

# **CSS @ 50 Years**

(1969-2019)

Lecture Series : III

## **SOCIAL SECURITY FOR UNORGANISED WORKERS IN INDIA: ISSUES AND CHALLENGES**

**D Rajasekhar**



**CENTRE FOR SOCIAL STUDIES, SURAT**

**2020**



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UNORGANISED WORKERS IN INDIA:  
ISSUES AND CHALLENGES**

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# PREFACE

On the momentous as well as emotional occasion of completing 50 years of its voyage (1969-2019) Centre for Social Studies, Surat (CSS) has planned series of activities. We have started with Lecture Series, *CSS@50 Years*; the first of the lecture was delivered by Prof. E. V. Ramakrishnan; and the second by Prof. Vibhutiiben Patel. Both are published.

Founded in 1969 as Centre for Regional Development Studies by founding director late Prof. I P Desai, CSS is an autonomous research institute recognised by MHRD of central Govt., and receiving financial support from ICSSR, New Delhi and Govt. of Gujarat. Though the faculty strength has remained small over a period of time, they have been representing variety of disciplines of social sciences as CSS has adopted interdisciplinary research approach. Apart from its primary engagement in research, CSS has also been actively involved in holding seminars on various subjects and training courses for mainly teachers and researchers as well as publication of books based on research and other academic pursuits of faculty and other scholars. So far CSS has published 185 books, both in Gujarati and English, 19 selected bibliographies and 37 Occasional/Working papers on important themes. The institute has been publishing quarterly journal in Gujarati ARTHAT since 1981 providing social sciences literature on various subjects to Gujarati readership and also a medium to publish articles for scholars and teachers. Till date CSS has organised 107 national and international seminars and dialogues. The institute regularly holds lectures under its 'Colloquia' initiative in which scholars and others present their research papers and ideas. Till date CSS has organized more than 400 lectures. We have founded I P Desai memorial lecture series to commemorate our founding director under which so far 28 lectures have been organised, which are also published. In all CSS has organised 50 training programmes including, on 'Application of Computer-SPSS in Social Science Research - which were held continuously for 25 years as well as on courses on 'Research Methodology' and 'Capacity Building', interacting with more than 1000 scholars and teachers from all over the country. We also have interacted with another more than 200 scholars pursuing their Ph.D. and M.Phil. under our 'Guidance and Consultancy Programme'. In terms of research, the key areas that CSS has been mainly focussing are: issues and problems of marginal communities such as tribals, dalits, working sections, women, minority groups and others, sects and religion, migration, rural transformation, social conflicts, movements, riots and violence, urban society, literature and social consciousness, human resource development (education and health), coastal studies, environmental issues, social impact assessment of projects, land and credit markets, governance, social justice and civil society. Theoretical contributions of CSS have been well-recognised in the field of social stratification, agrarian relations, social movements, sociology of education, issues related with dalits, tribes and development studies. The purpose of Centre's research since inception is not only to contribute to theoretical knowledge but also to assist in policy formulations and implementation on issues pertaining to social development. Institute has accomplished more than 300 research projects till date.

For the *CSS@50 Years Lecture Series* the larger theme of "Social Change and Social Movement" is chosen as per CSS central focus in terms of academic pursuit. In the IIIrd lecture of the series, which was held on 4 November, 2019; Prof. D Rajasekhar has addressed issues and challenges in relation to social security for unorganised workers in India. The CSS has been pursuing this critical theme in set of its research endeavours since long.

Prof. Rajasekhar begins by pointing out that even though the proportion of unorganized workers in India is as large as 90%, they have not been provided social security benefits. The first part of the essay delineates two broadly distinct approaches to social security developed in the initial stage of industrial revolution: the Bismarckian; in which preference was for employment-based public schemes and; the Beveridge that placed emphasis on minimum income-protection. Welfarist approaches consider set of individual characteristics as a responsible factor for poverty, not the system. Whereas at the other extreme is rights approach that adduces systemic causes for miseries of people. Public Goods Instrumental Rationale approach is less concerned with causes, and focuses more on justification for action. The author argues in favour of rights than entitlements, as "...the linking of social protection to rights provides the

strongest foundation for action and demands for accountability, and addresses long-standing vulnerabilities and deprivation, and ameliorates the consequences of growing informalisation of labour." Citing NCEUS, the author observes that 73% of the unorganized workers were poor, and this group of unorganized workers includes mainly dalits, adviasis, OBCs and Muslims. He provides data on increase in proportion of unorganized sector workers over the years, specifically indicating rise in rate of unorganised workers in formal sector. Based on set of studies, more details pertaining to major social groups facing crisis and nature of problems encountered by unorganized workers were delineated. His research also suggested the coping mechanism adopted by the workers and they indicated health insurance, employment and old age pension as major priorities in terms of social security.

Prof. Rajasekhar assessed two programmes; RSBY and MGNREGS concerning social security; being implemented by GOI. Citing several in-depth studies, the essay underscores how both major health related programmes, RSBY and Ayushman Bharat failed to achieve proposed objectives. On the other hand, set of studies shared that MGNREGS has several positive impact in terms of generation of employment as well as improvement in other spheres of rural society; such as status of women, consumption level, various benefits to poor sections, especially belonging to SCs and STs. The programme has also reduced migration for livelihood and tamed violence, in Maoist-affected areas.

