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WHITE BLACK LEGAL is an open access, peer-reviewed and refereed journal provide dedicated to express views on topical legal issues, thereby generating a cross current of ideas on emerging matters. This platform shall also ignite the initiative and desire of young law students to contribute in the field of law. The erudite response of legal luminaries shall be solicited to enable readers to explore challenges that lie before law makers, lawyers and the society at large, in the event of the ever changing social, economic and technological scenario.

With this thought, we hereby present to you

ADAPTING SOCIAL PROTECTION IN THE DIGITAL ERA: EVALUATING INDIA'S SOCIAL SECURITY SCHEMES, UNORGANISED SECTOR COVERAGE, AND AI-INDUCED POLICY CHALLENGES.

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ABSTRACT

Social security in India is a fundamental pillar of the country's social justice and economic parity pledge. Based on Directive Principles of State Policy, it is designed to protect against life contingencies such as sickness, disability, old age, and unemployment. The social protection structure of India evolved with landmark legislations such as Employees' State Insurance Act (1948), Employees' Provident Funds Act (1952), and Unorganised Workers' Social Security Act (2008). Recent initiatives such as Atal Pension Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, and the e-Shram Portal have expanded coverage to 64% of the population under any social protection by 2025. Despite all this progress, implementation problems persist—most notably for the informal sector, responsible for nearly 90% of India's labour force. Bureaucratic inefficiencies, digital divides, and lack of awareness impede accessibility and effectiveness of social schemes. Emerging technologies like automation and artificial intelligence further reshape the patterns of employment, necessitating adaptive and equitable social security reform. Future policy action must emphasize portability of benefits, flexibility in contributions, and gender-sensitive inclusion. By integrating digital systems, using public-private partnerships, and encouraging lifelong learning and reskilling, sustainability could be increased. Ultimately, India's future social security hangs on success in achieving integration, inclusion, and innovation to provide equal economic protection for all citizens in the face of changing labour market conditions.

Key Words - Social Security, Informal Sector, State, Automation and AI, Labour Market, Public-Private Partnership, Social Protection Reform

INTRODUCTION

Social security, as a notion, includes a series of public interventions aimed at financing and aiding persons in the event of various life contingencies like old age, disease, disability, unemployment, and maternity. In the Indian tradition, social security is not just a series of welfare schemes but an integral aspect of the country's promise for social justice and economic equity. The Indian Constitution under its Directive Principles of State Policy visualizes the realization of a welfare state that guarantees the well-being of citizens with proper means of livelihood, health care, and social insurance.

India's social security is not merely important, but a necessity. With a population of more than 1.4 billion citizens, a vast majority engaged in informal and unorganised sectors, a functioning social security network is at the top of the list. A functioning social security network is a cushion against economic shocks, health crises, and other occurrences that are inevitable. Above that, social security also strengthens the economy of a nation by enhancing the human capital, encouraging inclusive growth, and eradicating poverty and inequalities. Recent data show a spectacular increase in the coverage of social security programs, with 64% of India now covered with at least a form of social protection compared to 19% in 2015.¹

It will attempt to critically analyses the present social security system in India, assess its effectiveness, inclusivity, and dynamism in the presence of emerging challenges. Specifically, it will address the unorganised sector that accounts for a major chunk of the workforce but is mostly kept at bay by the formal schemes of social security. Furthermore, the work will also address the impact of technological changes, like artificial intelligence and automation, on employment trends and the resultant necessity for a restructured social security system capable.

HISTORICAL DEVELOPMENT OF SOCIAL SECURITY IN INDIA

India's quest for developing a full-bodied social security framework has been characterized by landmark legislations, progressive institutional arrangements, and specific schemes designed for securing financial protection to its variegated workforce. This prelude embarks on the developmental history, landmark legislations, and prominent social security schemes that have

¹ *Economic Times (India)*, "India's Social Security Coverage Up 64.3 % in 2025 from 19 % in 2015; Benefits to 940 Million: ILO," (date published), IndiaTimes, <http://economictimes.indiatimes.com/news/economy/policy/indias-social-security-coverage-up-64-3-in-2025-from-19-in-2015-benefits-to-940-million-ilo/articleshow/121775832.cms>.

defined the contours of social protection in India.

