

SOCIAL SECURITY: VITAL FOR DEVELOPMENT AND PROSPERITY

- India's social security system includes social insurance, assistance, and rights to education and food, primarily driven by the Central Government with some state-level additions, ensuring dignified living.
- The International Labour Organization defines social protection as policies to reduce poverty and vulnerability. It includes *nine areas: family benefits, maternity, unemployment, injury, sickness, health, old-age, disability, and survivors' benefits*.
- The World Bank emphasizes that well-designed social protection programs yield high returns, with *each dollar to poor families generating \$2.49 in the local economy*. Social security effectively addresses human rights and essential needs, aligning with the 2030 Agenda's Goal-1 to end poverty globally.
- The global commitment to social protection mandates national systems ensuring substantial coverage of the poor by 2030. Recognized as a right under **Article 22 of the Universal Declaration of Human Rights**, social security enables dignity, freedom, and justice.

Need for Universal Social Protection

- The **UN's 56th Commission for Social Development** highlights the need for social protection, with 71% population globally unprotected and 750 million in extreme poverty.
- ILO's 2024-26 report notes that 52.4% population now have one benefit, yet 76.1% of children lack coverage, and significant gender gaps persist.
- Social protection drives sustained social and economic development, reduces poverty, and enhances dignity for vulnerable populations.
- It boosts economic growth by increasing household incomes, consumption, and domestic demand, and improves health, education, and reduces child labor through cash transfers.
- As a human right, social security benefits all, including children, mothers, the disabled, and minorities.

Social Security in India

- **Education**
 - ✓ Education is prioritized in India, recognized as a fundamental right under **Article 21A** of the Constitution, and introduced by the 86th Amendment in 2002. The **Right to Education Act (2009)** mandates free education for children aged 6-14.
 - ✓ Key programs include **Sarva Shiksha Abhiyan**, aiming to educate 192 million children, and **Samagra Shiksha**, covering preschool to class XII, reaching 1.16 million schools, 156 million students, and 5.7 million teachers.
 - ✓ The scheme supports the RTE Act and aligns with **NEP 2020**, promoting inclusive, quality education for all children by addressing diverse backgrounds, multilingual needs, and varying academic abilities.
 - ✓ Some states like Uttar Pradesh, Madhya Pradesh, and Himachal Pradesh offer free education to girls up to graduation, while Karnataka extends it to post-graduation. Maharashtra provides free higher education for girls from Economically Weaker and Backward Classes.
 - ✓ The PM Poshan Scheme (formerly Mid-Day Meal) provides free lunches in government schools, covering 11.8 crore students, boosting enrollment, attendance, and health.
- **Right to Food**
 - ✓ The right to food and social security are interconnected. Social protection aids in realizing adequate food access, with food assistance and subsidies reducing poverty and hunger by supporting income, assets, and human capital growth.
 - ✓ The Central Government offers food subsidies for essential commodities. The **2013 National Food Security Act (NFSA)** enshrines nutritional security as a right, supporting vulnerable groups like low-income families, children, and the elderly through various programs. India's buffer stock supports the Targeted Public Distribution System and welfare schemes, ensuring food access under the NFSA for 75% of the rural and 50% of the urban population, covering 81.35 crore beneficiaries, including 16 crore women.
 - ✓ During COVID-19, the government doubled monthly food grain entitlements for 800 million people, providing an extra 5 kilograms per beneficiary 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, launched in 2019-20, enhances nutritional security by providing essential vitamins and minerals. By March 2024, 406 lakh metric tonnes were distributed, with government funding extended to 2028.
- ✓ States like Tamil Nadu, Rajasthan, and Karnataka offer subsidized canteens for cooked meals to support marginalized populations.
- India aims for Universal Health Coverage by 2030, aligning with the UN's Sustainable Development Goals. The **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)** is the world's largest health assurance scheme, covering 12 crore families (55 crore people) and providing up to Rs 5 lakh annually for secondary and tertiary care. With 7.79 crore hospital admissions covered, AB PM-JAY has provided Rs 1,07,125 crores in support. In 2024, coverage expanded to include all seniors 70+, benefiting an additional 4.5 crore families.
- **Right to Work**
 - ✓ Right to work and employment and labour welfare are also important component of social security.
 - ✓ 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 of 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.
 - ✓ India being agrarian economy by virtue of engagement of majority of the population in agriculture, sustainable livelihoods opportunities for rural population envisage sustainable development of agriculture by widening employment opportunities, increasing income, improving health, 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'.
 - 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.
- **Senior Citizens:** According to 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. 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 % of people above retirement age receive a pension. 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.
 - ✓ 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.
- **Workers in Unorganized Sector**
 - ✓ The Economic Survey 2023-24 estimates India's workforce at nearly 565 million, with over 45 % engaged in agriculture, 11.4 % in manufacturing, 28.9 % in services, and 13.0 % 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 Cooperation (**ESIC**) 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/-.

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 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.'