The author delineates core challenges for social protection in India. The scale of need, multiple dimensions pertaining to deprivations related with poverty, high prevalence of deprivation among unorganized sector; and so argued that social protection policies have to be integrated with anti-poverty policies. He emphasized that workplace-based social security has to be complemented by household and community-based programmes that can address the scope and multi-dimensionality of the problem. In his view, a broader, more socially transformative and rights-based approach is the only viable option. But right-based approach is still rudimentary in India, he observed; and which gets feeble due to administrative problems. Political instrumentalism eventually mars effective implantation, he rues.

I take this opportunity to express my profound gratitude to ICSSR, New Delhi and the Government of Gujarat for supporting CSS during this long span. I am also grateful to members of our Board of Governors for guiding and steering us, as well as our former and present colleagues, including our administrative staff, who have collectively contributed significantly and immensely to take CSS up to this point of achievement. And how can I forget a vast circle of our friends and well-wishers; scholars from different institutes not only from India but also from abroad, from neighbouring university campus and colleges of different parts; also from other institutes and universities across the country; those organizations with whom we have done collaborative research endeavours; our activist friends who have shared their grass-root experiences to make our research earthy and concerned members of civil society who have been meeting us and attending CSS events regularly and encouraging us. I express deep gratitude towards them all.

And finally, I am immensely grateful to Prof. D Rajasekhar for accepting our invitation and delivering an illuminating and thought-provoking lecture. CSS also expresses gratitude toward Prof. Kiran Pandya, Head, Post-graduate dept. of Human Resource development, VNSGU, Surat for chairing the lecture. My colleague at CSS Dr.Gagan Bihari Sahu put sincere effort in arranging the lecture, I am thankful to him. I also express thankfulness to my other colleagues-faculty as well as administrative, for extending support in organising the event and in publishing this lecture.

June 2020

Kiran Desai

# SOCIAL SECURITY FOR UNORGANISED WORKERS IN INDIA: ISSUES AND CHALLENGES<sup>1</sup>

D Rajasekhar

## Introduction

I am honoured to deliver this lecture on “Social Security for Unorganised Workers in India” on the eve of the completion of 50 years of the Centre for Social Studies (CSS), Surat. Completion of 50 years is an important landmark in the history of an institution, and signifies the contribution, commitment and sacrifice from founders, management, directors, faculty, staff and students. I congratulate the Board, the Director, the faculty and staff on this important occasion.

I am also happy to note that CSS is celebrating the completion of 50 years in a fitting manner by organising academic events such as seminars, lecture series, etc. I understand that this presentation is part of the lecture series on **Social Change and Social Movement**. I am grateful to the Institute for giving me an opportunity to be part of this important institutional milestone.

I have chosen to speak on social security<sup>2</sup> for unorganised workers in India because this is related to the theme of the two-day seminar on malnutrition that CSS organised during

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<sup>1</sup> This is a revised version of the lecture delivered at the Centre for Social Studies (CSS), Surat, on 4 November, 2019. I am grateful to Prof. Kiran Pandya, Head, Department of Post Graduate Department of Human Resource Development, VN South Gujarat University, Surat, Prof. Kiran Desai, Officiating Director, CSS, Prof. Satyakam Joshi, CSS, Dr. Sadan Jha, CSS and other participants for their comments on an earlier version of this paper. Thanks are also due to Dr. Gagan Bihari Sahu, CSS, Surat, for his help and support.

<sup>2</sup> In this paper, the terms social protection and social security are used interchangeably because both of them have been used to mean much the same thing in India.

4-5, November, 2019. Social security, which comprises “measures to assist households and people facing shortages in income and basic survival needs due to work, health or family related risks, is an important instrument for the well-being of workers (especially, for those in the unorganised sector) and their family members, as well as those too young, old or unable to earn an income for a variety of reasons” (Sen and Rajasekhar 2012: 97).

The proportion of unorganised workers in India is about 90% and their contribution to national wealth is significant. Yet, they do not have sufficient and reliable access to social security benefits such as insurance (health, life and disability), pensions, maternity benefits and unemployment allowance leading to deepening of poverty and perpetuation of vulnerability among them. Social security is therefore important to protect workers and the poor from falling into poverty.

In my lecture, I will first discuss the approaches followed in the provision of social security benefits. After discussing the condition of unorganised workers and coping strategies adopted by them, I conclude that important social security needs of the unorganised workers are health insurance, old age pension and employment. Following this, I will analyse the evolution of social security policies and programmes, and take up a discussion on the status and issues in the implementation of two important government programmes related to important social security needs of unorganised workers. These are health insurance [Rashtriya Swasthya Bima Yojana (RSBY)] and wage employment [Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP)]. I will conclude my lecture with challenges that India faces in the provision of social security and some ways forward.



## Approaches to social security

The industrial revolution in the currently developed countries, which served as the impetus for social security schemes, brought new working conditions and urbanisation, but also solidarity (mostly trade-union driven) and state-interference. Initially, two broadly distinct approaches to social security were developed: the Bismarckian (originally continental Western European) approach and the Beveridge (originally British) approach.

