

UNIVERSALISATION OF SOCIAL SECURITY IN INDIA - COMBINING THE EXISTING AND FUTURE SCHEMES

Seemant Garg* & Himanshi Aggarwal**

ABSTRACT

India is a welfare state and social security is the medium through which it tries to realise this goal. Social Security is the security which the society provides to its members in the form of societal obligations. The word 'society' should not be taken in a literal sense but should connote the idea of a government which represents the society. The Directive Principles of State Policy (DPSP) under the Constitution of India narrates the duties of the Government to provide sufficient means to all classes of people for their proper sustenance and growth. Its basic aim is to assess and rectify the economic, social and cultural problems faced by the citizens of the country. However, due to ineffective means to engulf the major population of the working poor, social security has become a major challenge for our government. Several schemes target the whole population in the same field but due to difference in their time of launch and because of the politics involved, their implementation is severely affected. To exemplify, Indira Gandhi Matritva Sahyog Yojna (2010) and Janani Suraksha Yojna (2005) are two Central schemes which deal with mother care, target a common population and provide cash incentives to mothers for the proper birth of their children and, therefore, they require a 'Horizontal Coalescence.' Coalescence is generally used as a scientific term which denotes "the coming together of different masses to unite into one and simultaneously grow together for a common end". Schemes having common or similar goals and target the same population need to be fused together. Another is 'Vertical Coalescence' under which the schemes, which aim to achieve the common ends but were launched severally for different classes of the population, need to be fused into a common scheme. A social security scheme with a statutory backing like MGNREGA would be the best possible step not only towards universalisation but also towards eradicating various differences in the society that lead to disharmony. This paper aims to explore ways for eradicating multiplicity of ongoing similar schemes and focusing attention on the practical use of Vertical and Horizontal Coalescence, which will provide undivided focus for the implementation of a universal scheme.

* BA. LL.B (4th Year), Amity Law School, Gurgaon. E-mail- seemantgarg@gmail.com

** BA. LL.B (4th Year), Amity Law School, Gurgaon. E-mail- himanshiagggarwal04@gmail.com

Introduction

That India is a welfare state is indicated in various provisions of the Constitution of India, including Part IV of the Constitution. In conjunction with the mandates of a welfare state, several schemes are launched by governments (Centre and state) to combat the various economic, social, cultural differences in the Indian society. But their lack of reach to each and every citizen limits their application. A cure to this anomaly is the universal application or universalisation of the schemes. The term 'universalisation' means a universal coverage of the target. For the purposes of social security, it refers to the reach of the government schemes to each and every person who is a beneficiary under that respective scheme(s).

Social security does not have an exclusive definition. It varies across different cultures and traditions and across different economies all over the world. As the Indian society differs from those of American and European countries, so is the definition of social security. Social security, in reference to India, can be defined as the security provided to the members of a society against the possible social atrocities which may plague their lives and to further the constitutional objective of India as a welfare state in the economic, cultural and social sense. It is quite possible that the interpretation and application of social security differ across the Indian states.

Society cannot act on its own; it needs some representatives to carry out such obligations. Therefore, it places an irrevocable duty on the part of those representatives to take care of the social needs of the people. Art. 22 of the Universal Declaration of Human Rights embraces the term 'social security' stating:

“Everyone, as a member of society, has the right to social security and is entitled to realisation, through national effort and international co-operation and in accordance with the organisation and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.”

Social security touches upon the casket of human rights, and it is the duty of those chosen or elected representatives to protect such rights. Since the Government of India is a democratically elected government, and a chosen representative of the people of India, the burden of protecting its people lies with the government.

The Prevalence of Social Security Schemes in India

An elected government has an obligation to look after the needs of the people and to fill in the gaps that are created over time due to rapid changes in the society. To fulfil the obligation, the Government of India has crafted several schemes since our independence. Directive Principles of State Policy (DPSP) under Part IV of the Constitution of India narrates all the duties which are imperative for the government to be carried out in the interest of the state. Art. 38 of the Constitution of India creates an obligation on the state to promote welfare of the country and aims at eliminating social inequalities from the society. However, these are not enforceable before the courts¹ and, therefore, results in a tardy implementation of the schemes.

