



SUMMARY OF

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**Social Security
& Welfare**

TOPIC 1: SOCIAL SECURITY - VITAL FOR DEVELOPMENT AND PROSPERITY

1. Introduction to Social Security in India

- India's social security system is extensive, encompassing social insurance, social assistance, right to education, and right to food.
- These schemes primarily originate at the central government level, with state governments supplementing in some areas.
- Social security ensures dignified and proud living by covering essential aspects of life for individuals.

2. Definition and Scope of Social Protection

- **The International Labour Organization (ILO)** defines social protection as a set of policies to reduce poverty, vulnerability, and social exclusion across the life cycle.
- **Components of Social Protection:**
 - i. Child and Family Benefits
 - ii. Maternity Protection
 - iii. Unemployment Support
 - iv. Employment Injury Benefits
 - v. Sickness Benefits
 - vi. Health Protection
 - vii. Old-age Benefits
 - viii. Invalidity/Disability Benefits
 - ix. Survivor's Benefits

3. Global Perspectives on Social Security

- **World Bank Perspective:**
 - Views well-designed social protection programs as high-return investments.
 - A dollar invested in poor families yields a multiplier effect of \$2.49 in the local economy.
 - Recognizes social security as a powerful tool for meeting human rights, basic needs, and supporting active societal engagement.

- **Sustainable Development Goals (SDGs):**
 - SDG Goal 1 emphasizes "ending poverty in all its forms" and advocates for robust social protection systems globally.
- **Universal Declaration of Human Rights:**
 - Article 22 affirms the right to social security for dignity and personal development.
 - Reaffirmed by the 2012 International Labour Conference commitment to universal social protection floors.

4. Need for Universal Social Protection

- **UN's 56th Commission on Social Development:**
 - Highlights that 71% of the global population lacks adequate protection, with over 750 million in extreme poverty.
 - Only 29% of the global workforce has comprehensive social protection.
- **World Social Protection Report 2024-26 (ILO):**
 - Coverage has grown to 52.4%, but significant gaps persist, especially for children and women.
 - Social protection enhances economic growth, social inclusion, and political stability by reducing inequalities and fostering social cohesion.

5. Social Security Measures in India

A. Right to Education

- Education is a fundamental right (Article 21A).
- **Right to Education (RTE) Act, 2009:** Ensures free and compulsory education for children aged 6-14.
- **Key Initiatives:**
 - **Sarva Shiksha Abhiyan:** Targets education for 192 million children in 1.1 million habitations.
 - **Samagra Shiksha Scheme:** Covers education from pre-school to class XII, ensuring quality and inclusive education.
 - **State-level Initiatives:** States like Karnataka, Uttar Pradesh, and Maharashtra have extended free education to girls.

B. Right to Food

- **National Food Security Act (NFSA), 2013:** Entitles up to 75% of rural and 50% of urban populations to subsidized food.
- **Key Programs:**
 - **PM Gareeb Kalyan Ann Yojana:** Provided additional food grains during COVID-19.
 - **Antyodaya Anna Yojana:** Focuses on food security for the most vulnerable sections.
 - **Mid-Day Meal Scheme (PM POSHAN):** Ensures nutrition for children, impacting 11.8 crore students in 11.2 lakh schools.
- **State Initiatives:** States like Tamil Nadu, Rajasthan, and Karnataka provide subsidized cooked meals.

C. Health Insurance for the Poor

- **Ayushman Bharat Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY):**
 - World's largest health insurance scheme covering 12 crore families, providing benefits of up to Rs 5 lakh per family annually.
 - Recently expanded to cover all senior citizens aged 70 and above.

D. Right to Work and Employment

- **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):**
 - Provides 100 days of wage employment per year to rural households.
- **Code on Social Security 2020:**
 - Introduces protection for unorganized, gig, and platform workers, covering healthcare, income security, maternity benefits, and other social security measures.

6. Social Security for Senior Citizens

- **Global Aging Trend (WHO):**
 - The population aged 60+ is projected to reach 1.4 billion by 2030.
- **Pensions:**
 - 79.6% of the global elderly population receives pensions.
 - India's central and state governments allocate substantial budgets for pensions, with numerous schemes supporting non-government workers.

Senior Citizen Schemes in India:

- **Atal Vayo Abhyudaya Yojana (AVYAY):** Covers healthcare, nutrition, and welfare.
- **Indira Gandhi National Old Age Pension Scheme:** Provides Rs. 200 per month, with additional state top-ups for beneficiaries.

7. Protection for Workers in the Unorganized Sector

- **Economic Survey 2023-24:** India's workforce is around 565 million, with 45% in agriculture.
- **Key Schemes:**
 - **Employees State Insurance (ESI):** Covers health protection, unemployment, and sickness benefits.
 - **Employees Provident Fund Organization (EPFO):** Provides old-age income security.
 - **Unorganized Workers Social Security Act, 2008:** Offers benefits like life and disability cover, health, and old-age protection.
 - **Pradhan Mantri Jeevan Jyoti Bhima Yojana (PM JJBY):** Provides Rs. 2 lakh risk coverage for people aged 18-50 at an annual premium of Rs. 436.

8. Future Directions and Challenges

- **Global Comparisons:**
 - Some countries, like Uruguay, have achieved comprehensive social protection, leading to high per capita income and low poverty.
- **ILO's 2024-26 Report:**
 - An additional \$1.4 trillion per annum is needed for low- and middle-income countries to ensure basic social protection.
- **Key Insight:**
 - Social protection schemes are vital for sustainable economic growth, as noted by former French President Nicolas Sarkozy, highlighting their role in worker productivity and balanced development.

