

“PROTECTION OF SELF-EMPLOYED UNORGANISED WORKERS UNDER THE CODE ON SOCIAL SECURITY, 2020: A CRITICAL ANALYSIS”

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ABSTRACT

This research paper critically examines the extent of legal protection available to self-employed unorganised workers under the Code on Social Security, 2020 in India. The unorganised sector constitutes a substantial portion of the Indian workforce, within which self-employed workers form a significant segment. These workers, including street vendors, small traders, artisans, and home-based producers, operate outside formal employment relationships and are therefore excluded from traditional labour law protections. Despite their crucial contribution to the economy, they remain one of the most vulnerable categories in terms of social security coverage.

The Code on Social Security, 2020 represents a legislative attempt to extend social protection to all categories of workers, including the self-employed. It introduces provisions for registration, formulation of welfare schemes, and inclusion within a broader social security framework. However, the effectiveness of these provisions in ensuring meaningful protection for self-employed workers remains questionable. The absence of employer-employee relationships, lack of mandatory contribution mechanisms, and reliance on discretionary welfare schemes create significant limitations in the implementation of the Code.

This study adopts a doctrinal research methodology, analysing statutory provisions, judicial developments, and secondary literature to evaluate the adequacy of the legal framework. It further explores the structural challenges faced by self-employed workers, including income insecurity, lack of institutional support, and limited access to welfare schemes. The paper argues that while the Code symbolically recognises self-employed workers, it fails to establish enforceable rights or effective mechanisms to ensure social security coverage.

The study concludes that the protection of self-employed unorganised workers under the Code on Social Security, 2020 remains largely inadequate. It proposes the need for a rights-based approach, clearer accountability structures, and targeted policy interventions to ensure inclusive and effective social security protection.

KEYWORDS – Social Security Code, 2020, Self-employed Workers, Unorganised Sector, Labour Law Reform, Informal Economy, Social Protection

INTRODUCTION

The Indian labour market is predominantly characterised by the dominance of the unorganised sector, which accounts for a

substantial proportion of the total workforce. Within this sector, self-employed workers constitute a significant and distinct category, including street vendors, small traders, artisans, agricultural workers, and home-based

producers. These workers operate independently without formal contracts or identifiable employers, which places them outside the traditional framework of labour regulation and social security protection. As a result, they remain one of the most vulnerable segments of the workforce despite their critical contribution to the economy.

The enactment of the Code on Social Security, 2020 represents a major legislative effort to extend social protection to all categories of workers, including those in the unorganised sector. By recognising self-employed workers within its ambit, the Code reflects a shift towards inclusivity and universalisation of social security. However, the effectiveness of this recognition in ensuring actual protection remains uncertain, as the provisions of the Code largely rely on welfare schemes rather than enforceable rights.

Self-employed workers face unique challenges that distinguish them from wage labourers. The absence of a formal employment relationship deprives them of institutional support, while irregular income patterns and market dependence create economic instability. Additionally, limited access to financial services, insurance, and healthcare further exacerbates their vulnerability. For many self-employed individuals, particularly those operating at subsistence levels, social security is essential for survival rather than merely a welfare measure.

Although the Code on Social Security, 2020 attempts to include self-employed workers through provisions relating to registration and welfare schemes, it fails to establish a robust and enforceable framework. The reliance on digital registration systems, lack of clear funding mechanisms, and absence of employer accountability raise significant concerns regarding accessibility and implementation. These limitations highlight the gap between legislative intent and practical outcomes.

In this context, the present study critically examines the effectiveness of the Code on Social Security, 2020 in protecting self-

employed unorganised workers in India. It seeks to analyse the legal framework, identify structural challenges, and evaluate the extent to which the Code addresses the specific needs of this category. The study further aims to contribute to the discourse on labour law reform by proposing measures to strengthen social security protection for self-employed workers.

REVIEW OF LITERATURE

The issue of social security protection for self-employed and unorganised workers has been extensively discussed in academic and policy-oriented literature. However, most studies have approached the subject from a broader informal sector perspective, often overlooking the specific vulnerabilities associated with self-employment. The existing body of literature provides valuable insights into the structural limitations of labour law frameworks and highlights the persistent gaps in extending social protection to this category of workers.

