes have been started to empower the divyangjan, from which the differently abled persons are now benefiting a lot. From scholarships in school to loans for higher education and then from assistance for self-employment to job reservation, facilities have been provided, which is commendable. Although in the age of social media, information reaches people promptly, but sometimes it is not easy for them to access some schemes. For example, it is not so easy for them to get a UDID. By paying a little more attention to these aspects, the path of struggle for the disabled can be made a little easier.

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# Ensuring Dignity in Old Age: A Pathway to Social Security for Senior Citizens

In India, where the cultural norm of joint family system traditionally ensured the well-being of the elderly, rapid urbanization, changing family structures and social norms have necessitated the formal state intervention. In view of the changing socio-economic, demographic and development scenario in the country, the government has introduced several schemes and programmes aimed at ensuring the social and economic security of senior citizens.

\*Dr. H.L. Sharma \*\*Dr. Shyam Lal

ocial security is a vital aspect of a welfare state. It aims to safeguard citizens against economic uncertainty and hardships at different stages of life. For senior citizens, it holds particular

significance as they often face economic, health and social challenges in their old age. In India, where the cultural norm of joint family system traditionally ensured the well-being of the elderly, rapid urbanization, changing

family structures and social norms have necessitated the formal state intervention. In view of the changing socio-economic, demographic and development scenario in the country, the government has introduced several schemes and programmes aimed at ensuring the social and economic security of senior citizens. With the rapidly expanding elderly population and limited resources, it is crucial to examine the existing system of social security for senior citizens in India. This includes focusing on

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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) (2) GOI, MoHFW, Population Projections for India and States 2011-2036

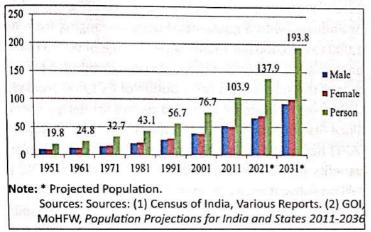


Figure 1: Sex Wise Elderly Population (Aged 60+) in India (Million)

pension schemes, healthcare, housing, legal protection and addressing the challenges that still need attention to ensure a dignified and secure life for the elderly.

#### The Growing Elderly Population In India

India has been undergoing a demographic shift, with rapid increase in its elderly population. As per the Report of the Technical Group on Population Projections-2019, the population of elderly people (aged 60 and above) is projected to increase significantly from 103.8 million in 2011 to around 138 million in 2021 and further to 194 million by 2031 (Table 1). By 2041, this figure is expected to reach 240 million, which is nearly 1.75 times the level of 2021. In fact, the percentage share of the elderly in the total population in the country has been increasing steadily, rising from 5.5 per cent in 1951 to 8.6 per cent in 2011 (Table 2). It is estimated to be at 10.1 per cent

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.

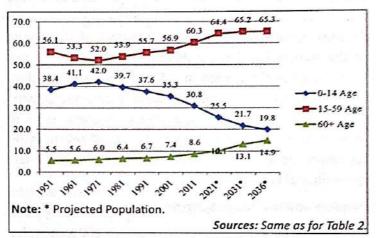


Figure 2: Age Group wise Composition of Population in India (per cent)

in 2021 with projections to reach at 14.9 per cent by 2036 (Fig. 2). The rise in the elderly population is due to improved life expectancy, driven by advancements in healthcare services and living conditions. The present demographic transition poses significant implications for social security, healthcare and economic policies to ensure a comfortable and dignified life for senior citizens. The rise of the nuclear family system, urban migration and globalization has eroded the traditional caregiver system, underscoring the urgent need for formal economic and social security mechanisms for senior citizens.

#### Social Security Programmes For Senior Citizens In India

In view of the evolving socio-economic and demographic landscape, the Government of India has implemented several social security programmes aimed at the protection and welfare of senior citizens. The

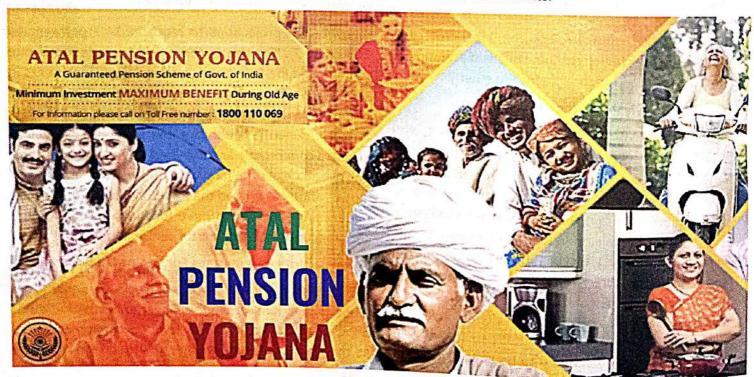


National Policy on Older Persons (1999) was the first policy in India to outline state support and strategy to address the needs of an aging population. It aimed to create a comprehensive support system, focusing on financial and food security, healthcare, shelter, legal protection and other essential needs of older persons, with the goal of enhancing their overall quality of life. The policy was aligned with the UN General Assembly Resolution 47/56, which declared 1999 as the International Year of Older Persons, emphasizing global recognition of the needs of the elderly. Building on this foundation, in 2021, the Ministry of Social Justice and Empowerment launched the National Action Plan for the Welfare of Senior Citizens (NAPSrC). This centrally sponsored umbrella scheme aims to promote healthy, dignified and self-reliant living for senior citizens, while strengthening social and intergenerational bonds.

#### Pension and Insurance Schemes

Pensions form the cornerstone of financial security for the elderly, especially those without any regular source of income. The Government of India has introduced several pension schemes to ensure a minimum income for senior citizens and vulnerable sections of society. In this context, National Social Assistance Programme (NSAP) was launched on August 15, 1995 under the Ministry of Rural Development. It aims at providing financial assistance to the elderly, widows and disabled persons living below the poverty line (BPL) both in rural as well as urban areas. Since its inception, the programme has covered nearly 30 million beneficiaries, offering consistent monthly financial assistance through various schemes such as the Indira Gandhi National Old Age Pension Scheme, Widow Pension Scheme and Disability Pension Scheme.

To address the growing concern about old-age income security of workers in the unorganized sector, the Government of India introduced the Atal Pension Yojana (APY) in 2015. It encourages individuals aged 18 to 40 to save for retirement by contributing monthly, quarterly or annually, with a guaranteed pension ranging from Rs 1,000 to Rs 5,000 per month after the age of 60. To boost participation, the government also co-contributes 50 per cent of the subscriber's contribution or Rs 1,000 annually whichever is lower, for a limited period for early joiners. Since its inception in 2015, the Atal Pension Yojana (APY) has made significant strides in extending pension benefits to the unorganized sector, enrolling over 66.2 million subscribers as on June 30, 2024. Notably, women constitute 46 per cent of the total enrollments and public sector and regional rural banks have driven over 90 per cent of new enrollments.





Another significant initiative, the *Pradhan Mantri Vaya Vandana Yojana* (PMVVY), provides senior citizens with an insurance policy-cum-pension scheme. It was launched in May 2017 by the Government of India, through LIC, exclusively for the senior citizens aged 60 years and above. Though the scheme was originally set to close on March 31, 2023, it has been extended until March 2025, allowing more seniors to benefit from its features. PMVVY offers an assured return on investments and provides fixed pension based on the amount invested, with a maximum limit of Rs 15 lakhs per senior citizen. Since its launch in 2017, over 4.49 lakh policies have been sold, amounting to a total investment of approximately Rs 6,646 crore.

For formal sector employees, the Employees' Pension Scheme (EPS), managed by the Employees' Provident Fund Organisation (EPFO), has been a key source of retirement security since its launch on November 16, 1995. Under this scheme, both employees and employers contribute to a pension fund, which becomes accessible upon retirement. In addition to post-retirement benefits, the scheme also provides pensions in cases of disability and to the family in the event of the employee's death. The EPS has been a crucial source of financial security for millions of employees. In the financial year 2023-24 alone, more than 30 lakh withdrawal benefit claims were settled under the scheme.

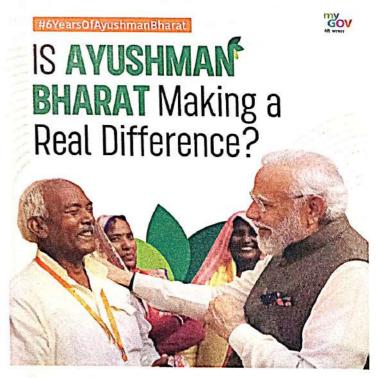
The Pradhan Mantri Suraksha Bima Yojana (PMSBY), launched on May 4, 2017, is an affordable accidental insurance scheme for individuals aged 18 to 70 with a bank account. It provides coverage of Rs 2 lakh for accidental death or full disability and Rs 1 lakh for partial disability, with an annual premium of just Rs 20, which is auto-debited from the bank account of the individual. This scheme plays a crucial role in providing financial security to the insured's family in case of accidental

death or disability, ensuring that vulnerable families are protected.