Conclusion:

- Social security systems are essential not only for poverty alleviation but also for fostering social inclusion, stability, and economic growth.
- India's expansive social protection programs, while impactful, require ongoing development and adaptation to demographic and socio-economic changes.

- Global examples underscore the importance of robust social security frameworks for building prosperous, resilient societies.

TOPIC 2 : GOVERNMENT SCHEMES FOR DIVYANG JAN

1. Inspiring Icons of Divyang Jan

- **Global Figures:**
 - **Albert Einstein:** Scientist with dyslexia, one of history's greatest minds.
 - **Stephen Hawking:** Renowned theoretical physicist with ALS, author of "A Brief History of Time."
 - **Helen Keller:** Deaf-blind author and activist, pioneered disability awareness.
 - **Tom Cruise:** Actor with dyslexia, an advocate for learning disabilities.
 - **Frida Kahlo:** Mexican artist, used her work to express resilience amid physical challenges.
- **Indian Icons:**
 - **Sudha Chandran:** Renowned classical dancer, continued performing with a prosthetic leg.
 - **Ravindra Jain:** Noted music composer and lyricist, visually impaired, famous in Indian cinema.
 - **Ajit Jogi:** First Chief Minister of Chhattisgarh, overcame physical challenges.
 - **Arunima Sinha:** First female amputee to scale Mount Everest.
 - **Shekhar Naik:** Blind cricketer, captain of India's visually impaired cricket team.
 - **Ira Singhal:** UPSC topper with scoliosis, a civil services officer advocating for inclusivity.
- **Impact:** These role models inspire millions, showing that disabilities don't limit potential, encouraging Divyang Jans to pursue ambitious goals.

2 Current Situation and Challenges

- **WHO Data:**
 - **Global Issue:** 400 million disabled persons in developing nations face barriers to resources.
 - **Access Disparity:** Lack of inclusion in economic, social, and political systems.

India's Census 2011 Statistics:

- **Total Divyang Population:** 2.1% of 1.23 billion, translating to roughly 26 million individuals.
- **State Leaders in Disability Rates:** Uttar Pradesh (15.76%), Bihar, West Bengal, Tamil Nadu, Maharashtra.
- **Literacy:** 1.5 crore (out of 2.7 crore) Divyang Jans were literate, with further progress in recent years.
- **Urban vs. Rural Divide:**
 - **Rural Challenges:** Limited access to government benefits and schemes.
 - **Urban Access:** Greater availability of services but still faces bureaucratic barriers.
- **Employment Challenges:**
 - **Skill Development Council and NDFDC:** Provides skill training, loans, and entrepreneurship aid for economic empowerment.
 - **Unemployment Issues:** High unemployment rates persist despite skill development efforts.

3. Divyangjan Empowerment Schemes

3.1 Individual Empowerment Schemes

- **Focus Areas:** Ensuring access to education, healthcare, social security, and fostering self-esteem.
- **Disability Certification:**
 - **Importance:** Mandatory for accessing most government schemes.
 - **Availability:** Obtainable at CMO offices or government hospitals, streamlining access.
- **Unique Disability ID (UDID):**
 - **Benefits:** Concessions in fees, scholarships, loans, unemployment benefits, transport discounts.
 - **Travel Benefits:** Discounts for trains, buses, and some domestic flights (Air India based on disability type and percentage).

3.2 Assistance in Assistive Devices (ADIP Scheme)

- **Objective:** Financial aid for purchasing aids to improve functionality and independence.
- **Eligibility:** Available to Divyang Jans needing durable, scientifically-designed equipment.

- **Devices Provided:** Includes wheelchairs, hearing aids, Braille kits, and prosthetics.

3.3 Social Respect Initiatives

- **Recognition Programs:**
 - **National Awards:** Presented on **World Disability Day (3rd December)**.
 - **State Awards:** Some states, like Haryana and Uttar Pradesh, recognize exceptional contributions.
- **Media Representation:** Encouraging inclusive representation to change societal attitudes.

3.4 Economic Empowerment Programs

- **Financial Aid for Entrepreneurship:**
 - **Loan Limits:** Up to **₹50 lakh** with reduced interest rates for self-employment projects.
 - **Support Institutions:** **National Divyangjan Finance and Development Corporation (NDFDC)** provides funds for business ventures.
- **Skill Development Initiatives:**
 - **Training Programs:** Training centers in various states for vocational skills.
 - **Self-Employment:** Training for sustainable self-employment opportunities.

4. Schemes by the National Trust

4.1 Disha – Early Intervention

- **Target Age:** For children up to 10 years with developmental delays.
- **Disha Centers:** Provide day-care services, therapy, and training to enhance skills.
- **Family Support:** Guidance for family members on effective care practices.

4.2 Daycare Centers

- **Primary Goal:** Vocational and interpersonal skills training for children and adults.
- **Operating Hours:** 6 hours a day, allowing family members to manage other responsibilities.
- **Skill Development:** Focus on social skills, pre-vocational training.

4.3 Samarth (Respite Homes)

- **Beneficiaries:** Supports families from **Below Poverty Line (BPL)** and **Low Income Group (LIG)**.
- **Services Provided:** Group homes with

necessary care, including medical support.