Guy Standing (2011), in his seminal work *The Precariat: The New Dangerous Class*, conceptualises a growing class of workers characterised by insecure employment, lack of social protection, and economic instability. He identifies self-employed and informal workers as integral components of this “precariat,” emphasising that their exclusion from institutional social security systems is a structural feature of modern labour markets. His analysis provides a theoretical foundation for understanding the precarious conditions faced by self-employed workers in developing economies like India.

Kamala Sankaran (2020) critically examines the Code on Social Security, 2020 and argues that while the legislation attempts to extend coverage to previously excluded categories of workers, it fails to establish enforceable rights. The study highlights that the Code’s scheme-based approach places excessive reliance on administrative discretion, thereby limiting its effectiveness in delivering meaningful protection. This critique is particularly relevant in

the context of self-employed workers, who lack institutional mechanisms to claim benefits.

Jeemol Unni (2018) focuses on the informal economy in India and identifies key challenges faced by self-employed workers, including income volatility, lack of access to credit, and absence of social security coverage. The study emphasises that self-employed individuals often operate at subsistence levels, making it difficult for them to contribute to welfare schemes or access institutional support. This highlights the need for targeted policy interventions that go beyond generic labour reforms.

Rina Agarwala (2013) examines the dynamics of informal labour and argues that self-employed workers are systematically excluded from formal legal protections due to the absence of recognised employment relationships. Her work underscores the limitations of traditional labour law frameworks, which are primarily designed to regulate employer-employee relationships, thereby neglecting independent workers.

The International Labour Organization (2018), in its report *Women and Men in the Informal Economy: A Statistical Picture*, highlights that self-employed workers constitute a significant proportion of the global informal workforce. The report notes that these workers are among the least likely to receive social security benefits, primarily due to structural and institutional barriers. It calls for inclusive legal frameworks that address the specific needs of informal and self-employed workers.

Arjun Sengupta (2007), through the report of the National Commission for Enterprises in the Unorganised Sector (NCEUS), identifies self-employed workers as one of the most vulnerable segments within the Indian labour market. The report emphasises the lack of institutional support, social protection, and access to welfare schemes, and recommends comprehensive policy measures to address these challenges.

Despite the extensive literature on informal labour and social security, there remains a significant research gap in analysing the **specific impact of the Code on Social Security, 2020 on self-employed workers**. Most existing studies focus either on the broader unorganised sector or on wage-based informal employment. This study seeks to fill this gap by providing a focused and critical analysis of the legal framework and its effectiveness in addressing the unique vulnerabilities of self-employed unorganised workers in India.

LEGAL FRAMEWORK: CODE ON SOCIAL SECURITY, 2020 (WITH REFERENCE TO SELF-EMPLOYED WORKERS)

The Code on Social Security, 2020 represents a significant legislative reform aimed at consolidating and rationalising multiple social security laws in India into a unified framework. It replaces several pre-existing enactments and seeks to extend the scope of social security to all categories of workers, including those in the unorganised sector. A notable feature of the Code is its recognition of self-employed workers within the broader definition of “unorganised workers,” thereby formally including them within the ambit of social security legislation.

The Code defines unorganised workers to include home-based workers, self-employed individuals, and wage workers operating outside the formal sector. This definitional inclusion is an important step towards acknowledging the existence and contribution of self-employed workers in the Indian economy. However, such recognition remains largely formal and declaratory, as it does not automatically translate into enforceable legal rights. The Code does not guarantee universal access to social security benefits, but instead provides a framework within which the government may formulate welfare schemes.

A key component of the legal framework is the provision for registration of unorganised workers, including self-employed individuals, on a designated digital platform. Registration is intended to serve as a gateway for accessing

social security benefits under various schemes. While this mechanism aims to create a comprehensive database and improve welfare delivery, it raises significant concerns regarding accessibility. Many self-employed workers, particularly those in rural and economically disadvantaged areas, face barriers such as lack of digital literacy, limited internet access, and absence of necessary documentation. As a result, the effectiveness of the registration system is contingent upon the ability of workers to navigate these structural challenges.

The Code empowers both the Central and State Governments to formulate and implement social security schemes for unorganised workers. These schemes may cover areas such as life and disability insurance, health and maternity benefits, old-age protection, and skill development. Although these provisions appear comprehensive in scope, they are largely enabling in nature rather than mandatory. The absence of a statutory obligation to provide specific benefits creates uncertainty regarding the availability and continuity of social security measures for self-employed workers. In effect, access to benefits depends on governmental discretion rather than enforceable legal entitlement.

