Social Security for Unorganized Workers in India: Still a Long Journey Ahead

Bighnesh Dash Mohapatra & Chandan Kumar Sahoo

Since its independence, India, as a welfare state, has assured for some provision and protection to its citizens, but the coverage is still fragmented. As a result of neoliberalism, the labor market witnessed an escalating growth of informal workers and non-standardized work. Though contributing significantly to GDP, informal workers are still deprived of a fair wage, basic social security, contingent health benefits, and a decent work environment. Welfare policies have not addressed the socio-economic protection of unorganized workers, who are often termed the "missing middle" and "working poor". The attempt here is to present a critical appraisal of the progress and performance of the promotional, protective, and preventive initiatives in India.

Bighnesh Dash Mohapatra (Email: yesitisbighnesh@gmail.com) is Research scholar &. ***Chandan Kumar Sahoo*** is Professor, School of Management, National Institute of Technology Rourkela, 769008, Odisha.

Introduction

Keith Hart pioneered the research on informal work in urban Ghana that was comparable with a study in the USA. The informal sector is a group of production units comprising unincorporated enterprises owned by households, including informal own-account enterprises (15th ICLS, 1993). The Indian Central Statistical Organization uses the terms organized and unorganized instead of "formal" and "informal" sectors. Unorganized enterprises are simply those that are not subject to the tax regime, the GDP calculation, or any fixed terms of employment. The 17th International Conference of Labor Statisticians defines informality as all remunerative activities through self- and wage employment that are neither registered nor regulated by the existing regulatory framework. Another employment-based definition recommended by WIEGO includes all employers of informal enterprises, all wage workers in informal establishments, and self-employed individuals rather than professionals and technicians. It is pertinent to note that the National Commission for Enterprises in the Unorganized Sector (NCEUS) has extensively referred to the concepts and results of the NSS survey on employment and unemployment. NCEUS, with reference to the sectoral association and legal framework, categorizes work into four categories, such as (a) formal employment in the formal or organized sector, (b) informal employment in the formal sector, (c) formal employment in the informal sector, and (d) informal employment in the informal sector. There is often a hazy frontier between the formal and informal sectors as they overlap within the economy; hence, the enterprise approach may not be relevant to analyze informality in developing countries (Bonnet et al., 2019).

The relevance of social security is acclaimed globally as the first Sustainable Development Goal that seeks to end poverty by implementing collective social welfare programs and social protection floors at the national level. The International Labor Organization (1984) has given the underlying definition of social security as the system a society furnishes through appropriate organizations against certain risks to which members are exposed. In the context of different regions, jurisdictions, and economies, the nomenclature of social security has always been changing. Social security is a controversial and dynamic subject with various dimensions such as philosophical, humanitarian, financial, administrative, social, economic, political, statistical, actuarial, medical, and legal; furthermore, there is no universally accepted definition. In European countries, it refers to government-managed income protection programs that are more contributory in nature, assisting beneficiaries in the event of work and economic contingencies. In the USA, the federal government sponsors certain social insurance schemes for different sections that are referred to as "social security." In modern times, Germany was the first country to implement a retirement plan in 1889, followed by a workers' health insurance program. The pension movement, amplified by the Great Depression of 1929, compelled the US government to adopt the Social Security Act of 1935. Social security was emphasized after the Beveridge Committee Report recommended social provision that was primarily restricted to children's allowances, comprehensive health and rehabilitation services, and the maintenance of employment.

In the Indian context, social security encompasses three distinct but essential components: promotion, prevention, and protection.