The genesis of social security in India can be traced back to the early 20th century because of the influence of the colonial tradition and a requirement to look into the well-being of workers during industry. ²The first major step was the enactment of the Workmen's Compensation Act, 1923, which formed the basis for the compensation of workers in the event of industrial accidents. After gaining independence, the Indian government also began to appreciate the value of a systematic social security system that would address the needs of its growing workforce. This led to the enactment of a number of schemes and legislations aimed at providing financial security to workers across various sectors.³

Key legislations and constitutional provisions

Constitution of India, in its Directive Principles of State Policy, envisages a welfare state that will provide for the well-being of citizens. Article 38 directs the State to aim its effort at fostering the citizens' welfare by securing a social order that will be assiduously permeated with justice—social, economic, and political—and diminishing inequalities in income, status, facilities, and opportunities. On this constitutional guidance, a chain of landmark legislations have been enacted to provide social security to workers:

- 1. Employees' State Insurance Act, 1948 (ESI Act)⁴:** The Act formed the Employees' State Insurance Corporation (ESIC) with a view to providing health insurance and medical care to employees in case of sickness, maternity, and employment injury. In addition to this, disability and dependent benefits are also given.
- 2. Employees' Provident Funds and Miscellaneous Provisions Act, 1952 (EPF Act)⁵:** The Act resulted in establishing the Employees' Provident Fund Organisation (EPFO), which regulates provident fund, pension, and life insurance schemes for the work force involved with the organized industry.
- 3. Maternity Benefit Act, 1961:⁶** The Act stipulates that female employees are to be given maternity benefits including paid leave during and after pregnancy.

² International Labour Organization, Country Profiles, <https://www.ilo.org/global/about-the-ilo/how-the-ilo-works/multilateral-system/country-profiles/lang--en/index.htm>.

³ Yogima Seth Sharma, India's Social Security Coverage Up 64.3% in 2025 from 19% in 2015; Benefits to 940 Million: ILO, *The Economic Times* (June 11, 2025), <https://economictimes.indiatimes.com/news/economy/policy/indias-social-security-coverage-up-64-3-in-2025-from-19-in-2015-benefits-to-940-million-ilo/articleshow/121775832.cms>.

⁴ Employees' State Insurance Act, No. 34 of 1948, Acts of Parliament, (India).

⁵ Employees' Provident Funds and Miscellaneous Provisions Act, No. 19 of 1952, Acts of Parliament, (India).

⁶ Maternity Benefit Act, No. 53 of 1961, Acts of Parliament, (India).

4. **Payment of Gratuity Act, 1972⁷:** The act is for the payment of gratuity to employees for a minimum period of five years of continuous service, in token of their service.
5. **Unorganised Workers' Social Security Act, 2008⁸:** This Act was enacted keeping in view that social security be provided to workers in unorganised sectors with facilities of life and disability coverage, health and maternity schemes, and security against old age.

LARGE EXISTING SOCIAL SECURITY PROGRAMS

The Indian government has, over the years, implemented a number of schemes aimed at enhancing social security coverage, with special focus on the unorganised sector, which is a large percentage of the workforce. The schemes have been designed to bring financial security and enhance the quality of life to workers who are typically outside formal social security arrangements.

1. **Employees' Provident Fund:** Governed by the EPFO, the scheme of EPF requires both employers and employees to contribute a fraction of the salary to the provident fund, which gets accumulated over a period of time and is payable at the moment of retirement or resignation.
2. **Employees' State Insurance:** Administered by the ESIC, the scheme offers medical attention and cash allowance in the event of illness, maternity, and employment injury to employees.
3. **Atal Pension Yojana:** Introduced in 2015, the APY is a government-sponsored pension scheme for unorganised sector workers. It provides a guaranteed minimum monthly pension of ₹1,000 to ₹5,000 after reaching age 60, based on the amount contributed during the working life. The scheme has crossed 8 crore overall gross enrolments as of July 2025, with 39 lakh new subscribers on-boarded in the ongoing financial year alone. The Times of India.⁹
4. **Pradhan Mantri Jeevan Jyoti Bima Yojana:** It is a life insurance plan providing a one-year life cover of ₹2 lakh, which is renewable every year, to anyone in the age

⁷ Payment of Gratuity Act, No. 39 of 1972, Acts of Parliament, (India).

⁸ Unorganised Workers' Social Security Act, No. 33 of 2008, Acts of Parliament, (India).