Another critical aspect of the legal framework is the lack of a clear contribution mechanism for self-employed workers. In traditional social security systems, funding is typically based on contributions from employers and employees. However, in the case of self-employed workers, the absence of an employer complicates this model. The Code does not provide a well-defined alternative structure, resulting in a system where financial responsibility is either placed on the workers themselves or left to government-funded schemes. For economically vulnerable self-employed individuals, this creates a significant barrier to participation in social security programs.

The Code also introduces provisions relating to gig and platform workers, reflecting an attempt to address emerging forms of employment in

the digital economy. While this inclusion indicates a broader understanding of changing labour dynamics, similar limitations apply, as the framework does not impose binding obligations on aggregators or platforms. Instead, it adopts a welfare-oriented approach, which lacks enforceability.

A major limitation of the Code in the context of self-employed workers is the absence of employer accountability and enforceable rights. Since self-employed individuals operate independently, there is no identifiable entity responsible for ensuring compliance with social security obligations. The Code fails to adequately address this structural issue, thereby leaving a significant gap in the legal framework.

Further, the Code does not incorporate targeted provisions addressing the specific needs of self-employed workers, such as income support during economic distress, access to credit, or protection against market risks. The framework adopts a generalised approach, which does not account for the unique vulnerabilities associated with self-employment.

In addition, the implementation of the Code faces challenges related to administrative capacity, coordination between central and state authorities, and lack of awareness among beneficiaries. These factors significantly affect the delivery of social security benefits and limit the practical impact of the legislation.

In conclusion, while the Code on Social Security, 2020 marks an important step towards expanding the scope of social security in India, its effectiveness in protecting self-employed unorganised workers remains limited. The framework is characterised by formal inclusion without substantive guarantees, reliance on discretionary schemes, and absence of clear accountability mechanisms. These limitations highlight the need for a more robust, enforceable, and inclusive approach to social security for self-employed workers.

ISSUES FACED BY SELF-EMPLOYED UNORGANISED WORKERS IN INDIA

Self-employed workers in the unorganised sector represent a highly vulnerable segment of the labour force, facing a wide range of economic, social, and institutional challenges. Unlike wage workers, they operate independently without formal employment structures, which significantly limits their access to legal protections and social security benefits. Despite their inclusion under the Code on Social Security, 2020, these workers continue to face persistent barriers that undermine the effectiveness of the legal framework. The following analysis highlights the major issues affecting self-employed unorganised workers in India.

1. Absence of Employer–Employee Relationship

A defining characteristic of self-employed workers is the absence of a formal employer–employee relationship. Traditional labour laws and social security systems are structured around the existence of an identifiable employer who is responsible for providing benefits and ensuring compliance with legal standards. However, self-employed individuals operate independently, without contractual arrangements or supervisory control. This creates a structural gap in the legal framework, as there is no entity upon whom obligations can be imposed. Consequently, self-employed workers are excluded from employer-based social security schemes and are left dependent on government initiatives, which are often limited in scope and implementation.

2. Income Insecurity and Economic Instability

Self-employed workers face significant income uncertainty, as their earnings are directly dependent on market conditions, customer demand, and external economic factors. Unlike salaried employees, they do not receive fixed or regular wages, making financial planning difficult. This instability is particularly evident in sectors such as street vending, small-scale trade, and home-based production, where

income levels fluctuate on a daily basis. During economic downturns, natural disasters, or public health crises, self-employed workers are often the first to experience income loss, with little or no safety net to fall back on.

3. Lack of Access to Social Security Benefits

Although the Code on Social Security, 2020 formally recognises self-employed workers, access to social security benefits remains limited in practice. Many workers are either unaware of existing schemes or unable to fulfil the procedural requirements necessary to access them. The absence of mandatory provisions ensuring coverage further restricts their inclusion. As a result, benefits such as health insurance, maternity support, and old-age pensions remain inaccessible to a large section of self-employed workers, leaving them exposed to financial and health-related risks.

4. Financial Constraints and Contribution Burden

In the absence of employer contributions, self-employed workers are often required to bear the financial burden of participating in social security schemes. For individuals operating at subsistence levels, even minimal contributions can be difficult to sustain. This creates a significant barrier to enrolment and continued participation in welfare programs. Additionally, limited access to formal banking systems and credit facilities further restricts their ability to engage with contributory schemes, thereby reinforcing their exclusion from social protection mechanisms.

