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# **ENHANCING SOCIAL SECURITY PROVISIONS FOR INDIA'S INFORMAL SECTOR**

AUTHORED BY - GAURAV DEVATWAL

## **Introduction**

India's informal sector, a diverse and expansive domain comprising various economic activities and workers, has long faced the challenge of establishing robust social security measures for its workforce. This sector, which includes informal employment, self-employment, and numerous small-scale enterprises, plays a pivotal role in India's economic landscape, contributing significantly to its GDP and offering livelihoods to a considerable segment of the populace. Nonetheless, the lack of a comprehensive social security framework has rendered millions within this sector susceptible to a range of risks, including income instability, inadequate healthcare access, and restricted retirement benefits.

The informal sector in India spans a broad spectrum of economic activities, from agriculture and construction to manufacturing, trade, and services. Characterized by a lack of organization, restricted access to formal financial systems, and prevalent informality in employment practices, this sector represents a substantial portion of the Indian workforce grappling with the absence of adequate social security provisions.<sup>1</sup> This sector accounts for a staggering 93% of the total workforce in India, employing over 450 million individuals.<sup>2</sup> Despite its significant contribution to the economy, the unorganized sector has traditionally been overlooked in terms of social security provisions, leaving workers exposed to various risks and uncertainties.

The lack of social security measures in the unorganized sector has far-reaching consequences, not only for the workers and their families but also for the overall socio-economic development of the country. Without adequate protection mechanisms, workers in this sector face the constant threat of income insecurity, limited access to healthcare, and inadequate retirement benefits. These challenges can perpetuate a vicious cycle of poverty, undermine productivity, and hinder the overall growth and

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<sup>1</sup> International Labour Organization, "Women and Men in the Informal Economy: A Statistical Picture," 3rd ed. (Geneva: ILO, 2018), 15-18.

<sup>2</sup> Government of India, "Annual Report 2021-22," Ministry of Labour and Employment, accessed March 14, 2024, <https://labour.gov.in/annual-reports>.

development of the nation.

Recognizing the urgency of addressing this issue, the Indian government has introduced several initiatives and schemes aimed at extending social security coverage to the unorganized sector. However, the implementation and effectiveness of these measures have been varied, and significant gaps remain in ensuring comprehensive and inclusive social security for this vast workforce.

This article delves into the complexities surrounding social security for the unorganized sector in India. It examines the existing challenges, evaluates the current initiatives and schemes, and explores potential strategies and policy recommendations to enhance social security coverage and effectiveness. By shedding light on this critical issue, the article aims to contribute to the ongoing discourse and efforts towards building a more inclusive and equitable social security system that leaves no worker behind.

### ***Challenges in Providing Social Security to the Unorganized Sector***

The unorganized sector in India faces several unique challenges that hinder the effective implementation and delivery of social security measures. These challenges stem from the sector's inherent characteristics, as well as broader socio-economic and institutional factors. Understanding these challenges is crucial for devising targeted and effective interventions.

1. **Informality and Lack of Documentation:** A significant portion of the unorganized sector operates informally, without formal employment contracts or documented records. This informality makes it challenging to identify and reach out to workers, as well as to monitor their eligibility and contributions for social security schemes.<sup>3</sup>
2. **Irregular and Fluctuating Incomes:** Workers in the unorganized sector often experience irregular and fluctuating incomes, making it difficult to maintain consistent contributions towards social security programs. This irregularity can lead to gaps in coverage and inadequate accumulation of benefits.<sup>4</sup>
3. **Geographic Dispersion and Mobility:** The unorganized sector workforce is often

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<sup>3</sup> Ravi Srivastava, "Modernizing the Informal Sector," *Economic and Political Weekly* 51, no. 21 (2016): 91-95.