Conclusion

Despite progress, financing gaps in social protection remain substantial. The ILO's 2024-26 report indicates that low- and middle-income countries need an extra \$1.4 trillion annually, or 3.3% of their GDP, to secure basic social protection. This includes 2.0% (\$833.4 billion) for healthcare and 1.3% (\$552.3 billion) for cash benefits. Former French President Nicolas Sarkozy highlighted that effective social protection boosts productivity and sustainable growth.

SOCIAL SECURITY AND WELFARE OF FARMERS FOR BUILDING VIKSIT BHARAT

- Agriculture transformation is key for India's development by 2047. Farmers' social security is vital for an inclusive India. Supporting income stability, climate resilience, social safety, and financial security uplifts farming livelihoods and strengthens national growth.
- Social security offers essential protection, especially during uncontrollable situations, supporting the poor and vulnerable. As a social safety net, it drives progress by reducing economic insecurity, enabling individuals to contribute productively to society.
- Social security for farm livelihoods is vital for development, fostering acceptance of structural changes and globalization. Over the past five years, social security has shifted from entitlement-based welfare to participatory empowerment, with the Indian government prioritizing marginalized groups' upliftment, reflecting 'Antyodaya' principles for inclusive growth.
- Recent government budgets have prioritized rural economies and infrastructure, essential for India's villages. Key social sector initiatives aim to enhance affordable services, addressing core challenges faced by economically weaker groups and strengthening farmer welfare.

Need of Farmers' Social Security

- India's vision to become developed by 2047 requires 8% annual growth, yet climate change, resource degradation, and socio-economic stress threaten agriculture's 18% GDP contribution, impacting crop production and supply.
- 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.
- The current government is successfully implementing various schemes and programmes with a policy framework that promotes farmers' welfare and inclusive growth.

Income Support Schemes

- The **PM-KISAN scheme**, launched in 2019, provides Rs 6,000 annually to land-holding farmers in three instalments via Direct Benefit Transfer, supporting farmer welfare and income stability.
- The scheme uses technology like Aadhaar-based payments and land records management to ensure transparency and direct benefits. Farmers can verify e-KYC via the PM Kisan App and "Know Your Status" module.
- The PM KISAN AI Chatbot, Kisan e-Mitra etc answers beneficiary queries in 22 languages. In 2022-23, Rs 58,201.85 crores was disbursed, benefiting over 11 crore farmers.

Crop Insurance and Risk Mitigation

- India's agriculture, highly reliant on monsoons, faces increased climate risks. **Pradhan Mantri Fasal Bima Yojana (PMFBY)** offers affordable crop insurance, supporting farmers against losses from pre-sowing to post-harvest, stabilizing income amid unpredictability.
- This support fosters modern farming, boosting productivity and sustainability. Steady credit flow aids technology adoption, crop diversification and growth, safeguarding farmers' livelihoods.

- The **Interest Subvention Scheme (ISS)** offers concessional short-term agri loans, including 7% interest on up to Rs 3 lakh loans, with a 4% rate for timely repayment. It supports post-harvest loans and natural disaster relief.
- Producers feel economic security as **MSP** now guarantees prices 50% above costs for 22 commodities.
- The **PM-AASHA scheme** ensures fair prices for farmers' produce.

Financial Security for Farmers

- **Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY)**, launched on 12 September 2019, supports small and marginal farmers in old age. Eligible farmers aged 18-40 contribute Rs 55–200 monthly; the government matches this. At 60, farmers receive a Rs 3,000 monthly pension. Managed by LIC, over 23.38 lakh farmers are enrolled.
- Launched on 9 May 2015, **APY** aims to provide pensions for unorganized sector workers. Subscribers receive up to Rs 5,000/month at age 60. The government co-contributes 50% for five years, encouraging wider participation. Minimum age is 18, maximum 40.
- Launched in 2015, **Pradhan Mantri Jeevan Jyoti Bima Yojana** offers affordable life insurance with Rs 436 annual premium. Available for individuals aged 18-50, it provides Rs 2 lakh for the nominee upon the policyholder's death.

Sustainable Farming and Environmental Security

- Farmer welfare requires sustainable farming practices. The **Paramparagat Krishi Vikas Yojana (PKVY)**, launched in 2015, promotes organic farming by offering Rs 50,000 per hectare to states, with Rs 31,000 given directly to farmers for organic conversion and infrastructure.
- 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.
- 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 2015-16 budget, Rs 53 billion was allocated to PMKSY, with a Rs 50,000 crore outlay for 2015-2020. Its goals include improving irrigation, water efficiency, and adopting precision irrigation technologies.
- **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).
- Revamped in 2017-18, **RKVY-RAFTAAR** promotes agri-entrepreneurship, innovation, and infrastructure for agriculture. Implemented through state committees, it covers crop development, mechanization, marketing, and organic farming. Since 2022-23, it merged into the RKVY Cafeteria Scheme.
- 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 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).
- Farmers' welfare schemes have boosted food grain, horticulture, livestock, and fisheries production, along with agricultural exports. ICAR's book highlights 75,000 farmers whose incomes have doubled, celebrating 'Azadi ka Amrit Mahotsav'.