⁹ Yogesh Choudhary, Pension Scheme Milestone: Atal Pension Yojana Enrolments Cross 8 Crore Mark, Adds 39 Lakh Subscribers in FY26, *Times of India* (July 25, 2025), <https://timesofindia.indiatimes.com/business/india-business/pension-scheme-milestone-atal-pension-yojana-enrolments-cross-8-crore-mark-adds-39-lakh-subscribers-in-fy26/articleshow/122906977.cms>

group 18 to 50 years. PMJJBY provides low-cost life insurance to the masses at large, especially to the unorganised sector.¹⁰

5. **Pradhan Mantri Suraksha Bima Yojana:** Initiated in 2015, PMSBY is an accident cover scheme offering insurance of ₹2 lakh on accidental death or permanent total disability, and ₹1 lakh on partial disability. It is offered to those aged between 18 and 70 years.¹¹
6. **Shram Portal:** The e-Shram portal was launched in 2021 and is a national registry of unorganised workers, such as migrant workers, construction workers, and gig workers. The portal is used to deliver social security benefits and allows workers to avail themselves of different welfare schemes.

EFFECTIVENESS OF EXISTING SOCIAL SECURITY SCHEMES IN INDIA

India's social security landscape has changed drastically over the last decade to cover its wide and diverse base. Despite great strides, a lot still remains to be done, especially to cover the informal sector, which accounts for a large percentage of the workers. This part analyzes the performance of existing social security schemes in India with respect to their coverage, effect on informal and formal sector workers, implementation issues, and statistical data emphasizing their achievements and shortcomings.

Reach and Coverage of Current Schemes

India's social protection coverage has seen unprecedented expansion, growing from 24.4% in 2019 to 64.3% in 2025. This growth has been driven by the major government efforts that have covered benefits like health insurance, pensions, and employment benefits to millions. Around 940 million individuals in India are covered under social security programs as of 2025, which is a major milestone in the socio-economic protection of the country's population.¹²

Formal sector employees have comparatively improved access to social security coverage under employer-linked schemes like the Employees' Provident Fund (EPF) and Employees'

¹⁰ Jan Suraksha, <https://www.jansuraksha.gov.in/>.

¹¹ Jan Suraksha, <https://www.jansuraksha.gov.in/>.

¹² Yogima Seth Sharma, Pension Scheme Milestone: Atal Pension Yojana Enrolments Cross 8 Crore Mark, Adds 39 Lakh Subscribers in FY26, *Times of India* (July 25, 2025), <https://timesofindia.indiatimes.com/business/india-business/pension-scheme-milestone-atal-pension-yojana-enrolments-cross-8-crore-mark-adds-39-lakh-subscribers-in-fy26/articleshow/122906977.cms>.

State Insurance (ESI). These schemes generate protection in terms of retirement pensions, health insurance, and other welfare schemes. Nevertheless, India's large informal sector that constitutes nearly 90% of the total workforce does not have access to social security coverage. Employees in this industry are frequently deprived of formal contracts, paid time off, sick pay, and pension schemes, making them exposed to economic shocks and health emergencies.¹³

Though plans such as the Atal Pension Yojana (APY) and Pradhan Mantri Shram Yogi Maandhan (PM-SYM) have been launched to cover pension benefits for informal sector workers, they have limited outreach. The success of these programmes depends on the implementation, awareness generation, and accessibility, which are unfortunately subject to infrastructural and socio-economic hurdles.¹⁴

CHALLENGES IN IMPLEMENTATION: BUREAUCRATIC HURDLES, AWARENESS, AND ACCESSIBILITY

The functioning of social security programs in India is hindered by a number of challenges. Bureaucratic red tape in the form of delays in approvals and disbursements discourages many, if not all, eligible recipients from taking advantage of the benefits. The digital divide also presents a major challenge, where rural areas with limited internet access and digital literacy cannot effectively take advantage of Direct Benefit Transfer (DBT) systems.¹⁵

Awareness gaps also widen these issues. Most people, particularly rural and far-flung citizens, are not aware of the social security schemes that they can avail themselves of. This results in their underutilization of benefits and reinforces socio-economic inequalities.¹⁶

Accessibility problems are equally responsible for restricting the coverage of social security programs. For example, the necessity for particular public bank accounts and daytime-only

¹³ International Labour Organization, World Social Protection Report 2024–26: Universal Social Protection for Climate Action and a Just Transition, https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_864471.pdf

¹⁴ Mridusmita Bordoloi, Mohammad Hamza Farooqui & Sharad Pandey, *Social Security for Informal Workers in India*, Centre for Policy Research (Nov. 25, 2020), https://cprindia.org/wp-content/uploads/2021/12/Brief_SocialSecurity_InformalWorkers_21Nov2020.pdf.

