

Social security schemes in India: narrative review

Abstract

Social security all over the world is one of the most important and debated topic as lot so people are still considered as marginalized section of population. They are not connected to mainstream and lack basic amenities in their vicinity. Social security, measure has got more weight to its discourse since the pandemic of COVID-19 has struck. COVID-19 or coronavirus disease 2019 is the deadly viral infection caused by novel coronavirus. It was first found in Wuhan which is in Hubei province of China. Since then it has destroyed many lives and livelihood. Therefore many people are resorting to government measures as they have no option left. Apart from COVID-19 various social security schemes are necessary especially in vast country like India where the population of vulnerable section is high and cannot neglected. The schemes which are running in COVID-19 must be continued as lot of people are dependent upon them. New improved and targeted delivery of services to such section would be a welcome step to ensure the pin point transfer of benefit to the needy.

Keywords: social security, COVID-19, Jan Dhan yojana, schemes, MGNREGA

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Introduction

Social security is the security cover from the unfortunate social scenarios. Human beings have agreed to offer dignified life to all other fellow human beings. Various aspects such as basic healthcare and education are the basic prioritize for the human being irrespective his or her earning status. The discourse on social security has a long history as many nation state were emerging out of slavery and colonization. These nation state were poor and exploited and people residing them were not fully aware of their rights.¹ Some initial steps were taken at the conference held at Geneva in the middle of 20th century by introducing Universal Declaration of Human Rights which mention some fundamental rights of all human being are non-negotiable and must be provided by the respective nation state. Social security is one of the topic which has clear mention in the universal declaration of human rights. Post 1960's newly born states were drafting constitution with inclusion of these rights and social security.² Government started enacting and designing policies to ensure the upliftment of marginalized section. The social security has renewed its discourse especially after the emergence of lethal and deadly pandemic of coronavirus disease 2019 or COVID-19 which is wreaking havoc all over the world.³ Many people lost their lives and livelihood which again made millions of people to seek help from the government for basic amenities. In India where there are more than 1.3 billion people with half of them are women, it is important to take a stalk of the situation in context of social security as we cannot afford to neglect such large number of people.⁴ Also the population of India is relatively young where more than 30 percent of population is below 15 years of age. Therefore in this article we have taken a holistic overview of the social security and various schemes especially in the context of India.

Social security

Social security is the term often used in the dialogue of better society. All the organisms residing in this planet called Earth has its dignity which should be uphold. Due to various reasons, some group of people was left behind in the race of development. They were made to live substandard life and basic necessities such as food, cloths, shelter, education were inaccessible to them despite they toiled hard. Even the basic needs of some section of people from vulnerable and lower strata of society were not met. This is against the basic human

rights which is agreed by almost everybody in this world. Therefore it is the duty of the state to provide some kind of assistance and cushion in times of distress upon which these vulnerable section can rely upon. The arrangement made by legislative, executive or judicial order or any other mandatory arrangement which provides assistance in the field of the basic amenities such as food, cloth, shelter, education etc. is called social security.⁵ Only a small number of people have cover of social security which gives them hope and confidence in life. Social security is the basic fundamental right which recognized as such in all the major instruments on the international platforms such as universal declaration on human rights which encompasses certain rights which every human being is entitled to. Social security is essential to lead a dignified life and contribute to society in a constructive way. Social security is the important weapon with which we can fight inequality in the society, poverty, hunger, and malnourishment and so on. There is a certain section of the society which is dependent or lacks competencies in some cases which needs to be looked upon.⁶ This includes elderlies, women, children and differently abled people. These section of society must be catered in such a way that their vulnerabilities which had caused to due to historical injustices must not cause any hindrance in their quest to explore life in a more positive way. Certain key elements which are essentially attached to the concept of the right to social security. These must be ensured by the state to optimally deliver the cover of social security. Accessibility, Affordability, Adequacy and Availability are the basic tenets of the right to social security. Social security must be accessible to every beneficiary so as to gain maximum benefit out of it. Affordability is yet another aspect which points that social security schemes must be affordable as the target group of the schemes is not very affluent and lives on meagre income or no income at all. Social security measure must be adequate in order to fulfill the aspirations of all the needy person and no one should be left out from it. And last but not the least is Availability.⁷ These schemes and services must be run all the time until a periodic review says that there is no need of such services to be continues which is the ideal scenario. Various arms of United Nations Organization are working in tandem to ensure the enforcements of these measures by coordinating with local governments.