In developing countries, social security is more costly and challenging as it covers all those pro-poor policy measures implemented through public means rather than only economic security (Dreze & Sen, 1989). In welfare states without a right-based approach to investment in health, education, and skills, people will not prosper. Many countries face challenges in reconciling issues like economic and financial affordability, transparency, individual equity, social efficiency, evaluation, and the integration of benefits and services to ensure sustainable social security measures (ILO, 2005). In the Indian context, social security encompasses three distinct but essential components: promotion, prevention, and protection. Promotional measures operate at the macroeconomic level and are focused on the poor to boost their real income, endowment, and social consumption. State-funded programs like nutrition, primary education, and basic health facilities are some of those kinds. Prevention measures target the deprived sections to eradicate social evils (e.g., poverty, malnutrition, and unemployment). Additionally, land distribution, food security, and employment generation programs are meant to protect the interests of some segments of the population. Protective measures are highly targeted and action-oriented safety nets for the destitute elderly, widowed, and disabled who require specific provisions as a result of external shocks and contingencies such as the death of their primary breadwinner. Although notable development has been initiated to extend social security in India, the overarching social policies have limited scope to safeguard the actual needs of truly vulnerable groups (Dreze & Khera, 2017). A large body of literature has investigated the efficacy of comprehensive social policies in India through the lenses of public welfare measures and, more recently, universal social protection with allied state interventions (Sarkar, 2004; Mahmood, 2010; Mishra, 2014; Jha & Pankaj, 2021). Our attempt in this study is to expand the discourse on social security for a large number of working poor in non-standard forms of employment. The design and implementation of various social security provisions in India encounter structural and pragmatic setbacks.

Social Security for Unorganized Workers in India

In the Pre-independence Period: In the Vedic monarchy, the kings were guided by a council of ministers, public opinion, and most essentially by *dharma* (denotes various designations, e.g., obligations, conventions, principles, morals, and standards) to safeguard the civil, legal, and economic interests of people. As the Vedic texts affirm, the king's glory lies in the happiness of his subjects, upholding the reverence and rights of every individual worker without any form of oppression and discrimination. According to the Mahabharata, Dharma even authorizes subjects to revolt against the king's callousness if the king fails to fulfil his raj-dharma (civil obligations of a king) and apad-dharma (obligations to discharge duties during a crisis). The Gita strongly recites the broader role of the ruler of the state, which is to arrange the social welfare of the people beyond his material gains. Furthermore, people should help their fellow beings because Kalyan, Mangal, and Bhadram represent society's shared values and motivation. As illustrated in the Kathopnishad, although there were no systematic welfare arrangements, there were several instances of community efforts, sometimes jointly organized by the king and beneficiaries, leading to the common goods of members (Radhakrishnan, 2008). Kautilya's Arthasastra illustrates the accountability of the king to provide livelihood maintenance and financial assistance for the orphans, the aged, the widowed, and each needy individual with state funding and machinery. Sensible kings used to take timely steps to confront economic uncertainties caused by natural disasters, realizing the importance of preventive public policies. India under British rule has experienced meagre development on the ground in terms of social policy and economic security. Buddhism also sets a high standard of moral character for the king, which can mold the lives of the common people in society (Ambedkar, 1987). As a virtue of wisdom, love, sympathy, and patronage should be manifested for all suffering beings, not only by the king but also by any privileged one. Although the social security in ancient times we discussed above certainly did not match with modern-day practices, the doctrine of social protection was noteworthy.

Post- independence Times: Modern social policies are heavily influenced by the European and American social security models, which are intertwined with India's colonial history. The evolution of social security laws in India has moved from economic security of a specified working class to universal social protection through the provision of food, education, and livelihood through state-sponsored measures. In modern India, a few laws have been enacted in accordance with the conventions and recommendations of the International Labor Organization. Labor policy in India is fundamentally guided by the specific provisions in Part IV of the Directive Principles of State Policy. The Constitution of India safeguards personal liberty, prohibits forced labor and child labor, provides adequate means of livelihood, ensures equal justice for economic activities, provides work and education, ensures humane conditions for work, secures a living wage, and encourages workers' participation in management as directed by articles 21, 23, 24, 38, 39, 39-A, 41, 42, 43, and 43-A, respectively. The Social Security Convention, 1952, identifies nine principal categories of contingencies, namely, medical care, sickness, unemployment, old age, employment injury, family, maternity, invalidity, and survivors' benefit, which social protection should address (ILO, 1952). This convention allowed the countries to be ratified by accepting a minimum of three, considering their economic circumstances, and progressively attaining all the objectives. A large segment of the workforce is in unorganized sectors, which face both occupational precariousness and economic vulnerability. Since the labor market in India is unstructured, several programs have been undertaken under different five-year plans, but the thrust on unorganized workers is deficient and defective. The Central Board for Workers' Education was established in 1958 to educate workers and inform them of their legal rights and various schemes. India's social security schemes comprise four kinds of insurance, namely, pension, health and medical benefits, disability benefit, maternity benefit, and gratuity, while retirement, disability, and survivor benefits are of high need. Indian legisla-

