



A STUDY ON GOVERNMENT INITIATIVES TOWARDS SOCIAL SECURITY SCHEMES

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Introduction

Action Expresses Priorities.

- Mahatma Gandhi

The Indian demographic dividend has been much talked about with debates ranging from how India's growing young population will make India a world economic leader sooner rather than later to how the same young population may turn out to be a drag on the economy with no employment opportunities to offer them. In all this hype on the demographic dividend, one critical fact has to be kept in mind by our planners, economists and social thinkers is that India also has a rising population of the elderly. It is estimated that India's elderly population will reach 173 million by 2026. Much of this population will consist of the poor, underprivileged and women who will need some kind of financial and psychological support. There are other vulnerable groups as well – like women, differently abled, marginalized, unorganized labour- all of whom require some kind of support from the government to sustain their lives. In the words of Mahatma Gandhi, Action Expresses Priorities. The governments have taken Initiatives towards meeting the challenge of Social security. Social security is a covenant that promises support to these vulnerable sectors of society, a covenant that cannot and should not be broken by a democratic government. Fortunately, our constitutional framers had built in provisions for social security for various sections of the population in Article 43 of the Constitution. And, successive governments have faithfully ensured the upkeep of the spirit of the Article.

Schemes like Indira Gandhi old Age Pension Scheme and Indira Gandhi National Widow Pension Scheme ensure social security for the elderly. While pension was ensured for all government employees post retirement and was one of the key attractions of government service, the private sector had no such facility. People who retired from the private sector had to be solely dependent on savings made while in service. This meant that post retirement, if expenses like education to children or marriage of daughters was to be incurred, this made a big hole in the savings and the employee was left with very little for meeting day to day expenses, expenditure on health, etc. It was to resolve this problem that the government initiated schemes like the National Pension Scheme, Atal Pension Yojana, Swavalamban, etc to ensure steady income post-retirement.

Farming is one hazardous occupation with success or failure of the crop dependent on vagaries of the weather, availability /non-availability of water, pests, et al. Realising that the welfare of the farmer is a key to economic stability, the government introduced schemes like PradhanMantriFasalBimaYojana, KrishiSinchayeeYojana, Kisan Credit Card for facilitating funding of various agricultural activities like buying seeds, fodder for cattle, fertilizers, etc. All these schemes are expected to ensure security for the farmer in his duty of feeding the nation. Another related area is food security – i.e. ensuring food reaches the millions of population who cannot afford to buy cereals and pulses at market prices. The Public Distribution system was started to ensure that basic food products were available at subsidized prices. The PDS has now been linked to DBT to make sure that its benefits reach the genuine needy person.

Other vulnerable sections of the population like the differently abled, women, marginalized and unorganized have also been addressed in various initiatives of the government like the Inclusive India Initiative which seeks to facilitate equal opportunities for the differently abled in nation building and NaiManzil, USTTAD and NaiRoshni for the minorities and marginalised. The government has recently proposed to bring in a Code on social security and welfare for labour which is expected to provide social security for the unorganised sector. The BetiBachao, BetiPadhao and SukanyaSamridhiYojana have been introduced to provide education security to the girl child. The Maternity Benefit Programme for pregnant and lactating women has been approved by the Cabinet. Health insurance schemes have also been introduced by the government for various vulnerable groups towards health security.

It is an understood philosophy of a democratic state that it cannot ignore the problems of its population. The government of the country is duty bound to address the problems of its vulnerable sections. Social security is, therefore, one of the essential factors in good governance. As John F. Kennedy said "If a free society cannot help the many who are poor, it cannot save the few who are rich." A government that believes in governance of the poor and for the poor has necessarily to plan and execute policies and programmes for social security of the vulnerable sections.



Objectives of The Study

The Researcher has considered the following objectives for the study:

- ▶ To understand various schemes launched by the government for social security.
- ▶ To ascertain awareness among residents of Dadra & Nagar Haveli (DNH) towards Government social security schemes in DNH area.

