

SOCIAL SECURITY - A TOOL FOR SOCIAL INCLUSION**Dr.GB.Boraiah, Dept of Economics,****AVK College for Women,Davanagere-2****ABSTRACT**

Poverty in India declined from 36% in 1993-1994 to 26% in 2012-2013. However, close to 300 million people still live in poverty on less than one dollar a day. Recent assessments of poverty by the Suresh Tendulkar committee place 37% below poverty line. The World Bank estimates the BPL population at 40%. Unemployment out of labour force days of rural agricultural labourers is 104 days. Extensive erosion of the natural resource base over the last 50 years has resulted in some of the worst natural disasters adversely impacting agricultural productivity and employment opportunities. Growing poverty and unemployment have led to the fragmentation of land and an increase in number of agricultural labourers. Agricultural labour increased significantly from 7.08 million in 1981 to 121 million in 2013. At the same time, the percentage of operational land holdings under small and marginal farmers has gone up from 70% in 1971 to 82% in 2013. The policy response to a situation of poverty and inequality has focused on inclusive growth. The architecture of inclusive growth is defined by prioritizing key result areas through major programmes aiming at time- bound delivery of outcomes,viz.,infrastructure through BhartNirman, Human resource development through SarvaShikshaAbhiyan(SSA) and National Rural Health Mission(NRHM), The Employees provident Fund & Miscellaneous provisions Act,1952,Maternity benefit Act,1961,Employees family pension scheme,1971,The payment of Gratuity Act,1972 Right to education Act,2009,Food security Act,2013,etc.,and livelihoods through Mahatma Gandhi NREGA,2005.etc,. There has also been a greater concern for social security measures.

Key words: Social Inclusion,Inclusivegrowth,FoodSecurity,Abjectpoverty,Gratuity.

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Introduction: Social safety net, has the potential to transform rural India into a more productive, equitable and connected society. Measures of social security are located in the policy response of the Indian government, to a situation of poverty and inequality, by focusing on inclusive growth. There has also been a growing policy engagement with the rights regime witnessed by the formulation of rights-based laws as policy instruments. This compels a commitment of resources by the government, even challenging some of its existing systems. Pro-poor policies came in this context of radicalisation of state policy, foregrounding its obligation as a law. A measure of social security engages with rights based processes that challenge existing systems and relationships. Transparency and public accountability are integral to it, expressed through social audits, proactive disclosures and records that are freely accessible to all. The effort to fulfill legal obligations splits open the multiple dilemmas of the delivery system. The search for their denouement provides an opportunity for governance reform and to redefine the state not just as government but as inclusive of civil society.

Need for social security measures: Poverty in India declined from 36% in 1993-1994 to 26% in 2012-2013. However, close to 300 million people still live in poverty on less than one dollar a day. Recent assessments of poverty by the Suresh Tendulkar committee place 37% below poverty line. The World Bank estimates the BPL population at 40%. Unemployment out of labour force days of rural agricultural labourers is 104 days. Extensive erosion of the natural resource base over the last 50 years has resulted in some of the worst natural disasters adversely impacting agricultural productivity and employment opportunities. Growing poverty and unemployment have led to the fragmentation of land and an increase in number of agricultural labourers. Agricultural labour increased significantly from 7.08 million in 1981 to 121 million in 2013. At the same time, the percentage of operational land holdings under small and marginal farmers has gone up from 70% in 1971 to 82% in 2013. The policy response to a situation of poverty and inequality has focused on inclusive growth. The architecture of inclusive growth is defined by prioritizing key result areas through major programmes aiming at time-bound delivery of outcomes, viz., infrastructure through Bharat Nirman, Human resource development through Sarva Shiksha Abhiyan (SSA) and National Rural Health Mission (NRHM), The Employees Provident Fund & Miscellaneous Provisions Act, 1952, Maternity Benefit Act, 1961, Employees Family Pension Scheme, 1971, The Payment of Gratuity Act, 1972, Right to Education Act, 2009, Food Security Act, 2013, etc., and livelihoods through Mahatma Gandhi NREGA, 2005, etc. There has also been a greater concern for social security measures.

Social security measures are the very fundamental requirement of a nation to promote the well-being of its citizens, especially the poor and the marginalized. Some of the initiatives taken by the union Government, in the last couple of years, have unleashed a new era of social security in our country. These programmes and schemes are the true reflections of the integrated concept of social security laid down in our constitution and take due care of weaker and vulnerable sections of the society. Here we present a brief analysis of the features and benefits of some of the strategic social security programmes launched recently by the government. These schemes can be termed as 'rural centric' because most of the beneficiaries of these social security schemes reside in rural areas and live in a

condition of abject poverty and deprivation. Directive principles of state policy, Presented in part-4 of the Indian constitution, declare India as welfare state. From this point of view, our country has a commitment to provide a minimum standard of life to all its citizens. The government interventions are always instrumental in safeguarding and promoting the socio-economic well-being of its citizens and the social security is one of the most important tools to achieve this. Article-41 of constitution says, "The state shall, within the limits of its economic capacity and development, make effective provisions securing the right to work, to education, and to public assistance in case of unemployment, old age, sickness and disablement or any other case of un-served wants". Thus, our constitution speaks of an integrated concept of social security. The overall purpose of the social security is to assure the individuals and families, especially the vulnerable ones, that their quality of life will not be affected by social, natural or economic eventualities.