Under the Bismarckian system, the preference was for employment-based public schemes. A number of such schemes were formulated to achieve income-maintenance by providing earnings-related benefits derived from employee and employer – and sometimes also from state – contributions. These schemes fall into the category of social insurance<sup>3</sup>. Although based on insurance principles, the insurance is obligatory and the individual premium is not linked to individual risk, as the overall aim of the system is the achievement of social solidarity.

The Beveridge system in Europe was however different. The emphasis is placed on minimum income-protection (a "safety net") for the entire population (encompassing social assistance). The allocation of social assistance is primarily needs-based, and such allocation is therefore often subject to means-testing. However, means-testing is not necessary if social security coverage is universal (either citizen or residence based). Benefits do not derive from specific contributions but are provided for as part of the government budget. Social assistance schemes have since then become popular not only in Europe but also in developing countries.

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<sup>3</sup> Addresses the social security needs (such as health insurance, old age pensions, etc.) of those who are above the threshold level of living, and for whom, meeting the basic entitlements is not the problem. The principle of social insurance is grounded in spreading risks and sharing financial costs on a non-profit basis.

Pensions to the elderly, disabled, widows, single mothers, etc., have been provided as part of social assistance schemes in several developing countries.

Fiercely fought public debates about the relationship between economic strategies, social policies and within them social protection, date back to the 19<sup>th</sup> century Europe and the US. In the developing countries, the debates around social policy are more recent and unevenly developed depending on economic situation, the strategy for growth and development, and the conjuncture of its political economy. The debates swing between three points, each representing a distinct rationale for social policy, and responsibility for the provision of social security.

*Welfarist approaches* perceive that individual characteristics or behaviour are responsible for her or his poverty, and do not acknowledge the importance of systemic reasons for deprivation. Only the individual concerned is perceived to be having responsibility for protection or promotion, and not the state. Addressing the problem can, therefore, be passed on to non-state actors, for profit or non-profit (Foucault 1991; Lemke 2000).

At the other extreme, the *rights/solidarity approach* adduces historical and systemic causes that often lie beyond the power of the average poor person or household, and places the onus for action squarely on the state, with non-state actors playing at best a complementary role<sup>4</sup>. Poverty and deprivation are seen as characteristics of specific groups defined and subordinated by identities such as economic class, caste, and gender. These identities derive from historical social relations of power and are reproduced by the ongoing political economy. An understanding of this history and political economy is key to recognising that action must

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<sup>4</sup> For a more detailed discussion of solidarity, see Sen (2008).

be rooted in an affirmation of the empowerment and rights of subordinated people (Sen 1997).

Somewhere between these two poles lies the *public goods instrumental rationale* for social policy. This approach is less concerned with causes, and focuses more on justification for action. Such a justification is in terms of either the benefits to future growth (such as universal education, health or gender equality) or governmentality (in terms of both politically managing dissatisfaction, and of ensuring that citizens are motivated, energetic and personally responsible)<sup>5</sup>. Enlightened self-interest is the driving force in this view for both public and private action.

Both the rights/solidarity approach and the public goods approach give rise to entitlements. However, while entitlements are programmatic (even if derived from laws), rights are more basic, intrinsic, inalienable, and reflected in constitutions or the Universal Declaration of Human Rights. Entitlements can be modified or even done away through programmatic changes, but rights, once acknowledged, are more difficult to change or annul. In this sense, the linking of social protection to rights provides the strongest foundation for action and demands for accountability, and addresses long-standing vulnerabilities and deprivation, and ameliorates the consequences of growing informalisation of labour (Devereux and Sabates-Wheeler 2007). The concept of social protection should be governed by the principles of universality, solidarity and efficiency. Viewed from this perspective, focus on the technicality and design of social protection schemes (such as targeting, conditionalities, type of transfers, etc.) is necessary but insufficient.

We can thus conclude that given the vast size of unorganised sector in India and widespread deprivation that workers in this sector face (Rao, Rajasekhar and Suchitra 2006), rights

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<sup>5</sup> For more on Foucault's concept of governmentality, see Foucault (1991) and Lemke (2000).

or solidarity approach is best suited, and that the approach to social security should be universal.

### **Unorganised workers in India – Conditions and coping strategies**

An important characteristic of the labour market in India is informalisation. According to the National Commission for Enterprises in the Unorganised Sector (NCEUS), unorganised sector comprises “all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten workers” (NCEUS 2007: 3). NCEUS has defined informal workers as “those working in the informal sector or households, excluding regular workers with social security benefits provided by the employers and the workers in the formal sector without any employment and social security benefits provided by the employers” (NCEUS 2007: 3).

The total workforce in India has increased from 397 million in 1999-2000 to 458 million in 2004-05 and to 474 million in 2011-12. The ratio of unorganised workers to total workers in the country remained around 92% during this period. When a large proportion of the country's workforce is unorganised, it is not surprising that there is a high congruence between this group and the poor and vulnerable sections of the population. NCEUS (2007) estimated that 79% of the unorganised workers were poor and vulnerable. “They have remained poor at a bare subsistence level without any job or social security, working in the most miserable, unhygienic and unliveable conditions, throughout this period of high economic growth since the early nineties” (NCEUS 2007). This group includes the overwhelming population of the dalits and adivasis, other backward castes (OBCs) and Muslims.