4.4 Gharaunda (Group Home for Adults)

- **Objective:** Lifetime care homes offering vocational training and skill-building.
- **Medical Assistance:** Access to essential medical and therapeutic services.

4.5 Nirmaya (Health Insurance Scheme)

- **Coverage:** Health insurance up to ₹5 lakh per year.
- **Premium Waivers:** Subsidized premiums for eligible Divyang Jans.
- **Comprehensive Benefits:** Includes in-patient care, surgeries, and therapies.

4.6 Sahayogi (Caregiver Training)

- **Goal:** Training caregivers to support Divyang Jans at home.
- **Types of Courses:** Family-level and advanced caregiver courses to ensure comprehensive support.

4.7 Gyanprabha (Educational Support)

- **Objective:** Provides scholarships and financial aid for education and vocational training.
- **Benefits:** Covers educational expenses, including tuition, books, and travel costs.

4.8 Prerna (Marketing Support)

- **Purpose:** Promotes goods produced by Divyang Jans through fairs and exhibitions.
- **Incentives:** Financial support for participation in events and rewards based on sales.

4.9 Sambhav (Assistive Devices Resource Centers)

- **Establishment of Centers:** Cities across India have resource centers with disability aids.
- **Resource Access:** Information on available aids and hands-on access for Divyang Jans.

4.10 Bhadte Kadam (Awareness and Sensitization)

- **Goal:** Improve social attitudes and promote social inclusion.
- **Community Outreach:** Collaborations with local institutions for disability awareness events.
- **Education Programs:** Hosts programs to educate families, schools, and workplaces about inclusivity.

5. Conclusion

- **Impact of Government Initiatives:** Multiple schemes actively support the empowerment of Divyang Jans in India through financial, educational, and social support.
- **Remaining Challenges:**
 - **Information Barriers:** Many eligible individuals remain unaware of available benefits.
 - **Administrative Hurdles:** Obtaining necessary documentation like the UDID remains complex.
- **Way Forward:** Improved access, streamlined application processes, and increased social awareness are essential for reducing barriers, enabling Divyang Jans to access their rights and live with dignity.

TOPIC 3: SOCIAL SECURITY AND WELFARE OF FARMERS FOR BUILDING VIKSIT BHARAT

1. Introduction

- **Role in Development:** Social security for farm livelihoods is essential in India's development, supporting positive structural and technological advancements and helping farmers benefit from globalization.
- **Importance to India's Vision 2047:** Transforming agriculture and allied sectors is pivotal for India's goal of becoming a developed country by 2047.
- **Moral and Economic Necessity:** Providing social security and welfare to farmers is crucial for a prosperous future and reflects a commitment to economic growth and social justice.
- **Government's Role:** The government plays a critical role in providing a safety net to vulnerable groups, moving from welfare-based assistance to a participatory model of empowerment, especially through recent initiatives.

2. Need for Farmers' Social Security

- **Challenges:** Agricultural productivity is

impacted by factors like population growth, climate change, resource degradation, and socio-economic pressures. Agriculture contributes about 18% to India's GDP, with over 55% of the population relying on it.

- **Farmer Vulnerabilities:** Small landholdings, unpredictable weather, high input costs, and debt cycles highlight the need for economic stability through social security.
- **Objective of Social Security:** These schemes aim to support vulnerable farmers, ensuring access to basic needs and fostering an equitable society.

3. Key Aspects of Indian Farming and Farmers' Welfare

(a) Income Support Schemes

- **PM-KISAN:**
 - Provides Rs 6,000 annually to landholding farmers, directly transferred in three installments.
 - Incorporates advanced tech like Aadhaar-based payments and mobile eKYC to ensure transparency and ease.
 - **Kisan e-Mitra:** An AI chatbot in 22 languages aids farmers in checking eligibility and accessing information.
 - **Impact:** Over 11 crore farmers benefited, with a cumulative Rs 2.81 lakh crore disbursed.

(b) Crop Insurance and Risk Mitigation

- **Pradhan Mantri Fasal Bima Yojana (PMFBY):**
 - Launched in 2016, provides cost-effective crop insurance to protect against losses due to natural events, stabilizing incomes and encouraging modern practices.
 - **Interest Subvention Scheme (ISS):**
 - ◆ Offers concessional short-term loans at 4% (effective interest) with interest subvention of 3% for crop-related loans up to Rs 3 lakh, with further incentives for timely repayment.
 - ◆ **MSP Increase:** Introduced MSP at 50% above cost, with the PM AASHA scheme ensuring fair returns.

(c) Financial Security for Farmers

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

- Provides pensions to small and marginal farmers, with government matching contributions. Enrolled farmers receive a pension of Rs 3,000 per month post-60 years.
- **Atal Pension Yojana (APY):**
 - Pension scheme for farmers in the unorganized sector, offering up to Rs 5,000 per month with government contributions.
- **Pradhan Mantri Jeevan Jyoti Bima Yojana:**
 - Affordable life insurance scheme offering Rs 2 lakh coverage to account holders, encouraging financial security among farmers.

4. Sustainable Farming and Environmental Security

- **Paramparagat Krishi Vikas Yojana (PKVY):**
 - Promotes organic farming, providing Rs 50,000 per hectare to encourage organic practices.
- **Per Drop More Crop (PDMC):**
 - Launched in 2015, focusing on water efficiency with micro-irrigation techniques. The scheme has covered 78 lakh hectares to improve irrigation practices.
- **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY):**
 - Ensures better resource utilization and aims for an expanded irrigated area through precision irrigation and other sustainable techniques.
- **RKVY-RAFTAAR:**
 - Promotes agri-entrepreneurship and enhances pre- and post-harvest infrastructure, contributing to record food grain production and export growth.