Research Methodology

The Study on Government Initiatives towards Social Security Schemes is an Exploratory & Descriptive study conducted with the help of both Primary & Secondary data. The population for the study comprises of the residents of DNH. The Secondary data is massively collected through online sources listed in references and other Books & Journals. The study aims at understanding the awareness of the Social security schemes in the DNH region. A Sample of 100 Respondents is selected for the study as per Convenient Sampling method. The study leads to the understating of the selected social security schemes and the awareness level among the residents of the region for the study. It intends to drive results pertaining to the social security schemes & its significance. The study further serves as literature for the future course of study. The study was confined to the selected schemes & specific region hence the results gathered are more indicative for those schemes rather than the social security concept at large in the Nation.

Literature Review

The existing literature and relevant inferences from the literature review pertaining to the theme of the study is mentioned in this section.

Senior citizen guide: National Policy on Older Persons

The National Policy on Older Persons (NPOP) was announced in January 1999 to reaffirm the commitment to ensure the well-being of the older persons. NPOP seeks to assure older persons that their concerns are national concerns and they will not live unprotected, ignored and marginalised. It aims to strengthen their legitimate place in society and help older people to live the last phase of their life with purpose, dignity and peace. It provides a broad framework for inter sector collaboration and cooperation both within the government as well as between government and non-governmental agencies. The Policy also recognizes the role of the NGO sector in providing user friendly affordable services to complement the endeavours of the State in this direction. While recognising the need for promoting productive ageing, the policy also emphasizes the importance of family in providing vital nonformal social security for older persons.

Securing Life's Second Innings - (Yojana – July, 2017)

NPS offers two types of accounts, namely Tier I and Tier II. While Tier I account is the Pension account and is mandatory for opening the Tier II account which is an optional investment account. And provides several benefits like:

- i) Tax Benefits under NPS
- ii) Fees and Charges under NPS
- iii) Investment Management & Returns under NPS

Hand-holding the Elderly – (Yojana – July, 2017)

The nature of the issues of the elderly in developing countries like India is vastly different due to factors such as chronic poverty, unemployment and underemployment as well as the existence of a large informal sector. Recently, however, changing demographics in the LDCs have brought to focus the issue regarding the provision of social security to vulnerable elderly population. Increase in the percentage of the aged from 7 per cent of the total population to 14 per cent, which took nearly 100 to 120 years for some European countries (France and Sweden), could happen in India, China and a few Asian countries in just about 40 years, due to faster mortality decline in LDCs.