Informalisation of the labour market in India is predominant in the agricultural sector, followed by services and manufacturing (especially construction). Most of the informal workers in agriculture eke out their livelihood either as agricultural labourers or marginal cultivators. Marginal farmers, with tiny landholdings, are compelled to opt for cash crop cultivation, experience frequent crop failures and irregular incomes, and thus, live in poor conditions (Gol 2011). The agricultural labourers, facing the problem of uncertain employment and irregular incomes, live in poverty and vulnerability.

In the non-agricultural sector, informal workers are engaged either as construction workers or workers in the informal enterprises relating to hotels (suppliers, cooks, etc.), trade, transport (drivers and cleaners of autos and other commercial vehicles, cycle rickshaw pullers). They suffer from the problems of low educational status, low productivity as compared to formal sector, lower wages, poor working conditions, uncertain and seasonal employment and lack of access to sufficient and reliable social security. Unorganised workers, who face several deprivations (Rao, Rajasekhar and Suchitra 2006), are scattered, do not have their own organizations and hence, lack voice.

An analysis of trends in the number of unorganised workers during the period 2004-05 to 2011-12 reveal three important developments, and these have important implications for the provision of social protection by the government.

First, the proportion of unorganised workers increased from 91.2% in 1999-2000 to 92.4% in 2004-2005 and remained more or less the same at 91.9% in 2011-12. This implies that the vast size of unorganised sector is here to stay.

Second, the number of formal sector workers has gone up from 54.1 to 81.9 million during the period 1999-2000 to

2011-12. However, the proportion of formal workers in the organized sector has in fact declined from 62.2 per cent in 1999-2000 to 45.4 per cent in 2011-12 (Rajasekhar, Kesavan and Manjula 2017). Such a decline is attributed to downsizing of the government, emergence of e-governance, pressure on public sector units to reduce their surplus staff for becoming modern and globally competitive, slow growth of employment in the organized private sector due to labour reforms and labour saving technological changes (Rao, Rajasekhar and Suchitra 2006: 1913). This implies that the proportion of workers who receive workplace-based social security from their employers is on the decline.

Third, the share of informal workers in the organized sector has gone up from 37.8% to 54.6% during the period 1999-2000 to 2011-12. Thus, the increase in the total number of workers in formal sector during this period is confined mainly to the unorganised sector, without any job and social security. This constitutes an informalisation of the formal sector, where any employment increase consists of regular workers without social security benefits and casual or contract workers again without the benefits that should accrue to formal workers (NCEUS 2007: 4). Rao, Rajasekhar and Suchitra (2006: 1913) also write that “some of the employment growth in the organised sector – like expanding employment in call centres and transfer of functions like security, maintenance of buildings and gardens, etc., to outside contractors – resembles the unorganised sector in working conditions, wage levels, security of employment and social security benefits”. This development implies that the formal sector is gradually reducing its role and responsibility in the provision of social security by increasingly resorting to the employment of workers who resemble those in the unorganised sector. This also implies that it has now become the responsibility of the state to provide social security to such workers.

## Coping strategies

Since the 1970s, there have been a growing number of attempts by the government to direct programmes at the different risks faced by workers. The Planning Commission (2006: 18) noted that “the social security schemes in India cover only a very small segment of the workers... Out of an estimated workforce of about 397 million, only 28 million workers are having the benefits of formal social security protection”. These 28 million workers were in the organised sector. This meant that the proportion of unorganised workers accessing social security was much less. Added to that, unlike social security benefits for organised sector workers which take the form of entitlements and which are partly budget-financed, those for unorganised sector workers have traditionally taken the form of ad hoc schemes that have not been animated by a notion of entitlements, let alone rights.

It has been estimated that around 10% of unorganised workers were receiving some social security from the government in the form of old age pensions, physically handicapped pensions, social insurance (such as life insurance, disability etc.) in the late 2000s. The factors contributing to the limited access of social security among unorganised workers are; a) restriction of these benefits to BPL households; b) limited financial allocation; and, c) poor governance in the identification of beneficiaries and delivery of benefits and so on. If a majority of the unorganised workers were not accessing social security, how do they manage? What coping strategies do they adopt?

Let us understand coping strategies of unorganised workers and their social protection needs with the help of studies<sup>6</sup> in

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<sup>6</sup> Rajasekhar et al (2006a), Rajasekhar, Manjula and Suchitra (2006b) and Rajasekhar, Suchitra and Manjula (2006c) collected primary data on household crises from 505 agricultural labourers, 301 construction workers, 104 domestic workers, 151 agarbathi rollers and 152 garment

three South Indian states. In these studies, the sample households were asked about crises or emergencies faced during the three years prior to the survey date. Across the states and different groups, over one-third of the households faced at least one crisis in the reference period, with domestic workers having the lowest incidence at 35.58%. The incidence was over 80% among unorganised agricultural workers belonging to the two most disadvantaged groups of dalits and adivasis.

A distribution of all crises faced by sample households shows that health emergencies were the single most common crisis faced by workers, followed by death of household members. The combination of health, accidents and death accounted for over 75% of the crises faced by each group.