Due to an ever-increasing population, the Indian society is unable to provide basic amenities such as employment, shelter, food, etc., to the people in need, especially the ones who live Below Poverty Line (BPL). Huge differences in the allocation of resources amount to these everlasting economic disparities in the society. To curb and rectify these anomalies and to enable the people to participate in the affairs of this democratic country, it becomes imperative on the part of the government to promulgate special schemes for the common people especially targeting the lower strata of the population. Time and again, several schemes have seen the light of the day but were unable to keep up with the growing needs of the population. Either those schemes were sacked or ran with low-level monitoring. The major hindrance can be accounted to the electoral politics that takes place within the democratic framework of India. Due to the absence of statutory backing over the social security schemes, political parties and their governments with totally different ideologies come and go and so do their schemes. Subsequent governments do not focus on the schemes of the past governments and fail to monitor them. The new government promulgates its new schemes so as to gain confidence of the electorate while practically burying the older schemes.

Nonetheless, the major problem with the schemes is their coverage in application over the target population. Due to the increasing multiplicity of schemes resulting from multiple

¹ Constitution of India 1950, Art. 37.

governments, the focus on the schemes is continuously divided. Increase in manpower is not in proportion with the increase in the number of schemes. The idea of universalisation is still miles away as it is nearly impossible to look after more than 100 schemes having quite similar objectives. This amounts to most of the population being overlooked from any social security benefits. The only people who receive some benefits are those who are either quite aware of the schemes or who live in the area where the schemes have their reach. To exemplify, in the year 2015 Justice T. S. Thakur pointed out that the unorganised sector comprises more than 90% of the total workforce in India who are still deprived of the benefits of social security which further makes them more vulnerable to old-age, disability, untimely death, etc.² This calls for some serious attention towards the coverage of these schemes. In a broader sense, fusing the existing schemes by carrying out Horizontal and Vertical Coalescences on them will decrease the multiplicity of schemes and subsequently place focus on a few schemes.

Horizontal Coalescence

In 2005, a scheme named Janani Suraksha Yojana (JSY) was launched by the Ministry of Health under the National Rural Health Mission. It focused on providing cash incentives to mothers for safe deliveries of their child and post-delivery care. The essence of this scheme lies mainly in the case of institutional deliveries, i.e., in hospitals, medical homes, etc. It spreads awareness in regard to the importance of institutional deliveries so as to maintain the safety of the mother and the to-be-born child. In Low Performing States (states where institutional deliveries were 25% and below), the cash incentive is for the whole women population while in the High Performing States (institutional deliveries above 25%), cash incentive is only for the BPL/SC/ST population.³ However, results of the scheme are not impressive. The Maternal Mortality Ratio and Infant Mortality Ratio are still on the higher side as per the RSOC data 2013-14.⁴ *One reason for this could be that the Accredited Social Health Activists⁵ or ASHAs were not working up to the mark due to the cost of travel,*

² '90% Indian workforce in unorganised sector deprived of welfare schemes, says, Justice T S Thakur' *Indian Express* (Chandigarh, 12 April 2015).

³ Background of Janani Suraksha Yojna, *National Health Mission* <<http://nrhm.gov.in/nrhm-components/rmnc-h-a/maternal-health/janani-suraksha-yojana/background.html>> accessed 13th March, 2016.

⁴ Rapid Survey on Children (RSOC) 2013-14, *Ministry of Women and Child Development* <<http://wcd.nic.in/acts/rapid-survey-children-rsoc-2013-14>>

⁵ ASHAs are trained female community health workers, instituted by the Ministry of Health and Welfare in respect of the National Rural Health Mission. They are selected from the villages and are accountable to it. Also,

locating the mother, etc.⁶ Practically speaking, ASHAs have many other schemes to attend to and, therefore, lack of time and multiplicity of schemes limit their capabilities and coverage.

In 2010, Indira Gandhi Matritva Sahyog Yojana (IGMSY) was launched by the Ministry of Women and Child Development (MoWCD). Its prime focus is to provide conditional cash incentives (to compensate for wage loss) to pregnant and lactating women for their first two live births, while having a condition that her husband is not a government employee.⁷ A cash incentive of Rs 4000 is paid in three instalments ensuring proper care for the pregnant women before and after birth.⁸ However, between 2010 and 2013, only 28% of the target population was covered under this scheme.⁹ Many of the beneficiaries were misinformed or uninformed about the contents of the scheme and, therefore, were unable to fully realise its benefits. Its complementary working with the National Food Security Act (NFSA), 2013 is required so as to preserve the health of the children and the women. Delays in implementing NFSA are certainly going to affect IGMSY. Therefore, it becomes imperative to create a bridge between the two for a synchronised working.¹⁰