#### **Healthcare Initiatives for Senior Citizens**

Health is a major concern for senior citizens, affecting their quality of life. Access to affordable and quality healthcare is crucial, as medical expenses can be overwhelming in old age. Recognizing this, the Government of India has implemented several healthcare schemes and programmes aimed at addressing the medical needs of the elderly. One such initiative is the Rashtriya Swasthya Bima Yojana (RSBY), launched by the Ministry of Labour and Employment in October 2007. It provides health insurance coverage for unorganized sector workers belonging to BPL category. The scheme provides protection to low income households from financial liabilities arising out of health shocks that involve hospitalization. Under RSBY, the Senior Citizen Health Insurance Scheme (SCHIS) provides an additional coverage of Rs 30,000 for critical illnesses. The scheme aims to bridge the gap in healthcare access for elderly individuals particularly those suffering from chronic or life-threatening diseases.

In 2010, the National Programme for Health Care of the Elderly (NPHCE) was launched by the Ministry of Health and Family Welfare to provide specialized and comprehensive healthcare services for senior citizens. The NPHCE focuses on making healthcare more accessible and affordable while also developing infrastructure dedicated to elderly care. This includes establishing



geriatric units in district hospitals and building a network of healthcare providers trained in geriatric care. The programme also emphasizes preventive, curative and rehabilitative services, addressing the unique health challenges faced by the elderly.

To further support senior citizens with age-related disabilities, the *Rashtriya Vayoshri Yojana* (RVY) was launched on April 1, 2017, by the Ministry of Social Justice and Empowerment. This Central Sector Scheme funded by the Senior Citizens' Welfare Fund. It aims to provide free aids and assistive devices to senior citizens belonging to the BPL category or those earning less than Rs 15,000 per month who suffer from age-related disabilities such as low vision, hearing impairment, loss of teeth, or mobility issues. Devices like walking sticks, crutches, walkers, hearing aids, wheelchairs, artificial dentures and spectacles are provided under this scheme.

Another health insurance scheme, *Pradhan Mantri Jan Arogya Yojana* (PM-JAY), was launched on September 23, 2018, by the Prime Minister, Shri Narendra Modi. It is the largest health assurance scheme in the world, providing coverage for secondary and tertiary hospitalization expenses to economically weaker sections, including senior citizens. PM-JAY offers health coverage of up to Rs 5 lakhs per family per year, ensuring that individuals from low-income and vulnerable households can access necessary medical treatments without falling into debt. PM-JAY has had a transformative impact on healthcare accessibility for millions of economically disadvantaged individuals in India, reducing healthcare costs and improving the quality of care.

Additionally, the Senior Citizens' Welfare Fund (SCWF), established by the Government of India in 2016, aims to enhance the welfare of senior citizens by providing financial assistance for programmes that improve their quality of life. The fund is financed through government contributions and unclaimed amounts from



central government saving schemes that remain inactive for seven years. It supports various initiatives such as healthcare services and awareness campaigns to protect the rights and interests of older persons, playing a vital role in addressing their needs in a changing society.

#### Livelihood and Skilling Initiatives

To encourage senior citizens to enhance their earnings and remain engaged in productive activities, several programmes have been implemented. One notable initiative is the Senior Able Citizens for Re-employment in Dignity (SACRED) programme by the Ministry of Social Justice and Empowerment, aimed at providing re-employment opportunities for seniors. Launched on October 1, 2021, the SACRED portal connects senior citizens with private enterprises, matching them with job opportunities based on their skills and experience. This platform facilitates virtual matching of preferences, empowering older individuals to contribute to the workforce and uphold their dignity through continued employment. Ultimately, this initiative helps seniors stay engaged while enhancing their sense of self-respect.

Additionally, the Action Groups Aimed at Social Reconstruction (AGRASR Groups) were introduced as part of the Livelihood and Skilling Initiatives for Senior Citizens. These groups encourage seniors to form Self-Help Groups (SHGs), allowing them to spend their time constructively and engage in activities that may lead to marketable products. The AGRASR groups serve as a platform for seniors to connect, share experiences and collaborate on meaningful projects. Through these Groups, seniors can also apply for financial assistance, supporting their efforts in creating sustainable livelihoods, which enhances their sense of purpose and social involvement.

Additionally, to foster innovative and unconventional solutions for commonly faced challenges, *Promoting Silver Economy* initiative identies and supports innovative start-ups focused on developing products, processes and services for the welfare of the elderly. Selected start-ups become eligible for government equity support, facilitated through the Senior care Ageing Growth Engine (SAGE) portal launched on June 4, 2021.

#### **Housing and Welfare Schemes**

Housing security is crucial for elderly individuals, particularly those without family support. The Government of India has introduced housing schemes and welfare programmes to ensure that the elderly have



access to safe and comfortable living arrangements. One such initiative includes the establishment of day care centres, where senior citizens participate in recreational activities, receive basic healthcare and access counseling services. These centres aim to reduce isolation and improve the mental and emotional well-being of the elderly. Since 1992, the Government of India has been supporting old age homes for senior citizens by providing grant-in-aid to NGOs under the Central Sector Scheme, Integrated Programme for Senior Citizens (IPSrC). Presently, 566 Senior Citizen Homes, run by 414 NGOs, receive assistance under the Integrated Programme for Senior Citizens. Another welfare scheme for senior citizens, the Reverse Mortgage Scheme was launched in 2007. It allows senior citizens to mortgage their houses to banks and receive periodic payments in return. This scheme offers financial security to elderly individuals who own a home but do not have a steady income source. The senior citizens can continue to live in their homes while receiving funds to support their living expenses.

#### **Legal Protection And Rights For Senior Citizens**

Apart from economic and health challenges, many senior citizens in India face abuse, neglect and exploitation. The government has enacted several laws and initiatives aimed at protecting the legal rights of senior citizens. In this context, the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, mandates that children are legally obligated to provide maintenance to their elderly parents. It allows senior citizens to claim maintenance if they are neglected or abandoned by their children. The Act also provides for the establishment of

tribunals to ensure timely justice for seniors. Further, the *National Policy for Senior Citizens*-2011 emphasises the importance of ensuring the dignity, care and financial security of senior citizens. It outlines the government's commitment to creating an inclusive society where the elderly are respected, protected and cared for. It also calls for the implementation of more comprehensive healthcare, housing and pension programmes. Further, to protect senior citizens from abuse, the government and various NGOs have set up help-lines specifically for the elderly. These helplines provide immediate assistance in cases of abuse, financial exploitation, or neglect. Awareness programmes are also conducted to educate senior citizens about their rights and the legal remedies available to them.

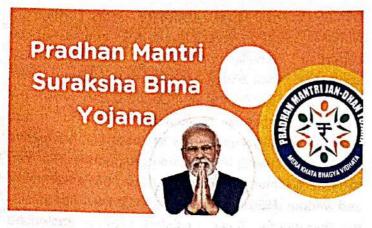
In nutshell, the Department of Social Justice and Empowerment, as the nodal agency for the welfare of senior citizens in India, is playing a pivotal role in shaping Vision-2047. This initiative focuses on timely interventions by bolstering existing schemes and programmes, while also introducing new initiatives to further enhance the welfare of senior citizens.

## Challenges in Implementing Social Security for Senior Citizens

Despite the wide range of social security programmes designed for senior citizens, their effective implementation remains fraught with challenges. Firstly, inadequate infrastructure, particularly in rural areas, where essential services and resources are often scarce, is a primary obstacle. Many elderly individuals lack awareness of the available government schemes, which can leave them without the necessary support to



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navigate these programmes. Furthermore, the amounts of pension provided are often insufficient to cover basic living expenses, leading to financial insecurity. Healthcare access poses another significant barrier as elderly people often encounter high medical costs that prevent them from availing necessary treatments, exacerbating their health challenges. The digital divide further complicates matters, as many elderly individuals lack the skills or resources to engage with online platforms necessary for applying for social security programmes. Complex application procedures and documentation-related difficulties can deter potential beneficiaries. Further, gender disparities often result in elderly women, particularly widows, facing greater obstacles to accessing benefits. Additionally, social isolation, prevalent among seniors, can lead to increased vulnerability and mental health issues, which are not adequately addressed by existing support systems. Fragmentation of schemes and inconsistent implementation across different states further complicate efforts to create a cohesive social security framework, resulting in disparities in access and support that leave many elderly citizens at risk.