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tion often described as providing much protection to labor but criticized as this protection available only to a segment of working class while the proportion of vulnerable workers growing in the economy (Papola, 1994). Some non-profit community organizations, such as Development of Human Action in Tamil Nadu, Bharat Agro Industries Foundation in Maharashtra, Karuna Trust in Karnataka, Navsarjan Trust in Gujarat, SEWA Medical Fund and Association, Uplift Health in Pune, and Raigarh Ambikapur Health Association in Chhattisgarh, emerged as significant providers of micro health insurance and attempts for the socio-economic development of the working class during the late twentieth century. Since globalization, the neo-liberal economy has given a boost to efficiency and competition at the cost of the rights and social welfare of workers (Baylis et al., 2005). Understanding the gravity of their plight, the Central Government first introduced a program on August 15th, 1995, named "National Policy for Social Assistance" for the poor that aims at ensuring a minimum national standard for social assistance in the cases of old age, widowhood, and disability. On March 19, 1999, another scheme called 'Annapurna' was announced for the elderly destitute to provide 10 kg of rice and wheat, adding to the benefits of the National Old Age Pension Scheme. The Maharashtra Employment Guarantee Scheme, introduced during the 1970s, was the root of the National Rural Employment Guarantee Scheme. It has alleviated poverty by inducing employment but has been constrained by a limited administrative system for monitoring implementation, limited community mobilization, and sporadic programs that could not ameliorate distress and build sustainable capacity (Shah & Mehta, 2008). Due to the historical and institutional legacy of state intervention, the prerogative of labor legislation lies with the state, which lacks vigor in capital-dominant and unregulated employment (Mahmood, 2014).