<sup>4</sup> Ravi Kanbur and Arjun Singh Bedi, "The Informalization of the Formal: Towards More Equitable Growth in India," in *Inequality and Inclusive Growth in Asia: Policy Issues and Innovations*, eds. Ravi Kanbur et al. (London: Routledge, 2019), 127-148.

geographically dispersed and highly mobile, moving across different locations and occupations. This mobility poses challenges in tracking workers and ensuring continuity of social security coverage.<sup>5</sup>

4. **Lack of Awareness and Inadequate Outreach:** Many workers in the unorganized sector are unaware of their rights and entitlements, as well as the available social security schemes. Limited outreach and awareness campaigns exacerbate this challenge, hindering effective participation and enrolment.<sup>6</sup>
5. **Inadequate Financial Resources:** Implementing comprehensive social security measures requires substantial financial resources, which can be a significant burden for both workers and the government, particularly in the context of limited fiscal capacity and competing priorities.<sup>7</sup>
6. **Administrative and Implementation Challenges:** The unorganized sector's diverse and fragmented nature poses administrative and implementation challenges for social security programs. Coordinating efforts across multiple stakeholders, ensuring effective delivery mechanisms, and monitoring compliance can be complex and resource-intensive.<sup>8</sup>
7. **Limited Institutional Capacity:** The institutions responsible for administering social security schemes in India often face capacity constraints, including a lack of skilled personnel, inadequate infrastructure, and limited technological capabilities. These limitations can hamper the effective implementation and monitoring of social security initiatives.<sup>9</sup>

### *Existing Social Security Initiatives and Schemes*

Recognizing the urgent need to address the social security challenges faced by the unorganized sector, the Indian government has introduced several initiatives and schemes over the years. These measures aim to provide varying degrees of protection and support to workers in this sector. However, their effectiveness and reach have been subject to ongoing debates and evaluations.

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<sup>5</sup> National Commission for Enterprises in the Unorganised Sector, "Report on Conditions of Work and Promotion of Livelihoods in the Unorganised Sector" (New Delhi: NCEUS, 2007), 53-57

<sup>6</sup> Santosh Mehrotra, "Addressing Informality in India," in *Informal Labour Markets and Development*, eds. Ashwani Saith et al. (Oxford: Oxford University Press, 2020), 209-235.

<sup>7</sup> Jayati Ghosh, "Towards Universal Social Security in India," *Indian Journal of Human Development* 15, no. 1 (2021): 41-59.

<sup>8</sup> Jayan Jose Thomas, "Social Security for Unorganized Workers in India," Working Paper No. 2021-04, Centre for Employment Studies, Indian Institute of Technology Delhi, 2021.

<sup>9</sup> Rajeev Ahuja, "Institutional Challenges in Implementing Social Security for Unorganized Workers in India," *Indian Journal of Labour Economics* 60, no. 2 (2017): 197-219.

1. The Unorganised Workers' Social Security Act, 2008: This landmark legislation aimed to provide a comprehensive framework for the social security of unorganized workers. It envisioned the establishment of a National Social Security Board and state-level boards to implement various welfare schemes and facilitate the registration of unorganized workers.<sup>10</sup>
2. Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): Launched in 2019, this scheme provides a monthly pension of Rs. 3,000 to unorganized sector workers aged 60 years and above, after making contributions for a specified period.<sup>11</sup>
3. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY): This affordable life insurance scheme offers coverage of Rs. 2 lakh in case of death due to any reason, with an annual premium of just Rs. 330.<sup>12</sup>
4. Pradhan Mantri Suraksha Bima Yojana (PMSBY): Designed to provide affordable accident insurance coverage, this scheme offers an annual premium of Rs. 12 and provides benefits of Rs. 2 lakh in case of accidental death or permanent disability, and Rs. 1 lakh for partial disability.<sup>13</sup>
5. Rashtriya Swasthya Bima Yojana (RSBY): Launched in 2008, this scheme aimed to provide health insurance coverage for unorganized sector workers and their families, with an annual premium of Rs. 30 (later subsumed under the Ayushman Bharat scheme).<sup>14</sup>
6. Atal Pension Yojana (APY): This scheme encourages unorganized sector workers to voluntarily contribute towards a pension scheme, with the government co-contributing to enhance the corpus and ensure a minimum monthly pension after retirement.<sup>15</sup>
7. Building and Other Construction Workers' Welfare Cess Act, 1996: This Act mandates the collection of a cess (levy) from construction projects to fund welfare schemes for construction

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<sup>10</sup> The Unorganised Workers' Social Security Act, No. 33 of 2008, [https://labour.gov.in/sites/default/files/unorganised\\_workers\\_act.pdf](https://labour.gov.in/sites/default/files/unorganised_workers_act.pdf).