#### The Way Forward

To effectively improve social security for senior citizens in India, a comprehensive and coordinated approach is imperative. Key priorities should include expanding universal pension coverage to ensure all elderly individuals receive a basic income that meets their needs. This initiative should be complemented by a commitment to enhancing healthcare services, particularly in rural and underserved areas, where access to medical facilities remains limited. Simplifying the application processes for social security programmes is essential for making these resources more accessible. This could involve streamlining documentation requirements and providing dedicated support services to assist seniors in navigating the application procedures. Additionally,

raising awareness about the rights of senior citizens and the available support systems is crucial to empower them to seek the benefits they deserve. Targeted efforts to close the gender gap in social security access are equally important. Special initiatives should focus on supporting elderly women, particularly widows, by providing tailored resources and programmes that address their unique challenges. Encouraging community engagement and creating networks for social interaction can also help combat isolation and improve mental health outcomes among seniors. By prioritizing these actions, India can develop a robust social security framework that not only meets the immediate needs of its elderly population but also fosters a society where senior citizens are respected. valued and enabled to live with dignity and security in their later years.

#### Conclusion

In nutshell, the rapidly growing elderly population in India presents both significant challenges and opportunities for policymakers committed to safeguarding the dignity and well-being of senior citizens. While substantial progress has been made in implementing various social security programmes, notable gaps still persist, that hinder effective access and utilization of resources. To truly enhance the quality of life for the elderly, a multi-faceted approach is essential, one that prioritizes expanding universal pension coverage, improving healthcare access and simplifying application processes for social security benefits. Furthermore, targeted initiatives to support vulnerable groups, particularly elderly women and those in rural areas, are crucial for ensuring access to these programmes. By fostering greater awareness of rights and available resources and by reinforcing legal protections, India can take meaningful strides towards creating an inclusive society where senior citizens are respected, cared for and empowered to live with dignity and security in their golden years.

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# Social Security of Scheduled Tribes & Scheduled Castes in North-Eastern Region



The indigenous economic system, particularly in tribal areas, is heavily dependent on certain ecological parameters like land, forest and water. Thus, there is an essential inter-relationship between the ecology and the communities. Unfortunately, land, forest and water have come under tremendous pressure in the Northeast since the colonial period.

#### \*Dr. Samudra Gupta Kashyap

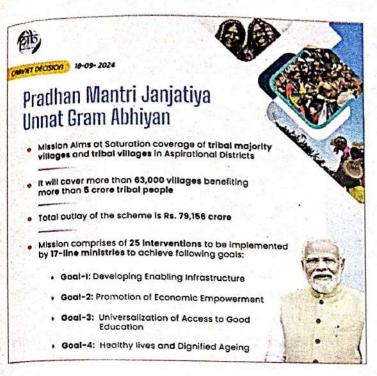
he Northeastern Region occupies a special position as far as the status of Scheduled Tribes and Scheduled Caste communities of the country is concerned. The region is by and

large inhabited by various tribal communities, and four of the eight states are tribal-majority states, these being – Arunachal Pradesh (64%), Meghalaya (86.15%), Mizoram (95%), and Nagaland (88%). ST population in the other states is – Sikkim (33.8%), Assam (12.4%), Manipur (25.70%) and Tripura (31.8%). On the other hand, the state-wise percentage of Scheduled Caste population in the region is – Assam (7.15%), Manipur (3.81%), Tripura (17.83%), Meghalaya (0.58%), Sikkim

(4.63%) and Mizoram (0.11%). There are no domiciled SC population in Arunachal Pradesh and Nagaland.

The state-wise number of ST communities in the Northeast, according to the Ministry of Social Justice and Empowerment, Government of India, is as follows: Arunachal Pradesh (16), Assam (15 in the hill districts and 14 in the plains districts), Manipur (34), Meghalaya (17), Mizoram (15), Nagaland (5), Sikkim (4) and Tripura (19). A number of communities in the region are still awaiting recognition as Scheduled Tribes across the region, particularly in Arunachal Pradesh and Assam. The state-wise number of SC communities in the region is - Assam (16), Manipur (7), Meghalaya (16), Mizoram (16), Sikkim (3) and Tripura (34). There are no local SC

<sup>\*</sup> The author is Guwahati-based veteran journalist.



communities in Arunachal Pradesh and Nagaland.

The indigenous economic system, particularly in tribal areas, is heavily dependent on certain ecological parameters like land, forest and water. Thus, there is an essential inter-relationship between the ecology and the communities. Unfortunately, land, forest and water have come under tremendous pressure in the Northeast since the colonial period. Establishment of tea estates was one reason, followed by government patronage of large-scale immigration from erstwhile East Bengal and erstwhile East Pakistan since 1905, both causing alarming alienation of tribal communities, especially in present-day Assam. Pursuing its divide-and-rule policy, the British had kept the tribal communities secluded from the other communities of the country on the pretext of protecting them. Moreover, land being

traditionally collectively owned and governed by the Scheduled Tribe communities in the hill states of the region, households without land were less prominent among the ST communities in those states. In Assam and Tripura, however, land alienation among tribal communities is a major problem, which in turn has led to large-scale insecurity, often also triggering off sociopolitical and ethnic conflicts.

In the post-Independence era, though the Sixth Schedule to the Constitution came into force with the basic objectives of (i) providing for the administration of tribal areas in Assam, Meghalaya, Tripura and Mizoram and (ii) safeguarding the rights of the tribal population in these states, a lot is yet to be done in order to ensure overall development and social security. Displacement induced by development projects has also remained an issue, and small gaps continue to remain here and there despite rehabilitation schemes undertaken by the government.

On the political front, representation in elected bodies including Lok Sabha and State Legislative Assemblies however has ensured due reservation of seats for both ST and SC communities. The state-wise reservation of Lok Sabha and Assembly seats for the ST and SC communities is shown in Table 1.

Looking at literacy, one would however find a mixed picture. While the overall literacy rate of the country stood at 72.98% in the Census report of 2011, literacy among the Scheduled Tribes at the all-India level was only 59%. In contrast, however, the literacy rate among ST communities in the Northeast is better than the national average among the STs. The figures as shown in the Census of 2011 was as follows: Arunachal Pradesh

Table 1: Reservation of seats for ST and SC in the State Legislative Assemblies and Lok Sabha in the Northeastern states

State	Total LA Seats	Reserved for ST	Reserved for SC	Total Lok Sabha seats	Reserved for ST	Reserved for SC
Arunachal Pradesh	60	59	0	2	2	0
Assam	126	16	8	14	2	1
Manipur	60	19	1	2	1	. 0
Meghalaya	60	55	0	2	2	0
Mizoram	40	39	0	1	1 4	0
Nagaland	60	59	0	1	1	0
Sikkim	32	12	2	1	0	0
Tripura	60	20	10	1	0	0



(64.6%), Assam (72.1%), Manipur (72.6%), Meghalaya (74.5%), Mizoram (91.5%), Nagaland (80%), Sikkim (79.7%) and Tripura (79.1%). (Source: Rajya Sabha Unstarred question No 464, dated 6/12/2023).

The all-India literacy rate among Scheduled Castes in 2011 stood at 66.1%. While most Northeastern states have no significant presence of SC population, the literacy rate among SC communities was 66.76% in Assam and 87.20% in Tripura in the last Census.

Official reports have revealed that the literacy rate among the ST communities has considerably increased in the past couple of decades. According to a Periodic Labour Force Survey (PLFS) report (July 2021 - June 2022), published by the Ministry of Statistics & Programme Implementation, the estimated literacy rate for Scheduled Tribes in India is 72.1%. This is a significant improvement against 59% as found in the Census report of 2011. Though the state-wise details of literacy rates are not available in the PLFS report, the rising trend is clear when one compares the figures for

the Census reports of 2001 and 2011. However, Statewise details of literacy rates are not available in PLFS report.

Looking at the latest available 'Crimes In India' report (2023) published by the National Crime Records Bureau (NCRB), one finds that though the percentage of Scheduled Tribe population in the Northeast is comparatively higher than the rest of India, very few crimes have been committed against members of the ST communities in the region in recent years. According to the report, of the 1,17,138 crimes registered as committed against ST in India during 2020, 2021 and 2022, only 78 were reported from the eight Northeastern states. The state-wise break-up of crimes against ST in those three years in the region is — Arunachal Pradesh (1), Assam (35), Manipur (3), Meghalaya (0), Mizoram (29), Nagaland (0), Sikkim (5) and Tripura (5).