5. Digital Platforms for Farm Mechanization and Technology

- **Digital India Initiative:**
 - Empowers farmers with direct benefit transfer for machinery subsidies, online farm machinery rentals, and access to FPO services.
- **FPOs Formation and Promotion:**
 - Launched in 2020 with a budget of Rs 6,865 crore, supporting the formation of 10,000 Farmer-Producer Organizations (FPOs) to improve farmers' access to institutional credit and resources.

6. Marketing of Farm Produce

- **Integrated Scheme for Agricultural Marketing (ISAM):**
 - Improves market infrastructure and accessibility for farmers, fostering better marketing channels.
- **National Agriculture Market (e-NAM):**
 - A pan-India electronic trading platform connecting mandis, with over 1.76 crore farmers and 2.5 lakh traders, enabling transparent price discovery.

7. Empowering Marginalized Entrepreneurs

- **Stand-Up India Scheme:**
 - Provides loans for greenfield enterprises to SC/ST and women entrepreneurs, facilitating inclusive economic growth.
- **Pradhan Mantri Jan Dhan Yojana (PMJDY):**
 - Promotes financial inclusion, offering accounts and services to underserved rural populations, with deposits exceeding Rs 2 lakh crore.
- **Agricultural Infrastructure Fund (AIF):**
 - Part of the Atma Nirbhar Bharat Package, it addresses infrastructure gaps and encourages investment in agri-infrastructure.

8. Way Forward

- **Social Security for Farmers' Prosperity:** Establishing a robust social security system for farmers is critical to India's vision for a developed future. This will ensure income stability, technological adoption, and resilience against environmental challenges.
- **Government Initiatives:** The government's shift towards participatory, empowering models highlights a focused commitment to social justice, sustainability, and economic stability for the farming community.
- **Achieving National Goals:** Through holistic welfare policies and programs, the government aims to address both immediate financial needs and long-term challenges, strengthening the agriculture sector's role in India's development.

TOPIC 4: SOCIAL SECURITY OF SCHEDULED TRIBES

AND SCHEDULED CASTES IN NORTHEASTERN REGION

1. Introduction

- **Significance of the Northeast:** The Northeastern Region of India has a unique demographic makeup with a high concentration of Scheduled Tribes (STs) and Scheduled Castes (SCs), particularly in states like Arunachal Pradesh, Meghalaya, Mizoram, and Nagaland.
- **Focus on Scheduled Populations:** Overview of ST and SC distributions across the Northeastern states, emphasizing their cultural and ecological connections.
- **Challenges and Objectives:** Addressing the need for comprehensive social security, development, and welfare for these communities.

2. Demographic Overview of STs and SCs in the Northeast

- **Tribal Majorities:** High ST populations in Arunachal Pradesh (64%), Meghalaya (86.15%), Mizoram (95%), and Nagaland (88%).
- **ST Distribution in Other States:** Notable ST populations in Sikkim (33.8%), Assam (12.4%), Manipur (25.7%), and Tripura (31.8%).
- **SC Population Percentages:** Lower SC population, with the highest concentration in Tripura (17.83%) and notable percentages in Assam and Sikkim.

3. Historical and Cultural Factors Influencing Social Security

- **Impact of Colonial Policies:** British colonial rule isolated tribal communities under a divide-and-rule strategy, leading to land alienation, especially in Assam.
- **Collective Land Ownership:** Traditionally, ST communities in the hill states practiced communal land ownership, reducing the prevalence of landless households.
- **Immigration and Land Pressures:** Government-supported immigration has

led to land encroachment issues, creating insecurities and conflicts, especially among Assam's tribal communities.

4. Post-Independence Developments

- **Sixth Schedule Implementation:** Designed to protect tribal interests in Assam, Meghalaya, Tripura, and Mizoram by enabling self-governance in tribal areas.
- **Challenges in Development Projects:** Development-induced displacement has affected ST and SC communities despite rehabilitation efforts.
- **Political Representation:** Reserved seats for STs and SCs in legislative bodies have helped ensure representation but do not fully address social security needs.

5. Current Social Indicators

a) Literacy Rates

- **ST Literacy Rates:** Generally higher in the Northeast compared to the national average for STs, with Mizoram (91.5%) and Nagaland (80%) showing exceptional levels.
- **SC Literacy Rates:** While SC populations are limited, states like Tripura have relatively high SC literacy rates.

b) Crime Rates

- **Low Crime Rates Against STs and SCs:** The Northeast reports fewer crimes against STs and SCs compared to the national average, indicating a safer social environment for these communities.
- **NCRB Data:** Breakdown of crimes against STs from 2020–2022, highlighting minimal crime figures in states like Meghalaya, Nagaland, and Sikkim.

c) Health Indicators

- **Infant Mortality Rate (IMR):** Six Northeast states report IMR figures below the national average, with Mizoram (3) and Nagaland (4) performing exceptionally well.
- **Sex Ratio:** Most states exceed the national average, showing favorable gender balance indicators, except for Arunachal Pradesh, Nagaland, and Sikkim.

d) Gross Enrolment Ratio (GER)

- **Higher GER at Primary and Elementary Levels:** All Northeastern states surpass national averages, with continued enrollment challenges only at higher secondary levels in some states.

e) Housing and Infrastructure Initiatives

- **Housing through PMAY-G:** Construction of 16,43,716 houses for SC and ST communities in the Northeast under the Pradhan Mantri Awas Yojana - Gramin.
- **Future Housing Expansion:** Union Cabinet's plan to fund two crore more houses in the Northeast, hill states, and Union Territories, addressing housing needs for economically weaker sections.