Such crises impose a heavy burden on unorganised worker households. Data on expenditure incurred on crises and source-wise distribution of expenditure show that while own resources covered at most 31% of spending, borrowing from moneylenders was the dominant source of finance, with anywhere between 37% and 60% of the total expenditure being met from this source. Borrowing from moneylenders has had debilitating impact because of exorbitant interest rates. On many occasions, workers paid interest for years at a stretch, without managing to return any of the principal. Other coping strategies followed were drawing from family and other social capital, sale of assets, and reduced household consumption (including for food and education).

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workers, covering both female and male workers belonging to rural as well as urban areas from five districts in Karnataka state. The effectiveness of micro-finance programmes on vulnerability to debt bondage was investigated by Rajasekhar, Narasimha Reddy and Suchitra (2006d) using data on 149 unorganised workers in 32 micro-finance groups spread over four districts of Andhra Pradesh. The third study is on 131 agricultural workers belonging to the two most disadvantaged caste groups - dalits and adivasis, who have been members of micro finance groups in six districts of Tamil Nadu (Rajasekhar, Suchitra and Manjula 2008). For the first two studies, the data were collected in 2005 and for the last study in 2007.



Those who could not avail these strategies stated that they simply suffered by “living through the crisis”.

The evidence on social security needs shows that unorganised worker households assigned high priority to health insurance, employment and old age pension in that order.

### **Evolution of social protection policies in India**

In 1950s and 1960s, social protection was provided mainly to organised workers, including those in the rapidly growing public sector. With crisis in agriculture and the political turmoil it generated, anti-poverty programmes emerged as a response in 1970s and 1980s. By the mid-1980s, it was clear that these promotional programmes for asset creation and subsidised credit, together with protective programmes for public distribution of food were having an impact on reducing poverty. However, they also had serious problems of scope and reach, as well as of inefficiency and “leakages”. The economic reforms of the 1990s brought sharp cuts in budgets for social protection. By the 2000s, driven largely by pressure from below, popular campaigns focused on gaining key rights for the most deprived and excluded – rights to information, work and food. They have challenged the policy terrain, even as economic agendas for market liberalisation have continued apace.

In 2004, NCEUS was set up to investigate the conditions of unorganised sector workers, suggest legislations to expand the coverage of social security among unorganized workers and to improve their working conditions. The Commission made a distinction between two types of social security. Promotional social security measures include those initiated to meet the conditions arising out of deficiency or capability deprivation in terms of inadequate employment, low earnings, low health and educational status. Protective social security measures include safety nets to meet contingencies

such as ill health, accident, death, and old age. The Commission focuses “on protective social security for workers in the informal economy though the complementarities of promotional social security that should form a part of an overall and integrated social policy are well recognized” (NCEUS 2006: 98).

NCEUS (2006) restricted its recommendations only to protective social security and proposed to cover hospitalization, maternity, life insurance and old age security. Accordingly, the Unorganised Sector Workers’ Social Security Bill, 2008 proposed a minimum social security cover consisting of life insurance, old age pension and health insurance for unorganised sector workers belonging to Below Poverty Line (BPL) households.

Let us now examine health insurance (Rashtriya Swasthya Bima Yojana - RSBY) in some detail together with wage employment programme of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). The focus on these two programmes is primarily because of the unorganised worker households stated these are their priority social security needs. Second, while RSBY is a programme/scheme, MGNREGS is a constitutional provision. An evaluation of the performance of these two programmes will provide insights on the direction that India should take in the provision of social security. Third, both the programmes started in the mid-2000s. We therefore have about 15 years of time period to assess the performance of these programmes.

## **Health Insurance**

Poverty and ill-health are intimately related. A single hospital admission can have devastating impact on unorganised worker households pushing them deep into poverty and making them vulnerable. In order to provide financial protection for the poor, health insurance schemes such as

Rashtriya Swasthya Bima Yojana (RSBY) were introduced all over India.

RSBY, announced in August 2007, aimed to improve access of below the poverty line (BPL) families to quality medical care for treatment of diseases involving hospitalisation and surgery through an identified network of healthcare providers. The scheme provided for annual cover of up to Rs.30,000 per household in return to an annual registration fees of Rs.30. The policy covered hospitalisation, day-care treatment and related tests, consultations and medicines, as well as pre-and post-hospitalisation expenses, for some 700 medical and surgical conditions and procedures. Pre-existing conditions were included, as is maternity care, and there was a provision for transport allowance subject to a cap of Rs.1,000 per year. However, expenses related to outpatient treatment were not covered.

Each BPL household can register up to five members under the scheme. The names, ages, photographs and thumb impressions of enrolled members are stored on a smart card which is issued to the household. Beneficiaries can obtain cashless treatment by presenting the smart card at empanelled hospitals – both private and public. Hospitals are issued with the technology required to access the data stored in the cards. Treatment costs are reimbursed to the hospital by the insurance company according to fixed rates.