Digital Platform for Farm Mechanization and Technology

- Launched in 2015, Digital India aims to create a digitally empowered society. The Digital Platform for Farm Mechanization enhances agricultural efficiency through subsidies, direct benefit transfer, and streamlined financial processes.

- The Centralized Farm Machinery Performance Testing Portal enables online application submissions and monitoring. The FARMS Mobile App allows farmers to rent machines, enhancing mechanization and technology adoption in agriculture.

Farmers Collectives

- Farmer collectives, like FPOs, help reduce production costs and increase profits. The Government of India launched a scheme in 2020 to promote 10,000 FPOs with financial support up to Rs 18 lakh.
- The scheme provides matching equity grants, credit guarantee facilities, and skill development for FPOs. FPOs are also onboarded on e-NAM for better market access. By 2023, 7,774 FPOs were registered, improving farmer income and organizational capacity.

Marketing of Farm Produce

The **Integrated Scheme for Agriculture Marketing (ISAM)** improves market structures and access to information. The e-NAM platform, included in 2017-18, connects 1,389 mandis, benefiting 1.76 crore farmers and 2.5 lakh traders across India.

Empowering Marginalized Entrepreneurs

- Launched in 2016, the **Stand-Up India scheme** provides bank loans of Rs 10 lakh to Rs 1 crore for SC/ST or women entrepreneurs to establish greenfield enterprises in manufacturing, services, or trading, with flexible repayment terms.
- Launched in 2014, **PMJDY** aims to provide financial services to underserved populations. It targets individuals aged 20-65, reaching over 50 crore beneficiaries with deposits totaling Rs 2,03,505 crores after nine years of implementation. 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)**, part of the Atmanirbhar Bharat Package, aims to address infrastructure gaps and mobilize investment in agriculture. Eligible beneficiaries include farmers, agri-entrepreneurs, cooperatives, PACS, FPOs, SHGs, and various public-private partnerships.

Way Forward

Social security and farmers' welfare are key to India's prosperity. Government initiatives like income support, crop insurance, and sustainable farming aim to address challenges, ensuring economic stability and dignity for farmers. A robust social security system enhances productivity and resilience among farmers. Addressing financial needs, climate change, and market volatility, the government's policies support agriculture, promoting social justice and sustainable development toward a Viksit Bharat, where farmers' welfare is central.

GOVERNMENT SCHEMES MAKING THE PATH EASIER FOR DIVYANGJAN

Many differently abled individuals like Einstein, Hawking, Keller, and others, have achieved global fame. Their success inspires millions, demonstrating the power of passion, family, society, and government support.

Improving Prospects

WHO estimates that 40 crore differently abled people in developing countries lack opportunities. In India's 2011 census, over 2.1% had disabilities, with 15.76% in Uttar Pradesh alone. Literacy among differently abled has since improved significantly. Awareness efforts have slightly reduced the number of differently abled people, yet rural disabled individuals remain underserved. Government schemes mainly benefit urban areas, but vocational training and NDFDC aim to support rural self-employment.

Government Schemes Launched

- Prime Minister Modi recognized the importance of respectful language for differently abled individuals, honoring them with the title "Divyangjan." This term, now used officially, emphasizes their unique abilities, and supports their inclusion in mainstream society.
- Numerous government schemes empower differently abled individuals by addressing their unique needs across categories. These schemes enhance personal, social, and economic strength, including job

placements and self-employment, enabling them to contribute responsibly within society and even employ others.

Assistance in Assistive Devices

- The ADIP Scheme, running since 1981, helps disabled individuals purchase modern, scientifically designed assistive devices to enhance their physical, social, and psychological rehabilitation, improve independence, and reduce disability's effects, improving financial status.
- The ADIP Scheme provides grants to agencies like ALIMCO, NGOs, and rehabilitation centers, supporting the distribution of assistive devices. Amended in April, the scheme is approved to continue until March 2026 under the 15th Finance Commission.

Economically Empowering Schemes

- The Government of India offers schemes for economic empowerment of the disabled, including 3% job reservation, financial assistance, and loans up to Rs 50 lakh for entrepreneurship, enabling them to create employment opportunities.
- **Section 33 of the Persons with Disabilities Act, 1995** mandates 3% government job reservation, covering mobility, visual, and speech/hearing impairments. This was later increased to 4%, alongside new supportive schemes and institutions, improving disabled individuals' lives.
- Both Central and State governments provide financial assistance to the disabled through various schemes, with some grants offering waivers. The National Divyangjan Finance and Development Corporation, established in 1997, plays a key role, alongside state-run self-employment schemes.
- With a disability certificate, Divyangjans receive school fee concessions, scholarships, and can apply for a Unique Disability ID (UDID) online. The UDID enables access to low-interest education loans and unemployment allowances, depending on government provisions.
- Divyangjans receive travel concessions on government buses and railways with a medical certificate and ID card. They can also get up to 50% discount on Air India flights based on disability percentage, with additional benefits for war-disabled employees' families.