6. Union Government Schemes for Tribal Upliftment

a) Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PM-JUGA)

- **Objective:** Improve socio-economic conditions of tribal communities through a comprehensive plan covering 63,000 villages and benefiting over 5 crore tribal people.
- **Scope:** Encompasses 549 districts across 30 states and UTs with initiatives across various sectors.

b) Key Components of PM-JUGA

- **Housing and Entitlements:** Provision of pucca houses with additional entitlements.
- **Infrastructure Development:** Focus on village infrastructure and resource accessibility.
- **Skill Development and Employment:** Enhancing livelihood opportunities through skill and entrepreneurship programs.
- **Education Initiatives:** Increase in Gross Enrollment Ratio(GER), especially at higher levels.
- **Healthcare Access:** Improved access to quality health facilities, addressing gaps in healthcare infrastructure.

7. Conclusion

- **Towards Inclusive Development:** Comprehensive social security and development initiatives are essential to support ST and SC communities in the Northeast.

- **Empowerment through Policies:** Current and proposed schemes reflect a commitment to addressing historical disadvantages, ensuring social, economic, and environmental security.
- **Future Pathways:** Sustained efforts in education, healthcare, housing, and community infrastructure are vital for achieving equity and fostering growth in tribal-majority areas.

TOPIC 5: A SAFETY NET FOR ALL: INDIA SCALES HEALTHCARE FOR SOCIAL SECURITY

1. Global Perspective and India's Challenge

- **Health Expenditure on a Global Scale:**
 - Each year, **100 million people** worldwide are pushed into poverty due to **catastrophic health expenses**.
 - About **800 million individuals** spend over **10% of their household budget on healthcare**, highlighting the global need for **universal healthcare systems**.
- **ILO Report Findings:**
 - The **International Labour Organization's (ILO) World Social Protection Report 2020-2022** indicates that only **two-thirds of the global population** has access to **social health protection schemes**.
 - Low-income countries tend to have **very limited coverage**, which highlights the need for these nations to expand **social health protection** to address the rising **economic burden on individuals**.
- **India's Financial Health Burden:**
 - In India, **60 million individuals** are financially strained every year due to unexpected health expenses.
 - Government interventions have reduced **Out-of-Pocket Expenditure (OOPE)** from **62.6% in 2014-15** to **47.1% in 2019-20**, significantly alleviating the cost burden on Indian households.

2. Importance of Health Equity

- **India's Position and Economic Growth:**
 - India is the **fifth-largest economy globally** and has seen remarkable economic growth. However, **sustainable growth** requires inclusive efforts to **bridge the**

gap between affluent and marginalized communities.

- **Systematic Health Inequities:**
 - Historical inequalities often keep **marginalized groups** trapped in cycles of poverty, impacting their **access to essential services**.
 - Policy efforts targeted toward dismantling these barriers are essential for **health equity**, offering opportunities for previously excluded populations to achieve **better health outcomes**.
- **National Health Mission (NHM):**
 - Under NHM, the government, in collaboration with states and UTs, offers **affordable, accessible healthcare**.
 - NHM provides **free primary, secondary, and tertiary healthcare** services across government facilities, aiming for **universal health coverage**.
- **Ayushman Bharat PM-JAY:**
 - This **flagship healthcare scheme**, launched in 2018, provides **up to ₹5 lakh health insurance coverage** per family per year for **secondary and tertiary care**.
 - The scheme is **government-funded** and available at **both public and private hospitals**, ensuring that **critical healthcare needs are met free of cost** for all eligible citizens.

3. Key Achievements and Metrics of Ayushman Bharat

- **Beneficiary Reach:**
 - The Ayushman Bharat PM-JAY scheme has distributed over **35 crore Ayushman cards** and enabled **7.79 crore hospital admissions** as of September 2024.
- **Telemedicine (e-Sanjeevani):**
 - The e-Sanjeevani OPD platform has facilitated **22 crore consultations**, especially benefiting those in **remote regions** by bridging **geographic and healthcare gaps**.

4. Comprehensive Health Programs

- **Jan Aushadhi Kendras:**
 - With **11,096 operational stores** nationwide, these provide medications at **50-90% lower prices**, saving citizens **over ₹25,000 crore** on essential medicines.

- **National Tuberculosis Elimination Programme (NTEP):**

➤ Through aggressive initiatives, NTEP achieved a **16% decline in TB incidence** and an **18% reduction in TB mortality** from 2015 to 2022.

- **Pradhan Mantri Matru Vandana Yojana (PMMVY):**

➤ Aiming to support maternal health, PMMVY offers **cash incentives to mothers for their first child**, distributing **₹14,888 crore** to **3.32 crore beneficiaries**.