¹⁵ The Role of the Central and State Governments in Social Security Schemes, Corrida Legal (June 29, 2024), <https://corridalegal.com/the-role-of-the-central-and-state-governments-in-social-security-schemes/>.

¹⁶ Govt raises concern over poor public awareness about govt schemes, *Times of India* (June 24, 2025), <https://timesofindia.indiatimes.com/city/bhubaneswar/guv-raises-concern-over-poor-public-awareness-about-govt-schemes/articleshow/122032157.cms>.

working hours to sign up and receive benefits is a major obstacle for daily wage laborers, who are frequently unable to take time off work. A survey in Dehradun revealed that fewer than 10% of the daily wage earners were registered under welfare schemes and hence more flexible and inclusive service delivery systems were needed.¹⁷

FUTURE OF SOCIAL SECURITY IN THE AGE OF AI AND AUTOMATION

Artificial intelligence (AI), robotics and other automation technologies are reshaping labour markets worldwide and pose both opportunities and risks for social protection systems. Work that is routine, repetitive, or rules-based is most exposed to automation; while at the same time, new occupations and professions—human-AI collaboration work, AI system monitoring, data labelling, and AI maintenance—are emerging and can generate employment. The job creation-versus-job-displacement equilibrium will be determined by national conditions: sectoral composition of employment, speed of technology adoption, labour market institutions, and public policy measures. Recent global indices and national reports show material employment exposure to generative AI and automation: roughly one-quarter of occupations are most likely to be reconfigured by generative AI, and other types of automation threaten bundled routine tasks—scales requiring anticipatory policy planning rather than piecemeal afterthought.¹⁸

Risk of displacement occurs unevenly among groups of workers. Middle-skilled administrative staff and repetitive manual occupations are at great risk, whereas some of the higher-skill cognitive occupations (e.g., legal or medical work aspects) are being restructured more than eliminated. Socio-economic and gendered patterns of vulnerability are salient: female administrative and clerical staff and low-skilled employees are disproportionately vulnerable, potentially unveiling another divergence in labour market inequalities unless reskilling and gender-sensitive and targeted social protection policies are implemented.¹⁹

¹⁷ Daily Wage Labourers Protest in Doon, Demand Easier Access to Schemes, *Times of India* (July 14, 2025), <https://timesofindia.indiatimes.com/city/dehradun/daily-wage-labourers-protest-in-doon-demand-easier-access-to-schemes/articleshow/122421996.cms>.

¹⁸ International Labour Organization (ILO), One-Fourth of Jobs Risk Being Transformed by Generative AI: New ILO-NASK Global Index Shows, <https://www.ilo.org/resource/news/one-four-jobs-risk-being-transformed-genai-new-ilo%E2%80%93nask-global-index-shows>

¹⁹ Why Women Are 3 Times More Likely Than Men to Lose Jobs to AI, as per ILO Study, *Times of India* (May __, 2025), <https://timesofindia.indiatimes.com/life-style/relationships/work/why-women-are-3-times-more-likely-than-men-to-lose-jobs-to-ai-as-per-ilo-study/articleshow/121507450.cms>.

A concurrent structural transformation is the rapid development of platform-mediated and gig labour. The gig economy offers non-traditional sources of income as well as renders more traditional employer-based social insurance more challenging: platform workers often lack employment contracts, employer-provided contributions, or benefits from unemployment or paid sick leave. Global development agencies and research institutions point out that conventional social insurance founded on an employer-employee relationship and payroll contributions will not be able to finance a growing share of platform-mediated work unless reforms are implemented that allow alternative contribution channels, portable accounts, or mandatory requirements on platforms themselves.²⁰

First, instant income support can have various forms. Universal Basic Income (UBI) has been suggested by some as a blunt but administratively easy floor that separates subsistence from insecure employment. Experimental and randomized findings indicate unconditional cash transfers can enhance financial security, health, and productivity without inducing significant adverse labour supply effects in most environments; large-scale pilots like GiveDirectly's Kenya trial and several small pilots across high-income economies demonstrate welfare benefits, however scalability and budget affordability are central issues. Pilots in Europe and Canada yielded diverse employment impacts but revealed mental-health and well-being gains. Finland's high-profile basic-income pilot delivered useful lessons about targeting, cost, and the design limits of time-bounded experiments. Policymakers in India (and comparable emerging economies) must weigh UBI's distributive simplicity against the high fiscal cost of truly universal payments and the trade-offs this entails for targeted human-capital investments.²¹