Modern governments are no longer *poli* or police governments because they are welfare governments for, the purpose of their functioning is securing the interests of largest section of a society from this point of view Social security has been serving as one of the powerful tool to bring the people who are living at the periphery of economic system to the nucleus.

The social security net encompasses all the components mentioned in the concerned section of our constitution. We have a sound legal framework which ensures smooth implementation of the laws protecting the rights and interests of the citizens. Some of the very important laws related to social security in our country are-Workmen compensation Act, 1923, Employees Insurance Act, 1948, The Employees provident Fund & Miscellaneous provisions Act, 1952, Maternity benefit Act, 1961, Employees family pension scheme, 1971, The payment of Gratuity Act, 1972, Mahatma Gandhi National Rural Employment Guarantee Act, 2005, Right to education Act, 2009 and Food security Act, 2013, etc., In addition to above various social security measures are also there to safeguard the interests of the vulnerable section of the society. The last couple of years of our country have witnessed social security measures being redefined and brought to the door steps of the poor and the marginalized people.

PradhanMantra Jan DhanYojana: launched in August 2014, is a historical initiative towards financial inclusion of the poor. The data received after completion of two years of the scheme shows that about 60% of the rural poor have benefitted from it. The scheme has been started with a target to provide 'universal access to banking facilities', starting with 'basic saving bank account' with an overdraft up to Rs. 5000 subject to satisfactory operation in the account for six months and RuPay Debit card with inbuilt accident insurance cover of Rs.1 lakh. A target of opening accounts for 7.5 cores was set for the first year. The prime minister termed the launch of PMJDY as "celebration of liberation of the poor from a vicious cycle". Truly said, the access to banking services plays an instrumental role in reducing the financial vulnerability of the poor and in pulling them out of the vicious cycle of indebtedness and poverty. Most of these account holders are those persons who did not have access to banking facilities and were almost financially excluded. The PMJDY brings them in the mainstreams of the financial development of the country. It is a milestone in the history of Indian economy because of its grassroots approach. It will also help plug the holes in subsidy leakages by directly transferring the subsidy amount and MGNREGA wages to the beneficiary's account. It motivates the small earners to adopt a habit of

small savings in formal financial institutions, makes them entitled for formal credit facilities and saves them from the clutches of the traditional moneylenders.

PradhanMantriSurakshaBimaYojana, PradhanMantriJeevanJyothiBimaYojana and Atal pension Yojana the three recently launched schemes reflect the preventive and protective components of our social security measures. Announced in May, 2015 after the success of PMJDY, These three schemes together strive towards creating an affordable universal social security system for the citizens, particularly the weaker sections and the workers in the unorganized sector. The two insurance schemes are based on the premise that the unorganized sector workforce is not covered by any formal pension programme.

The Atal Pension Yojana: it ensures old age income security to the subscribers after the age of 60 years to ranging from Rs 1000 to 5000 depending upon the contributions made, the scheme will cater to the old age /post retirement needs of the subscribers. Such an assured and consistent monetary support to elderly will help them to lead a life of dignity by reducing their financial dependence on the other members of the family.

PradhanMantriSurakshaBimaYojana: this scheme covers accidental death to the people in the age group of 18-70 years at an affordable annual premium of Rs.12. these two schemes have the potential to strengthen the social security net by improving insurance penetration especially in the rural and excluded areas of the country.

PradhanMantriJeevanJyotiBimaYojana: offers a renewable one year life cover of Rs.2 lakh to all savings account holders in the age group of 18-50 years covering death due to any reason for an annual premium of Rs.330

As the next step towards ensuring social security of the unprivileged, the government has approved the implementation of a rural housing scheme, **Pradhan Mantra AwasYojana-Gramin**. This step has a goal of achieving 'Housing for all by the year 2022'. One crore households are to be provided assistance for construction of *pucca* houses under the project during the years 2016-17 to 2018-19. This action has an objective to provide *pucca* houses to all who are houseless or living in dilapidated houses. This step will ameliorate the conditions of the rural areas to a large extent as the rural area is dominated by *kuchha* or mud houses. An access to a pucca house will not only create a durable asset for the rural poor, it will also ensure their vertical social mobility and have positive impact on their health, education, social respect and overall well-being. Generation of employment is of paramount importance in any economy as it is directly linked to minimization of poverty. Development of skills increases employability and strengthens bargaining capacity of the skilled persons. Keeping in view this principle, the government has launched **DeenDayalUpadhyayaGrameenKaushalYojana** in September 2014.

As a part of National Rural Livelihood Mission, the DeenDayalUpadhyayaGrameenKaushalYojana aims at imparting skills to the rural youth who are in the age group of 15-35 years to generate sustainable employment for them. The skilled youth in turn will create productive workforce and help in reducing unemployment in the country. Mandatory assured placement of 75% of the trained youth is another feature of the scheme which helps the trained youth to become employed. Mandatory coverage of the

candidates from socially disadvantaged groups like STs/SCs, minorities and a woman is directed towards ensuring social inclusion of these groups.