5. Digital Exclusion and Registration Barriers

The Code on Social Security, 2020 emphasises digital registration as a prerequisite for accessing benefits. However, many self-employed workers face challenges related to digital literacy, lack of internet access, and absence of required documentation. Rural workers, in particular, are disproportionately affected by these barriers. The reliance on technology without adequate support systems results in the exclusion of those who are most in

need of social security benefits, thereby undermining the inclusivity of the legal framework.

6. Lack of Institutional Support and Awareness

Self-employed workers often lack access to institutional support systems that could facilitate their inclusion in social security programs. There is a significant gap in awareness regarding legal rights, available schemes, and registration procedures. Government outreach initiatives remain limited, and information dissemination is often inadequate, especially in remote and marginalised communities. This lack of awareness prevents workers from claiming benefits even where they are eligible.

7. Vulnerability to Market Risks and External Shocks

Self-employed workers are highly exposed to market fluctuations, price volatility, and external economic shocks. Unlike formal sector employees, they do not have job security or income protection mechanisms. Events such as economic recessions, policy changes, or pandemics can severely impact their livelihoods. The absence of risk mitigation measures within the legal framework leaves them unprotected against such uncertainties, increasing their economic vulnerability.

8. Social and Structural Inequalities

Many self-employed workers belong to socially and economically marginalised groups, including women, lower caste communities, and rural populations. These intersectional disadvantages further restrict their access to resources, opportunities, and social security benefits. Structural inequalities such as discrimination, lack of education, and limited mobility exacerbate their vulnerability and hinder their ability to benefit from legal protections.

In conclusion, the issues faced by self-employed unorganised workers are deeply rooted in structural and institutional deficiencies. While the Code on Social Security,

2020 attempts to address some of these challenges, its current framework is insufficient to overcome the systemic barriers that limit access to social protection. A critical analysis of these issues is essential to evaluate the effectiveness of the law and to propose meaningful reforms.

CRITICAL ANALYSIS

The Code on Social Security, 2020 represents a significant attempt to expand the scope of social protection in India by including previously excluded categories of workers, including the self-employed. However, a critical evaluation of the Code reveals that its framework is fundamentally limited in addressing the structural realities of self-employed unorganised workers. While the legislation adopts an inclusive approach at the level of definitions, it fails to translate this inclusivity into substantive and enforceable protection.

At the outset, the Code is characterised by a shift from a rights-based framework to a scheme-based approach. Rather than recognising social security as a legally enforceable right, the Code empowers the government to design and implement welfare schemes at its discretion. This approach significantly weakens accountability and undermines the legal position of self-employed workers. In the absence of statutory guarantees, access to social security becomes contingent upon administrative decisions, which may vary across regions and over time. For self-employed workers, who already lack institutional support, this discretionary model results in uncertainty and exclusion.

A major structural limitation of the Code lies in its inability to address the absence of an employer in self-employment relationships. Traditional social security systems are built on a tripartite model involving the employer, employee, and the state. However, self-employed workers do not fit within this framework, as they operate independently

without any identifiable employer. The Code fails to provide an alternative model that adequately compensates for this absence. Instead, it places the burden of participation either on the workers themselves or on government-funded schemes. This approach is fundamentally flawed, as it overlooks the economic realities of self-employed individuals who often lack the financial capacity to contribute.

Furthermore, the Code adopts a formal equality approach, which assumes that uniform provisions can effectively address diverse labour conditions. This assumption is problematic in the context of self-employed workers, whose challenges are structurally different from those of wage labourers. Issues such as income volatility, lack of access to credit, and exposure to market risks require targeted interventions. However, the Code does not incorporate specific provisions to address these unique vulnerabilities. The absence of tailored measures reflects a one-dimensional approach that limits the effectiveness of the legislation.

The reliance on digital registration mechanisms further highlights the disconnect between legislative design and ground realities. While the creation of a centralised database is a progressive step, the requirement of digital self-registration creates barriers for workers who lack access to technology or digital literacy. For many self-employed individuals, particularly in rural areas, these barriers result in exclusion from the very benefits that the Code seeks to provide. This indicates a policy design that prioritises administrative efficiency over accessibility and inclusivity.