While analysing the above two schemes, an inference can be drawn out which depicts similarity between the two schemes. First, both the schemes have the same goal - to provide mother care. Second, the target population for both the schemes are pregnant women without any discrimination except on an economic basis. The objective of both the schemes is to ensure the well-being of the mother and her new-born child by providing cash incentives. It is quite certain that a huge amount of tax payers money is spent on these two schemes as one woman can avail benefits under the two schemes. Human resources are at the disposal for the implementation of both the schemes separately. Huge expenditures of this kind have to come under scrutiny and, hence, should be managed through planned effort. To prevent such

they act as an interface between the public health system and the community.

<<http://nrhm.gov.in/communitisation/asha/about-asha.html>>

⁶ Ragini Bhuyan, The limited success of Janani Suraksha Yojana, *Live Mint* (16th Sep 2015).

⁷ Government of India, Ministry of Women and Child Development (8 November, 2011)

<<http://wcd.nic.in/sites/default/files/IGMSYscheme.pdf>> accessed 14th March, 2016.

⁸ Indira Gandhi Matritva Sahyog Yojna, *Press Information Bureau* (16 December 2013)

<<http://pib.nic.in/newsite/PrintRelease.aspx?relid=101782>> accessed 14th March, 2016.

⁹ Vanita Leah Falco & Jasmeet Khanuja, India's unrealized Maternity Entitlement, *The Hindu* (30th March, 2015).

¹⁰ Ibid.

circumstances, it is imperative on the part of the government to fuse these schemes together to form a uniform scheme. *As these two schemes target the same population and have a common goal, they should undergo 'Horizontal Coalescence' to fuse into one uniform scheme.* With the advent of a new scheme, it would be much easier for the government to launch and implement it. The workforce of both the schemes could work together and share their experiences which would further extend its reach. The amount of money spent on both of them would drastically reduce without altering the amount of cash incentives provided to the women.

Horizontal Coalescence means the fusion of two schemes, which have common or similar goals and target the same population, into a common scheme which would have both of its characteristics. Basically, the schemes should lie on the same platter, i.e., horizontally so as to make them undergo Horizontal Coalescence. This concept has been realised in practice a few times. Before 1997, three different schemes existed - Nehru Rozgar Yojana, Urban Basic Services for the Poor and Prime Minister's Integrated Urban Poverty Eradication Programme.¹¹ All the three had the same target population and objectives. Therefore, a need for a merger arose and Horizontal Coalescence was carried out on them resulting in a new scheme in 1997, the Swarna Jayanti Shahari Rozgar Yojana (SJSRY), which subsumed the objectives and working of all these three schemes. Therefore, it becomes imperative for the government to create such uniform schemes to increase their coverage.

Vertical Coalescence: Trans-ministry cooperation

Schemes with the same goal and similar target population have been an easy practice but those with different target population have never seen the light of fusion or merger. This lack of fusion calls for a method to coalesce such schemes. In 2011, Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (Sabla) was launched by the MoWCD, aiming at providing nutrition and supplements, health checkups and education, integrating life skills

¹¹ Master Circular – Swarna Jayanti Shahari Rozgar Yojana (SJSRY) *Reserve Bank of India* (1st July, 2013) <<https://www.rbi.org.in/commonman/English/Scripts/Notification.aspx?Id=1240>> accessed 14th March, 2016.

and education, providing vocational training, etc., to girls of age 11-18 years in India.¹² In 2014, a corresponding scheme was launched for boys namely Rajiv Gandhi Scheme for Empowerment of Adolescent Boys (Saksham). This scheme was meant to support the Sabla scheme by way of grooming boys of 11-18 years of age, by inculcating moral values in them and making them gender-sensitive so that they might realise the importance of females and develop a sense of respect towards them.¹³ *Sabla could be supported by Saksham but they being two different schemes, there was a lack of synchronisation that eventually limited the reach of the latter.* These schemes may have different goals and target population, but the objective of Saksham is complementary to the implementation of Sabla. Some elements of Sabla such as skill development, education, etc., could be implemented for boys also. Therefore, a Vertical Coalescence is necessary to fuse these two schemes into a common scheme for both boys and girls and to simultaneously maintain the autonomy of the objectives of both the schemes.