In the 21st Century: The National Rural Employment Guarantee Act passed in 2005 with the objective of promoting employment, a high standard of living, and the dignity of the working class in rural India. Aside from direct income benefits, the scheme provides some indirect benefits, such as seasonal employment, insurance, increasing rural wages, and reducing rural-urban migration. After a prolonged struggle, the Mahatma Gandhi National Rural Employment Guarantee Act, 2005, passed, focusing on the employment security of marginal rural households. While many scholarly studies and surveys praised MGNREGA for increasing income and including disadvantaged groups, others exposed institutional flaws, fund misappropriation, and administrative hiccups that contributed to the unsatisfactory outcomes (Dutta & Singh, 2012; Srinivasan et al., 2013; Basu, 2015). The National Commission for Enterprises in the Unorganized Sector (NCEUS) prepared two draft bills, namely, the Unorganized Workers Social Security Bill and the Condition of Work and Livelihood Promotion Bill, which were later implemented as the Unorganized Workers Social Security Act in 2008. Until the enactment of UWSSA in 2008, the social security measures taken by the government were patchy and brittle for an overwhelming proportion of the workforce. The Act defines the "unorganized sector" as an enterprise owned by individuals or self-employed individuals, or with fewer than ten workers employed and engaged in the production, sale, or provision of any kind of service. Protection of workers refers to matters relating to life, disability, health and maternity benefits, old age protection, and any other benefits specified by the central government. The Act denotes social security as the measures framed by the Central or State governments in collaboration with employment providers for the welfare of workers, but no statutory contribution by employers in the unorganized sector has been explained. The National Social Security Board has been constituted by the Central Government with the representation of unorganized sector employers, workers, concerned ministries, state governments, and civil society. The board has several functions, including recommending to the Central Government that various schemes be developed at the national level, monitoring card registration and issuance, and tracking the progress of various schemes at the district level. State governments are directed to set up a Workers Facilitation Centers to disseminate information regarding different schemes, assist in the enrollment process, and facilitate the processing of registration forms. A welfare fund called the "Unorganized Workers Social Security Fund" has been established by the Central Government, which receives all the contributions, donations, grants, and aid for the purpose of unorganized workers' welfare. The unorganized workers who are not eligible to be protected under the Employee State Insurance Act (1948), Payment of Gratuity Act (1972), and Provident Fund Act (1952) are entitled to 10 schemes, namely, the Indira Gandhi National Old Age Pension Scheme, the National Family Benefit Scheme, Janani Suraksha Yojana, the Handloom Weavers' Comprehensive Welfare Scheme, the Handicraft Artisans' Comprehensive Welfare Scheme, the Pension to Master Craft Persons, the National Scheme for Welfare of Fishermen, and Training and Extension, Janshree Bima Yojana, Aam Admi Bima Yojana, and Rashtriya Swasthya Bima Yojana. Rastriya Swasthya Bima Yojana (RSBY) is conceptualized as an insurance model perceived to have macroeconomic benefits in helping transcend local supply-side shortages and encouraging private-sector investment in public health. The criticism of UWSSA in 2008 was due to its non-mandatory approach, absence of coordination among implementing bodies, lack of statutory fund, and cumbersome process of disbursement (Kanan, 2010). While the basic social protection mechanism for informal workers is missing in many regions, some states like Kerala, Tamil Nadu, Andhra Pradesh, and Maharashtra have some experience of accomplishment through long-standing labor movements, welfare boards, and facilitating infrastructure (Singh & Brar, 2013). The Aam Admi Bima Yojana was launched in 2007 to protect the deprived working class from disability, death, and accidents in 48 occupational groups. The National Pension Scheme went into effect on May 1, 2009, with the goal of pro-

Table 1. Different Schemes by the Central Government on Social Security

Schemes	Eligibility	Objective	Operational Framework	Funding	Calculation	Benefit
Aam Admi Bima Yojana (2007)	Only one member of a family below poverty line aged 18-70 is eligible.	Social security for poor households	Established by Central Government and maintained by LIC	In case of rural landless household, state government borne 50% of premium	Premium to be paid by a member Rs. 200 for a basic coverage of 30000.	Accidental death coverage, Fast assistance for occupational disability and injury, Scholarship for a maximum 2 child Rs 100/ month (a free add-on benefit). Rs 30000 to the surviving members in case of natural death & Rs 75000 in case accident of policy holder.
Atal Pension Yojana (2015) *(Substitute of the earlier Swabalamban scheme)*	Anyone having with AADHAR proof and a bank account	Pension protection to the deprived workforce, Targeted at Unorganised sector such as gardeners, delivery boys	Pension Fund Development Regulatory authority of India(PDRA)	Government funding would be the lower of 50% of the contribution of an beneficiary or Rs.1000	Differential contribution based on the amount of the desired pension and age of the applicant.	Fixed Pension ranging from 1000 to 5000 between as joining age range from 18 to 40, Flexible subscription as pension amount can be upgraded and downgraded on subscriber's choice, APY promises joint life annuities. Accept subscription even from those who contributing to other government or private schemes.
PM Surakhya Vima Yojana (2015)	All the residents of India, irrespective of incomes, must have savings bank account, age 18-70 yrs.	Financial inclusion by providing an accidental insurance to the poor and their family in the occurrence of any mishap	Available in private and public sector banks, IT-enabled real time database of the settlements	Solely central government funded	Annual premium is Rs 12; vary depending on location, prevailing GST rates, and age.	Covers for accidental death (Rs 2 lakhs) and for partial disability (Rs 1 lakh). The money would be paid to the nominee in case of death of the insured.