Schemes of National Trust

The **National Trust**, established by the Ministry of Social Justice and Empowerment, works for the welfare of individuals with autism, cerebral palsy, intellectual disabilities, and multiple disabilities. It runs various schemes aimed at promoting dignity and empowerment.

Disha

The **Early Intervention and School Readiness Scheme**, under the National Trust Act, provides treatment, training, and family support for disabled children up to 10 years, with Disha Centers offering daycare and specialized services.

Day Care Centre

The Day Care Scheme aims to enhance interpersonal and vocational skills for persons with disabilities at Vikas Kendras, providing care support and allowing family members time for other responsibilities. Centers offer services for at least 6 hours daily.

SAMARTH (Respite homes)

The SAMARTH scheme provides respite homes for disabled individuals from BPL and LIG families, including orphans and children from distressed families, offering medical care and support at Samarth Kendras.

Gharaunda (Group Home for Adults)

The scheme ensures lifelong care and quality services, including medical support, for individuals with autism, cerebral palsy, intellectual disabilities, and multiple disabilities, with vocational assistance provided at Gharaunda Centers.

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 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 equipment's, 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 must organise at least one event every year for community, educational institutions, or medical institutions.

Conclusion

Many government schemes empower differently-abled individuals, offering scholarships, loans, self-employment support, and job reservations. However, accessing these benefits, like obtaining a UDID, remains challenging, requiring more attention to ease their struggle.

ENSURING DIGNITY IN OLD AGE: A PATHWAY TO SOCIAL SECURITY FOR SENIOR CITIZENS

Social security is essential in a welfare state, particularly for senior citizens facing economic, health, and social challenges. India's shift from joint families to urbanization highlights the need for formal state support. To support senior citizens amid socio-economic changes, the government has introduced schemes for their social and economic security. Key areas include pensions, healthcare, housing, legal protection, and addressing unmet challenges.

The Growing Elderly Population in India

India's elderly population is rapidly growing, projected to rise from 138 million in 2021 to 240 million by 2041. Their share of the total population is expected to reach 14.9% by 2036. The increasing elderly population, due to improved life expectancy, challenges social security and healthcare. With declining traditional caregiving, formal economic and social support systems are essential for senior citizens' dignified living.

Social Security Programmes for Senior Citizens in India

The Government of India launched social security programs for senior citizens, beginning with the 1999 **National Policy on Older Persons**. This policy prioritized financial security, healthcare, housing, legal

protection, and quality of life. Aligned with UN recognition of elderly needs, India's 1999 policy laid a foundation for senior support. In 2021, the Ministry of Social Justice introduced NAPSrC, promoting healthy, dignified, self-reliant living for senior citizens.

Pension and Insurance Schemes

- The Indian government has launched pension schemes under **the National Social Assistance Programme (NSAP)** to provide minimum income support to vulnerable seniors, widows, and disabled persons below the poverty line.
- Covering nearly 30 million beneficiaries, NSAP includes schemes like the **Indira Gandhi National Old Age Pension Scheme, Widow Pension Scheme, and Disability Pension Scheme**, offering monthly financial assistance for financial security.
- The **Atal Pension Yojana (APY)**, launched in 2015, aims to ensure old-age income security for unorganized sector workers, offering a guaranteed pension of Rs 1,000-5,000 after age 60. With government co-contribution incentives, APY has reached over 66.2 million subscribers by June 2024, with women comprising 46 percent and public-sector banks facilitating most enrollments.
- The **Pradhan Mantri Vaya Vandana Yojana (PMVVY)**, launched in 2017 via LIC, offers a pension scheme for seniors aged 60+. Extended to March 2025, it provides assured returns and a fixed pension up to Rs 15 lakh per individual. Since inception, over 4.49 lakh policies have been sold, totaling investments around Rs 6,646 crore.
- The Employees' Pension Scheme (EPS), launched in 1995, provides retirement security for formal sector employees, funded by contributions from both employees and employers. It offers pensions post-retirement, for disability, and to families if the employee dies.
- Launched on May 4, 2017, the **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** offers affordable accidental insurance with coverage up to Rs 2 lakh for accidental death/disability, and Rs 1 lakh for partial disability, at just Rs 20 annually.