Likewise, the number of crimes against Scheduled Castes too is very less in the Northeast against the allindia figure. While altogether 1,58,773 crimes against

Table 2: State-wise break-up of PMAY-G houses completed in the Northeast durng 2019-20 and 2023-24.

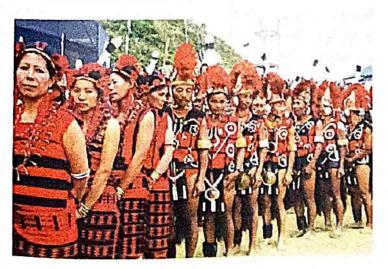
State	2019-20	2020-21	2021-22	2022-23	2023-24	Total
Arunachal Pradesh	474	2,417	992	9,344	5,275	18,775
Assam	84,009	1,30,879	1,17,694	10,09,151	14,659	13,56,382
Manipur	1,151	2,379	3,626	13,955	76	21,187
Meghalaya	4,995	5,016	7,009	6,913	2,081	26,014
Mizoram	997	1,123	1,158	1,020	724	5,022
Nagaland	3,687	535	0	3,210	423	7,855
Sikkim	34	13	5	41	60	153
Tripura	6,155	15,462	1,639	1,80,495	4,840	2,08,591
Total	1,01,502	1,57,824	1,32,123	12,24,129	28,138	16,43,716

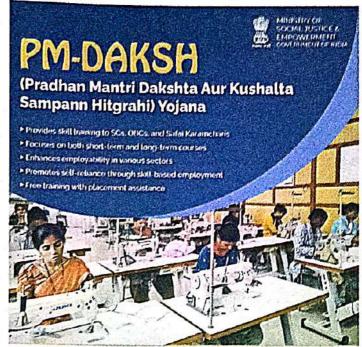
(Source: https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1944808, This information was given by the Union Minister of State for Rural Development, Sadhvi Niranjan Jyoti in a written reply in Lok Sabha on Aug 1, 2023)



SC communities were registered in the country during 2020, 2021 and 2022, the number of crimes against SC in the Northeast stood only at 74. The state-wise break-up is - Arunachal Pradesh (1), Assam (30), Manipur (0), Meghalaya (0), Mizoram (5), Nagaland (0), Sikkim (5) and Tripura (7). These figures prove that people belonging to the ST and SC communities are appreciably safe in the Northeast as far as crimes committed against them are concerned.

Sex Ratio being an important indicator of social security and development, one must point out that in most states across the Northeast, the sex ratio is much above the national average of 943. States which have sex ratio above the all-India average are – Assam (958), Manipur (985), Meghalaya (989), Mizoram (976) and Tripura (960). Three states – Arunachal Pradesh (938), Nagaland (931) and Sikkim (896) however stand below the national average. (Source: National Health Profile





2023; Central Bureau of Health Intelligence, Ministry of Health & Family Welfare).

Among other important health indicators which paint a better picture of the overall social security particularly of the Scheduled Tribes in the Northeast, one must point at Infant Mortality Ratio (IMR). While the All-India IMR stood at 28 during 2020, IMR in six Northeastern states barring Assam (36), and Meghalaya (29), were below it, they being — Arunachal Pradesh (21), Manipur (11), Mizoram (3), Nagaland (4), Sikkim (5) and Tripura (18).

On the other hand, while the Gross Enrolment Ratio (GER) of all Northeastern states were above the national average at the Primary (103.4) and Elementary levels (100.1) during 2021-22, only four states (Meghalaya, Mizoram, Sikkim and Tripura) have better GER than the national average (79.6) at the secondary level, which has gone down to three (Meghalaya, Mizoram and





Sikkim) as far as GER at the higher secondary level. This is a cause of concern.

Housing has been an area of concern among the ST and SC communities in the Northeast for quite a long time. Recent initiatives to provide houses to the weaker sections (a large majority of ST and SC fall in this category) has brought about significant change in the region. According to government reports, altogether 16,43,716 houses have been constructed across the Northeast under Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) between 2019-20 to 2023-24, with an overwhelming majority of the beneficiaries belonging to the ST and SC communities.

The Union Cabinet chaired by Prime Minister Shri Narendra Modi, on August 9, 2024 approved the proposal for providing financial assistance for construction of two crore more houses in the Northeastern Region, the Hill States of Himachal Pradesh and Uttarakhand, and the Union Territories of Jammu & Kashmir and Ladakh.

In September 2024 on the other hand, the Union Cabinet approved Pradhan Mantri Janjatiya Unnat Gram Abhiyan with total outlay of Rs.79,156 crore (Central

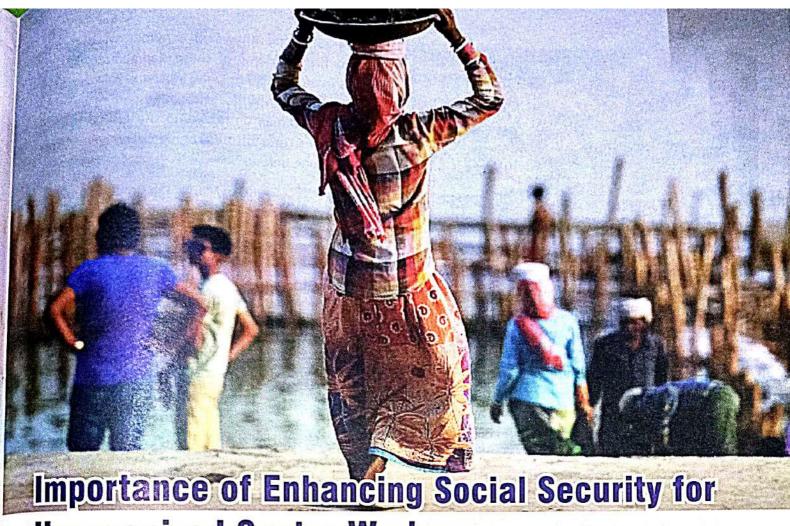
Pradhan Mantr Janjatiya Unnat Gram Abhiyan (PM-JUGA)

Share: Rs.56,333 crore and State Share: Rs 22,823 crore) for improving the socio-economic condition of tribal communities, by adopting saturation coverage for tribal families in tribal-majority villages and aspirational districts.

This will cover around 63,000 villages benefitting more than 5 crore tribal people as announced in the Budget Speech 2024-25. It will cover 549 districts and 2,740 blocks spread across all tribal majority villages across 30 States / UTs. The Mission comprises of 25 interventions which will be implemented by 17-line ministries.

The major schemes are - (i) Providing pucca house for eligible Households with other entitlements, (ii) Improving Village infrastructure, (iii) Skill Development Entrepreneurship promotion and enhanced livelihood and self-employment, (iv) Increasing Gross Enrolment Ratio, and (v) Ensuring enhanced access to quality health facilities.

On October 2, 2024, on the other hand Prime Minister Narendra Modi launched the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan in Hazaribag, Jharkhand. With an outlay of over Rs 79,150 crore, this ambitious program aims to address critical gaps in social infrastructure, health, education, and livelihood development across approximately 63,000 tribal villages across the country. The Abhiyan will benefit over 5 crore tribal people across 549 districts and 2,740 blocks, spanning 30 states and Union Territories. It is important to note that this Abhiyan has integrated 25 interventions across 17 ministries and departments of the Government of India.



**Unorganized Sector Workers** 

Although, the common people working in the organized sector are getting the benefit of these schemes to some extent, but in a developing country like India, where even today about 93% people earn their livelihood in the unorganized sector, they could not get out of the vicious cycle of poverty and are never able to provide basic facilities to their families.

# \*Manjula Wadhwa



ccording to the assessment of the Economic Survey 2021-22, about 93 percent of the total labour force in India, i.e. an estimated 43.99 crore workers, are employed in the unorganized

sector. For the purpose of providing social security to them, the Government of India has enacted the Social Security Code 2020. Its objective is to provide social security benefits to workers and labourers working in various organizations in the unorganized sector of the country in situations like illness, maternity, disability. A

provision has been made in this code that the district administration should register all the labourers, workers, temporary workers and platform workers of the unorganized sector and issue them identity cards. Also, Kamgar (Workers) Facilitation Centers should be established which can help them in getting social security facilities from different ministries and departments. Apart from this, there is also a provision to constitute a National Social Security Board to monitor the social security schemes provided for these sections. For this purpose, the Central and various State Governments

<sup>\*</sup> The author is DGM (Retd.), National Bank for Agriculture and Rural Development (NABARD)



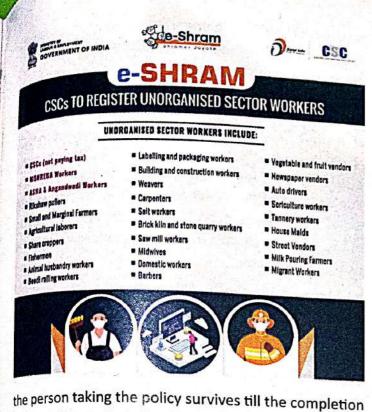
have taken comprehensive, coordinated and consistent steps to reach the weaker sections of the society in the form of cash benefits, advance pension, food rations (as social security assistance), wage protection, food and health services for dependent population. It has taken steps like protection of employment and income for workers (especially those working in the informal sector), health for vulnerable groups like women, elderly, disabled workers, protecting workers accessing essential services & workplaces and frontline workers of health services, protection of businesses especially small and micro enterprises, etc.

