Social Security Schemes

Prelims *– Indian Polity and Governance.*

Mains *– GS I | Social empowerment, GS III | Government policies and interventions.*

Why in News?

Union Labour Ministry has conducted a comprehensive data-pooling exercise in collaboration with the International Labour Organization (ILO).

Key findings of the report

- As per ***ILO's World Social Protection Report (WSPR)*** 2024-26 India's social protection coverage has doubled from 2021 to 2024.
- Nearly **65%** of the country's population is covered by at least one social protection benefit (cash and in-kind both), with 48.8% receiving cash benefits.
- However, the ministry has stated that the ILO's estimate is an underestimation, as it does not account for
    - In-kind benefits such as food security and housing benefits and
    - Social protection schemes administered by the States.

Social Security

- It is the legal protection provided to individuals and households which helps to guarantee healthcare access and income security, especially in the event of *old age, unemployment, illness, invalidity, work-related injuries, pregnancy or the death of a breadwinner.*
- **Types of social security**
- Direct cash transfer (Example: Pensions, employment benefits).
- In-Kind benefits (Example: subsidised food, healthcare, housing support).
- Employment based schemes (Example: MGNREGA, EPF, ESI).

Constitutional and legal framework

Constitutional Provisions

- **Fundamental Rights - *Article 21 (Right to life)*** includes the right to live with dignity, which extends to social security benefits.
- **Directive Principles of State Policy (DPSP)**
    - **Article 41** (Right to work, education, and public assistance),
    - **Article 42** (Provision for just and humane conditions of work), and
    - **Article 43** (Living wage and social security for workers) guide social security policies.

Legal framework

- Social Security to the workers in the organized sector is provided through five Central Acts namely,
- **Employees' Provident Fund and Miscellaneous Provisions Act, 1952** - Ensures provident fund, pension, and family pension for employees in *20+ workers establishments* (wage ceiling: ₹15,000/month); separate laws for coal mines & tea plantations.
- **Employees' State Insurance Act, 1948** - Covers employees in establishments with *10+ workers*, providing medical, sickness, maternity, and disability benefits (wage limit: ₹21,000, ₹25,000 for PwDs); extended to 35 States/UTs.
- **Payment of Gratuity Act, 1972** - Provides *15 days' wages per year of service* to employees with *5+ years* in establishments with *10+ workers.*
- **Maternity Benefit Act, 1961** - Grants *26 weeks paid leave* (12 weeks for third child, adoption, or surrogacy) to eligible women employees.
- **Compensation Act, 1923** - Provides compensation to employees or dependents in case of employment-related injury or death.

Social security schemes to unorganized sector

- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY) -** Life and Disability cover.
- **Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (ABPMJAY)** – Provides an annual health cover of Rs. 5 lakhs per eligible family.
- **Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) –** Provide old age protection
- **PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme –** Provide collateral free working capital loan to street vendors.
- **e-Shram portal -** Create National Database of Unorganised Workers.

References

1. The Hindu | Social Security
2. Vikaspedia | Social Welfare

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