Healthcare Initiatives for Senior Citizens

- Health is a major concern for senior citizens. The Government of India has implemented schemes like **Rastriya Swasthya Bima Yojana (RSBY)** to provide health insurance coverage for BPL unorganized sector workers since 2007.
- The **Senior Citizen Health Insurance Scheme (SCHIS) under RSBY** provides additional Rs 30,000 coverage for critical illnesses, aiming to bridge healthcare gaps for elderly individuals, especially those with chronic or life-threatening diseases.
- Launched in 2010, the **National Programme for Health Care of the Elderly (NPHCE)** provides specialized healthcare services for senior citizens. It focuses on accessibility, affordability, infrastructure, and trained healthcare providers in geriatric care.
- Launched on April 1, 2017, the **Rashtriya Vayoshri Yojana (RVY)** provides free aids and assistive devices to senior citizens from BPL families or earning below Rs 15,000, addressing age-related disabilities like low vision, hearing loss, and mobility issues.
- 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 provides health coverage up to Rs 5 lakhs per family, enabling low-income households to access essential medical treatments, reducing costs, and improving healthcare quality.
- The **Senior Citizens' Welfare Fund (SCWF)**, established in 2016, supports senior citizens' welfare through financial assistance for healthcare and awareness programs, funded by government contributions and unclaimed savings scheme amounts.

Livelihood and Skilling Initiatives

- The **SACRED programme**, launched on October 1, 2021, connects senior citizens with re-employment opportunities through a portal, matching their skills with private enterprises, enabling dignified employment and active participation in the workforce.
- The **AGRASR Groups**, part of Livelihood and Skilling Initiatives, encourage senior citizens to form Self-Help Groups, engage in marketable activities, and apply for financial assistance to create sustainable livelihoods and enhance social involvement.
- The **Promoting Silver Economy initiative** supports start-ups developing products and services for the elderly, offering government equity support through the Senior care Ageing Growth Engine (SAGE) portal, launched on June 4, 2021.

Housing and Welfare Schemes

- The Government of India provides housing schemes for the elderly, including day care centers for recreation, healthcare, and counselling. Since 1992, 566 Senior Citizen Homes, run by NGOs, receive support 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

- The **Maintenance and Welfare of Parents and Senior Citizens Act, 2007**, mandates children to support elderly parents, allowing claims for maintenance if neglected. It also establishes tribunals for timely justice, ensuring seniors' dignity and security.
- The **National Policy for Senior Citizens** emphasizes respect, protection, and care for the elderly, urging comprehensive healthcare, housing, and pension programs. Helplines and awareness campaigns assist in protecting seniors from abuse and exploitation.

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 government schemes**, leaving them unsupported. Insufficient pensions, high medical costs, and limited healthcare access contribute to financial insecurity and worsen health challenges for seniors.
- The **digital divide, complex applications, and documentation** issues hinder elderly access to social security programs. Gender disparities, social isolation, and fragmented schemes create further obstacles, leaving vulnerable seniors, especially women, without adequate support or benefits.

The Way Forward

- To improve senior citizens' social security in India, a coordinated approach is needed. Priorities should include expanding universal pensions, enhancing rural healthcare access, and simplifying application processes with dedicated support to assist seniors in navigating programs.
- Raising awareness of senior citizens' rights and available support systems is crucial. Efforts to close the gender gap, support elderly women, and combat isolation through community engagement will create a robust social security framework ensuring dignity and security for seniors.

Conclusion

- India's growing elderly population presents challenges and opportunities for policymakers. While progress has been made in social security programs, gaps remain. A multi-faceted approach is needed, focusing on universal pension coverage, healthcare access, and simplifying application processes.

- Targeted initiatives for vulnerable groups, especially elderly women and those in rural areas, are essential. By raising awareness of rights, reinforcing legal protections, and ensuring access to resources, India can create an inclusive society for senior citizens.

