



India's social protection system: Issues and challenges

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Abstract

Social protection comprises those measures which aim at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation. Despite rapid growth over more than six decades, poverty and deprivation continue to affect large numbers of people across the world, and an estimated 80 percent of the population remains without access to adequate social protection cover. The fact that such large numbers of people continue to suffer from various deprivations and have low human capabilities represents tremendous squandered human and economic potential.

Social protection helps in the realization of human rights which are enshrined in universal declaration of human rights, international conventions, and national constitutions. Social protection measures can help to stabilize aggregate demand during economic crisis. As is pointed out in the report of the SPF advisory group, social protection represents a “win-win” investment that pays off both in the short term, gives its effect as macroeconomic stabilizer, and in the long term, due to the impact on human development and productivity.

The Indian constitution adopted in 1951 contains all the ingredients obliging the state to move towards the realization of socio-economic right. Indian's spending on social protection schemes constitutes approximately 1.6 percent of the GDP, which is relatively high for a low income country. The schemes can be broadly categorized as promotional, protective or preventive, depending on the type of intervention (World Bank 2011b).

The major thrust of this article (India's social protection system: Issues and challenges) is to study the issues of objectives of SPS along with the challenges of the poor people of urban and rural area's in India. And again we discuss that how the government can provide the better life of those people by giving some social service.

The paper concludes that social protection system is regarded as an important issue of government of India. Therefore, government action has positive impact not only a development of urban and rural community but also in their health.

Keywords: Social Protection, Social Vulnerabilities, Deprivations, Human Capabilities, Human Rights, International Conventions, National Constitutions, Stabilize Aggregate Demand, Indian Constitution, Macroeconomic Stabilizer, “Win-Win”.

1. Introduction

Social protection comprises those measures which aim at preventing, reducing and elimination economic and social vulnerabilities to poverty and deprivation, despite rapid growth over more than six decades, poverty and deprivation continue to affect large numbers of people of the

population remains without access to people across the world, and an estimated 80 percent of the population remains without access to adequate social and protection cover. The fact that such large numbers of people continue to suffer from various deprivations and have low human capabilities represents tremendous squandered human and economic potential.

Social protection helps in the realization of human right which is enshrined in universal declaration of human right, international conventions, and national constitutions. Social protection measures can help to stabilize aggregate demand during economic crisis. As is pointed out in the report of the SPF advisory group, social protection represents a “win-win” investment that pays off both in the short term, given its effects as macroeconomic stabilizer, and in the long term, due to the impact on human development and productivity.

The idea of a socio-economic floor and its relationship to social protection was emphasized by the world commission on the social dimension of Globalization (2004) which noted that “a certain minimum level of social protection needs to be accepted and undisputed as part of the socio-economic floor of the global economy” (ibid; 2004, p. 110) recognizing the importance of ensuring social protection for all, the united Nation system chief executives board for coordination (UNCEB) adopted, in April 2009, the social protection floor (SPS-1) initiative, as one of the nine UN joint initiatives to cope with the effects of the economic crisis. Subsequently, the social protection floor (SPF-1) initiative was endorsed by UN general assembly during its MDG summit of September 2010.

The social protection floors should comprise at least the following four basic social security guarantees (ibid; see also UN system task team 2012):

1. Access to a nationally defined set of goods and services, constituting essential health care, including maternity care that meets the criteria of availability-accessibility acceptability and quality.
2. Basic income security for children, at least at a nationally defined minimum level, providing access to nutrition, education, care and any other necessary goods and services;
3. Basic income security, at least at a nationally defined minimum level, for persons in active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity and disability and,
4. Basic income security, at least at a nationally defined minimum level, for older persons.

The SPF advisory group chaired by Michelle Bachelet (ILO, 2011a, chapter 3) point out a SPF could effectively reduce poverty and inequality and improve social cohesion. Further, it could significantly accelerate progress towards MDGs and post 2015 MDG agenda (UN system task team 2012). Well-designed policies and schemes within the framework of the SPF offer the pathways to economic opportunities, and a permanent exit route out of poverty. Given the focus to reach those currently excluded and the informal economy, the SPF had the potential to empower women and other socially excluded groups, and redress gender and social balance. Moreover, a number of studies establish that the financing of social protection measures can be kept at a fairly modest percentage of national income (ILO & WHO, 2009).

2. Deprivation, Poverty and Vulnerabilities in India and the Characteristics of the Workforce

The acceleration in the growth rate in India in recent decades has gone hand in hand with a decline in poverty and infant mortality rate (IMR), and improvements in indicators such as life expectancy and educational attainments. However, these promising achievements still continue to coexist with persistently high levels of poverty, low levels of education, skills and productivity for a vast majority worker, low nutritional status, particularly of children and women inter-group and inter-class inequalities, and vulnerabilities.