Second, social protection must be structurally redesigned to cover non-standard workers. Real-world devices are portable individual accounts (a global account number that builds up contributions across employers and gigs), contributory hybrids (limited worker contributions topped up by public contributions), and required platform contributions where platforms pay a small levy into a common pool that pays for health, parental leave, and pension for gig workers. The World Bank and ILO have recorded social insurance extension models for platform workers (such as defined-contribution portability and contingent contribution schedules linked

²⁰ World Bank, *Working Without Borders: The Promise and Peril of Online Gig Work* (2024), <https://documents1.worldbank.org/curated/en/099071923115632890/pdf/P1773020bb7f7c0c50b5f202234fbea3e8e.pdf>

²¹ GiveDirectly, *Early Findings from the World's Largest UBI Study* (2023), <https://www.givedirectly.org/2023-ubi-results/>

to platform transactions). Implementing such models necessitates robust digital identity, banking inclusion, and data platforms that are interoperable for monitoring earnings from multiple sources of income.²²

Beyond funding models, delivery needs to be digitally inclusive. India's current investments in digital ID, account linkage, and DBT architecture provide relative advantages—but the digital divide threatens to leave out just the vulnerable workers that safety nets are meant to safeguard. So, adaptive systems need to combine digital enrolment and payment with physical outreach, local facilitation (via community centres or unions), and grievance redressal channels that are off-line accessible. The e-Shram experience and international lessons from big social registries reinforce that registration is both necessary but not enough: quality of data, linkages to benefit delivery, and public awareness are equally key.²³

POLICY RECOMMENDATIONS AND STRATEGIC ROADMAP

1. Steps to Enhance Scheme Effectiveness and Governance

- Scheduled benefit adequacy review and indexed benefits. Make sure that pensions, insurance coverage, and other payments are reviewed and adjusted for inflation and cost of living at regular intervals. Most current schemes have fixed nominal benefits which erode in real terms over time, particularly for informal sector workers with unsteady living expenses. An automatic escalation built into the system linked to a cost-of-living index or inflation rate will maintain their purchasing power.
- Enhance regulatory supervision, monitoring, and grievance redressal. Set up independent surveillance authorities or strengthen existing ones to monitor scheme implementation at state level; introduce grievance mechanisms available through phone, online and local offices; audit use and leakages.
- Transparency and data pooling among schemes. Leverage ID-based registries (e.g., e-Shram, UAN) to trace beneficiaries across schemes, eliminate duplication, and provide portability when employment or location changes. Public reporting and real-time dashboards can enhance accountability. India's

²² World Bank, *Working Without Borders: The Promise and Peril of Online Gig Work* (2024), <https://documents1.worldbank.org/curated/en/099071923115632890/pdf/P1773020bb7f7c0c50b5f202234fbea3e8e.pdf>

²³ World Bank, Skills Development, <https://www.worldbank.org/en/topic/skillsdevelopment> (last visited Oct. 12, 2025).

achievement in aggregating data under ILOSTAT and central sector scheme benefits' integration is a window to future gains.²⁴

2. Strategies to Ensure Universal Coverage for the Unorganised Sector

- Develop portable systems of benefits. Unorganised sector workers are migratory or have many part-time employers; portability of benefits (pension, health, leave) from one employer, job, and state to another is the requirement. Universal Account Number (UAN)-type systems with linking to central registers like e-Shram can make this possible.²⁵
- Tailored contributory schemes with government top-ups. For most informal workers, high contributions are unaffordable; smaller, flexible contributions with matching government subsidies or top-ups can drive participation. Scaling schemes like PM-SYM and APY while ensuring contribution affordability and outreach can make a difference²⁶.
- Awareness, outreach and inclusion efforts. Targeted campaigns, utilization of local community workers, women's self-help groups, NGOs and civil society for dissemination of information in local languages; mobile registration camps; lowering digital literacy barriers. Inclusion has to be gender-sensitive, caste-sensitive, migrant-sensitive, etc.