No doubt, the Central Government has made many efforts to solve the issues mentioned above but before discussing them in detail, it is necessary to know about the unorganized sectors of the Indian economy. According to the International Labour Organization (ILO), the security which is provided by the society through appropriate organizations to protect its members from certain incidents and risks is called social security. These risks include disease, maternity, disability, old age and death. The term social security was first used in 1935 while passing the Social Security Act in America, and in 1938 it came into discussion in New Zealand. In India, several acts were made from time to time since 1948 to provide social security facilities, such as Employees Provident Fund Act, 1952, Maternity Benefit Act, 1961, Old Age Pension Scheme Ex-gratia Payment Amendment Act, 1984 etc. These were also amended according to the needs of the time. Although, the common people working in the organized sector are getting the benefit of these schemes to some extent, but in a developing country like India, where even today about 93% people earn their livelihood in the unorganized sector, they could not get out of the vicious cycle of poverty and are never able to provide basic facilities to their families. After the current central government came to power

in 2014-15, some important schemes were started to solve the problems of these unorganized sectors. The Pradhan Mantri Jan Dhan Yojana was launched in August 2014 to bring the people, who were deprived of banking facilities till now, into the formal banking sector. The features of the scheme become clear from the table given below:-

Account	Pradhan Mantri Jan Dhan Yojana
Accessibility	aims to ensure that every househole has at least one bank account.
Zero Balance Accounts	Accounts under PMJDY can be opened without the requirement of a minimum balance. As a result, accessing banking services becomes easier for low-income individuals. These accounts offer interest on deposits like a regular account.
Overdraft Facility	Account holders are eligible for an overdraft facility of up to Rs 10,000. This is particularly targeted towards women account holders.
Accident Insurance Cover	Accident insurance cover of Rs 1 lakh is available with RuPay cards issued to account holders in PMJDY. This has been increased to Rs 2 lakh in new PMJDY accounts opened after 28.08.2018.
Direct Benefit Transfer	Delivering the benefits of schemes circctly to the accounts of beneficiaries without any intermediary.
Financial Literacy	This scheme focuses on promoting financial literacy among account holders.
Bank Mitras	The scheme appoints Bank Mitras (bank representatives) to increase the reach of the Bank Mitra scheme. These Bank Mitras provide branchless banking services across the country, especially in rural and remote areas.

To provide security cover to workers and labourers in case of death and disability, 'Pradhan Mantri Jeevan Jyoti Bima Yojana' was launched in 2015, which is a term insurance plan in which after investment, if the policy holder dies due to any reason or becomes disabled, then his family gets Rs 2 lakh, but in any term plan, if



of the policy period, then he does not get any benefit. Its biggest feature is that its annual premium is only Rs 436, this amount is taken from the account of the insured person through ECS. No medical examination is required in this insurance scheme. Term plan can be taken till the age of 50 years, although the minimum age to take a term-plan is 18 years. While initially 2.96 crore people were associated with it, by August 2024, 16 crore people have been covered under it. Similarly, by paying just Rs 20/- annual premium in 'Pradhan Mantri Suraksha Bima Yojana', insuraces cover of Rs 2 lakh on death and Rs 1 lakh on disability is given. People between the age of 18-70 years can avail this benefit. So far 34 crore people have been covered under it. Not only this, even if the beneficiary has income tax liability, the sum assured up to Rs 1 lakh is not taxed under Section 10 (D) of the Income Tax Act. As far as 'Atal Pension Yojana' is concerned, any Indian citizen in the age group of 18-60 years can join this scheme, just he should have a bank account. After the age of 60 years, five guaranteed pension slabs of Rs 1000, Rs 2000, Rs 3000, Rs 4000 and Rs 5000 have been made available for the customers. There is a provision for pension to be given to the wife in case of the death of the person investing and to the children in case of the death of the wife. People who come under the purview of income tax, are in government jobs or are already taking benefit of schemes like EPF, EPS cannot become a part of 'Atal Pension Yojana'. The co-contribution of the Government of India is available for 5 years from financial year 2015-16

to 2019-20 to those subscribers who have joined this scheme during the period from 1 June 2015 to 31 March 2016. According to the latest data, more than 55 crore people from all the States/Union Territories of India have joined these three schemes. Another similar pension scheme 'Pradhan Mantri Shram Yogi Maan-Dhan' was announced in the Union Budget presented in July 2019. The latest available figures show that so far 45,41,099 workers have been connected with this scheme in 36 states/UTs of the country. This scheme, which came into effect from 5 February 2019, provides benefits to domestic maids, drivers, plumbers, cobblers, tailors etc. who do household work and do not have any source of income after the age of 60. To join this mega pension scheme, the monthly income of the worker working in the unorganized sector should not exceed Rs 15,000. The eligible person should have a savings bank account and Aadhaar number. There is a provision of minimum monthly pension of Rs 3,000. This pension will be given to the beneficiary after the age of 60 years. If the subscriber wishes to exit the scheme within 10 years from the date of joining, then only his share of contribution will be returned to him at the interest rate of savings bank. If the member dies due to any reason, the spouse will have the option to continue the scheme. For this, one has to make regular contributions. After the death of the subscriber, his children will not be entitled to get pension benefits. Increasing the scope of social security, the central government launched the 'Pradhan Mantri Laghu Vyapari Maandhan Yojana' in Ranchi in 2019. To join this scheme, the age of the businessmen



# HINTER OF LABOUR AND MANUELLE

### Employees' State Insurance Corporation

ESIC is a government organisation that manages the Employees' State Insurance (ESI) scheme. The scheme basically provides medical and financial assistance during physical distress to the employees and their families.





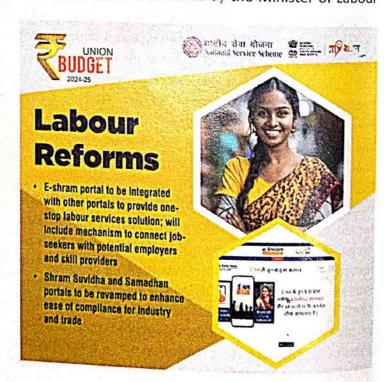
must be between 18 to 40 years. Small shopkeepers will get the benefit of this scheme only after the age of 60 years.

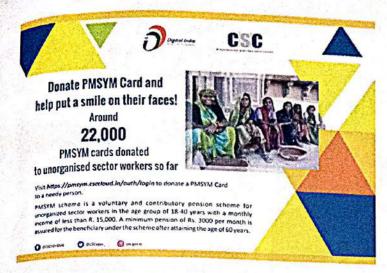
As far as the organized sector is concerned, the pension schemes of government employees that have been running for decades may not be running now, but the National Pension System (NPS) was started from 1 January 2004 to include employees who joined government service after 2004. This pension scheme for private sector employees was started in 2009. Recently, on 24 August 2024, the Government of India has launched the Integrated Pension Scheme under which 23 lakh employees of the Central Government will get benefit. In this scheme to be implemented from 1 April 2025, the employee's contribution will be 10% of the basic salary while the employer's contribution will be 18.5%.

Similarly, a comprehensive scheme named 'Ayushman Bharat' was launched to provide health and maternity benefits, under which health insurance of up to Rs 5 lakh per family is given to them and they are given the facility of treatment in good hospitals. A good initiative by the Central Government on 11 September has been taken by including all the elderly above 70 years of age in this scheme. The latest figures show that 45 crore families will get benefits under this scheme, out of which 6 crore are senior citizens.

The 'One Nation-One Ration Card' scheme launched under the National Food Security Act is a commendable effort by the government in itself. Mahatma Gandhi Weaver Scheme is being run to provide insurance facility to handloom weavers, under which weavers are given insurance cover in case of natural or accidental death or complete or partial disability. 'Pradhan Mantri Kaushal Vikas Yojana', run on the principle of 'instead of feeding fish to the hungry, teach them to catch fish', is an excellent scheme. MNREGA has also proved to be a milestone for the workers of the unorganized sector. The amount of Rs 86000 crore allocated for MNREGA in the Union Budget 2024 shows the serious thinking of the government towards uplifting the workers of the unorganized sector.