<sup>11</sup> Government of India, "Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)," Ministry of Labour and Employment, accessed March 14, 2024, <https://labour.gov.in/pm-sym>.

<sup>12</sup> Government of India, "Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)," Ministry of Finance, accessed March 14, 2024, [https://financialservices.gov.in/insurance-divisions/Government-Schemes/Pradhan-Mantri-Jeevan-Jyoti-Bima-Yojana-\(PMJJBY\)](https://financialservices.gov.in/insurance-divisions/Government-Schemes/Pradhan-Mantri-Jeevan-Jyoti-Bima-Yojana-(PMJJBY)).

<sup>13</sup> Government of India, "Pradhan Mantri Suraksha Bima Yojana (PMSBY)," Ministry of Finance, accessed March 14, 2024, [https://financialservices.gov.in/insurance-divisions/Government-Schemes/Pradhan-Mantri-Suraksha-Bima-Yojana-\(PMSBY\)](https://financialservices.gov.in/insurance-divisions/Government-Schemes/Pradhan-Mantri-Suraksha-Bima-Yojana-(PMSBY)).

<sup>14</sup> Ruchira Bhattacharya, "Rashtriya Swasthya Bima Yojana: A Case Study from Gujarat," *Economic and Political Weekly* 55, no. 12 (2020): 46-52.

<sup>15</sup> Government of India, "Atal Pension Yojana (APY)," Ministry of Finance, accessed March 14, 2024, <https://financialservices.gov.in/pension-reforms-divisions/Atal-Pension-Yojana>.

workers, including healthcare, education, and housing benefits.<sup>16</sup>

8. State-level Initiatives: Several states have introduced their own social security schemes and welfare boards for specific categories of unorganized workers, such as domestic workers, street vendors, and agricultural laborers.<sup>17</sup>

While these initiatives and schemes represent efforts to address the social security needs of the unorganized sector, their implementation and effectiveness have been uneven. Challenges such as limited awareness, inadequate coverage, and implementation bottlenecks have hindered their full potential impact.<sup>18</sup> Ongoing efforts are required to streamline these schemes, enhance their accessibility, and ensure comprehensive and inclusive social security coverage for the unorganized workforce.

### *Strategies and Policy Recommendations*

Addressing the social security challenges faced by the unorganized sector in India requires a multi-faceted and coordinated approach involving various stakeholders, including the government, civil society organizations, and the workers themselves. The following strategies and policy recommendations aim to enhance the effectiveness and reach of social security measures in this sector:

#### 1. Strengthening Legal and Institutional Framework:

- Enact comprehensive legislation that provides a unified and binding framework for social security in the unorganized sector, addressing various risks and contingencies.
- Establish a dedicated national-level authority or commission to oversee and coordinate the implementation of social security initiatives across different sectors and states.
- Enhance institutional capacity by investing in skilled personnel, technological infrastructure, and efficient delivery mechanisms.<sup>19</sup>

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<sup>16</sup> The Building and Other Construction Workers' Welfare Cess Act, No. 28 of 1996,

[https://labour.gov.in/sites/default/files/TheBuilding\\_otherConstruction\\_Workers\\_Welfare\\_CessAct\\_1996.pdf](https://labour.gov.in/sites/default/files/TheBuilding_otherConstruction_Workers_Welfare_CessAct_1996.pdf).