Mahatma Gandhi National Rural Employment Guarantee Scheme (2005)	Job seeker must be a 18 years, must be local household volunteered for unskilled labor in rural areas	Guarantee at least 100 days of wage employment for manual work, creation of infrastructure in rural areas with use of untapped labors.	MNREG Act, 2005 passed by Government of India, authorize the local government (panchayat) for administration, provide job card and timely work	Cost sharing by the central and state government in the 75:25 ratios	Wages paid through the saving bank account to the workers engaged in 10 broad categories works	Paid employment guarantee, greater social inclusion, standard of living in rural India, stimulate and empower the local government, utilise the natural resources
Pradhan Mantri Jeevan Jyoti Bima Yojana (2015)	All the residents of India, age limit18-50 yrs. can continue up to 55, an account in any bank or post office.	One-year renewable scheme, offering coverage for death, hence benefit will accrue only to the nominee	Department of Financial Services in association with different public sector banks, financial institutions and insurance companies	Government allocate fund for the awareness and administration of the scheme.	The annual premium is Rs. 330; vary on prevailing tax rates, age and location.	Covers Rs. 2, 00,000 at the death of the insured is given regardless of the cause of the death. The money would be paid to the nominee in case of death of the insured.
National Urban Livelihood Mission 201 *(Replacing Swarna Jayanti Sahari*	Any economically poor household, self-employed artists, street vendors, deprived unemployed semi-skilled urban poor, manual	Aimed towards poverty reduction and assisting urban poor households to crab their vulnerability	Ministry of Housing and Urban Affairs through the local administration	Central government funded and governed by urban local bodies through SHGs, co-operatives, small work groups.	Micro-credit enablement, capacity building, skill development and other supporting programs	Sustainable skill development and Enhancement of their livelihood potential through institutional platforms. Interest subsidy of 5% for house construction 5 lakhs for EWS, 8 lakhs for LIG. Decent shelter on a partnership basis. Encourage self-help group

Rojgar Yojana)	scavengers					providing 10000 to each and 50000 for registered area level federation initially. Micro enterprises loan provision from 2 to 10 lakhs at subsidised interest of 5-7%.
P.M Shram Yogi Mandhan Yojana (2019)	Unorganised workers earning a monthly income up to 15000, Entry age 18 to 60 years	Meant for old age protection of workers employed in unorganised sector	Ministry of Labour & Employment with LIC given the charge of fund administration	Voluntary contribution matching with government contribution	Rs 55 to 200 auto debited from the Jan Dhan or any other saving bank account of beneficiaries	In addition to coverage for life, old age and disability facilitate a comprehensive protection with 3000 monthly pension. Beneficiary entitled to 50% of pension as family pension applicable to spouse only.
National Pension Scheme for Traders and Self Employed Persons (2019)	Self-employed shop owners, retailers and annual turnover less than 1.5 crore	Meant for old age protection of informal wage employment, self-employed workers	Ministry of Labour & Employment with LIC given the charge of fund administration	Voluntary contribution matching with government contribution	Rs 55 to 200 auto debited from the Jan Dhan or any other saving bank account of beneficiaries	Assured with a monthly pension of Rs.3000.
Ayushman Bharat (2018)	Over 50 crore beneficiaries from 10 crore families	Deliver an universal and holistic need based healthcare service primary, secondary and tertiary level	1, 50, 000 Health and Wellness Centres for the convenience of people on the programme. Insurance and Assurance model	Mixed or insurance or assurance model implementation, cost equally shared by centre and state, 60:40 ratio for North-East states	PM-JAY family identity number allocated to SECC listed, reimbursement of actual expenditure at every empanelled public and private hospitals	From the date of enrolment 5 lakhs ceiling for each family can be used in 1393 medical procedures. 3 days prior and 15 days post hospitalisation included but not limited surgeon fees, hospitalisation charge, diagnostic services, drugs, ICU charges. Reduce catastrophic out of pocket expenditure even portability covers.

(Source: Authors' compilations)

viding pensions to all citizens while also encouraging unorganized sector workers to save for retirement through a co-contributory scheme. Some prominent schemes administered by the central government for the social protection of vulnerable sections of the workforce are presented (see Table 1).