Apart from these, ESI scheme is run by ESIC, which covers all such factories and other business establishments in which 10 or more employees work and whose monthly salary is less than Rs 21,000. At present. about 3.5 crore people are insured under this scheme and there are about 13.3 crore total beneficiaries. All the members of the family dependent on the member employee are the beneficiaries of the ESI scheme. Under this scheme, the member employees and beneficiaries get the benefit of health services from the very first day. Apart from this, in case of death of the employee at the workplace, the dependent member also gets pension. In February 2020, ESIC decided to amend the Employees State Insurance Corporation (General) Regulations-1950 and set up a local committee in every notified district. On July 23, 2019, the Occupational Safety, Health and Workplace Conditions Bill, 2019 was introduced in the Lok Sabha by the Minister of Labour

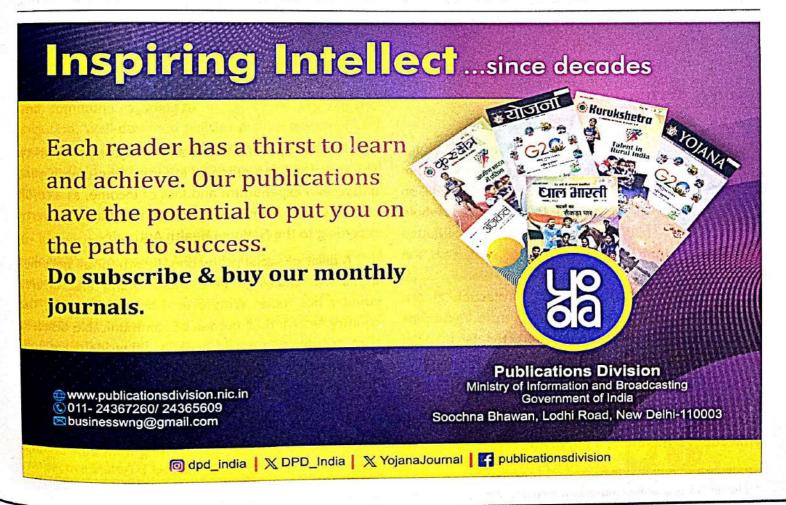




and Employment. This code makes special provisions for factory, mine and building and construction workers by repealing 13 labour laws related to safety, health and working conditions.

Undoubtedly, the government deserves big applause for these schemes being run in the interest of the unorganized sector, but after passing of so many years, it is necessary to take stock of their progress. So, let us now discuss how effective these schemes have proved to be in fulfilling their purpose? If we look at PMJDY, accounts were opened but the ground reality is that even today the deposits in most of these accounts

are very low or negligible. On the other hand, during the demonetization of 2016, these accounts were also misused on a large scale to deposit black money. If we look at PMJJBY, the Insurance companies seem to be indifferent to implementing these schemes because the premium in these schemes is very low. The scope of PMSBY is quite large but it does not include situations of natural death, pre-existing diseases, war, riots etc. To face these challenges, the Government of India has established 'Common Service Centres', in rural areas where workers in the unorganized sector are helped to avail the benefits of all the public welfare schemes of the government. To cover as many eligible members as possible in social security schemes, the government has expanded the scope of schemes run by ESIC and included workers working in the construction sector and other industries in them. In fact, lack of awareness, low enrollment, limited coverage and inadequate funding are the major challenges in the implementation of these social security schemes. Today there is a need for universal social security schemes that are all-inclusive, practical, easy to implement and for this, the government along with all other stakeholders need to work together with innovative thinking. Only then the overall development of the country will be sustainable.





# A Safety Net for All: India Scales Healthcare for Social Security

The country is making significant strides towards achieving health equity and social justice. This dual focus ensures that its progress aligns with the Sustainable Development Goals and empowers citizens to lead healthy, productive lives. Through initiatives like Ayushman Bharat and various digital health platforms, the country is building a strong foundation for universal healthcare, beginning with empowering vulnerable populations, including women, the elderly, and marginalised communities.

\*Jyoti S. Verma

ach year, 100 million people fall into poverty as a result of health care spending, and 800 million spend at least 10% of the household budget on health care, a situation

that disproportionately affects the poorest, says the International Labour Organisation's World Social Protection Report 2020-22: Social protection at the crossroads - in pursuit of a better future. Two-thirds of the world's population are protected by a social health protection scheme, this proportion is only one-third and one-fifth in lower middle-income and low-income countries, respectively, the report adds. In the report, the ILO insists that the extension of social health protection is, therefore, a priority to improve access to

care, avoid impoverishment and improve productivity. The situation is no different in India, where each year, unforeseen expenditure and loss of income, as a result of illness, push 60 million Indians to the brink of poverty, according to the National Health Authority.

A pillar of social protection, health for all becomes a massive challenge in a multicultural and diverse country like India. With over 1.4 billion people, the country faces a dual burden of communicable diseases such as tuberculosis and malaria, alongside rising non-communicable diseases (NCDs) like diabetes, heart disease, and cancer. Realising the magnitude of the challenge, the Centre has increased its healthcare spending over the years, with the Government Healthcare Expenditure (GHE) rising from 20% of Total

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Health Expenditure (THE) in 2014-15 to 41.4% by 2019-20 and decreasing out-of-pocket expenses (OOPEs) of citizens from 62.6% to 47.1% in the same period. The push has been towards making healthcare accessible to every citizen, particularly from marginalised groups.

#### Why is Health Equity Important?

Over the past decade, India's economic journey has been one of resilience and significant progress. The nation has achieved impressive growth, weathered global challenges, and emerged as the world's fifthlargest economy, demonstrating a relentless spirit of innovation, ambition, and determination. However, for this growth to be truly sustainable, it must be inclusive, addressing the divide between prosperity and marginalisation. Market forces alone often fail to resolve the deep-rooted challenges faced by the underprivileged. Systemic barriers, limited access to resources, and historical inequalities can keep individuals and communities trapped in cycles of poverty and exclusion. Well-designed policies and programmes play a crucial role in breaking these barriers, providing a level playing field, and empowering people to survive and thrive.

Strengthening social protection systems is key to increasing resilience against shocks that can push vulnerable populations back into poverty. This includes improving both the coverage and coordination of these systems across states. Achieving true health equity requires addressing systemic barriers related to poverty, discrimination, and unequal access to fundamental resources such as education, clean water, and nutrition. Public Health being a State subject, the Government of India, under the National Health Mission (NHM), mandates the responsibility of providing medical assistance to patients of all income groups to the respective State/UT Governments.

The NHM with its two Sub-Missions, National Rural Health Mission (NRHM) and National Urban Health Mission (NUHM), supports States/UTs to strengthen their health care systems so as to provide universal access to equitable, affordable and quality health care services. The schemes launched under NHM are available free of cost to all income groups visiting public health facilities at sub-district and district level. One such scheme is the Ayushman Bharat programme, which provides for holistic and integrated health care and is the principal vehicle for achieving Universal Health Coverage (UHC).

Launched in 2018, Ayushman Bharat has been designed to meet Sustainable Development Goals (SDGs) and its underlying commitment, which is to leave no one behind. It is an attempt to move from a sectoral and segmented approach of health service delivery to a comprehensive need-based health care service. This scheme aims to undertake path-breaking interventions to holistically address the healthcare system (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level. The programme adopts a continuum of healthcare approach, comprising of two inter-related components of Health and Wellness Centres (HWCs), now called Ayushman Arogya Mandirs (AAMs), and Pradhan Mantri Jan Arogya Yojana (PM-JAY).

Ayushman Bharat - PM-JAY is the largest health assurance scheme in the world. It aims at providing a health cover of Rs 5 lakh per family per year for secondary and tertiary care hospitalisation to over 12





crores poor and vulnerable families (approximately 55 crore beneficiaries) that form the bottom 40% of the Indian population. The households included under the programme are based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC2011) for rural and urban areas, respectively. PM-JAY is fully funded by the Government and cost of implementation is shared between the Central and State Governments. By September 2024, the scheme had issued over 35 crore Ayushman cards, with 7.79 crore hospital admissions authorised.