Mahatma Gandhi National Rural Employment Guarantee Act, 2005: The Ministry of Rural Development, Mahatma Gandhi National Rural Employment Guarantee Act aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The MGNREGA has become a powerful instrument for inclusive growth in rural India through its impact on social protection, Livelihood security and democratic governance. MGNREGA is the first ever law internationally that guarantees wage employment at an unprecedented scale. The Act came into force on February 2, 2006 and was implemented in a phased manner. In phase I it was introduced in 200 of the most backward districts of the country. It was implemented in an additional 130 districts in Phase II 2007-08. the Act was notified in the remaining rural districts of the country from April 1, 2008 in Phase III. All rural districts are covered under Mahatma Gandhi NREGA.

DeenDayalUpadhyayaAntyodayaYojana: It is a skill based scheme for the urban and rural poor, announced in September, 2014, the scheme aims at empowering Indian youth through skills to generate livelihood opportunities. Apart from skill building, the scheme also encompasses self-employment through setting up micro enterprises and group enterprises. It also supports formation of self-help groups for meeting financial and social needs with seed money of Rs.10, 000 per group which entitles the group for a bank linkage. All these components together, will help us to emerge as the manufacturing hub to meet the global needs.

PanditDeenDayalUpadhyayaShramevJayateKaryakram: This programme launched in October 2014 which aim at accelerating the process of reforms in the labour sector, an initiative of the labour Ministry, the *ShramevKaryakram* which encapsulates 5 schemes as under-

1.ApprenticeshipProtsahanYojana 2.Revamped RashtriyaSwasthyaBimaYojana 3.Random inspection scheme 4.Universal account number 5.A dedicated ShramSuvidha portal

Portal aims at providing **Labor Identification Number** to approximately 6 lakh units and enables them to file online compliance concerned with labour laws. The random inspection scheme is based on the stand point of selecting units with the help of technology. The scheme also makes uploading of inspecting report mandatory within 72 hours of inspection. Universal account number will help around 4 crore employees to access portable and universally accessible provident fund account. As suggested by name, the *Apprenticeship ProtsahanYojana* supports manufacturing units and other establishments by reimbursing 50% of the stipend paid to the apprentices during first year of their training. Revamped RashtriyaSwasthyaBimaYojana-The new form of RashtriyaSwasthyaBimaYojana has a provision of smart card to meet health contingencies for the workers of unorganized sector.

These initiatives under the umbrella of PanditDeenDayalUpadhyayaShramevJayateKaryakram have been introduced with a vision of smooth governance in the domain of labour. The minute steps are directed toward transparent, smoother and effective governance. Use of technology on one hand will allow the sector to be transparent and participatory while accelerate the system and enhance the outputs on the other. The Revamped RashtriyaSwasthyaBimaYojana stands to take care of the health contingencies

faced by the workers of unorganized sector and thereby to enhance their social security. Better governance of laws would mean better conditions of the workers and their better social security conditions.

The significance of this scheme from laborers' perspective could be understood from prime minister's remarks on it during its launch on October 16, 2014. He said that a compassionate approach would result in Shram Yogi becoming a Rashtra Yogi and hence RashtraNirmata. PradhanMantriKaushalVikasYojana is the flagship outcome based skill training scheme approved in March.2015. The programme aims at skill certification and reward to enable and mobilize youth to gain skills and become employable. It specifically targets school drop-outs, marginalized and such other under privileged sections of the society.

All these skill based schemes target at generating employment leading to an enhanced inflow of revenue. These will help our economy prosper, unemployment will be reduced and synergy of the youth will be harnessed for the prosperity of the nation.

Criticism of social security measures: While there is no denying the broad benefits accrued to a large segment of economically weaker and marginalised people, the social security schemes have come under a lot of scrutiny and criticism with regard to corruption and misappropriation of funds. For instance, one of the Sample surveys carried out by the National Sample Survey on MGNREGA has shown gaps between the number of days of MGNREGA employment reported and the corresponding MGNREGA database, which seems to suggest that the payments were made for work not done. Some reports seem to suggest that the leakage in the MGNREGA system could be as high as 20%. While the government has been trying to plug the leakages, there is still a strong suspicion with regard to abuse of the schemes by vested interests. Only ensuring the participation of the deprived in various schemes of social security is not the solution. The government has to ensure that the benefits go to them judiciously in time. Along with that their participation in the process of planning, monitoring and evaluation of the schemes needs to be ensured very strictly.

Conclusion: Social security measures have come with an objective of providing the poor and the target group the better living conditions with dignity of labor and self-esteem. In this context it becomes important where the Deprived and the disabled included in the Social security net and got maximum benefit out of it. To speed up process of inclusiveness the governments have to carry out awareness programmes in big scale, so that the hitherto neglected get maximum benefit of the schemes and participate meaningfully in the Nation building activity.

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