Vertical Coalescence is the counterpart of Horizontal Coalescence in the sense that in the horizontal one, there is fusion of the schemes, which have common or similar goals and objectives and target the same population, whereas in the vertical one, the schemes must have similar goals but target different parts of the population. It is termed as ‘Vertical’ because the target population is differentiated on the basis of gender, race, caste, residence, etc. However, *the underlying objective of Vertical Coalescence is not only to merge the schemes but also to promote cooperation and connection between different ministries of the government.*

Another example can be of employment schemes. In 1997, SJSRY was launched by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA). The objective of the scheme is to bring the urban unemployed and underemployed people of the BPL category under the umbrella of self-employment or wage employment schemes amounting to

¹² Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG): Ministry of Women and Child Development, *india.gov.in Archive* (19th October 2012) <<http://www.archive.india.gov.in/govt/viewscheme.php?schemeid=2191>> accessed 15th March, 2016.

¹³ Saksham Yojna Launched by Indian Government to Aim at the Well-being of Adolescent Boys, *Indian Yojana* <<http://www.indianyojana.com/articles/saksham-yojana-launched-by-indian-government-to-aim-at-the-wellbeing-of-adolescent-boys.htm>> accessed 15th March, 2016.

profitable jobs.¹⁴ In 1999, Swarna Jayanti Gram Swarozgar Yojana (SJGSY) was launched by the Ministry of Rural Development (MoRD).¹⁵ The objective of this scheme is to uplift the economic condition of the poor families in the rural areas by organising them into Self-Help Groups through training, skill development and social mobilisation.¹⁶ In 2005, another scheme for rural employment was launched by MoRD, namely, Mahatma Gandhi National Rural Employment Act (MGNREGA). MGNREGA has been a flagship scheme as its initial coverage enveloped 200 rural districts. Its prime objective is to provide 100 days of guaranteed wage employment in a financial year to every rural household, where the household members volunteer to do unskilled manual work.¹⁷

In regard to their objectives, they are all in one column – providing employment opportunities to the unemployed and underemployed BPL population. But the crucial difference arises in their area of implementation, i.e., the target population. In SJSRY, the target population is that of urban area while in SJGSY and MGNREGA, it is that of rural area. Further, in between SJGSY and MGNREGA, the difference lies in their working; while providing training and skills to enable them to set up their own employment is the aim of the former one, providing direct employment of 100 days in a year is the aim of the latter one. The common aspect to all three schemes is to uplift the economic conditions of the unemployed and underemployed BPL people in both urban and rural areas. However, *the major problem in their Vertical Coalescence lies in their launch* – SJSRY was launched by MoHUPA while SJGSY & MGNREGA were launched by MoRD. This simply accounts to the difference in their respective Ministries. *For Vertical Coalescence to achieve its full potential, a unique ‘Trans-ministry Co-operation Mechanism in which such kinds of schemes could be united and headed by a panel comprising people from both the ministries should be developed.* The concerned panel can have some democratic elements including elections for the head of the panel and its core members, etc. This would not just increase the undivided focus on a united scheme but will *lead to many innovative ideas in implementing the current*

¹⁴ Swarna Jayanti Shahari Rozgar Yojana, *Indian Yojana* <<http://www.indianyोजना.com/rojgar-yोजना/swarna-jayanti-shahari-rozgar-yोजना.htm>> accessed 14th March, 2016.

¹⁵ Swarna Jayanti Gram Swarozgar Yojana, *india.gov.in Archive* (18th February 2016) <<http://www.archive.india.gov.in/sectors/rural/index.php?id=15>> accessed 14th March, 2016.

¹⁶ Guidelines by Government of India, *Swarna Jayanti Gram Swarozgar Yojana* (23rd August 2011) <<http://rural.nic.in/sites/downloads/programmes-schemes/prog-schemes-sgsy.pdf>> accessed 14th March, 2016.

¹⁷ Mihir Shah, Neelaskhi Mann and Varad Pande, Ministry of Rural Development, Government of India, *MGNREGA Sameeksha, An Anthology of Research Studies on the Mahatma Gandhi National Rural Employment Guarantee Act 2005, 2006-12* (Orient BlackSwan 2012).

schemes and launching ‘*Trans-ministry Schemes*’ in the future. The principle of social security would face a new dimension of thought with a successful interaction between different ministries under a common government.