According to NCEUS (2010), universal social security coverage requires a budget allocation of Rs 22,841 crore, or 0.39% of GDP. As per the NCEUS estimation in 2005, there are 423 million informal workers in India, of whom 395 million belong to the informal sector. NCEUS recommends the national minimum social security rate for all eligible workers via the insurance and state assistance models. The contributions were planned to be in the ratio of 1:1:1 by the workers, employers, and government for the retirement and health benefit schemes, yet the government will pay where employers are not easily identifiable in the informal economy. The National Social Security Fund (NSSF) for the unorganized sector workers was set up in 2010–11 with an initial allocation of Rs 1000 crore. PM Jana Arogya (Ayushman Bharat) Yojana claimed to be the world's largest government-sponsored healthcare program when it was launched in September 2018, aiming to reach 50 crore people of socioeconomically backward classes. Every family is entitled to avail a cashless benefit of Rs 5 lakh per year as medical treatment in empaneled hospitals under this flagship program administered by the National Health Authority (NHA), which incorporates all existing health insurance schemes (Bharadwaj & Pundir, 2018). As per the Economic Survey 2019–20, public expenditure on social security has increased from 7.68 lakh crore in 2014–15 to 15.79 lakh crore in 2019–20, which is 7.7% of GDP. Although India had average annual human development (HDI) growth of 1.34% in 2018–19, there are challenges in sustaining the momentum and funding for inclusive growth. The Government of India, during the 2019-20 interim budget, launched a mega pension scheme called "Shrama Yogi Maan-Dhan," meant for nearly 42 crore unorganized workers. This comprises a range of workers, including but not limited to own account and wage employed domestic workers, rickshaw pullers, and handloom, leather, and beedi workers. In addition to the Small Trader National Pension Scheme and the PM Kishan Nidhi was launched for vulnerable households engaged in farming on up to 2 hectares of land.

The Government of India recently rationalized 44 existing national labor laws into four codes: wages, industrial relations, social security, and occupational health and safety, aiming for two-fold benefits for both workers and enterprises aiming to tune with employment dynamics. While policymakers are optimistic about these neoliberal changes, stakeholders such as trade unions are concerned about the loss of workers' access to basic protection, employment relations, and collective action (Jha & Pankaj, 2021). Amid the pandemic, the Central Government launched the e-Shram card portal, targeting around 38 crore workers in the unorganized sector to provide hassle-free basic social and financial security (e.g., accidental death and partial disablement insurance of Rs. 2 lakh and 1 lakh, respectively). This is a noteworthy initiative that provides each unorganized worker with a unique identity number as well as the options of portability and direct benefit transfer. While algorithmic arrangements and analytics enable the social security system, registration of beneficiaries and smooth delivery of entitlements are to be ensured by the government machinery. Moreover, ownership of economic resources and decentralization of capabilities shows the working communities a holistic perspective of development which requires a strong sense of shared interest and purpose.