SOCIAL SECURITY OF SCHEDULED TRIBES & SCHEDULED CASTES IN NORTH-EASTERN REGION

- The Northeastern Region is predominantly inhabited by tribal communities, with four states as tribal-majority: Arunachal Pradesh (64%), Meghalaya (86.15%), Mizoram (95%), and Nagaland (88%). SC populations are lower, with highest concentration in Tripura (17.83%) and Assam (7.15%).
- According to the Ministry of Social Justice and Empowerment, Northeast states have varied numbers of ST communities: Arunachal Pradesh (16), Assam (29), Manipur (34), Meghalaya (17), Mizoram (15), Nagaland (5), Sikkim (4), and Tripura (19).
- SC communities include Assam (16), Manipur (7), Meghalaya (16), Mizoram (16), Sikkim (3), and Tripura (34), with no SC communities in Arunachal Pradesh and Nagaland.
- In Northeast India, tribal economies rely heavily on ecological resources like land, forest, and water, creating an interdependent relationship with nature. However, these resources have faced intense pressure since colonial times, primarily from tea estates and large-scale immigration from East Bengal and East Pakistan, particularly in Assam. This led to significant land alienation among tribal communities.
- The British, under their divide-and-rule strategy, kept tribal communities isolated from other Indian communities, ostensibly to protect them.
- In the Northeast's hill states, land is traditionally collectively owned by Scheduled Tribe communities, minimizing landlessness. However, in Assam and Tripura, land alienation among tribals has caused insecurity, leading to socio-political and ethnic conflicts.
- Post-Independence, the **Sixth Schedule** aimed to administer tribal areas and protect tribal rights in Assam, Meghalaya, Tripura, and Mizoram. Yet, development and social security gaps persist, with displacement from development projects remaining a challenge despite rehabilitation efforts.
- 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.
- While India's overall literacy rate in 2011 was 72.98%, literacy among Scheduled Tribes was 59%. However, Northeast ST literacy exceeded this, with Mizoram highest at 91.5%, followed by Nagaland, Meghalaya, and others.
- 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.
- The **literacy rate among Scheduled Tribes** in India has notably improved, reaching 72.1% per the 2021–2022 PLFS report, a significant increase from 59% in the 2011 Census.
- The 2023 NCRB report shows that despite a higher ST population in the Northeast, crimes against ST communities remain low. Out of 1,17,138 crimes reported against STs across India between 2020-2022, only 78 occurred in the Northeast: Arunachal Pradesh (1), Assam (35), Manipur (3), Meghalaya (0), Mizoram (29), Nagaland (0), Sikkim (5), and Tripura (5).
- **Crimes against SC communities** in the Northeast remain low compared to India's total of 1,58,773 cases from 2020-2022. Only 74 cases were reported across Northeast states, indicating relative safety for SC and ST communities there.
- The **sex ratio** in most Northeast states exceeds India's national average of 943. States like Assam, Manipur, Meghalaya, Mizoram, and Tripura have higher ratios, while Arunachal Pradesh, Nagaland, and Sikkim fall below.
- The **Infant Mortality Ratio (IMR)** in six Northeastern states is lower than the All-India average of 28. Notable states include Manipur (11), Mizoram (3), and Nagaland (4), with Assam and Meghalaya above the national average.

- While **GER at primary and elementary levels** in Northeastern states exceeds the national average, only Meghalaya, Mizoram, Sikkim, and Tripura have higher secondary GER above the national average, raising concerns.
- **Housing** has been a concern for ST and SC communities in the Northeast. Recent initiatives like PMAY-G have resulted in 16,43,716 houses built from 2019-20 to 2023-24, benefitting mostly ST and SC communities. On August 9, 2024, the Union Cabinet approved financial assistance for constructing two crore houses in the Northeast, Himachal Pradesh, Uttarakhand, Jammu & Kashmir, and Ladakh.
- In September 2024, the Union Cabinet approved the **Pradhan Mantri Janjatiya Unnat Gram Abhiyan** with Rs. 79,156 crores to improve the socio-economic condition of tribal communities. 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, Prime Minister Modi launched the **Dharti Aaba Janjatiya Gram Utkarsh Abhiyan** in Jharkhand, with Rs 79,150 crore to improve infrastructure, health, education, and livelihoods in 63,000 tribal villages.

IMPORTANCE OF ENHANCING SOCIAL SECURITY FOR UNORGANISED SECTOR WORKERS

- 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.
- Despite amendments, only organized sector workers benefit from these schemes. In India, where 93% work in the unorganized sector, poverty persists, limiting access to basic family facilities.
- The 2020 Social Security Code mandates social security benefits and registration for these workers to ensure protection during illness, maternity, or disability.
- Kamgar Facilitation Centers should support workers in accessing social security from various ministries. A National Social Security Board will monitor these schemes, while central and state governments provide cash benefits, pensions, rations, wage protection, and health services.
- Measures include employment and income protection for informal workers, health support for vulnerable groups, safeguarding essential and frontline workers, and supporting businesses, especially small and micro enterprises.
- 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 Accessibility	Pradhan Mantri Jan Dhan Yojana aims to ensure that every household 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 Benefits Transfer	Delivering the benefits of schemes directly 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.

- The **Pradhan Mantri Jeevan Jyoti Bima Yojana**, launched in 2015, offers ₹2 lakh to a worker's family in case of death or disability. With an annual premium of ₹436, no medical exam is required.
- 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', insurance 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 Government of India co-contributed to this scheme from 2015–2020 for early subscribers. Over 550 million people have enrolled, and in July 2019, the Pradhan Mantri Shram Yogi Maan-Dhan pension scheme was introduced.
- As of recent data, 4,541,099 workers from 36 states/UTs have joined this 2019 scheme, benefiting domestic maids, drivers, and others without post-60 income. Eligibility requires monthly income below ₹15,000, a bank account, and Aadhaar.
- The scheme offers a minimum ₹3,000 monthly pension post-60. Subscribers exiting within 10 years receive their contribution with savings interest. If a member dies, the spouse may continue with contributions, but children are not eligible.
- 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 must be between 18 to 40 years. Small shopkeepers will get the benefit of this scheme only after the age of 60 years.
- The National Pension System (NPS) began in 2004 for new government employees and extended to the private sector in 2009. Recently, the Integrated Pension Scheme was introduced on 24 August 2024, benefiting 2.3 million Central Government employees. Starting 1 April 2025, employees contribute 10% of their basic salary, while employers contribute 18.5%.
- The 'Ayushman Bharat' scheme provides health insurance up to ₹5 lakh per family, covering treatment in top hospitals. Launched in September, it now includes all seniors above 70, benefiting 45 crore families, including 6 crore seniors.