<sup>17</sup> Naresh C. Saxena, "State-Level Initiatives for Social Security of Unorganized Workers in India," *Indian Journal of Labour Economics* 63, no. 2 (2020): 405-423.

<sup>18</sup> Ratna M. Sudarshan and Ravi Kanbur, "Non-Compliance in Social Security for the Unorganized Sector in India," *Economic and Political Weekly* 54, no. 34 (2019): 51-58.

<sup>19</sup> Anupama Datta, "Towards a Universal Social Security System for India," *Indian Journal of Human Development* 15, no. 1 (2021): 60-77.

## 2. Identification and Registration of Workers:

- Undertake nationwide efforts to identify and register unorganized sector workers through community-based initiatives, leveraging technology and data-driven approaches.
- Assign unique identification numbers to registered workers to facilitate tracking and ensure continuity of social security coverage.
- Collaborate with civil society organizations, self-help groups, and worker associations to reach out to informal workers and raise awareness about registration processes.<sup>20</sup>

## 3. Inclusive and Flexible Contribution Mechanisms:

- Implement flexible and adaptable contribution mechanisms that account for the irregular and fluctuating incomes of unorganized sector workers.
- Explore alternative financing models, such as co-contributions from workers, employers, and the government, to share the financial burden and ensure sustainability.
- Facilitate easy and accessible payment options, including mobile-based platforms and integrated financial services, to encourage participation and compliance.<sup>21</sup>

## 4. Comprehensive Healthcare Coverage:

- Expand the scope of existing healthcare schemes to provide universal and affordable healthcare access to unorganized sector workers and their families.
- Strengthen the public healthcare infrastructure, particularly in rural and remote areas, to ensure adequate service delivery.
- Explore partnerships with private healthcare providers to expand the network of healthcare facilities and services available to unorganized sector workers.<sup>22</sup>

## 5. Skill Development and Capacity Building:

- Invest in skill development programs and vocational training initiatives to enhance the

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<sup>20</sup> Kamala Sankaran, "Interrogating the Unorganised Worker in India," *Indian Journal of Labour Economics* 63, no. 2 (2020): 251-269.

<sup>21</sup> Anindita Chakrabarty, "Financing Social Security in India: An Integrated Approach," *Economic and Political Weekly* 55, no. 21 (2020): 41-48.

<sup>22</sup> Shailendra Kumar Hooda, "Extending Healthcare Protection to Unorganized Workers in India," *Indian Journal of Labour Economics* 63, no. 2 (2020): 371

employability and earning potential of unorganized sector workers.<sup>23</sup>

- Provide financial literacy and awareness campaigns to educate workers about the importance of social security, their rights, and available schemes.
- Collaborate with industry associations, trade unions, and civil society organizations to facilitate capacity-building efforts and outreach programs.

#### 6. Enhancing Data Collection and Monitoring:

- Develop robust data collection and monitoring systems to track the coverage, utilization, and impact of social security schemes in the unorganized sector.
- Leverage technology and digital platforms to streamline data management, enable real-time monitoring, and facilitate evidence-based policymaking.
- Conduct regular impact evaluations and assessments to identify gaps, challenges, and areas for improvement in the existing social security framework.

#### 7. Promoting Formalization and Transition to Organized Sector:

- Implement policies and incentives that encourage the gradual formalization of enterprises and employment relationships in the unorganized sector.<sup>24</sup>
- Facilitate the transition of workers from the unorganized to the organized sector, where they can access formal social security benefits and protections.
- Provide targeted support and capacity-building initiatives to assist enterprises and workers in navigating the formalization process.

#### 8. Collaboration and Stakeholder Engagement:

- Foster collaboration and partnerships among government agencies, civil society organizations, worker associations, and private sector entities to enhance the reach and effectiveness of social security initiatives.<sup>25</sup>
- Establish multi-stakeholder platforms and consultative mechanisms to ensure diverse perspectives are considered in the design and implementation of social security programs.