#### Six Years of Healthcare Transformation

The analysis of any publicly funded health insurance scheme is done on three metrics—population coverage, service coverage, and financial coverage. Ayushman Bharat - National Health Protection Mission aims at delivering on all the three fronts. The scheme is accessible via a network of public and private hospitals. The risk of poverty for families on low incomes is therefore lower, as they are not reliant on their own financial reserves to pay for health services. AAMs offer preventive. promotive, rehabilitative and curative care for an expanded range of services encompassing reproductive and child healthcare services, communicable diseases, NCDs and other health issues. As of September 2024, there were 1,74,453 Arogya Mandirs across India, and over 1.69 lakh primary healthcare facilities were upgraded to become these centres, bringing quality healthcare closer to rural communities. Additionally, over 22 crore patients had availed the e-Sanjeevani OPD services through these centres, telemedicine consultations and bridging the gap for those in remote areas.

PM-JAY provides cashless access to health care services for the beneficiary at the point of service, that is, the hospital. It covers up to three days of pre-hospitalisation and 15 days post-hospitalisation

expenses such as diagnostics and medicines. There is no restriction on the family size, age or gender. All pre-existing conditions are covered from day one. Benefits of the scheme are portable across the country, i.e. a beneficiary can visit any empanelled public or private hospital in India to avail cashless treatment. Services include approximately 1,929 procedures covering all the costs related to treatment, including but not limited to drugs, supplies, diagnostic services, physician's fees, room charges, surgeon charges, OT and ICU charges, among others. Public hospitals are reimbursed for the healthcare services at par with the private hospitals.

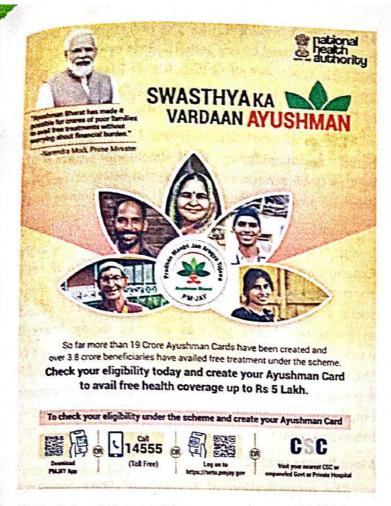
# Schemes to Ensure Health for All

The Government of India's vision on UHC has programmes beyond the Ministry of Health and Family Welfare. For example, the Centre has established 11,096 Janaushadhi Kendra's (as of 13 March 2024) across the country to reduce the financial burden of medication on people. These pharmacies offer essential medicines at 50-90% cheaper rates compared to market prices, providing significant relief to low-income families by reducing their OOPEs. It is estimated that Pradhan Mantri Bhartiya Janaushadhi Pariyojana has achieved savings of approximately more than Rs 24,000 crores for the common citizens of the country.

Initiatives like the National Tuberculosis Elimination Programme have yielded impressive results, with a 16% decline in TB incidence and an 18% reduction in mortality between 2015 and 2022. Under Pradhan Mantri Matru Vandana Yojana, cash incentives are provided directly to the beneficiary via Direct Benefit Transfer. Under the scheme, over Rs 14,888 crore has been paid to more than 3.32 crore beneficiaries. The Free Dialysis scheme, launched in 2015-16, has benefited 25 lakh people.

The Ayushman Bhav campaign has further extended healthcare services to underserved areas. With a whole-of-nation and whole-of-society approach, it unites government sectors, civil society organisations and





communities under a common mission to ensure that every individual receives essential health services without any disparity or exclusion. Its core objective is to extend comprehensive healthcare coverage to every village and town, transcending geographical barriers and ensuring that no one is left behind. By July 2024, the campaign had organised over 1.89 crore teleconsultations and screened 34.39 crore people for major diseases. It has also created over 13 crore Ayushman Bharat Health Accounts (ABHA) and distributed 9.5 crore Ayushman cards, significantly expanding healthcare coverage.

The long list of health programmes implemented includes under Mission National Health operationalisation of AAMs by transforming the existing Sub centres and Primary Health Centre, support for engaging of health human resource on contractual basis, National Ambulance Services, Mobile Medical Units, ASHAs, Infrastructure strengthening, 24 x 7 Services and First Referral facilities, Mera Aspataal, Kayakalp Award Scheme, National Quality Assurance Standards implementation and related activities, Certification, Biomedical Equipment Maintenance and Management Programme, Free Diagnostics Service Initiative and Free Drugs Service Initiative. The other noteworthy initiatives include Mission Parivar Vikas, Adolescent Friendly Health Clinics, Weekly Iron Folic Acid Supplementation, Menstrual Hygiene Scheme, Facility Based Newborn Care, Home Based Newborn Care Program, Social Awareness and Actions to Neutralize Pneumonia Successfully, Home Based Care for Young Child, Rashtriya Bal Swasthya Karyakram, Rashtriya Kishor Swasthya Karyakram, Early Childhood Development, Comprehensive Abortion Care, Anaemia Mukt Bharat strategy, Nutrition Rehabilitation Centre programme and Universal Immunization Programme.

#### Focus on Women, Elderly and Transgenders

Getting bigger over the years, AB PM-JAY has taken measures to ensure healthcare for deprived sections of society. Women, especially those from marginalised communities, face unique healthcare challenges due to social norms, economic dependency, and restricted access to reproductive health services. Government initiatives, including free antenatal care and safe delivery services, have helped reduce maternal mortality. Today, nearly 49% of Ayushman Bharat beneficiaries are women, reflecting progress towards gender equity in healthcare.

Another important section is India's elderly. As the population of senior citizens grows—it is projected to double by 2050—geriatric healthcare has become a priority. The PM-JAY scheme now offers free health coverage of Rs 5 lakh annually to citizens aged 70 and above. This will benefit over 4.5 crore families, helping address thehealthcare needs of an ageing population.

In 2021, the Government launched the SMILE scheme, which includes healthcare, skill development, and shelter homes for transgender persons. In collaboration with the National Health Authority (NHA), a specialised Ayushman Bharat TG Plus card was introduced to provide healthcare services, including sex reassignment surgeries (SRS) and cosmetic treatments, for transgender individuals. This initiative allows transgender individuals to receive healthcare benefits through all PM-JAY-empanelled hospitals, making India one of the first countries to offer cosmetic surgeries to transgender persons under a government scheme.

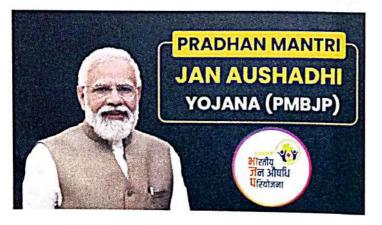
#### Addressing Out-of-Pocket Expenditure

Globally, millions of people fall into poverty due to healthcare costs. Unforeseen medical expenses push millions of Indians towards financial hardship each year. This emphasises the need for robust social protection systems, ensuring healthcare becomes a right, not a privilege. Several of the Government of India's health schemes aim at supporting citizens in the areas of outpatient care, including diagnostics and medicines. Earlier, high out-of-pocket expenditure was observed with disproportionately higher expenditures in private hospitals. According to National Health Accounts (NHA) Estimates for India 2020-21 and 2021-22, there is a decline in OOPEs out of Total Health Expenditure (THE) from 64.2% in 2013-14 to 39.4% in 2021-22. More than Rs 1 lakh crore savings have accrued from the Ayushman Bharat PM-JAY.

The NHA estimates are based on the globally accepted framework of 'A System of Health Accounts (SHA), 2011' which facilitates inter-country comparisons. This report provides a systematic description of the financial flows in India's health system by different sources, how the money is spent, how healthcare is provided, and the nature of healthcare services that are used.

For 2021-22, the NHA estimates show that Government expenditure for healthcare continues to increase in the country, highlighting the efforts of the Government to increase public investments in the health sector. The share of GHE in the overall GDP of the country has increased from 1.13% in 2014-15 to 1.84% in 2021-22. In terms of share in the General Government Expenditure (GGE), it has increased from 3.94% in 2014-15 to 6.12% in 2021-22. In per capita terms, GHE has tripled, from Rs 1,108 to Rs 3,169 between 2014-15 and 2021-22.

The Government spending on health between 2019-20 and 2020-21 increased by 16.6%, while between 2020-21 and 2021-22, it grew by an unprecedented rate of 37%, highlighting the proactive role played by the Government in tackling the COVID-19 pandemic. The increase in Government spending on health has



an important implication for the reduction of financial hardship endured by households. Between 2014-15 and 2021-22, the share of GHE in the THE increased from 29% to 48%. During the same period, the share of OOPE in THE declined from 62.6% to 39.4%.

The continuous decline in the OOPE in the overall health spending highlights the substantial efforts made by the Government in the progress towards ensuring financial protection and UHC.

Another encouraging development in India's health financing landscape is the rise in Social Security Expenditure (SSE) on healthcare. This growth directly contributes to lowering OOPEs for individuals. A strong social security system ensures that people can access essential healthcare services without facing financial hardship or the risk of falling into poverty. The share of SSE in THE— which includes government-funded health insurance, medical reimbursements for government employees, and social health insurance programmes — increased from 5.7% in 2014-15 to 8.7% in 2021-22.