What has been the progress of RSBY? The available secondary data at all-India level shows that Rs. 5133 crores of expenditure was incurred by the central government during the period from 2008-09 to 2016-17. The expenditure increased from Rs. 103 crores in 2008-09 to Rs. 1002 crores in 2012-13; but it declined thereafter to Rs. 437 crores in 2016-17<sup>7</sup>. In 2015-16, about 41 million households (or nearly 60% of targeted of 70 million BPL households) from

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<sup>7</sup> For details see, <https://www.indiastat.com/table/insurance-data/19/rashtriya-swasthya-bima-yojana-rsby/1227909/848300>

482 districts were enrolled into the scheme and smart cards were issued to them. However, the utilisation rate was low. Of 41 million households, only 1.6 million households utilised the scheme<sup>8</sup>. This means that only 3.87% of the cardholders used the programme. Thus, while the proportion of households enrolled into the scheme was impressive, the utilisation rate was low. Let us now turn to studies that have been undertaken to assess the performance of RSBY.

RSBY aimed to provide financial protection to the poor. This implies that the poor households who are enrolled into the scheme would gradually reduce out-of-pocket expenditure as they can meet health expenditure through RSBY. It is therefore important to look at the impact of the programme on out-of-pocket expenditure. Utilising three waves of NSSO data, Karan *et al.* (2017) estimated causal effects of RSBY on out-of-pocket expenditure. They found that RSBY did not affect the level of inpatient out-of-pocket spending or catastrophic inpatient spending. In contrast, the likelihood of incurring any out-of-pocket spending (inpatient and outpatient) rose by 30% due to RSBY and was statistically significant. Although out-of-pocket spending levels did not change, RSBY raised household non-medical spending by 5%. Overall, the results suggest that RSBY has been ineffective in reducing the burden of out-of-pocket spending on poor households. Azam (2018) also found that RSBY did not have a significant effect on out-of-pocket expenditure.

Benerjee (2019) examined the effect of RSBY on total consumption and savings. She finds a small but statistically significant increase in programme take-up by 8 percentage points for households in the treatment districts after the programme roll-out. Despite this positive finding, she did not find any effect on household savings, income and consumption expenditure.

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<sup>8</sup> For details see, <https://www.indiastat.com/table/insurance-data/19/rashtriya-swasthya-bima-yojana-rsby/1227909/992606/data.aspx>

The reasons for the insignificant impact of RSBY on financial protection are the following.

The first important factor was poor enrolment. The secondary data at all-India level show that the total enrolment in 2008-09 was 3.9 million households accounting for just 7% of the targeted BPL households. Though the coverage improved later on, the programme did not cover all the targeted BPL households in the subsequent years. Two years after the programme launch in Karnataka, only 68% of eligible people were enrolled (Rajasekhar *et al.* 2011). The spread of the programme was also uneven across social groups. It was found that those belonging to higher income and social groups were more likely to have a card in Maharashtra. Having got a card, it was these households who were more likely to use them (Borooah *et al.* 2015). Tribal households also faced exclusion from getting information on and access to RSBY as compared to the rest of the population due to factors such as a lack of political networks, a lack of a political voice in the existing climate of political neglect, cultural discrimination and social-spatial isolation (Ganesh *et al.* 2014). Rajasekhar *et al.* (2011) and Nandi *et al.* (2013) attributed this to poor information dissemination of the scheme, principal-agent coordination issues, various physical/mechanical problems which impeded the enrolment process, etc.

The utilisation rate was also low around 3%. In Karnataka, Rajasekhar *et al.* (2011) found that only 0.4% of enrolled households had utilized the card to obtain treatment. The poor utilisation rate is attributed to the following in the existing literature.

RSBY imposed complex reporting requirements on health care providers such as the use of smart card technologies and computerised reimbursement systems and did not provide adequate training on how to use the system or support. System problems contributed to delays in receiving

claim reimbursement which forced providers to deny patient treatment or withdraw from the scheme altogether (Rajasekhar *et al.* 2011).

There were inadequacies on the supply side of RSBY. Hospitals empanelled in the scheme did not admit patients or admitted only a few (Rajasekhar *et al.* 2011) due to technology-related or reimbursement-related problems. Technology-related problems included issues like insufficient training in the operation of technology; improper installation or malfunctioning; and, information stored on some cards was incorrect or of low quality. Reimbursement problems included delay in settling submitted bills, partial reimbursement, cap on admission days and maximum limit of cost of treatment. Some government hospitals reported a decline in patient loads after the introduction of the RSBY, clearly signalling a shift from the public to the private sector. Community and Primary Health Centres were unable to compete with private providers as the latter were having relatively better patient facilities and specialists (Dasgupta *et al.* 2013).

Non-alignment of incentives was another important reason. Rajasekhar *et al.* (2011) attribute low utilization to non-alignment of incentives between insurance companies and hospitals. Insurance companies were more interested in enrolment as this would earn them more income, and they did not have incentives to encourage utilization under the programme. This was also highlighted by Kremer and Glennerster (2012).

Because of these problems, RSBY gradually lost momentum. Originally designed to cover 70 million households by 2017, the data show that it has shrunk to 15 states, and only 36.3 million families were enrolled from a targeted total of 59.1 million as of March 2017. Ayushman Bharat was launched in the place of RSBY. This is another major problem of social security schemes in India. Even before a scheme settles, this

is replaced by another. Ayushman Bharat may be better than RSBY; but, instead of making improvements based on studies, introducing new schemes create discontinuity and considerable problems to the poor.