Another critical issue is the lack of enforceability and weak institutional mechanisms. The Code does not establish a robust framework for monitoring the implementation of social security schemes or ensuring compliance. There is also an absence of accessible grievance redressal mechanisms for workers who are denied benefits. Without effective

enforcement structures, the provisions of the Code remain largely aspirational. This weakens the protective function of the law and reduces its impact on the ground.

The financial framework of the Code also raises concerns regarding sustainability and equity. In the absence of employer contributions, the burden of funding social security schemes is either shifted to the state or partially imposed on workers. For self-employed individuals with limited and irregular income, even minimal contributions can be burdensome. This creates a paradox where those most in need of social security are least able to access it. Additionally, the lack of a clear and stable funding mechanism raises questions about the long-term viability of welfare schemes.

From a broader perspective, the Code reflects a policy orientation that emphasises labour market flexibility over social protection. By avoiding stringent obligations and adopting a flexible regulatory framework, the legislation aligns with economic objectives such as ease of doing business. However, this comes at the cost of weakening labour protections, particularly for vulnerable categories such as self-employed workers. This trade-off raises important questions about the priorities of labour law reform in India.

In essence, the Code on Social Security, 2020 suffers from a fundamental contradiction: it seeks to achieve universal social security without establishing enforceable rights or effective mechanisms for inclusion. For self-employed unorganised workers, this results in a framework that recognises their existence but fails to adequately protect their interests. The gap between legislative intent and practical implementation remains significant, highlighting the need for a more robust and inclusive approach.

Therefore, while the Code represents an important step in the evolution of labour law in India, it falls short of addressing the specific needs of self-employed workers. A reorientation towards a rights-based, inclusive, and context-

sensitive framework is essential to ensure that social security is not merely a policy objective but a realised entitlement.

SUGGESTIONS AND RECOMMENDATIONS

In light of the limitations identified in the Code on Social Security, 2020, it becomes necessary to adopt a comprehensive reform-oriented approach to ensure effective protection for self-employed unorganised workers. The current framework, though progressive in intent, lacks the structural strength required to address the unique challenges associated with self-employment. Therefore, the following recommendations are proposed to bridge the gap between legislative intent and practical implementation.

A fundamental reform required is the transition from a scheme-based welfare model to a rights-based framework. Social security must be recognised as a legally enforceable entitlement rather than a discretionary benefit provided by the state. The Code should be amended to incorporate mandatory provisions guaranteeing access to essential benefits such as healthcare, maternity support, disability assistance, and old-age pensions. This shift would strengthen legal accountability and enable self-employed workers to seek judicial remedies in cases of exclusion or denial. A rights-based approach would also align social security with the broader constitutional principles of social and economic justice.

Another critical area of reform is the development of an alternative and inclusive contribution mechanism. Since self-employed workers do not have identifiable employers, the traditional tripartite contribution model cannot be directly applied. The government must therefore design innovative funding structures, such as sector-specific welfare funds, supported by contributions from industries, intermediaries, and market stakeholders who benefit from informal labour. Additionally, state funding should play a central role in supporting economically vulnerable workers. This approach would ensure that the financial burden does not

fall disproportionately on self-employed individuals, many of whom operate with limited and irregular income.

Improving accessibility to registration and welfare schemes is equally important. The current reliance on digital platforms creates significant barriers for workers who lack digital literacy or access to technology. To address this issue, the government should introduce a hybrid system that combines digital and offline registration mechanisms. Local administrative bodies, community centres, and self-help groups can be mobilised to assist workers in the registration process. Mobile registration units and field-level outreach programs can further enhance coverage, particularly in rural and marginalised areas. Ensuring ease of access is essential for achieving genuine inclusivity.

The introduction of income stabilisation measures and risk protection mechanisms is another key recommendation. Self-employed workers are highly vulnerable to market fluctuations, economic downturns, and unforeseen crises. The legal framework should incorporate provisions for income support during periods of distress, emergency relief funds, and insurance schemes covering loss of livelihood. Such measures would provide a safety net and enhance the resilience of self-employed workers against external shocks.