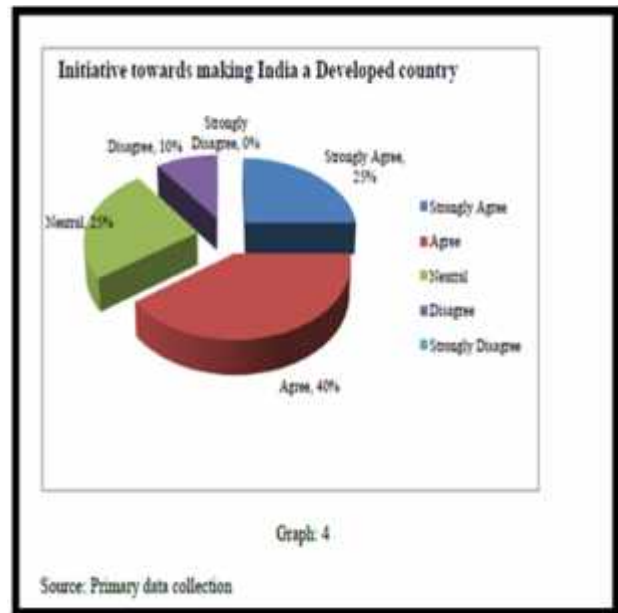
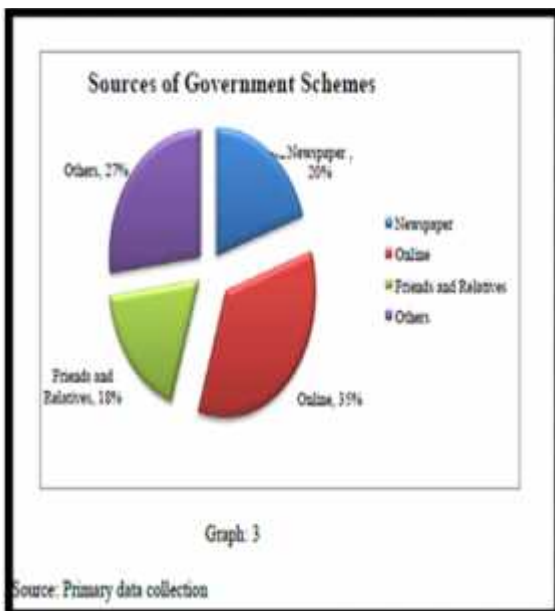
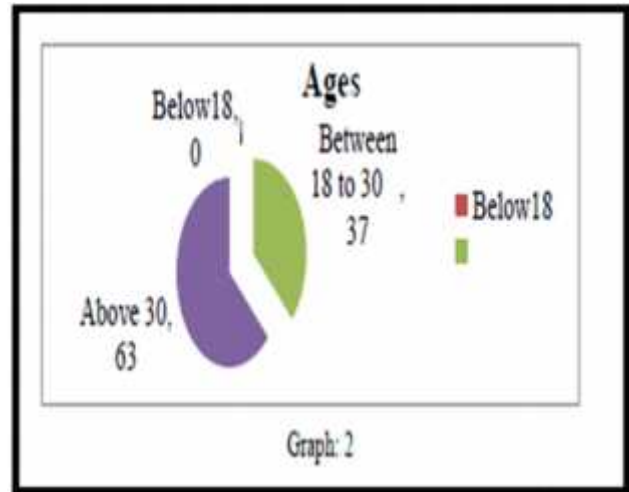
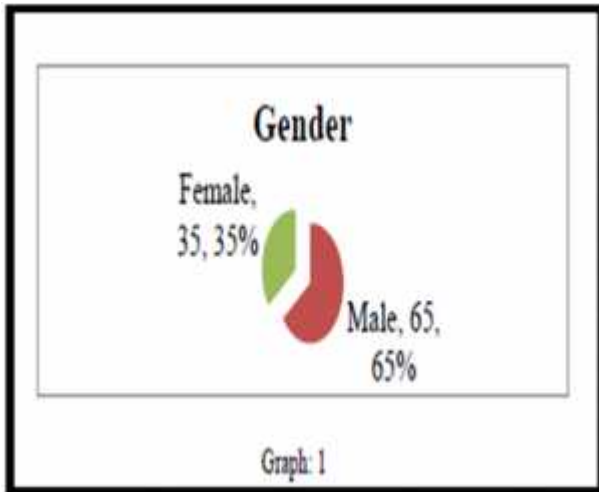
Empowering the Differently Abled – (Yojana – July, 2017)