Multi-coalescence

With schematic tools such as Horizontal and Vertical Coalescence, the force of the schemes can increase multi-fold but for the universalisation of the social security schemes, it is essential to carry out ‘Multi-coalescence’ over the schemes of similar goals. As the name suggests, Multi-coalescence means two or more coalescences on the schemes so as to come out with a uniform scheme with resembling objectives. It can be done by targeting schemes in a particular area and analysing those schemes first, which have common or similar goals and target population. The next step would be the collection of these schemes over which Horizontal Coalescence is to be carried out. After each and every section of the population has been enveloped into a few new united schemes, further step would entail schemes with similar goals but different target population which are to be brought together to form another new scheme through Vertical Coalescence. Now with these final schemes in hand, a common scheme would emerge by fusing these two new schemes together. This process can be termed as Multi-coalescence.

This can be easily illustrated with an example of the schemes of Urban and Rural Housing and Development. After analysing all the schemes of Urban and Rural Housing based on different sections of the population, they can be put into two groups:

1. Urban Housing –

- In 2013, Rajiv Awas Yojana (RAY) was launched by MoHUPA with the aim to make India slum-free. It provides housing to slum dwellers, assesses the reasons behind the creation of slums and tries to find measures to eradicate them.¹⁸
- Pradhan Mantri Awas Yojana (PMAY) was launched in 2015, by the Ministry of Urban Development (MoUD). Its basic aim was to provide affordable housing at

¹⁸ Rajiv Awas Yojna, Ministry of Housing and Urban Poverty Alleviation, Government of India <http://mhupa.gov.in/User_Panel/UserView.aspx?TypeID=1282> accessed 15th March, 2016.

subsidised rates to people who are in economically weak, especially the Low Income Group (LIG) and the Economically Weaker Section (EWS).¹⁹

2. Rural Housing -

- In 1985, Indira Awas Yojana was launched by MoRD. The Scheme provides financial assistance to BPL category people, and to widows of defence personnel/paramilitary forces killed in action residing in rural areas for building their own houses.²⁰

After categorising these schemes, it is essential to analyse them group-wise. Group I deals with housing schemes in rural and urban areas. Both RAY and PMAY are housing schemes with the objective of providing housing to economically weak people in the urban areas. Horizontal Coalescence can be carried out on them as their target population is also similar (the slum people also come in EWS and LIG). Group II has only one scheme so it can be left at this point. If we take a look over them through the lens of development, the newly formed scheme from Group I and the scheme from Group II aim at reaching out to the economically challenged sections of the society. Vertical Coalescence is now the next step over Group I and II. This fusion is necessary so as to include all urban and rural housing under a common scheme which decreases the workload and it would be easy to focus on one scheme. Sub-divisions of such scheme could be created to effectively manage the implementation of the united scheme. *Multi-coalescence over them will create a new united and harmonious scheme to look after urban and rural housing.* It would only be possible through trans-ministry co-operation between MoUD, MoRD and MoHUPA. Ministries working separately on different sections of people but with a common objective should hold meetings to solve out differences and carry out Multi-coalescences to come out with just one scheme for a particular section of the population. This would boost up its implementation multi-fold.

¹⁹ Pradhan Mantri Awas Yojana – Housing for All Scheme, *Pradhan Mantri Yojana* (25 September 2015) <<http://www.pradhanmantriyojana.in/pradhan-mantri-awas-yojana-housing-for-all-scheme/>> accessed 15th March, 2016.

²⁰ Guidelines for Indira Awas Yojana, *Ministry of Rural Development, Government of India* (31st May 2010) <<http://rural.nic.in/sites/downloads/programmes-schemes/prog-schemes-ruralhousing-iaugd2.pdf>> accessed 15th March, 2016.

A step towards Universalisation in all aspects

Universalisation of social security has been a major challenge for the Government of India. Due to several economic, social and cultural barriers circling around the Indian society, universalisation demands immediate response. For better and effective implementation, *Coalescence can be considered a good legal weapon*, however, solely relying on it would not be too much a rational decision. Stopping at Coalescence would mean hanging in the middle of a long-term process. The schemes need a firm legal backup for sustenance and wide coverage. On the issue of a legal backing, the laws of India fall a little short as the schemes are launched under policy matters and if they were to be launched with such a backup, it would bind the states to fulfil their duties. Presently, under Part IV of the Constitution of India, Directive Principles of State Policy (DPSP) are mentioned which narrate the duties of the state towards its citizens. In *Olga Tellis v Bombay Municipal Corporation*,²¹ the Supreme Court recognised the need for the right to work. Though, it was part of the DPSP under Art. 41, it was also a facet of Art. 21 and, therefore, could be enforced. In cases of *Bandhua Mukti Morcha v Union of India*,²² *Municipal Corporation of Delhi v Female Workers*,²³ *Peoples Union for Democratic Rights v Union of India*,²⁴ *Unni Krishnan v State of Andhra Pradesh*,²⁵ the Apex Court has time and again tried to promote the cause of social security by directing the state to carry out those duties which are necessary for the enforcement of the fundamental rights of the Indian citizens.