There is also a need to strengthen institutional support and awareness mechanisms. A significant proportion of self-employed workers remain unaware of their rights and available social security schemes. The government, in collaboration with civil society organisations, should undertake extensive awareness campaigns using accessible and region-specific communication channels. Legal literacy programs, training workshops, and community engagement initiatives can empower workers to understand and claim their entitlements. Without adequate awareness, even well-designed policies fail to achieve their intended impact.

An effective grievance redressal system is essential to ensure accountability and transparency in the implementation of social security schemes. The Code should provide for simplified, accessible, and time-bound mechanisms for addressing complaints related to denial of benefits, delays, or administrative inefficiencies. Establishing local grievance centres, helplines, and specialised tribunals can facilitate quick resolution of disputes. Additionally, legal aid services should be made available to assist self-employed workers in navigating the system.

Strengthening implementation and monitoring frameworks is crucial for the success of the legislation. Dedicated institutions must be established at both central and state levels to oversee the execution of social security schemes. These institutions should be equipped with adequate resources, trained personnel, and transparent reporting systems. Regular audits, impact assessments, and performance evaluations can help identify gaps and improve the effectiveness of policy interventions.

Furthermore, the framework must incorporate inclusive and context-sensitive measures that address the diverse realities of self-employed workers. Many individuals in this category belong to socially and economically marginalised groups, and their vulnerabilities are often compounded by factors such as gender, caste, and geographic location. Tailored interventions that address these intersecting disadvantages are necessary to ensure equitable access to social security.

The establishment of a sustainable and transparent funding structure is also essential. The government must ensure consistent budgetary allocations and explore alternative sources of funding, such as welfare cess and sectoral contributions. Financial sustainability is critical for maintaining the continuity and reliability of social security schemes over time.

Finally, there is a need for data-driven policy formulation. Comprehensive and accurate data on self-employed workers should be collected

and regularly updated to inform decision-making. Evidence-based policies are more likely to address real challenges and produce effective outcomes. Investing in data systems and research will enhance the responsiveness and efficiency of the social security framework.

In conclusion, the protection of self-employed unorganised workers requires a holistic and multi-dimensional approach that goes beyond formal inclusion. By implementing these recommendations, the Code on Social Security, 2020 can evolve into a more robust, inclusive, and effective legal framework capable of delivering meaningful social protection to one of the most vulnerable segments of the workforce.

CONCLUSION

The Code on Social Security, 2020 represents a significant milestone in India's ongoing labour law reforms, aiming to consolidate and expand social security coverage to previously excluded categories of workers. By formally recognising self-employed workers within its framework, the Code reflects an important shift towards inclusivity and acknowledges the evolving nature of the labour market. However, a critical examination of its provisions reveals that this recognition remains largely symbolic and does not translate into substantive or enforceable protection.

Self-employed unorganised workers occupy a unique and precarious position within the Indian economy, characterised by the absence of formal employment relationships, income instability, and limited access to institutional support. These structural realities require a tailored and robust legal framework capable of addressing their specific vulnerabilities. While the Code attempts to incorporate self-employed workers through registration mechanisms and welfare schemes, it fails to establish clear entitlements, accountability structures, and effective implementation mechanisms. As a result, the promise of universal social security remains unfulfilled for this category of workers.

The analysis undertaken in this study highlights several critical limitations of the existing framework, including its reliance on discretionary schemes, absence of employer responsibility, lack of alternative contribution models, and inadequate accessibility due to digital and administrative barriers. These challenges are further compounded by weak institutional capacity, low levels of awareness, and the absence of effective grievance redressal systems. Consequently, the gap between legislative intent and ground-level reality continues to persist, limiting the impact of the Code.

At the same time, the Code provides a foundational structure upon which a more effective and inclusive system can be developed. The incorporation of self-employed workers within the legal framework is a positive step, but it must be complemented by substantive reforms that prioritise enforceability, inclusivity, and sustainability. A transition towards a rights-based approach, supported by innovative funding mechanisms, targeted policy interventions, and strong institutional support, is essential to ensure meaningful social security protection.

Ultimately, the effectiveness of the Code on Social Security, 2020 must be evaluated not merely in terms of its legislative ambition but in its ability to bring about tangible improvements in the lives of self-employed unorganised workers. Ensuring social security for this vast and vulnerable segment is not only a matter of economic policy but also a constitutional imperative rooted in principles of social justice and human dignity. Only through a comprehensive and responsive legal framework can the objective of universal social security in India be truly realised.

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