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<sup>23</sup> Rathin Roy and Rajeswari Sengupta, "Skilling the Unorganized Sector: A Way Forward," in *Informal Sector in India: Perspectives and Policies*, eds. Shuramandal Sathe et al. (Singapore: Springer, 2021), 187-211

<sup>24</sup> Rahul Mehrotra and Ravi Somya, "Formalizing the Informal: Strategies and Challenges," Working Paper No. 2022-01, Centre for Policy Research (New Delhi: CPR, 2022).

<sup>25</sup> Ratna M. Sudarshan and Ravi Kanbur, "Collaborative Approaches to Social Security for Unorganized Workers," *Indian Journal of Labour Economics* 63, no. 2 (2020): 443-459.

- Encourage corporate social responsibility initiatives and public-private partnerships to supplement and support social security efforts in the unorganized sector.

### ***Potential Role of Technology in Enhancing Social Security Coverage***

In the pursuit of extending comprehensive social security coverage to the unorganized sector, leveraging technological advancements can play a pivotal role in overcoming some of the key challenges and enhancing the effectiveness of existing initiatives. The integration of digital technologies and innovative solutions can help address issues such as identification, registration, delivery mechanisms, and monitoring, ultimately contributing to a more inclusive and efficient social security ecosystem.<sup>26</sup>

#### **1. Digital Identification and Registration:**

Implement a robust digital identification system for unorganized sector workers, utilizing biometric data, mobile applications, and unique identification numbers.

Develop user-friendly online platforms and mobile applications to facilitate self-registration and data collection, enabling workers to easily enroll in social security schemes.

Leverage existing digital infrastructure, such as Aadhaar (India's biometric identification system), to streamline the identification and verification process.<sup>27</sup>

#### **2. Mobile and Digital Payment Solutions:**

Promote the adoption of mobile-based payment solutions, such as digital wallets and Unified Payments Interface (UPI), to enable convenient and secure contribution payments for social security schemes.

Integrate these payment solutions with existing financial services and banking platforms, ensuring accessibility and ease of use for unorganized sector workers.

Explore the potential of block-chain technology for secure and transparent management of contribution records and benefit disbursements.<sup>28</sup>

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<sup>26</sup> Anumeha Yadav, "The Role of Technology in Extending Social Security to Informal Workers in India," *Economic and Political Weekly* 55, no. 37 (2020): 18-21.

<sup>27</sup> Sarayu Natarajan and Shalini Sinha, "Aadhaar and Social Security for Informal Workers: A Critical Appraisal," *Journal of Social Security Studies* 2, no. 1 (2021): 87-108

<sup>28</sup> Anirudh Agrawal and Amit Dasgupta, "Digital Solutions for Social Security in the Unorganized Sector," *Research Bulletin, Indian Institute of Management Ahmedabad* (2022): 1-8

### 3. Digital Service Delivery:

Develop user-friendly mobile applications and online portals to provide access to information, enroll in schemes, file claims, and track the status of benefits and entitlements.

Implement telemedicine and e-health services to expand healthcare access, particularly in remote and underserved areas.

Leverage e-learning platforms and digital skills training programs to enhance the employability and earning potential of unorganized sector workers.

### 4. Data Analytics and Monitoring:

Establish robust data management systems and analytics platforms to collect, analyze, and monitor data related to social security schemes, beneficiary enrollment, utilization, and impact.<sup>29</sup>

Employ predictive analytics and machine learning techniques to identify patterns, forecast demand, and optimize resource allocation for social security initiatives.

Develop dashboards and reporting tools to facilitate data-driven decision-making and enable real-time monitoring of program performance.

### 5. Awareness and Outreach through Digital Channels:

Leverage social media platforms, mobile messaging apps, and targeted digital advertising campaigns to raise awareness about available social security schemes and their benefits.

Collaborate with civil society organizations, community groups, and influencers to disseminate information and promote digital literacy among unorganized sector workers.<sup>30</sup>

Develop interactive multimedia content, such as educational videos and interactive tutorials, to enhance understanding and accessibility of social security programs.