However, because of the non-binding nature of DPSP over the state, the citizens have been unable to make the state realise its duties. But the moment these duties are incorporated into an Act of Parliament, it becomes a law. The Concurrent List under the Constitution of India envelops Social Security under Entry 23 and bestows powers both to the Central and the State Governments to legislate on it. Therefore, after the fusion of the schemes, the new scheme should be backed by a legislation of the Parliament of India. From the existing social security legislations, it can be inferred that the schemes which had the statutory backing have shown a wider coverage area and could be implemented with a proper procedure. The whole mapping of the scheme would be provided by its respective legislation. Legislation such as

²¹ (1993) 3 SC 180.

²² 1984 (3) SCC 161.

²³ AIR 2000 SC 1274.

²⁴ (1982) 3 SCC 235.

²⁵ 1993 SCR (1) 594.

the Employees' Compensation Act, 1923, the Employees' State Insurance Act, 1948, the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, the Maternity Benefit Act, 1961, the Payment of Gratuity Act 1972, the Minimum Wages Act, 1948 and the Mahatma Gandhi National Rural Employment Scheme Act 2005, have contributed in the protection of people from social problems such as unemployment, insurance, etc.

Another advantage with the social security legislation is that *non-compliance of the statutes raises a cause of action before the courts*. As it is the obligation of the state to provide security to its citizens against social dangers, it becomes imperative on the part of the citizens to demand the performance of such duties under the garb of fundamental rights. In the words of K. Ramaswamy, J., "*The right to social and economic justice is thus a fundamental right.*"²⁶ For a better interpretation of legislation for social security, the fundamental rights have been appraised as the tools or weapons which the courts have used continuously.²⁷

A step towards universalisation has been taken by the government by enacting the Unorganised Workers' Social Security Act, 2008. As the unorganised/informal sector is still out of the reach of social security schemes, this Act exclusively tries to provide life and disability insurance cover, health and maternity benefits, old-age protection, etc. It also establishes the National and State Social Security Boards which will further look after the implementation of the schemes in the unorganised sector.²⁸

In 2015, the National Democratic Alliance (NDA) government launched two schemes – Pradhan Mantri Suraksha Bima Yojana and Pradhan Mantri Jeevan Bima Yojana. The former provides for accidental insurance for a year (renewable every year) for death/disability

²⁶ Opined in the case of C.E.S.C. Ltd. & Others v. Subhash Chandra Bose & Others, AIR 1992 SC 573 (para 30).

²⁷ See LIC India v. Insure Policy Plus Services Pvt. Ltd. & Others, (2016) 2 SCC 507; Koluthra Exports Ltd. V. State of Kerala & Others, AIR 2002 SC 973; C.E.S.C. Ltd. & Others v. Subhash Chandra Bose & Others, AIR 1992 SC 573.

²⁸ The Unorganized Workers' Social Security Act, 2008, Sec. 5 & 6.

at Rs 12 per annum for all savings bank account holders of age 18-70²⁹ while the latter provides for insurance for a year (renewable every year) for death at Rs 330 per annum of age 18-59 through their savings bank accounts.³⁰ The maximum amount that can be received under both the schemes will be Rs 2 lakh for death and Rs 1 lakh for disability in the former, as the latter does not provide for a disability cover.