5. Inclusive Healthcare for Marginalized Groups

- **Focus on Women and Elderly:**
 - Nearly **49% of the Ayushman Bharat beneficiaries are women**, demonstrating gender inclusivity.
 - The scheme also ensures **₹5 lakh annual coverage for individuals above 70 years old**, with a **54.5 crore family reach**, addressing the needs of the elderly.
- **Transgender Community Support (Ayushman Bharat TG Plus Card):**
 - The Ayushman Bharat TG Plus Card extends **comprehensive healthcare coverage** for **transgender individuals**, including **sex reassignment surgeries and cosmetic treatments**.
 - India is among the **first nations globally to offer such specific healthcare coverage**, affirming its commitment to **inclusive healthcare**.

6. ESIC: Strengthening Workforce Health Security

- **Expansion of ESIC Benefits:**
 - In **May 2024**, **223.05 lakh new workers** enrolled under the **Employees' State Insurance (ESI) scheme**.
 - Recent initiatives aim to improve **medical facility access**, establish **nursing courses**, and expand **ESIC hospital networks** for better healthcare accessibility.
- **New Hospital Infrastructure:**
 - Plans are in place to establish **105 new ESIC hospitals** across India, with a proposal for **50-bed ESIC AYUSH hospitals** at every major ESIC hospital, greatly expanding the infrastructure for worker health services.

7. Technological Integration in Healthcare

- **Digital Health Ecosystem:**
 - Platforms like the **Ayushman Bharat Digital Mission (ABDM)**, **Aarogya Setu**, **eSanjeevani**, and **eHospital** have transformed **India's healthcare landscape**, linking patients, providers, and facilities across the country.
 - **ABDM** is set to create a **robust national digital health ecosystem**, ensuring **secure and accessible patient data** across all healthcare services.
- **e-Rakt Kosh:**
 - The **centralized blood bank management system** helps in the **effective management and monitoring of blood supplies** nationwide, vital for timely and efficient healthcare delivery.

8. Social Security and Health Infrastructure

- **Food Security and Social Welfare:**
 - **PM Gareeb Kalyan Anna Yojana** and **PM Ujjwala Yojana** provide **affordable food and LPG connections**, essential for **nutritional security and cooking fuel accessibility**.
 - The **Jal Jeevan Mission** and **PM Awas Yojana** ensure **clean water access and affordable housing**, enhancing overall **social security** for Indian citizens.
- **Increase in Social Spending:**
 - The **Economic Survey 2023-24** reflects a significant and sustained rise in **government social spending** since 2016, illustrating a strong emphasis on **reducing healthcare costs** and improving **citizen well-being**.

9. India's Global Healthcare Role

- **Medical Value Travel:**
 - India is emerging as a **premier destination for global medical value travel** by combining traditional and modern medicine, promoting the philosophy of **One Health, One Earth**.

TOPIC 6 : ENSURING DIGNITY AND OLD AGE: A PATHWAY TO SOCIAL

SECURITY FOR SENIOR CITIZENS

1. Introduction

- Social security is crucial for any welfare state, offering citizens protection against economic uncertainties, especially during old age. For India's senior citizens, who face economic, health, and social challenges, this safety net is essential. Historically, India's joint family system provided care for the elderly, but due to changing family dynamics, urbanization, and shifting social norms, formal government intervention has become necessary. This has led to various state programs aimed at addressing senior citizens' social and economic security.
- **Demographic Trends of the Elderly Population in India** India is experiencing a demographic shift with a rising elderly population. According to the 2019 Technical Group on Population Projections, the elderly population (aged 60+) was estimated at 103.8 million in 2011 and projected to reach 138 million by 2021, climbing to 194 million by 2031 and potentially 240 million by 2041. This shift from 5.5% of the total population in 1951 to an expected 15% by 2036 highlights the urgent need for policies supporting elder care, as factors like nuclear families, urban migration, and globalization reduce traditional support mechanisms.

2. Social Security Programs for Senior Citizens in India

National Policy and Action Plans

- The *National Policy on Older Persons (1999)* was India's **first major policy** focusing on elder needs, aligning with the UN's declaration of 1999 as the International Year of Older Persons. This policy aimed to enhance the quality of life of the elderly through financial and food security, healthcare, shelter, and legal protection.
- The *National Action Plan for the Welfare of Senior Citizens (NAPSrC)*, launched in 2021, focuses on healthy and self-reliant aging, emphasizing social bonds across generations.

Pension and Insurance Schemes

- **National Social Assistance Programme (NSAP):** Initiated in 1995, this program targets BPL individuals, including the elderly, through financial support like the Indira Gandhi National Old Age Pension Scheme and similar initiatives. Approximately 30 million beneficiaries receive monthly assistance.
- **Atal Pension Yojana (APY):** Launched in 2015 for the unorganized sector, APY encourages retirement savings for individuals aged 18-40, offering a guaranteed pension post-60. As of June 2024, the scheme had enrolled over 66.2 million subscribers, with a significant portion being women.
- **Pradhan Mantri Vaya Vandana Yojana (PMVVY):** Launched in 2017, this scheme provides a fixed pension and insurance policy for seniors, ensuring a steady income.
- **Employees Profit Pension Scheme (EPS):** Managed by the EPFO, EPS provides retirement security and other benefits for formal sector employees.
- **Pradhan Mantri Suraksha Bima Yojana (PMSBY):** An affordable accidental insurance scheme offering coverage for death or disability, benefiting those aged 18-70.