These features of the economy are closely linked with the nature of the workforce in India characterized by extreme inequalities in outcomes and incomes, predominance of agriculture and self-employment, and informality.

The Indian workforce comprises a small formal/organized sector of the economy and a huge informal/unorganized sector, both in agriculture and non-agriculture. Recent years have seen a rise in

formalization and labor market flexibility with a decline in the percentage of regular workers with written contracts of more than a year.

3. Overview of India's Social Protective System

India's spending on social protection schemes constitutes approximately 1.6 percent of the GDP, which is relatively high for a low-income country. The schemes can be broadly categorized as promotional, protective or preventive, depending on the type of intervention (World Bank 2011b). While such categories are not mutually exclusive, they assist in understanding the direction and emphasis of the country social protection system broadly defined:

1. Promotional measures aim to improve incomes both in the short and long run often by encouraging a particular practice or behavior. For instance, programmed such as Mid-day-meals promote school attendance and proper nutrition which in turns improves livelihood prospects. Similarly, conditional cash transfers support investments in human capital, and programmes such as the newly formulated NRLM-Ajeevika facilitate development of sustainable livelihood.
2. Preventive measures seek to stave off poverty or other hardships before they hit, by protecting household's ex ante against shocks, and supporting them through failed risks, typically through social insurance programmes MGNREGS, for example, by guaranteeing employment and providing an assured income, prevents families from falling into poverty.
3. Protective or 'social assistance' measures provide relief ex post for the chronically poor or for those who fall into poverty as a result of shocks. By providing food, social pensions and assets such as housing, protective measures mitigate the need for households to run through their savings, sell off assets or take children out of school to deal with sharply reduced income. Protective measures such as the public distribution system (PDS) for food, 'protect' family's nutritional security during times of needs, but unlike promotional measures are not trying to incentives certain behaviors in doing so.

Protective spending is the largest component of India's social protection system, largely on account of the PDS which was enacted to alleviate food insecurity. As much as 59% of the country's social protection spending is on food, fuel (including cooking fuels) and MDM schemes. India's system is heavily focused on safety 'nets' rather than 'ropes' or ladders. Which seek to promote sustained movement out of poverty (World Bank 2011b). More recently, even though, other types of social protection have also been introduced such as MGNREGs and MRLM, Ajeevika, Social assistance continues to be the largest.

4. Issues for Social Protection System in India

Despite India's range of social protection schemes, their overall impact has fallen short due to the method of beneficiary selection, poor delivery system, and poor accountability. While many schemes have been ineffective in identifying all the needy, or even in reaching all the identified beneficiaries, leakages and corruption have been widely existent too. The government is now trying to address these issues in various ways:

- Beneficiary selection through a community participatory process and for the first time a Socio Economic and Caste Census, conducted in 2011 (SECC 2011), which would rand households based on their socio-economic status vetted by the gram Sabha.
- Improved delivery systems using technology and adequate man power.
- Improved monitoring, transparency and accountability by involving the community through wall painting, Jan Sunwai or public hearings in the gram sabha, and social audits.
- A whopping 95% of the households believe that the government has been a failure in reducing poverty.
- Overall about 18% of informal worker households believe that government has been successful in providing health care facilities.

These methods have had some success, in various programmes such as MGNREGS, and in certain villages or states, some of which are documented in various chapters of this report. While encouraging, however, the methods have not yet been applied on a large enough scale,

The key social protection measures have been discussed in various sections of this report. This includes promotional measures such as NRLM-Ajeevika, mid-day-meals scheme and conditional cash transfers such as JSY.

Preventive measures such as MGNREGs and RSBY are also examined. One recent 'Preventive' measures not discussed elsewhere in the report has been the initiative to provide social security for unorganized a worker.

5. A Right Based Social Protection Floor for India

As discussed above, the United Nations chief executive board (ILO & WHO 2009) has outlined the key elements and dimensions of a social protection floor. They consist of the dimensions of income security over the entire life cycle (childhood, working age, and old age) and adequate access to health and other essential services, including drinking water & sanitation, food and shelter. Member countries have the flexibility of designing a SPF depending upon their level of development and their specific history and context. ILO recommendation 202 also lays down the guiding principles that should be observed in creating the SPF. Among other things, the SPF should create clear-cut entitlements and should be backed by legislation.

The study has pointed out that there has been an extension of social protection in India over the last few years, guided by the directive principles of the Indian constitution which broadly lay down the key elements of a social protection system India is also committed to advancing the agenda of a social protection floor as is evident from its support to ILO recommendation 202 and the ministerial declaration at the third Inter-ministerial conference in Colombo in 2011 (UNESCO 2011).