The two insurance schemes look quite promising but if we trace the roots and take our memories a few years back, we can observe that there were two watermark insurance schemes launched in the regime of the United Progressive Alliance government. In 2008, Rashtriya Swasthya Bima Yojana (RSBY) was launched so as to provide a health cover of Rs 30,000 per annum, to BPL families.³¹ The beneficiary under RSBY has to pay Rs 30 per annum only. In West Bengal, 11017179 were the total number of beneficiary families identified, out of which 6110765 have been enrolled under this scheme till date.³² Another scheme named Aam Aadmi Bima Yojana (AABY) was launched in 2007. It covered all rural landless households while providing life insurance to the earning member or the head of the family. The life cover provided Rs 30000 on natural death, Rs 75000 for accidental death/permanent total disability and Rs 37500 for permanent partial disability.³³

Drawing inference on the basis of these two watermark schemes, the two schemes of the NDA government have been more or less a literal copy of the earlier ones. *A horizontal coalescence could have been carried out on RSBY and AABY to form a common health insurance scheme.* Further, the new government which assumed power in May 2014 should have worked to rejuvenate the earlier schemes, and should not have launched new schemes masquerading the old objectives.

²⁹ Rules for the Pradhan Mantri Suraksha Bima Yojana <<http://www.indiapost.gov.in/pdf/Jansuraksha%20Scheme/Rules%20PMSBY.pdf>> accessed 16th March, 2016.

³⁰ Rules for the Pradhan Mantri Jeevan Jyoti Bima Yojana <<http://www.indiapost.gov.in/pdf/Jansuraksha%20Scheme/Rules%20PMJJBY.pdf>> accessed 16th March, 2016.

³¹ Rashtriya Swasthya Bima Yojana <http://www.rsby.gov.in/about_rsby.aspx> accessed 16th March, 2016.

³² Rashtriya Swasthya Bima Yojana, *Enrollment for Beneficiaries* <<http://www.rsby.gov.in/overview.aspx>> accessed 16th March, 2016.

³³ Aam Aadmi Bima Yojana, *Department of Financial services, Ministry of Finance, Government of India* <<http://financialservices.gov.in/insurance/gsois/aaby.asp>> accessed 16th March, 2016.

Furthermore, for an effective universalisation, the social security schemes should be in line with each other. *A Social Security Card (with a unique number) should be issued to every Indian citizen.* Afterwards, the government should upload the beneficiaries of those schemes on their website and set up Distribution Authorities in every district so as to effectively monitor the benefits accorded to people. *A high-level monitoring scheme would surely curb the shortcomings of the schemes in regard to their reach to each and every person.* Proper advertisements should be prepared with the perfect places to advertise. A proper promulgation of a united scheme would avoid confusion amongst the people about several schemes talking about a common benefit. Furthermore, at the time of launch of a scheme, it should be simultaneous in all the districts of India or villages wherever the scheme is targeting. This creates a limelight over such scheme which easily gets the eyes of the beneficiaries. A simultaneous launch can be timed with the help of the local authorities of the target population. Several social security schemes have failed to cater to the needs of the population. It has been seen that numerous schemes are launched at a time but their multiplicity results in difficulty to sustain it. *“Proper consistency and coverage of a scheme is essential in a country which has a grave history of colonialism and poverty.”* Therefore, certain measures have to be taken in order to effectively realise the goals of the scheme.

Conclusion

Social Security is the need of the hour in a country like ours where poverty and unawareness are clutching the lower strata of the population. According to many researchers,³⁴ social security is just a warehouse of insurance covers related to health, old-age, disability, etc. But it is much more than that. An exclusive interpretation of the term ‘social security’ would disengage the very foundation of the welfare nature of our state. Social security is bound to have an inclusive definition which would consider each and every socioeconomic danger lingering over Indian citizens. The incoming of the foreign companies strengthening the organised sector is further repelling the LIG and EWS groups of our society. Placing emphasis on all the current government schemes, multiplicity of schemes is dividing our attention and, thus, delaying the benefits to be accrued. Coalescences would

³⁴ P. M. Rao, A. Suresh Kumar (Assistant Professor, Apollo Engg College, Chennai); Dr. K. Selvi (Associate Professor, School of Management, Vel Tech University, Chennai); Dr. Ayanendu Sanyal (Assistant Professor, Christ University, Bangalore); Dr. Kanchan Bharati Research Associate (Centre for Culture and Development, Vadodara), etc.

provide a smoother way with a lot of focus and workforce to put. Trans-ministry co-operation would be a path to a new era of public welfare.

Most of the social security legislation currently cover only the workers' benefits but there are other areas to touch upon. For example, areas such as urban and rural housing and development, mother care, skill development, etc., need immediate attention. We need not adopt the social security models of western countries as their cultural, social and economic conditions differ from ours. Nonetheless, it will be a good thing to look up to other countries that how they are coping up with their societies. At this time, we need to come up with our own innovative *Social Security Model which would be compatible to the needs of our country.*