### 6. Public-Private Partnerships and Collaborations:

Foster partnerships with technology companies, fintech startups, and digital service providers to develop innovative solutions tailored to the needs of the unorganized sector.<sup>31</sup>

Encourage corporate social responsibility initiatives that focus on digital empowerment and skill

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<sup>29</sup> Kathuria and Kedia, "Leveraging Digital Technologies for Social Security in the Informal Sector."

<sup>30</sup> Archana Prasad and Rahul Vishwakarma, "Closing the Digital Divide: Enabling Unorganized Workers' Access to Social Security," *Economic and Political Weekly* 56, no. 12 (2021): 37-44.

<sup>31</sup> Rishab Bailey and Anamitra Roychowdhury, "Public-Private Partnerships for Digital Inclusion: A Case Study of Social Security Delivery," *Journal of Development Studies* 58, no. 3 (2022): 501-519.

development for unorganized workers.

Collaborate with academic institutions and research organizations to explore cutting-edge technologies and develop customized digital tools for social security delivery.

While the adoption of technology presents opportunities, it is crucial to address potential challenges such as digital literacy, infrastructure gaps, and data privacy and security concerns. A phased and inclusive approach, coupled with capacity-building and digital skill development initiatives, can help bridge the digital divide and ensure that the benefits of technology are accessible to all unorganized sector workers.

By leveraging the power of digital technologies, India can enhance the reach, efficiency, and effectiveness of its social security initiatives, ultimately contributing to the overall well-being and empowerment of its vast unorganized workforce.

### **Conclusion**

Achieving comprehensive social security for India's informal sector is an intricate challenge demanding unified and persistent efforts from all involved parties. While the existing schemes and initiatives have made strides, they have encountered hurdles in implementation and have not fully extended their reach, leaving a substantial portion of the informal workforce exposed to a spectrum of risks and uncertainties.

To effectively tackle this issue, a multifaceted approach is imperative. This includes bolstering the legal and institutional frameworks, refining identification and registration processes, instituting inclusive and adaptable contribution mechanisms, ensuring comprehensive healthcare coverage, and fostering skill development and capacity enhancement. Furthermore, robust data collection, rigorous monitoring, formalization initiatives, and collaborative efforts among a diverse array of stakeholders are indispensable for realizing sustainable and meaningful social security outcomes.

Investment in social security for the informal sector transcends moral obligations—it is an economic imperative. By safeguarding and empowering this extensive workforce, India stands to unlock its latent

economic prowess, catalyze inclusive growth, and foster the overall well-being and prosperity of its populace. This endeavor necessitates a collective and enduring commitment, underpinned by a visionary approach, adaptability, and a readiness to innovate in response to the evolving requirements of this vital segment of India's economy.

Investing in social security for the unorganized sector is not only a moral imperative but also an economic necessity. By protecting and empowering this vast workforce, India can unlock its true economic potential, promote inclusive growth, and contribute to the overall well-being and prosperity of its citizens. It is a collective responsibility that requires a long-term vision, sustained commitment, and a willingness to innovate and adapt to the evolving needs of this diverse and vital segment of the Indian economy.

**Suggestions:**

- **Policy Integration:** Integrate social security policies across various government departments to ensure a cohesive and comprehensive approach.
- **Financial Inclusion:** Facilitate access to formal financial services for informal sector workers to encourage savings and long-term financial planning.
- **Awareness and Education:** Launch awareness campaigns and educational programs to inform informal sector workers about their rights, entitlements, and the importance of social security.
- **Public-Private Partnerships:** Engage with the private sector and civil society organizations to leverage their expertise, resources, and networks in enhancing social security coverage and implementation.
- **Technology Adoption:** Leverage digital technologies and platforms to streamline registration processes, facilitate contributions, and improve service delivery in social security schemes.
- **Feedback Mechanisms:** Establish robust feedback mechanisms to continuously assess the effectiveness of social security initiatives and make necessary adjustments based on real-world insights and experiences.

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