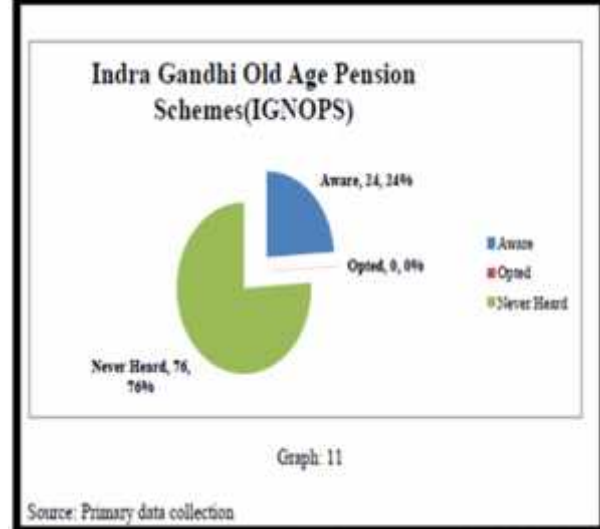
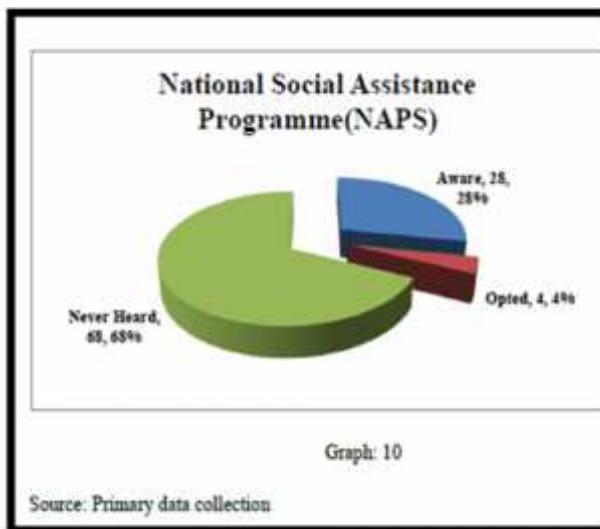
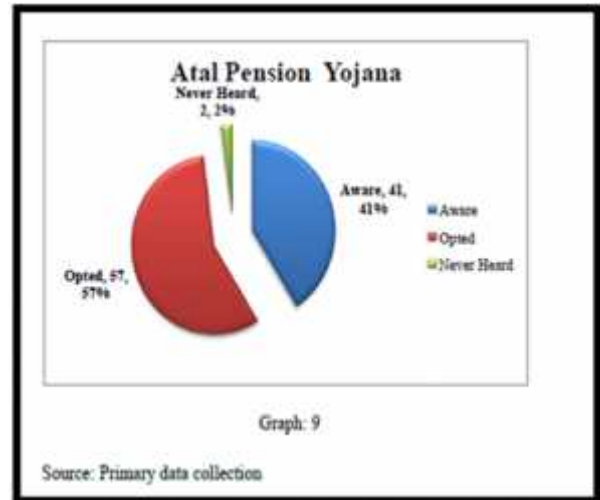
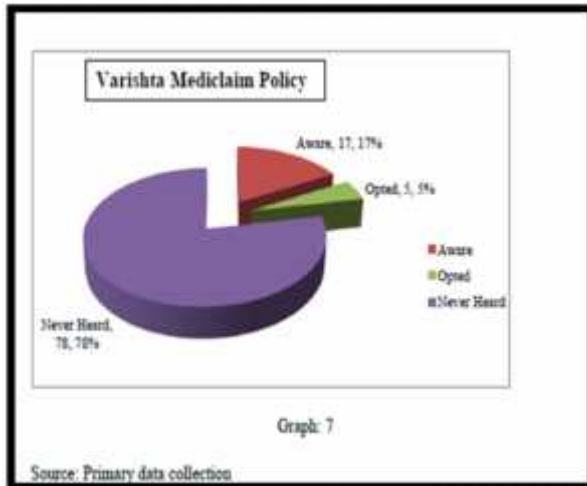
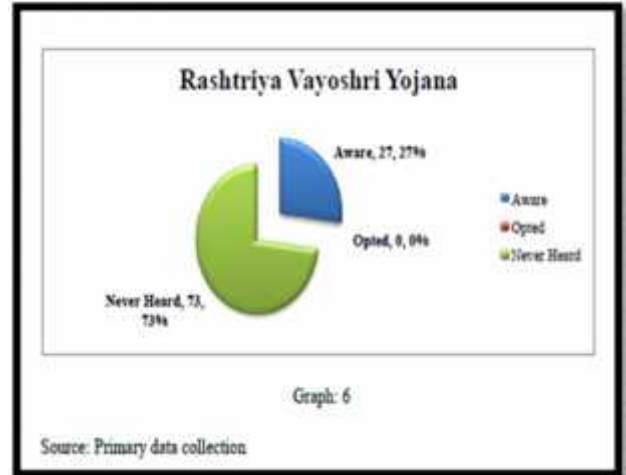
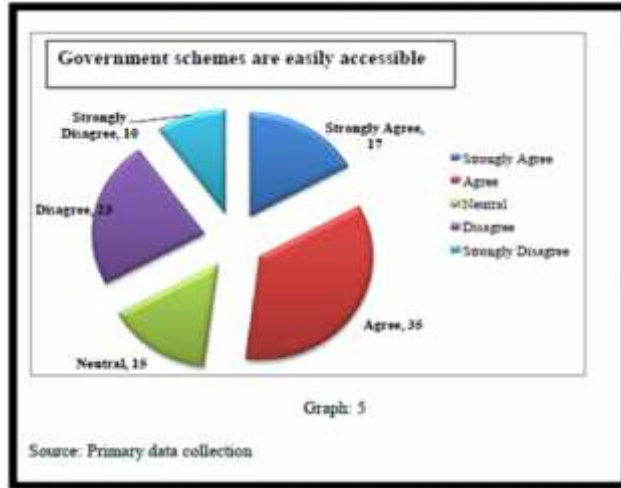
Social security is the action programmes initiated by the government to promote the welfare of its population. Scheme of national awards for empowerment of persons with disabilities, scholarship for students with disabilities, Mukhya Matri Nishakti Karan Shiksha Yojana, assistance to purchase aids and appliances and reservation in job. Rajiv Gandhi Fellowship scheme – This scheme provides scholarships to persons with disabilities to pursue higher education such as M Phil / Ph D for five years. The scheme offers 200 fellowships every year and covers all the universities and institutions covered by the University Grants Commission.