Healthcare Initiatives:

- **Rashtriya Swasthya Bima Yojana (RSBY):** Launched in 2007, this scheme offers BPL families health insurance, with an additional Rs. 30,000 coverage for critical illness for the elderly.
- **National Programme for Healthcare of the Elderly (NPHCE):** Launched in 2010, NPHCE focuses on accessible healthcare, including district geriatric units and specialized services for senior citizens.
- **Pradhan Mantri Jan Arogya Yojana (PMJAY):** Launched in 2018, PMJAY provides an annual health cover of Rs. 5 lakh per family for economically vulnerable sections, including seniors, improving access to necessary treatments.
- **Senior Citizens' Welfare Fund (SCWF):** Established in 2016, this fund supports

initiatives like healthcare services and awareness programs for senior citizens' welfare.

Livelihood and Skill Development Initiatives:

- **Senior-Able Citizens for Reemployment and Dignity (SACRED):** A Ministry of Social Justice initiative aimed at providing reemployment opportunities for seniors.
- **AGRASR Groups:** Encourage seniors to form self-help groups for livelihood creation, enhancing social engagement and economic activity.
- **Silver Economy Initiatives:** Through the SAGE portal, launched in 2021, this initiative supports innovative startups focused on elderly welfare, helping build an elderly-friendly economy.

Housing and Welfare Schemes

- **Day Care Centers:** Provide recreational activities, healthcare, and counseling services for senior citizens, reducing isolation and promoting mental well-being.
- **Integrated Programme for Senior Citizens (IPSRC):** Supports old-age homes through grants to NGOs, ensuring housing and care for the elderly.
- **Reverse Mortgage Scheme:** Launched in 2007, this scheme enables elderly homeowners to receive regular payments while retaining home ownership, offering financial support without displacement.

Legal Protections for Senior Citizens

- **Maintenance and Welfare of Parents and Senior Citizens Act, 2007:** Mandates that children provide for their elderly parents and allows senior citizens to claim maintenance. The act also establishes tribunals for seniors to seek justice if neglected.
- **National Policy for Senior Citizens, 2011:** Calls for improved healthcare, housing, and financial security for seniors, ensuring their dignity and care.
- **Elder Helplines and Awareness Programs:** Government and NGOs have set up helplines for senior citizens to report abuse and neglect, coupled with programs to educate them on their rights.

3. Challenges in Implementing Social

Security for Senior Citizens

Despite numerous schemes, implementation challenges persist:

- **Infrastructure Gaps:** Rural areas lack the necessary infrastructure, making services less accessible.
- **Awareness Issues:** Many seniors are unaware of available government schemes, hindering access to benefits.
- **Financial Inadequacy:** Pension amounts are often insufficient for covering basic needs.
- **Healthcare Access and Costs:** High medical costs remain a barrier, with healthcare facilities limited in many regions.
- **Digital Divide:** Many elderly individuals lack digital literacy, creating difficulties in accessing online applications and services.
- **Complex Application Processes:** Complicated documentation and procedural requirements deter many seniors from applying for benefits.
- **Gender Disparities:** Elderly women, particularly widows, face more barriers in accessing social security benefits.
- **Social Isolation and Mental Health:** Isolation among seniors can worsen mental health, but existing support systems do not sufficiently address these issues.
- **Inconsistent Implementation Across States:** Fragmentation of schemes across states leads to unequal access, risking disparities in elderly support.

4. Way Forward

To improve social security for India's senior citizens, a coordinated approach is essential:

1. **Universal Pension Coverage:** Implementing universal pensions would ensure that all elderly have a basic income to meet their needs.
2. **Enhanced Healthcare Services:** Prioritize rural and underserved areas, improving healthcare access and infrastructure.
3. **Streamlined Processes:** Simplify application procedures, provide documentation assistance, and raise awareness about senior benefits.

4. **Gender-Specific Support:** Address gender disparities with targeted programs, especially for widows.
5. **Community Engagement:** Foster social networks to reduce isolation and improve mental health outcomes.
6. **Holistic Social Security Framework:** Establish a cohesive system to address senior citizens' needs comprehensively, ensuring they live with dignity and security.

5. Conclusion

Strengthening social security for senior citizens in India is essential for building a society that respects and values its elders. By addressing challenges in healthcare, financial security, and social inclusion, India can create a robust framework for the elderly, enabling them to lead dignified and fulfilling lives.

TOPIC 7: IMPORTANCE OF ENHANCING SOCIAL SECURITY FOR UNORGANIZED SECTOR WORKERS

1. Introduction

- **Overview of Unorganized Sector in India:** India's unorganized sector employs approximately 93% of the total workforce, which amounts to around 43.99 crore workers according to the Economic Survey 2021-22. This sector, while crucial for the economy, is marked by challenges such as job instability, lack of access to health and financial security, and vulnerability to economic shifts.
- **Need for Social Security:** Social security for unorganized sector workers is critical to mitigate risks related to health, unemployment, old age, and poverty. These workers lack structured support and often face economic hardships without a safety net.
- **Government Initiatives and Social Security Code 2020:** Recognizing the need to protect these workers, the Indian government introduced the Social Security Code 2020, aimed at extending social security benefits and ensuring economic security for those in

the unorganized sector.

2. Unorganized Sector Workforce in India

- **Economic Survey 2021-22:** Reports indicate that around 93% of India's workforce is in the unorganized sector, highlighting the critical need for a comprehensive social security system.
- **Key Issues and Challenges:** These workers face irregular income, lack of job stability, limited access to essential services, and heightened susceptibility to economic fluctuations and personal crises.

