

**Discuss the design and implementation of social security measures.
Examine challenges in ensuring universal coverage.**

Question Understanding - Finding Information

- **Precise Syllabus Mapping:** Government policies and interventions for development in various sectors and issues arising out of their design and implementation. **(GS Paper – II)**
- **Marks and words limit:**
 - The marks-oriented approach to answering **(10-mark, 150-word)** questions in the question is to use **Bullet Points** (one idea per bullet point), **Brainstorming**, or a combination of both.
 - The way to score good marks in questions worth **(15 marks. 250 words)** is to use the **Heading** and **Subheading** method while writing your answers.
- **Directive words**
 - Discuss → Explain components, features, and processes
 - Examine → Analyse problems and constraints critically
- **Focal points of the questions:**
 - Design of social security measures
 - Implementation mechanisms
 - Challenges in achieving universal coverage

Answer Writing Structure (Outline)

Introduction Paragraph

- Conceptual clarity
- Developmental framing

Body Paragraph

A. Design of Social Security Measures

Focus on principles, not scheme names

- **Target Groups and Risk Coverage**
 - Life-cycle risks: childhood, working age, old age
 - Vulnerable sections: informal workers, women, elderly, disabled
- **Nature of Benefits**
 - Cash transfers vs in-kind support
 - Contributory vs non-contributory models
 - Rights-based vs welfare-based approach
- **Institutional and Financial Design**
 - Role of Centre, States and local bodies
 - Budgetary support and fiscal sustainability
 - Use of digital platforms for delivery

B. Implementation of Social Security Measures

- **Delivery Mechanisms**
 - Direct Benefit Transfer (DBT)
 - Digitisation and portability of benefits
 - Integration with service delivery systems
- **Administrative Capacity**
 - Coordination between departments
 - Grievance redressal and monitoring mechanisms
- **Role of Federal and Local Institutions**
 - State-specific adaptation
 - Panchayati Raj Institutions and urban local bodies

C. Challenges in Ensuring Universal Coverage (Analytical Focus)

- **Informality and Identification Issues**
 - Large informal workforce
 - Migrant and mobile populations
- **Exclusion and Inclusion Errors**
 - Digital divide
 - Documentation gaps
 - Regional disparities
- **Fiscal and Institutional Constraints**
 - Limited public expenditure
 - Fragmented schemes and overlap
- **Awareness and Accessibility**
 - Low awareness among beneficiaries
 - Social and cultural barriers

Conclusion (max. 40 Words)

- Forward-looking and reform-oriented

Dos & Don'ts

- **Do for Maximum Marks**
 - ✓ Focus on policy design and governance mechanisms
 - ✓ Use analytical language, not scheme listing
 - ✓ Maintain balanced and neutral tone
 - ✓ Link challenges to structural and administrative factors
 - ✓ Use sub-headings and logical flow
- **Don't do these Common Mistakes**
 - × Don't write a catalogue of schemes
 - × Avoid emotional or ideological language
 - × Don't ignore implementation aspects
 - × Avoid GS-IV ethics tone
 - × Don't skip the "universal coverage" angle

Notes Oriented Content for Writing Answer

Social security is a fundamental human right and a critical public instrument designed to protect individuals and households against social and economic distress caused by the cessation or reduction of earnings. Rooted in the principles of social justice and human dignity, these measures aim to ensure access to healthcare and guarantee income security in the face of life contingencies such as old age, unemployment, sickness, disability, or the loss of a breadwinner.

Social security measures are designed to provide a safety net against life's contingencies like old age, sickness, disability, and unemployment. Implementation is largely driven by a combination of legislative frameworks and specific government schemes, facing challenges primarily due to India's vast informal sector and administrative hurdles.

Design and Implementation of Social Security Measures

Design Principles

- **Universal Coverage:** Aiming for a social protection floor for all citizens, moving from a welfare approach to a rights-based framework.
- **Comprehensiveness:** Covering a wide array of risks including health, life, disability, and old age.
- **Equity and Inclusivity:** Designing schemes that are accessible to vulnerable groups like unorganised, gig, and migrant workers.
- **Sustainability:** Balancing the financial burden on the state and beneficiaries to ensure long-term viability.

Implementation Mechanisms and Key Schemes

Implementation is supported by legislative frameworks such as the Code on Social Security, 2020, which unifies previous labour laws to cover various workers.

- **Contributory Schemes (Organised Sector):** These include the Employees' Provident Fund Organisation (EPFO) for provident funds and pensions, and Employees' State Insurance (ESI) for medical benefits.
- **Government-Funded Schemes (Unorganised/Informal Sector):** Key schemes are MGNREGA for rural employment, Ayushman Bharat – PM-JAY for health insurance, Atal Pension Yojana (APY) and PM-SYM for pensions, and PMJJBY and PMSBY for life and accident insurance.

- **Digital Integration:** Platforms like the e-Shram portal and JAM Trinity aid in delivering benefits and improving transparency.

Challenges in Ensuring Universal Coverage

- **Large Informal Sector:** A major challenge is the over 90% of the workforce in the informal sector, often excluded from formal social security.
- **Fragmentation of Schemes:** Numerous schemes managed by different ministries lead to overlaps and inefficiencies.
- **Lack of Awareness:** Many people, particularly in rural areas, are unaware of their eligibility or lack financial literacy for contributory schemes.
- **Portability Issues:** Migrant workers face difficulties accessing benefits when they move states.
- **Inadequate Budgetary Allocation:** Insufficient funding affects effective implementation and the adequacy of benefits.
- **Documentation and Digital Divide:** Lack of necessary documents and limited digital access hinder enrollment.
- **Administrative Inefficiencies:** Bureaucracy, delays, and potential corruption undermine trust and service delivery.
- **Inadequate Benefits:** Benefits, such as old-age pensions, may not be sufficient given living costs.

In conclusion, the design and implementation of social security measures have shifted from a narrow, formal-sector focus to a more comprehensive, and inclusive approach, driven by the imperative to protect vulnerable populations. While significant progress such as India's increase to 64.3% coverage by 2025 demonstrates success, challenges in achieving true universal coverage remain profound, including high rates of informality, significant administrative gaps, and limited financial resources.