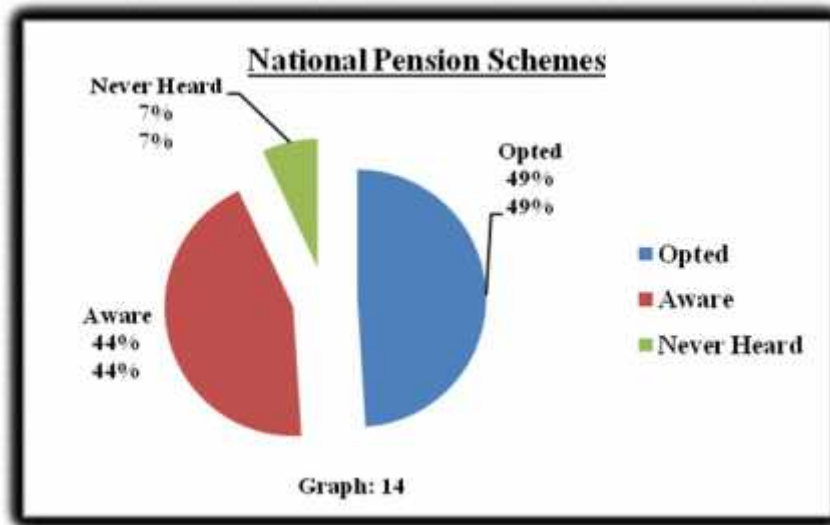
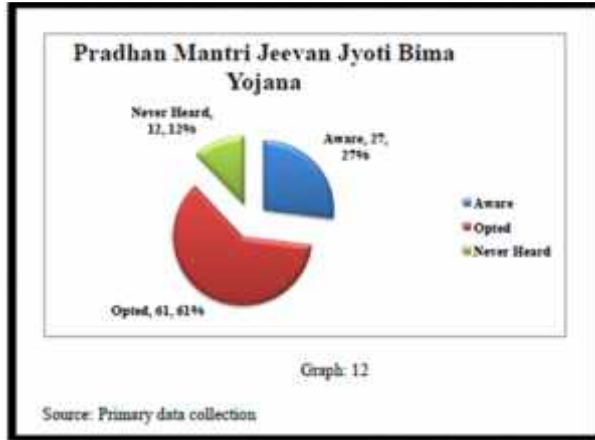
'Building a Knowledge-Base on Population Ageing in India' (BKPAI) Report May- September 2011. Government Initiatives