3. Social Security Code 2020

- **Objectives of the Social Security Code:** The Social Security Code 2020 aims to provide essential social security benefits like healthcare, maternity, disability, and financial support during unemployment for unorganized sector workers.
- **Key Provisions of the Code:**
 - **Mandatory Registration:** Mandates district administrations to register unorganized sector workers, including temporary workers and platform workers.
 - **Identity Cards:** Provision to issue identity cards to registered workers, facilitating access to social security benefits.
 - **Kamgar (Workers) Facilitation Centers:** Centers to assist unorganized sector workers in obtaining social security benefits across different ministries and departments.
 - **National Social Security Board:** A national board to oversee and monitor social security schemes for unorganized sector workers.

4. Government Initiatives for Social Security

- **Direct Cash Benefits and Income Protection:** Provides cash benefits, advance pension, food rations, and other supports to secure the financial stability of workers in the informal sector.
- **Employment and Income Security:** Initiatives to protect employment, ensure stable income, and prevent financial hardship for unorganized sector workers.

- **Support for Vulnerable Groups:** Special provisions to aid women, the elderly, and disabled workers. Also includes protective measures for front-line workers and essential service employees.

5. International Context of Social Security

- **ILO Definition of Social Security:** Defined as the protection society offers to mitigate risks such as illness, maternity, unemployment, and old age through appropriate organizations.
- **Historical Evolution:**
 - **Global Perspective:** The term "Social Security" was first used in the United States with the Social Security Act in 1935 and later discussed in New Zealand in 1938.
 - **India's Legal Developments Since 1948:** Successive acts like the **Employees' Provident Fund Act (1952)**, **Maternity Benefit Act (1961)**, and the **Old Age Pension Scheme Act (1984)** have contributed to social security but mainly benefited organized sector workers.

6. Major Insurance Schemes for Unorganized Sector Workers

- **Pradhan Mantri Jeevan Jyoti Bhima Yojana (2015):**
 - **Term Insurance Scheme:** Provides a Rs. 2 lakh insurance cover for death or disability with an annual premium of Rs. 436, covering over 16 crore people.
 - **Eligibility and Features:** Available for individuals aged 18–50, with no medical examination required.
- **Pradhan Mantri Suraksha Bhima Yojana:**
 - **Accident Insurance:** Provides Rs. 2 lakh cover for death and Rs. 1 lakh for disability at an annual premium of Rs. 20.
 - **Wide Reach:** Covers over 34 crore people, with eligibility from ages 18–70.
- **Atal Pension Yojana:**
 - **Pension Benefits:** Offers five pension slabs (Rs. 1,000 to Rs. 5,000) post-retirement at age 60.
 - **Family Support:** Pension benefits extend to spouse or children in case of the subscriber's death.
 - **Eligibility Restrictions:** Taxpayers,

government employees, and those benefiting from other pension schemes like EPF or EPS are ineligible.

- **Pradhan Mantri Shram Yogi Maan Dhan:**
 - **Pension for Low-Income Workers:** Offers Rs. 3,000 monthly pension for unorganized sector workers earning below Rs. 15,000.
 - **Contribution Options:** Allows withdrawal within 10 years with savings interest.

7. Additional Social Security Schemes

- **Pradhan Mantri Laghu Vyapari Maandhan Yojana:** Designed for small shopkeepers and businessmen, offering benefits post-retirement at age 60.
- **National Pension Scheme (NPS):**
 - **For Government and Private Sector Employees:** Launched in 2004 for government employees and extended to private sector employees in 2009.
- **Integrated Pension Scheme:** Starting April 2025, covers 23 lakh central government employees with contributions from both employee and employer.
- **Ayushman Bharat Scheme:**
 - **Health Insurance:** Provides up to Rs. 5 lakh per family annually; recently extended to cover all senior citizens over 70.
 - **Wide Reach:** Expected to benefit 45 crore families, including six crore senior citizens.
- **One Nation One Ration Card Scheme:** Ensures food security across the country by making rations accessible nationwide.
- **Mahatma Gandhi Weaver Scheme:** Provides insurance to handloom weavers, covering accidental death or disability.

8. Skill Development and Employment Generation Programs

- **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** Offers skill development training to help unorganized sector workers acquire new skills and improve employment prospects.
- **MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act):** Supports rural employment with Rs. 86,000 crore allocated in the 2024 budget.

9. ESI Scheme (Employees' State Insurance)

- **Eligibility and Coverage:** Covers factories and business establishments with 10 or more employees earning below Rs. 21,000.
- **Health Benefits:** Provides immediate health services to employees and their dependents from the day of enrollment.
- **Expansion of ESIC Scope:** Recent expansions include construction and other industries, aiming to cover more workers.

10. Challenges in Implementing Social Security Schemes

- **Low Awareness and Outreach:** Lack of awareness among eligible workers hinders effective participation in these schemes.
- **Enrollment Barriers and Limited Coverage:** Complex enrollment processes and restrictions on scheme eligibility limit overall coverage.
- **Inadequate Funding:** Budget constraints affect the scope and scale of the schemes, limiting their impact.

11. Future Directions and Recommendations

- **Universal Social Security Coverage:** Establish inclusive schemes that provide comprehensive social security for unorganized sector workers.
- **Simplified Access and Enrollment:** Streamline processes to make benefits easier to access.
- **Strengthened Collaboration:** Encourage collaboration between government and other stakeholders to improve implementation.
- **Innovative Approaches for Sustainable Development:** Employ technology and innovation to expand outreach and ensure sustainable long-term development.