It is because of this reason that there is need to have rights rather than schemes. Dr. Devi Shetty, well-known cardiologist from Bengaluru, strongly argued for the idea of the Right to Health as an approach to providing universal health care (Mukherjee and Swaminathan 2013).

### **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)**

This scheme, introduced in 2006, aimed to provide 100 days of work to address the serious problem that agricultural labourers faced, namely, lack of employment during the agricultural slack season. Minimum wages (equal to both women and men) were paid, and unemployment allowance was to be paid if the state failed to provide employment to those demanding for it. Now that this largest social protection scheme in the world was in operation for a decade in the whole of India, let us look at the impact.

#### ***Impact on wages***

The impact of MGNREGS on agricultural wages was analysed by Berg *et al.* (2017). Phase-wise rollout of the programme was used to identify difference-in-difference<sup>9</sup> estimates of the program effect. Using monthly data on wage rates from the period 2000–2011 in 209 districts across 18 Indian

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<sup>9</sup> Difference – in - differences (DID) is a statistical technique used in the social science research to study the differential effect of a treatment on a 'treatment group' versus a 'control group' in experimental research. DID calculates the effect of a treatment on an outcome by comparing the average change over time in the outcome variable for the treatment group, compared to the average change over time for the control group.

states, they find that, on average, the programme boosted the growth rate of real daily agricultural wages by 4.3% per year. Strongest effect was seen in states that are traditionally strong in the implementation of social programmes and in states that had previously been identified as 'star performers' in MGNREGS implementation. The effect appears to be concentrated in the main agricultural season in India, when agricultural labour is relatively scarce. The scheme mainly affects wages for unskilled as opposed to skilled labour. There is no discernible difference in the effect on the wages of men and women. The effect is positive and significant across districts in all three phases of implementation.

Using NSSO data, Imbert and Papp (2015), Azam (2012) and Zimmerman (2012) also reach the conclusion that MGNREGS resulted in an increase in real agricultural wages. With the help of month-wise data on wages during key farm operations prepared by Labour Bureau, Gulati *et al.* (2013) also found that the agricultural wages have gone up after the introduction of MGNREGS.

Carswell and De Neve (2014), in their ethnographic study in Tamil Nadu, conclude that MGNREGS benefitted the poorest households – and Dalits and women in particular – especially in terms of providing a safety net and as a tool for poverty alleviation. According to them, the scheme has also brought out significant transformative outcomes for rural labourers, such as pushing up rural wage levels, enhancing *low-caste workers' bargaining power in the* labour market and reducing their dependency on high-caste employers. These benefits are not only substantial but also transformative in that they affect rural relations of production and contribute to the empowerment of the rural labouring poor.

Alha (2017) in his micro level study from Rajasthan argues that MGNREGS has impacted wage labour markets in two ways: first, it led to the withdrawal of lower caste women



from agricultural work, thus signifying an escape from the exploitative production relations. Secondly, an exclusive category of MGNREGS workers, consisting of female workers from the middle castes who were previously not participating in paid labour was formed. The net impact of these two is the tightening of wage labour market.

Wage increase tended to be higher in states which performed well in the implementation of MGNREGS such as Andhra Pradesh, Rajasthan, Kerala and Tamil Nadu. Bahal and Shrivastava (2016) look at the impact of programme variability on wage increase. Their paper becomes important in the context of evidence showing how the lack of administrative capacity, political will, and other supply factors cause programme provision to be rather limited and highly variable across districts and over time. They argue that greater variability in programme provision results in lower wage increase.

It is argued that increased wages will result in rising cultivation costs, and farmers sustaining losses. The research on this issue shows that there may not be such negative effect due to farmers relying on technology. Bhargava (2013) adopts phase-wise rollout of MGNREGS to argue that a farm owner relying on unskilled labour to fill relatively inexpensive labour roles during peak agricultural production periods may now alter his production decisions by choosing to adopt labour-saving technologies as a result of increasing wages. In the long run, there may be further ripple effects in the rural economy, including increased agricultural productivity and still higher wages for rural labourers.

What are the negative effects of increased wages on account of MGNREGS? Shah and Steinberg (2015) show that increased wages did pull more women into the labour force and reduced the time women spent on household chores. Due to intra-household substitution in home production, this

resulted in more work for girl children and reduced the time they spent in school. However, it is argued that this will only be in the short-run. Foster and Gehrke (2017) argue that in the long run, MGNREGS will reduce consumption risk in the households, thereby leading to improved investment on education, including girls. Sivasankaran (2014) also reaches a similar point but argues that the precise effect depends on the age group of children. She argues that MGNREGS has large positive effect for young children as improved financial security results in increased schooling and improved opportunities for them. On the other hand, MGNREGS may have negative effect on older children due to changes that MGNREGS causes in local economy and time allocation within a household. Adukia (2018) finds negative spill overs of MGNREGS on education; but argues that these negative effects are inexpensive to counteract and small compared to immediate effects of MGNREGS on rural employment and poverty alleviation.

### **Impact on women**

Carswell and De Neve (2013) show that MGNREGS benefited rural women from Tamil Nadu. According to them, the “major attractions of MGNREGS work include local availability through the year, it being perceived as relatively easy work with fixed, regular, gender equal wages, and free from caste based relations of subordination and discrimination. The gendered impacts of MGNREGA are partly due to the universal, right-based and women-friendly nature of the policy and partly to the specific ways in which this policy is implemented in Tamil Nadu where it has received significant cross-party political support.”