Social security in India

India is a very large country with population more than 1.3 billion people. Such a huge population needs utmost attention in order to

eliminate the inequalities that has been prevailing since years due to various reasons. As the era of colonialism ends in mid-1950, many countries were successful in freeing themselves from the shackles of exploitative aggressors.⁸ In this fight against colonialism, they missed the industrial revolution which would have been a golden chance to prosper and raise the national income and become self-sufficient. Therefore they inherited a country which was more or poor and illiterate living substandard life. It was the duty of state to look after those exploited people in free and independent India. Many groups were vulnerable to various aspects surrounding them. Health, education related penetration in far flung villages was totally absent making them ignorant about their rights.³ The constitution of India have an explicit mention of the social security and written it as India is a welfare state which means all the vulnerable section must be taken care of by the government for their basic amenities. Part IV of the constitution titled as Directive Principles for state polices mention such declaration. It is the duty of the state to take care the marginalized section and uplift their situation. Various ministries work in coordination to ensure the social security cover which is time to time reviewed and updated by the parliament of the India. According to the budget estimates from 2020 of Government of India, 1600000 lakh crore (220 billion USD) has been allocated to provide various social security's such as financial inclusion, meal for children, rural job guarantee, various pension funds and so on. The social security cover includes health care benefits, availability of food as minimal cost, pension and provident funds to ensure dignified life post retirement from the government jobs, Family and child care along with maternity benefits, Job guarantee for certain number of days as specified in the rules for people from rural background, subsidies for fertilizers, minimum support price for the produce from farms and government procurement for some of them are some of the broad areas that government is working to uplift these sections.⁴

Social security for women

Social security for women is the most debated topic as many decades saw a patriarchal mindset which more or less makes the women a second class human being. But on the contrary, women which constitutes almost half of the total population of the world and also of country like India, making any progress without the involvement of them is not possible. Many changes has been brought through various legislative and executive actions to ensure they are provide the level playing field. In fact, India is among the very first countries where voting to elect the democratic government involved universal adult franchise which means women also got equal vote as other which was absent in many western countries till 1970's. But so far they have remain marginalized due to various reasons. Most of the women are still living in village in spite of shifting of their spouses to cities to provide care for their families. They are ought to do household chores and cannot look beyond that. Thankfully this mindset is now changing and many women are taking up various jobs which suits their educational background or their skills. Violence of any form was the main hindrance in the way of women's progress which has drastically reduced although it is not completely defenestrated. Considering the situation of the women at the time of independence, constituent assembly inserted the Article 15 (3) which enables the union and state governments to make special efforts to uplift the women form their situation.⁹ Keeping in view the said article, government various schemes which includes, Beti Bachao Beti Padhao scheme, One stop centre scheme, Pradhan Mantri Matru Vandana Yojana, Janani Suraksha Yojana, Jan Dhan Yojana, PM mudra Yojana etc. are the schemes which provides health, educational, economic benefits to the women. Let's see how these schemes are benefiting women.¹⁰

Pradhan Mantri Matru Vandana Yojana, institutional delivery is promoted through cash incentives. If there is lack of institutional facility then delivery through certified midwives also can help to deliver the baby. The scheme is comprehensively design especially keeping in view the women for rural background who have to work until the time of pregnancy and child birth and right after the child birth.¹¹ This has detrimental impact on the mother's health and also child misses the breastfeeding nutrition from the mother which is extremely critical for the new born child for the initial period of six month which also protects child from various infection. It was found that expected mothers and mothers of just born child are told and pressurize to go search for work even if their health condition does not permit to do so. The cash incentive is the substitute for the wages that they would have got during days of pregnancy. The schemes also covers ante natal checkups, institutional delivery, and post birth vaccination for mother and child. The three installments are credited to respective beneficiaries' bank account after every stage is completed.⁵

Jan Dhan Yojana is said to be the largest financial inclusion schemes run by any country. A massive campaign was launched by the government to marginalized section especially women who are kept aside in financial matters. Although various studies have found that if the key to financial decision is given to women member of the family then the money is spent on essential items like good quality education, sanitation, cleanliness which further has multiplier effect. The concept behind the scheme was that everybody including women must be financially free and can take important decisions which she was not able to take when she had no financial backing. The scheme mandated opening of account at any bank at zero balance. Previously there was requirement of minimum threshold balance in form of rupees which was done away with to ensure maximum financial inclusion. Various benefits of various schemes are now directly transferred to the account beneficiary through Aadhaar based authentication. This has empowered women and provided the social security. It is found that women tend to save more in Jan Dhan accounts and utilize the money judiciously.¹²

Social security for elderly

People becomes old as they age. With old age comes various biological restriction which can hinder between ways to live dignified life. Many illness get hold of the body as we age and they must be clinical examination at regular interval of time. We have to remember that these elderly people are not liability but the asset as they hold years of experience in different fields. Therefore we can utilize their expertise if they are well and healthy. Otherwise this can culminate into clinical disaster as lots of elderly people will need care if they are not fit. Article 41 of the Indian constitution clearly mentions that state should not be barred to make any efforts to uplift the condition of elderlies. To uplift this section of society and make their life more smooth, government came up with following legislative bills. These include various pension schemes, health insurance schemes, medical care at subsidized rate, and various concessions in public transport systems, Indira Gandhi National Old Age pension scheme, Atal Pension Yojana,¹³ Ayushman Bharat (PM-JAY) etc. These schemes are aimed at providing financial and healthcare assistance to the beneficiary.¹⁴