- The 'One Nation-One Ration Card' scheme under the National Food Security Act is a significant initiative. The Mahatma Gandhi Weaver Scheme provides insurance for weavers. Other schemes like 'Pradhan Mantri Kaushal Vikas Yojana' and MNREGA support unorganized sector workers.
- The ESI scheme covers factories with 10+ employees earning under ₹21,000 monthly, insuring 3.5 crore people and benefiting 13.3 crore. It provides immediate health services and pensions to dependents in case of workplace death.
- 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.
- The government deserves praise for these schemes, but after many years, it's important to assess their effectiveness. For example, while PMJDY opened accounts, most still have low or negligible deposits.
- 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 increase coverage, the government expanded ESIC schemes to include construction and other sector workers. Major challenges include lack of awareness, low enrolment, limited coverage, and inadequate funding for effective implementation.
- 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

- Each year, 100 million people fall into poverty due to health expenses, and 800 million spend over 10% of their income on healthcare, with low-income groups most affected. Social health protection is limited in poorer countries (ILO 2020-22).
- The ILO emphasizes expanding social health protection to improve care access, prevent poverty, and boost productivity. In India, 60 million face poverty yearly due to illness-related costs and income loss (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.
- Recognizing the challenge, the Centre raised healthcare spending, increasing Government Healthcare Expenditure from 20% to 41.4% of Total Health Expenditure by 2019-20, reducing out-of-pocket costs and prioritizing marginalized groups' access.

Why is Health Equity Important?

- In the past decade, India has shown resilience, achieved notable growth, and become the world's fifth-largest economy. Yet, sustainable growth requires inclusivity to bridge the gap between prosperity and marginalization.

- Market forces alone cannot address challenges faced by the underprivileged. Systemic barriers and historical inequalities trap many in poverty. Effective policies and programs are essential to break these barriers and empower communities.
- Strengthening social protection is essential to protect vulnerable populations from poverty. True health equity demands tackling systemic barriers like poverty, discrimination, and resource access. Under the National Health Mission, states must provide healthcare to all income groups.
- The National Health Mission (NHM), through the NRHM and NUHM, aids States/UTs in providing equitable, affordable, quality healthcare. NHM schemes, including Ayushman Bharat, offer free services to all income groups, promoting Universal Health Coverage.
- 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, the world's largest health assurance scheme, offers Rs 5 lakh per family annually for secondary and tertiary care, benefiting over 12 crore vulnerable families (about 55 crore people) in India.
- PM-JAY covers households identified by the 2011 Socio-Economic Caste Census, with funding shared between Central and State Governments. By September 2024, over 35 crore Ayushman cards were issued, and 7.79 crore hospital admissions authorized.

Six Years of Healthcare Transformation

- Ayushman Bharat National Health Protection Mission targets population, service, and financial coverage, accessible through public and private hospitals. It reduces poverty risk for low-income families by eliminating reliance on personal finances for healthcare.
- Arogya Mandirs (AAMs) provide preventive, promotive, rehabilitative, and curative care, including services for maternal health, communicable diseases, and NCDs. By September 2024, 1.74 lakh AAMs served rural areas, offering telemedicine through e-Sanjeevani OPD to over 22 crore patients.
- PM-JAY offers cashless healthcare at hospitals, covering three days pre-hospitalization and 15 days post-hospitalization costs, including diagnostics and medicines. It has no family size, age, or gender restrictions, and covers pre-existing conditions immediately.
- PM-JAY benefits are nationwide, allowing beneficiaries to access cashless treatment at any empanelled hospital across India. It covers around 1,929 procedures, including all treatment costs like drugs, diagnostics, and physician fees. Public hospitals receive reimbursements on par with private hospitals.

Schemes to Ensure Health for All

- India's UHC vision extends beyond health programs. With 11,096 Janaushadhi Kendras nationwide (as of March 2024), essential medicines are available 50-90% cheaper, lowering out-of-pocket expenses for low-income families and saving citizens over Rs 24,000 crores.
- 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 expands healthcare access in underserved areas, uniting government, civil society, and communities to ensure everyone receives essential health services, promoting equity and inclusion across all sectors of society.

- The Ayushman Bhav campaign aims to provide comprehensive healthcare in every village and town. By July 2024, it conducted 1.89 crore teleconsultations, screened 34.39 crore people, and issued 9.5 crore Ayushman cards and 13 crore Health Accounts.
- National Health Mission programs include AAMs, health staff recruitment, ambulance services, ASHAs, infrastructure upgrades, 24/7 facilities, Mera Aspataal, Kayakalp Awards, quality standards, LaQshya Certification, equipment maintenance, and free diagnostics and drugs services.
- Key initiatives include Mission Parivar Vikas, Adolescent Health Clinics, Weekly Iron Supplementation, Menstrual Hygiene Scheme, Newborn and Child Care Programs, Pneumonia Awareness, Rashtriya Bal and Kishor Swasthya Karyakram, Anaemia Mukh Bharat, Nutrition Rehabilitation, and Universal Immunization.