Challenges & Setbacks

Like in other developing countries, the social protection system in India is challenged by its fragmented design, multiple targeting methods for delivery of services, and lack of consolidation of programs to attain efficiency and equity (Duggirala & Kumar, 2021). According to the ILO's estimation, many developing countries are capable of providing basic social security to all citizens without external donations but have mainly failed to do so due to political reluctance and lackluster attitudes (ILO, 2008). The basic criteria of social protection policies are involvement of all stakeholders and a balance between individual initiative and the responsibility of the state, which have remained only myths in the Indian context (Mishra, 2014). Although policy developments in Asian countries are similar to those in developed economies, the qualitative outcomes and efficacy of implementation fall far short of meeting the socioeconomic needs of marginalized groups (Wagle, 2017). The government has failed to identify the genuine disadvantaged group due to data inadequacy, and private players are hardly willing to serve this niche segment. There are more than 300 million unorganized workers engaged in heterogeneous activities that cannot be protected with paraphernalia efforts at present. More than problems in legal front, informal workers encounter a variety of unstructured market relationships with different stakeholders push them into insecurities around work and life (Jhavbala, 2013). Going by the lesson from emerging countries, there must be a classification of public expenditure on different grounds, and emphasis should be given to prevention and protective measures rather than promotional programs, which have been effective with institutional mechanisms and lessen the leakage of resources (Mishra, 2017). The lack of solidarity between social assistance and social insurance schemes, weak relations among social actors, a lack of transparency, and inferior health care are some common challenges in low-income countries (Pieters & Schoukens, 2012). Low social security is attributable to low financial resources and political reluctance that causes structural adjustment to take over decades (ILO, 2010). Universal social security in India is a myth, as the exclusion of agricultural laborers, home-based workers, on-demand workers, and socio-economic discrimination against women at the workplace are still prevalent. Since the unpaid family laborers or women workers are invisible and their productivity is unaccounted for, they are exposed to exploitation outside of the social security ambit of the Act (Neetha, 2006). In low-income countries, statutory social insurance covered only 10–25% of the workforce, as many were not eligible due to the poverty threshold and some were not interested (ILO, 2003). Because public investment in infrastructure and labor-intensive sectors in India have been low in the post-reform period, pro-poor macroeconomic policies should take the place of sporadic assistance schemes (Dev, 2006). According to the IFMR report, three building blocks are required for the smooth operation of social security schemes: a unified agency to own schemes and ensure governance, a degree of separation between political set up and implementation, and active coordination between the central agency and state boards (IFMR, 2013). The Unorganized Worker's Social Security Act, 2008, has not materialized as a viable instrument because of unsystematic financing, lack of dedicated funds, and apathetic political support (Dutta & Pal, 2012). Out-of-pocket expenditure among the poor cohort is increasingly high, while voluntary financing and delivery of community-based health benefits have not been result-oriented (Dror & Preker, 2002). The evidence from Kerala shows that welfare boards are not that efficient to mitigate the issues of sustainability, high costs, and meagre benefits. The protection measures in India are fragmented and moreover endure bottlenecks such as corruption in complex programs, lower credibility of service providers, high transaction costs to reach the beneficiaries, information deficits, lower penetration of contributory schemes, and unfeasible calculation and projection (Sulzer, 2004; Majumdar & Saundarjya, 2013). Furthermore, community-based schemes have failed to address critical issues like low enrolment rates, maintaining financial sustainability, and a lack of risk pooling in the unorganized sector (Bhat & Jain, 2006). In the global arena, recent social protection interventions usually deal with measures to stabilize the risk propensity rather than touching the root causes of vulnerability. There are potential synergies between the three main instruments of social protection: protective measures, which provide safeguards against deprivation; preventive measures, which attempt to prevent deprivation; and promotional measures, which increase income and capabilities, allowing the intended transformation to occur (Wheeler & Devereux, 2007). The government, from time to time, has recognized the lack of reliable statistics on distribution, employment patterns, and kinds as a major constraint for policy implications targeted at the informal sector (Maitra &Rao, 2015, Fletcher et al., 2017).

Welfare boards are not that efficient to mitigate the issues of sustainability, high costs, and meagre benefits.

Conclusion

In India, the paradigm shift from targeted social security provision to a universal social protection mechanism was consistent with global philosophies of sustainable socioeconomic development. Conventionally, the reach of social security is limited to the formal labor market, which emphasizes supply and contingencies rather than demand and deficiencies. While the pathways to universalism often encounter challenges of execution with the presence of multiple actors and administrative and fiscal constraints, the state ought to be accountable in a welfare economy. Over the years, social spending has improved in India, but coverage and inclusion of the working poor have not kept pace. By thoroughly studying the existing programs and problems, we found that a significant role for community groups, workers' associations, self-help groups, civic bodies, and local institutions like panchayat raj in the extension of social protection has been ignored for a long time. It is recommended that, as a supplement to social grants, a co-contributory insurance model with innovative benefit design and efficient fund management will be sustainable. Furthermore, for the reality of social protection for all, the participation of all stakeholders and different actors in the hierarchy is required to leverage public policy.

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