This study considers six dimensions of social protection, in which there have been specific advances in India articulating an entitlement based approach to social protection. These are briefly as follows:

- *Children's education, nutritional status and health*, the right to education Act (2009) provides specific entitlements to children to free schooling on the basis of essential norms and standards. The proposed Right to Food Act incorporates the mid-day meal and nutrition related elements of the ICDS.
- *Employment and livelihood security*. The MGNREGA provides for 100 days of unskilled manual labour to every rural household, on demand, within fifteen days, and ordinarily within a distance of five km.
- *Social pensions*. The taskforce on restructuring the national social assistance programme has proposed a significant expansion of coverage of the programme to old-aged persons, widows and separated divorced/single women. It has also proposed some increase in pensions.
- *Social health protection*. The ministry of health has under discussion. Meanwhile the high level expert group on universal health coverage has proposed a universal health entitlement to ass citizens in the form of national health package (planning commission 200a).
- *Food security*. The national food security bill proposes to give an entitlement of subsidized cereal to up to 75 percent of the rural population and 50 % of the urban population. The entitlement, both in terms of quantity of cereals and prices will be higher for destitute families (AAY).
- *Housing*. There is some divergence in the current approaches in rural and urban housing; with rural housing set more firmly within an approach that recognizes the right to housing. While the central government's urban housing policy is more limited in scope, it does project the goals of a slum free India, and there has been a significant expansion in effort to provide affordable housing to the urban poor.

The exact scope of entitlements in each of these dimensions is, and possibly will remain, a highly contested domain, and some continue to question the validity of this approach altogether. Nonetheless, at the same time, there is an emerging consensus on the direction in which social protection needs to be advanced in each of these dimensions. It is the contention of this study, that these dimensions taken together can form the basis of a rights based approach to a social protection floor in India which also overlaps with the ingredients of a SPF as envisaged by the UN.

6. The Financial Costs of Achieving a Social Protection System

Other studies, notably ILO (2008s) which also includes India among the ten countries studied, have concluded that the costs of achieving a social protection floor are generally quite modest. But these studies have not built upon country specific contexts and circumstances.

In this study, the financial cost of achieving an entitlement based social protection have been estimated for each of the six dimensions mentioned above under a small range of options relating to their scope and coverage, with one set of benchmarks being set by government norms (in dimensions where legal entitlements are already in place) or those that have been spelt out by government commissions and expert groups. These, by no means do not exhaust the options currently provide some indications of the cost of achieving a SPF.

We find that;

- I. If no change is envisaged in the existing scenarios in expenditures on RTE and NREGA (on the rationale that they are already entitlement based), then the additional average projected financial requirements would be 0.99 percent of GDP in the 12th plane and 2.24 percent in the 13th plan.
- II. If more adequate provisions are envisaged both for RTE and NREGA, then the additional average required provision would be 1.28 percent in the 13th plan.
- III. If the NSAP pension norms are revised upwards, as per the alternative norms proposed by the TF and pension perished, then the additional average projected financial requirement would be 1.7/2.28 percent of GDP in the 12th plan and 2.82 percent in the 13th plan, depending upon which of the two norms and scenarios are adopted.

7. Challenges in Moving Towards a Social Protection System

Three types of inter-related challenges are examined in the context of moving towards a SPF. The First of these is the fiscal challenges. Although there are a number of ways in additional fiscal resources can be mobilized, the main effort has to be to increase the tax/GDP ratio to, and beyond its previous peak. These measures can provide the fiscal space needed to institute a SPS. The Second challenge discussed in this study of the proposed SPS. A number of issues have been examined in this regard. The Third challenge is of effective implementation which also involves improved accountability of all those implementers and pro-active measures to reach the most vulnerable segments of the population.

8. Road Map for the Social Protection System

The approach of the study has been to consider the feasibility of a social protection floor for India, based on existing developments and an emerging societal consensus. For a vast country like India, which is still a low middle income country, and where implementation capacities limited and vary across states, it is realistic to implement a SPF within a frame work of “progressive realization” (UNICEF 2012) but within a statutory framework and a definite time frame. Finally, although the SPF is proposed on the basis of definite entitlements, there would need to be some flexibility to introduce additional elements, to re-design strategy, without lowering the SPF. Further, the SPF must be conceived within a broader frame work of a social protection strategy and social and economic policy which aim at creating decent jobs and equitable and inclusive growth.

9. Conclusion

This study concurs with the view that the creation of a social protection floor can have dramatic consequences for the lives of the poor, macroeconomic stability, growth and development. It can lead to socially inclusive and sustainable growth and progressive realization of human rights.

From the limited experience of a few entitlements based social protection programmes, it can be inferred that such an approach will have a significant impact of poverty and vulnerability, create conditions for a greater degree of empowerment, lead to a prioritization of public expenditures towards these sectors, and to a greater accountability and effectiveness of these expenditures. In sum, the creation of a social protection floor in the manner that is being visualized, through an extension of entitlements and a rights based approach, will generate the long term basis for equitable and inclusive growth in India.

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