In Indira Gandhi National Old Age Pension Schemes a part of National Social Assistance Program under ministry of rural development. In this scheme there is provision of monthly fixed pension of 200 INR for age group 60-79 and above 80 years of age the amount is increased to 500 INR. It is a non-contributory schemes and anyone who has no other source of income can get the benefit of the schemes.¹⁵

Pradhan Mantri Jan Arogya Yojana (PM JAY) which is also called as Ayushman Bharat schemes which is a Flagship scheme of Government of India run by Ministry of health and family welfare in coordination with state health ministries. Around 11 crore (110 million) families which consists of around 50 crore (500 million) people are insured up to 500000 INR for any disease. Various public and private hospitals are empaneled to provide the service to the beneficiaries. It is termed as world's largest health insurance scheme which is fully financed by the government. Elderlies are most benefitted group in this schemes.¹⁶

Social security for children

Children are said to be the future of the world. Therefore these future decision makers must be taken care of in order to make them as demographic dividend, otherwise they will become demographic liabilities to any nation states. Health and education are the two main aspects of social security cover provided to the children. Right from the childhood birth various schemes are enacted by Government of India to ensure that this section always connected to mainstream and no threat of lack of health or education can haunt them. Women and child development Ministry of Government of India in coordination with state departments are responsible to effective implementation if various schemes. Some schemes which act as a social security cover for children are Mid-day meal Scheme, Right to education scheme, central sector scholarship and fellowships, young scientist fellowship, Sukanya Samridhhi Yojana, Integrated Child Development Scheme program which is a holistic program encompassing various factors associated with childhood.¹⁷ For example, to address the issue of frame feticide and ignorance towards girl child, government had come up with Sukanya Samridhhi Yojana. It is a small deposit scheme which fructify when the girl child turns 18 which is the legal marriage age and all the benefits are transferred to her account. Government also contributes towards the contribution done by the beneficiary. It is therefore act as enabler for continuance of studies and other educational ventures which was otherwise scuttled due to patriarchal mindset.¹⁸

Challenges before social security implement

There are lots challenges which plague the effective implementation of the social security which is highly debated topic. There are several fundamental question about the social security about the extent to which the government can provide assistance and role of private participation. In government enacted schemes, the challenge of implementation huge. Large scale diversion of fund for the needy has been seen in the past which defeats the whole purpose of the schemes. Social security is the need of the hour especially in the trying times of COVID-19. According to World Food Program and United Nations more than 170 million people were sleeping on an empty stomach prior to COVID-19 and the pandemic has only aggravated the situation. The basic dignity of the human being must be protected at any cost. In India considering the situation, Government has made free distribution of adequate quantity of grains to the below poverty line beneficiaries which is a huge relief as there was large scale loss of lives and livelihood. Many people wouldn't have been earning as much as it cost for one time meal. The large scale loss of livelihood has made all progress in the field of social security more or less ineffective as people are again experiencing large scale poverty. Therefore effective and targeted implementation of the existing schemes must be prioritized to ensure the relief at this critical juncture. Especially the healthcare coverage is most important. The fund allocation to such schemes must be increased in order to cover the ever rising number of beneficiaries. All the existing schemes must run as it is as these schemes are the only source that is available to the vulnerable section.

Conclusion

A lot of challenges has been encountered while providing the social security cover to the downtrodden and marginalized group. But slowly by eliminating the middle man which devoured the fund in the middle before reaching the beneficiary. Targeted delivery of these schemes is a key challenge which needs to address as there are lot of beneficiaries waiting in line. Streamlining of scheme and coordination between various ministries. The free ration which are being provided is seriously benefitting not only poor but also to lower middle class which had also faced the wrath of COVID-19 induced unemployment and inflation in food prices. The budget allocation of all schemes must rise as more people are seeking jobs under rural job guarantee schemes. Schemes like National rural employment guarantee schemes are the lifeline of villages as these provides assured work for the rural folks who had lost jobs in current scenario. Apart from COVID-19, these measures hold an extraordinary value where it provides utmost care to women, elderlies and children. Institutional delivery is the one of the most important aspect of pregnancy as it provide all the medical care and medications which are necessary for the healthy life of mother and child. Most of the rural women are compelled to take up jobs even after they get pregnant therefore these schemes have multiplier effect as the child gets proper nutrition which helps the proper growth physically and mentally.

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Conflicts of interest

There are no conflicts of interest.

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