### **Reduction in poverty**

Ahmad Emad (2013) shows that the introduction of MGNREGS resulted in consumption smoothing. Oldiges (2015) measured welfare effects of MGNREGS with

longitudinal data from a few villages in Andhra Pradesh and Telangana, and finds that the planning at the Gram Panchayat and district levels influences the participation in the programme. Those participating in the programme repaid their loans and experienced stable consumption levels, thus indicating that MGNREGS acted as good safety net.

Oldiges (2015) also looks at the consumption of different caste groups after the introduction of MGNREGS with the help of macro level data. He finds that there was no significant change in the consumption after the introduction of MGNREGS. However, the consumption level of SC and ST households increased by 20%, especially in the agriculturally slack season and reduced poverty by 40%. A detailed analysis by Manjula (2016) reveals that MGNREGS resulted in 6% of the SC/ST households crossing the poverty line. She argues that the proportion of the households crossing poverty would have been much higher if the programme were to be implemented as per the guidelines and more employment was provided to the households.

Deinger and Liu (2013) analyse the welfare effects of MGNREGS with the help of panel data collected from 4000 households in Andhra Pradesh, and find that the programme had direct benefits on the poor, especially among SC/ST households and those depending on casual wage labour.

## **Migration**

Imbert and Papp (2017) analysed the impact of MGNREGS on short-term migration with the help of data collected from Gujarat, Madhya Pradesh and Rajasthan. They conclude that the programme reduced the migration of the people from rural to urban areas. However, this has given rise to two effects. First, households who choose to participate in local public works rather than migrating forgo much higher earnings outside of the village. They estimated that the

utility cost of migration may be as high as 60% of migration earnings. However, half of this cost can be explained by higher living costs in urban areas and the variability of migration earnings. The other half reflects high non-monetary costs from living and working in the city.

### ***Reduction in violence***

Dasgupta *et al.* (2014) argue that the introduction of MGNREGS reduced violent incidents and deaths by 85% in Maoist-affected districts. Shrivastava (2016), on the other hand, argued that increased wages led to conflicts in Maoist districts in the short-run.

Khanna and Zimmerman (2014) study the relationship between MGNREGS and violence in Maoist districts. This study assumes importance in the context of growing interest in whether anti-poverty programmes can increase the effectiveness of the government forces by improving the relationship between citizens and the state and making civilians more willing to share information on insurgents. They found that the introduction of MGNREGS leads to an increase in violence in the short run that is driven by police-initiated attacks, and an increase in the number of captured Maoists.

Geherke and Hartwig (2018) in their paper published in *World Development* identify four types of benefits from public works and mechanisms through which these programmes strengthen the productive capacity of poor households beyond the effects of cash transfers: productive investments, labour market effects, skills development, and increases in trade and production. They suggest that these programmes induce productive investments via income and insurance effects when the programme is sufficiently reliable and long-term. This suggests that the programme implementation should be stable and for long-term.

## **Core Challenges for Social Protection in India**

India's per capita income (and hence, overall financial capacity) is much lower, its poor population much larger, and its levels of absolute deprivation much higher. Importantly, the proportion of unorganised workers is significantly higher in India. The biggest challenge for social protection in India is that the scale of the need for it is clearly much larger, and cautions against any uni-dimensional focus on cash transfers as a panacea.

A second important challenge in India is that the problem has multiple dimensions in two senses. Income poverty usually goes hand in hand with deprivations in other dimensions – education, health, sanitation, safe housing, clean water, access to family support and child care. Deprivations in these dimensions not only reduce current quality of life, but also affect the possibilities of future generations for a better life. A second sense in which the problem is multidimensional is that economic deprivations tend to cluster along with caste and gender as characteristics that define who is poor and deprived in terms of social protection, functioning and capabilities. Poverty and deprivation are *group* phenomena, and have to be understood and tackled as such (Sen 2008).

The third challenge is that, because of the overwhelming presence of unorganised workers, deprivation and exclusion are the rules, not the exceptions (Guhan 1994; Prabhu 2001). Hence, social protection policies have to be integrated with anti-poverty policies. However rapidly India grows (and hopes of the “trickle-down” effect), the likelihood of the majority of workers becoming organised in the foreseeable future appears remote. It is also clear, that workplace-based social security has to be complemented by household and community-based programmes that can address the scope and multi-dimensionality of the problem.

A broader, more socially transformative and rights-based approach seems to be the only viable direction.

The fourth challenge is that, notwithstanding some important advances in recent years, such a rights-based approach is still rudimentary in the country, despite its social mobilisation and programmatic innovativeness.

A fifth challenge, and the one that has been most commented on in the Indian literature is a welter of administrative problems, inefficiency and ineffectiveness (Guhan 1994; Prabhu 2001). Ad-hocism, political one-upmanship, lack of adequate preparation and/or capacity to implement have compounded the absence of clear vision, mission, focus on outcomes and accountability. These problems derive from the political instrumentalism that has marred social protection in India since inception, and not only prevent effective and efficient programme design, management and delivery, but also serve as grist to the mill of fiscal conservatives and political opponents.

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