3. Preparing Social Security for Technological Disruption and Future Labour Markets

- Reskilling and lifelong learning funds. Governments must reserve specific funds for retraining displaced workers in AI or automation. The schemes must be modular, aligned to industry needs (particularly in technical support, AI monitoring, robotics repair), and made accessible. Collaboration with private companies for internships/apprenticeships for enhancing job matching.
- Gig platform economy contributions regulation. Enact that digital platforms bear a share of the responsibility for workers' welfare, e.g., by contributing to

²⁴ Yogima Seth Sharma, India's Social Security Coverage Up 64.3 % in 2025 from 19 % in 2015; Benefits to 940 Million: ILO, *The Economic Times* (June 11, 2025), https://m.economictimes.com/news/economy/policy/indias-social-security-coverage-up-64-3-in-2025-from-19-in-2015-benefits-to-940-million-ilo/amp_articles/121775832.cms.

²⁵ "Code on Social Security 2020: A Comprehensive Step Toward Inclusive Welfare and Protection for Workers in India," Legal Service India, <https://www.legalserviceindia.com/legal/legal/article-19928-code-on-social-security-2020-a-comprehensive-step-toward-inclusive-welfare-and-protection-for-workers-in-india.html>.

²⁶ Banasree Purkayastha, "EXPLAINER: How India Expanded Social Security Coverage," *The Financial Express* (June 24, 2025), <https://www.financialexpress.com/india-news/explainer-how-india-expanded-social-security-coverage/3891481/>

social security funds or remitting levies/"cess" based on volume/value of platform transactions. Karnataka's cess proposal for gig workers is a state-level experiment along this line.²⁷

- Technology-facilitated delivery of services. Employ mobile apps, biometric & Aadhaar-based verification, digital payments (DBT), analytics to mark risk areas, monitor benefit disbursement, provide inclusion. Digital registration systems (such as e-Shram) need to be scaled up, but with fallback non-digital pathways so exclusion is not created.²⁸

4. Role of Public-Private Partnerships and Technology in Delivering Social Security

- PPP for infrastructure and outreach. NGOs and private sector can provide last-mile delivery, mobile registration units, local grievance handling centers. Digital platforms and biometric/identity systems, digital payment infrastructures can be built and maintained by PPPs.
- Utilizing fintech and insurtech technologies. Micro-insurance and micro-pension offerings through mobile wallets and fintech applications can target low-income informal workers. Insurtech companies can collaborate with the government to develop low-cost health or accident insurance with uncomplicated claim structure.
- Outcome-based contract and performance financing. PPPs need to be designed such that payments are made on the basis of outcomes (e.g., number of people served, disbursement speed, benefit utilization), rather than inputs. This promotes efficiency and accountability.

CONCLUSION

India's social security system, though extensive in terms of design, is fragmented in implementation and narrow in reach. The review finds that the schemes that already exist, including the Employees' Provident Fund (EPF), Employees' State Insurance (ESI), and Pradhan Mantri Shram Yogi Maandhan (PMSYM), have helped increase social protection for formal sector employees but fail to cover the massive unorganised sector employing nearly

²⁷ "New cess for gig workers' welfare likely to raise costs for consumers," *Times of India* (May 29, 2025), <https://timesofindia.indiatimes.com/city/bengaluru/new-cess-for-gig-workers-welfare-likely-to-raise-costs-for-consumers/articleshow/121470713.cms>

²⁸ Banasree Purkayastha, "EXPLAINER: How India Expanded Social Security Coverage," *The Financial Express* (June 24, 2025), <https://www.financialexpress.com/india-news/explainer-how-india-expanded-social-security-coverage/3891481/>

90% of Indian workers²⁹. Inefficiencies in administration, over-lapping benefits, and poor financial literacy all further add to the weakness of these schemes. The coordination gaps between various implementing agencies also hinder transparency and accountability in social security provision.³⁰

Reforming India's social security framework is critical to tackle these system problems and to make social protection a right and not a privilege. The overall reform approach should concentrate on three pillars — integration, inclusion, and innovation. Integration encompasses the merging of broken-up schemes into a single framework under one digital platform, while inclusion guarantees that informal and gig workers gain equal access to benefits through contributory and portable arrangements.³¹ Technology and public-private partnership-facilitated innovation can improve governance, facilitate real-time tracking, and ensure effective service delivery.³²

Going forward, the way forward for social security in India is to learn to live with the challenges of automation, demographic changes, and changing labour markets. Gaps in research exist in measuring the effects of artificial intelligence on employment trends, determining models of financing universal protection, and assessing long-term fiscal sustainability of current schemes.³³ Filling these gaps using empirical studies and policy-making innovation will be important in establishing a robust social protection system that maintains economic security and human dignity for the entire population.

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