Focus on Women, Elderly and Transgenders

- AB PM-JAY has expanded to support marginalized groups, addressing unique challenges faced by women. Free antenatal and safe delivery services have reduced maternal mortality, with nearly 49% of beneficiaries now being women, advancing 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 the healthcare 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

- Millions globally fall into poverty due to healthcare costs, with many Indians facing financial hardship each year. Robust social protection systems are needed, ensuring healthcare is a right. India's schemes support outpatient care, 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.
- The NHA estimates for 2021-22 show rising government healthcare spending in India. The GHE share of GDP increased from 1.13% in 2014-15 to 1.84% in 2021-22, while per capita spending tripled to Rs 3,169.
- 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

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.
- India's Social Security Expenditure (SSE) on healthcare has grown, reducing out-of-pocket expenses, and helping individuals access essential services without financial strain. SSE's share of Total Health Expenditure rose from 5.7% in 2014-15 to 8.7% in 2021-22, supporting a stronger social security system.

More Power to ESIC

- The Employees' State Insurance Act of 1948 was India's first major social security law for workers, covering health risks like sickness, maternity, and disability from work-related injuries. Since 1952, the ESIS infrastructure has grown to support the expanding worker population's social security needs.
- The Centre has strengthened ESIS alongside launching new health schemes. Covering a small segment of workers, ESIS provides strong financial protection, enrolling lakhs monthly—23.05 lakh in May 2024, with 48% under 25, 4.47 lakh women, and 60 transgender employees, plus 20,110 new establishments.
- In October 2024, ESIC approved 10 new medical colleges and enabled ESIC beneficiaries to access AB PM-JAY hospitals nationwide, especially in underserved areas, with no expense limit for insured persons in empanelled hospitals.
- ESIC approved Para-medical and B.Sc. (Nursing) courses in its medical colleges and streamlined Nursing Officer recruitment, aiming to address nurse shortages. Plans are also underway to modernize ESI hospitals for improved patient care.
- On 10 February 2024, ESIC approved plans for 105 new hospitals and set norms for Ayush units in ESIC/ESIS hospitals with high OPD demand, enhancing access to alternative treatments alongside allopathic care.
- 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 past decade, India recognized technology's transformative role in development, especially in healthcare. Tech-driven initiatives like ABDM, COWIN, Aarogya Setu, e-Sanjeevani, and e-Hospital enhance access, using digital records, mobile apps, and diagnostics to connect providers and patients nationwide.
- ABDM envisions a national digital health ecosystem for universal health coverage, ensuring secure, private health data access. Central to ABDM, the ABHA app allows patients to maintain personal health records and enables providers to share reports and diagnoses securely.
- Aarogya Setu, initially launched for COVID-19 tracking, has become a comprehensive National Health App under ABDM, reducing administrative burdens. Users can create a Digital Health ID (ABHA), access lab reports and prescriptions, and schedule remote consultations via e-Sanjeevani OPD, enhancing healthcare accessibility.
- e-Sanjeevani, the world's largest telemedicine platform, offers primary healthcare via two modes: e-Sanjeevani AB-HWC (provider-to-provider) for consultations in healthcare hubs and e-Sanjeevani OPD (patient-to-provider) for home access, enhancing rural healthcare access and quality.
- 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-Blood Bank application facilitates end-to-end management of blood banks across India. It tracks donor information, manages blood inventories, and ensures the safe disposal of bio-medical waste. Through this centralised system, hospitals can efficiently manage blood stocks, ensuring timely access to critical supplies.

- Launched in 2016, e-RaktKosh is a centralized blood bank system integrated with Aadhaar, managing donation tracking, blood grouping, and inventory. It alerts for rare blood types and promotes repeat donations, supporting a steady nationwide supply.
- Pradhan Mantri Garib Kalyan Anna Yojana supplies free grains to poor households, PM Ujjwala Yojana provides free cooking gas, Jal Jeevan Mission ensures tap water, and PM-Awas Yojana offers affordable housing. Swachh Bharat Mission improved hygiene by building 12 crore toilets nationwide.
- 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 highlights rising government investment in social services, with a 12.8% annual growth in welfare spending and 15.8% in health. For 2023-24, total social services spending is projected at ₹23.5 lakh crore, with ₹5.85 lakh crore for health.
- Social service spending grew from ₹11.39 lakh crore in 2017-18 to ₹23.5 lakh crore in 2023-24, increasing from 6.7% to 7.8% of GDP. Health's share rose from 1.4% to 1.9%, now comprising 6.5% of total government expenditure.
- 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, can actively engage in healthcare decisions and access the services they need.
- India envisions a global social health model under "One Earth, One Health," emphasizing healthcare as a service, not a commodity. Its growth in Medical Value Travel showcases integration of modern and traditional medicine, aiming for universal, accessible, high-quality healthcare for all.