Central and state governments in India have been providing security to the elderly in cash (pension schemes such as Indira Gandhi National Old Age Pension Scheme i.e.IGNOAPS and Indira Gandhi National Widow Pension Scheme i.e. IGNWPS) and in kind (goods and services as in food security, health services as in the National Programme for the elderly (NPHCE) and concessions, facilities and services given by the various ministries). In addition, States also have been implementing various schemes e.g. pension schemes of labour welfare boards in Kerala, Tamilnadu Pension schemes for vulnerable groups like destitutes, deserted wives as well as mid day meals, Briddhashree and Sanjbhati scheme in West Bengal, Madhubabu Pension scheme in Odisha, Shravanbal Pension Scheme and Sanjay Gandhi Destitute Women Pension Scheme in Maharashtra, Atta Dal scheme in Punjab etc.

Analysis







Findings and Conclusion

Findings

The Researcher based on the analysis has gathered the following findings

1. The Researcher gathers the maximum number of respondents i.e., 35% get information regarding the social security schemes from the Online source followed by Newspapers & other sources.
2. The Researcher gathers that 65% of respondents agreed to statement that "Initiative taken by government for launching of schemes is the step towards making India a Developed country", whereas 10% respondents disagreed with the statement.
3. The Study states that majority of respondents i.e. is 52% of respondents agree that Schemes launched by Government are easily accessible whereas 33% of respondent disagree to it.
4. The Researcher collects that maximum number of respondents i.e., 73% are not aware of the Rashtriya Vayoshri Yojana, whereas only 27% respondents are aware of the schemes. None of the respondent have opted the scheme.
5. The study depicts that most of the respondent i.e. 78% are not aware of the Varishta Mediclaim Policy whereas only 17% of respondents are aware about it and but only 5% of respondents have opted the scheme.
6. The Researcher obtains that only 28% respondents were aware about National Social Assistance Programme (NAPS) whereas 68% of respondents have never heard, and 4% of have opted it.

7. The Research Shows that maximum number of respondent i.e. 57% of respondents have opted for Atal Pension Yojana, further 41% of respondents are aware and 2% of respondents have never heard about it.
8. The Researcher gathers that the maximum numbers of respondents i.e. 76% of respondents have never heard about Indira Gandhi Old Age Pension Schemes (IGNOPS) however 24% respondents are aware but no one has opted the Indira Gandhi Old Age Pension Schemes (IGNOPS).
9. The Research implies that majority of respondents have opted i.e. 61% respondents have opted Pradhan Mantri Jeevan Jyoti Bima Yojana, 27% are aware but 12% have never heard about Pradhan Mantri Jeevan Jyoti Bima Yojana schemes.
10. The Researcher gathers that maximum number of respondents i.e. 58% respondents have opted Pradhan Mantri Suraksha Bima Yojana, further 35% respondents are aware of it, 7% of respondents have never heard about scheme.
11. The Researcher gathers that majority of respondents i.e. 49% of respondent have opted National Pension Schemes whereas further 44% of respondent are aware and 7% of respondents have never heard about the National Pension Schemes.

Conclusion

The study with the theme Government initiatives pertaining to social security schemes successfully presents the level of awareness on government schemes towards social security. The schemes under scope were the Old Age Schemes, Pension, and Insurance among the residents of DNH region. The study equips the readers with understanding of social security schemes in general and based on the survey the inferences about the awareness of respondents regarding schemes further enlightens the intellect. The study highlights that the online & print sources have been major support in promoting the schemes. Majority of the respondents agree to the notion that such social security schemes shall support the development aim of the Nation. A few of the schemes like Rashtriya Vayoshri Yojana, Varishta Medici claim policy, National Social Assistance programme & IGNOPS require further promotion as majority of the respondents were not aware about the same. Whereas PM Jeevan Jyoti Bima Yojana, and Atal Pension Yojana are well known to respondents and majority have opted for the same. The study concludes that just as a couple of schemes are well known to people at large, similarly other schemes can be promoted to make the impact further impressive on the citizens. The promotions can be well developed through the online sources as the study highlights the prominence of the same. Social Security schemes have the potential to develop the base of the Nation; effective strategizing in creating awareness about the same shall support the growth momentum of the Nation.

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