#### More Power to ESIC

The promulgation of Employees' State Insurance Act, 1948 (ESI Act), by the Parliament was the first major legislation on social security for workers in independent India. The act encompasses certain health-related eventualities that the workers are generally exposed to, such as sickness, maternity, temporary or permanent disablement, occupational disease or death due to employment injury, resulting in loss of wages or earning capacity-total or partial. Ever since its inception in 1952, the infrastructural network of the ESIS (Employees' State Insurance Scheme) has kept expanding to meet the social security requirements of an ever-increasing worker population.

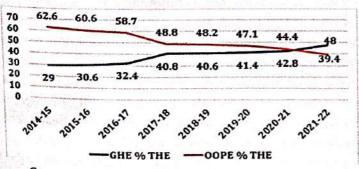
While launching new health schemes, the Centre has invested in strengthening the ESIS. Though the scheme covers a small section of the labour force, it delivers on the fronts of benefits cover and financial protection as seen in the OOPE per hospitalisation case. The scheme takes lakhs of new workers under its fold every month. For example, 23.05 lakh new workers were enrolled under the ESI Scheme in May 2024 alone. Of those registered, 11.15 lakh young employees were up to the age group of 25 years — amounting over 48% of total registrations. There were 4.47 lakh female employees, and 60 transgender employees, while 20,110 new establishments were registered.

In October 2024, ESI Corporation (ESIC) approved the setting up of 10 new medical colleges. There is also a provision of Medical Care to ESIC beneficiaries under the convergence programme of ESIC with AB PM-JAY on pan-India basis. This decision will help the ESIC beneficiaries to get treatment at empanelled hospitals of AB PM-JAY in unserviced or deficient areas of the country. There shall not be any expenditure limit for Insured Persons of ESIC in empanelled hospitals under PM-JAY. ESIC has approved Para-medical and B.Sc (Nursing) Courses in ESIC Medical Colleges. Another approval has been for the adoption of recruitment for the post of Nursing Officer. This will ensure that there is no shortage and vacancy of nurses in ESIC Hospitals/Colleges and Dispensaries. There is also a plan to modernise or upgrade ESI hospitals across the country with the up-to-date and comprehensive facilities for better patient care.

In a meeting held on 10 February 2024, the ESIC had given in-principle approval for setting up of 105 new hospitals in the country. It has also approved norms for establishment of Ayush units in its hospitals and dispensaries. The Ayush units are to be established on co-location basis in those ESIC or ESI Scheme (ESIS) hospitals and dispensaries and Dispensaries-cum-Branch Offices (DCBOs) where daily average allopathic Outdoor Patient Department (OPD) registration is more than 150 patients during preceding 12 months. The 50-bedded ESIC Ayush hospitals are to be co-located with the existing ESI allopathic hospitals having 500 beds or more, out of which 50 beds are to be earmarked for Ayush hospital.

#### Technology as the Great Equaliser

In the last decade, India has realised the outstanding role of technology in achieving development. In healthcare as well, technology is breaking down traditional barriers to access, positioning itself as a powerful tool for democratising health services. Today, there are initiatives leveraging mobile health apps,



Government Health Expenditure (GHE) and Out-Of-Pocket Expenditure (OOPE) as % of Total Health Expenditure (THE)

decentralised diagnostics, digital health records, and a broader digital health ecosystem. Key initiatives such as the Ayushman Bharat Digital Mission (ABDM), CoWIN App, Aarogya Setu, e-Sanjeevani, and e-Hospital have created robust digital highways connecting healthcare providers and patients across the country.

ABDM's vision is to establish a national digital health ecosystem that supports universal health coverage. This system aims to offer a wide range of data, information, and infrastructure services while ensuring the security, confidentiality, and privacy of personal health information. At the heart of ABDM is ABHA, a seamless way for individuals to access and share their health records digitally. Through the ABHA app, patients can maintain personal health records in a secure environment, while healthcare providers can easily share lab reports, prescriptions, and diagnoses. This digital infrastructure reduces administrative burdens and makes healthcare more accessible. Initially launched for COVID-19 tracking, Aarogya Setu has evolved into a comprehensive National Health App, offering a range of digital health services powered by ABDM. The app allows users to create a Digital Health ID (ABHA) and interact with healthcare providers digitally, accessing lab reports, prescriptions, and diagnoses from verified professionals. Additionally, Aarogya Setu enables users to schedule doctor appointments via the e-Sanjeevani OPD platform, making remote consultations more accessible.

e-Sanjeevani has become the world's largest telemedicine platform, providing primary healthcare services. It operates in two modes: e-Sanjeevani AB-HWC, provider-to-provider telemedicine system where community health officers at AAMs facilitate patient consultations with doctors and specialists in tertiary healthcare hubs, and e-Sanjeevani OPD, a patient-to-provider platform that allows citizens to access healthcare services from the comfort of their homesvia smartphones or computers. Both modes ensure quality care and accessibility, especially for rural populations where healthcare infrastructure is limited.

e-Hospital is a comprehensive Hospital Management Information System that connects patients, hospitals, and doctors on a single digital platform. Available to Government and autonomous hospitals, the system simplifies internal workflows, enabling online appointment bookings, access to lab reports, and real-time blood availability updates.

The e-BloodBank application facilitates end-toend management of blood banks across India. It tracks donor information, manages blood inventories, and ensures the safe disposal of blo-medical waste. Through this centralised system, hospitals can efficiently manage blood stocks, ensuring timely access to critical supplies.

Inaugurated in 2016, e-RaktKosh is a web-based centralised blood bank management system integrated with Aadhaar. It manages the entire blood donation lifecycle, including donor tracking, blood grouping, and inventory management. The system generates alerts for rare blood types and encourages repeat donations, ensuring a steady blood supply across the country. Health Equity Needs Social Security India's healthcare system is intricately linked to broader social security frameworks.

Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) addresses food insecurity by providing free grains to the poorest households, PM Ujjwala Yojana provides free and healthy cooking gas connections, Jal Jeevan Mission ensures tap water access, and PM-Awas Yojana guarantees affordable housing to ensure safe households to citizens. Swachh Bharat Mission has constructed around 12 crore toilets and 2.33 lakh community tollet complexes, leading to widespread sanitation coverage, improved hygiene and public health, and women empowerment. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) offer affordable life and accident insurance. As of January 17, 2024, these schemes had empowered a staggering 19.18 crore individuals with PMJJBY and 42.45 crore with PMSBY, providing their families with a crucial safety net in times of unfortunate events like death or disability.

These programmes move beyond immediate relief, building social infrastructure for the future and equipping individuals with the right tools to rise on their own merit. The Economic Survey 2023-24 highlighted that India's recent period of high and sustained economic growth has been accompanied by significant social and institutional progress, driven by the effective implementation of government programmes.

The Survey emphasised a steady increase in government spending on social services since FY16, focusing on enhancing citizens' well-being. Between FY18 and FY24, total social welfare expenditure grew at a Compounded Annual Growth Rate (CAGR) of 12.8%,



with health expenditure increasing at a CAGR of 15.8%. In the 2023-24 Budget Estimates (BE), total spending on social services was projected at Rs 23.5lakh crore, with health accounting for Rs 5.85 lakh crore. This marked a substantial rise from 2017-18 levels, where total social service spending stood at Rs 11.39 lakh crore, including Rs 2.43 lakh crore on health. As a percentage of GDP, social service spending rose from 6.7% in 2017-18 to 7.8% in 2023-24, while health expenditure grew from 1.4% to 1.9% during the same period. Additionally, the Survey noted that social services now constitute 26% of the total government expenditure in 2023-24 BE, with health alone accounting for 6.5%.

It is important to understand that health is a state of complete physical, mental, and social well-being, not just the absence of disease. Being healthy involves maintaining good nutrition, hygiene, and overall well-being—physically, socially, and financially. Health equity ensures that everyone, regardless of their background or circumstances, has the opportunity to actively engage in healthcare decisions and access the services they need.

For India, the vision of a robust social health model aims at serving people globally. Committed to the concept of "One Earth, One Health," and being the Voice of the Global South, India acknowledges its responsibility to promote a future where healthcare is viewed as a service, not a commodity. The country's rise as one of the fastest-growing destinations for Medical Value Travel globally underlies the success of its unique integration of modern medical practices with traditional systems of medicine that the country has to offer. The ultimate vision of India's universal health coverage is to have a universally accessible, integrated healthcare system that ensures every individual—regardless of socio-economic or cultural background or nationality—receives affordable, high-quality care.



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