

## **Income Support for Vulnerable Groups: India**

Regional Consultation on Strengthening Income  
Support for Vulnerable Groups in Asia and the Pacific

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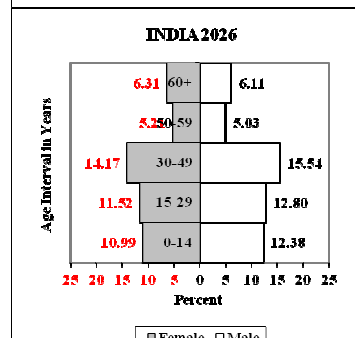
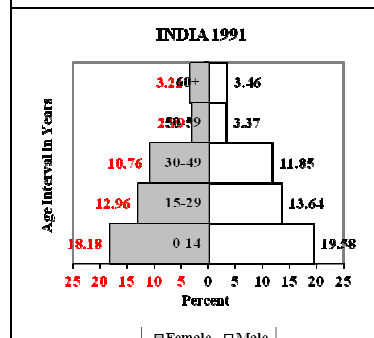
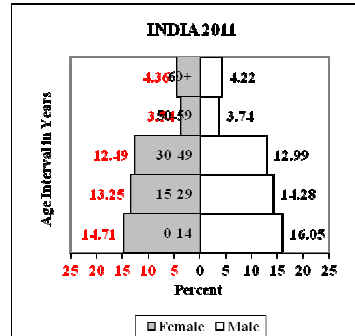
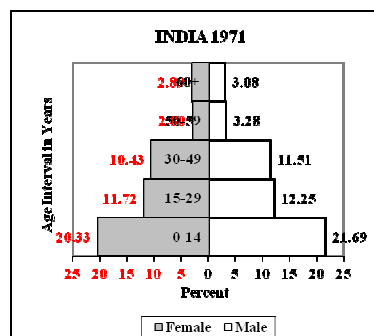
### **Plan of the Presentation**

- Brief characterisation of India – income (average), population (old, young), workers, poor (slides 3-5)
- Contributory provident fund and pensions – mainly applicable to the private sector – applicability, coverage, beneficiaries, benefits (slides 6-7)
- Non-contributory (PAYG) pensions in the public sector (slides 9-14)
- Social assistance programmes (slides 15-16)
- Issues in reforms (slides 17-18)
- Summary and suggestions (slides 19-20)

## India: Income, Population

National Income, Exchange Rate	2011-2	2012-3
GDP at Factor Cost at Current Prices, billion INR (trn USD)	83917 (1.75)	93889 (1.73)
Population (million)	1202	1217
Per Capita GDP in INR (USD)	69814 (1457)	77148 (1418)
Nominal Exchange rate, Average INR per USD	47.923	54.409
Population Characteristics, 2011 Census		
Proportion (%) of All ages	51.47	M
	48.53	F
Proportion (%) of > = 65+ years	2.67	M
	2.79	F
Proportion (%) of > = 60+ years	4.72	M
	4.36	F
Proportion (%) < 14 years	14.96	M
	13.71	F
Proportion (%) < 19 years	20.44	M
	18.55	F
Proportion (%) of All Ages	69	Rural
	31	Urban

## Population Pyramid: *Rebus Sic Stantibus* (Latin for 'Things Thus Standing')



India (2011-2): Workers, Households, Poverty		
Description	Figures	Region
Number of Labourers, Workers, Unemployed per 1000 persons NSSO 68 <sup>th</sup> Round, July 2011-June 2012	406, 399, 17	Rural
	367, 355, 13	Urban
	395, 386, 9	Total
Proportion of Labourers (M,F); Workers (M,F) (per cent)	(55,25); (54,25)	Rural
	(56,16); (55,15)	Urban
Out of Workers those that are Self Employed, Regular Wage / Salaried, Casual labour M;F <span style="color: blue;">○</span> denotes 'Potential' Coverage	(55,10,36); (59,6,35)	Rural
	(42,43,15); (43,43,14)	Urban
Average Household Size (persons)	4.5	Rural
	4.0	Urban
	4.3	Total
Female Headed Households (per cent)	12	Rural
	12	Urban
Poverty Line, Monthly Per Capita Expenditure, INR 2011-2 (USD)	816 (17.03 USD)	Rural
	1000 (20.87 USD)	Urban
Proportion (%) and Number (mn) of Poor	25.7 %, 216.5 mn	Rural
	13.7 %, 52.8 mn	Urban
	21.9 %, 269.3	Total

Contributory / Funded (?) Schemes: Provident Fund / Pensions		
Legislation / Act	Applicability of Act	Contribution
<b>Employees Provident Fund and Miscellaneous Provisions Act, 1952</b>	187 Industries (except in Jammu & Kashmir) employing 20 or more people	Employer: 13.61 % (8.33% to a max of INR 6500 p.a.); Employee: 12 % Cent. Govt.: (1.16)
<b>The Coal Mines Provident Fund and Miscellaneous Provisions Act, 1948</b>	BCCL, ECL, CCL, WCL, MCL, SCCL, SECL, DVC, IISCO (Public); TISCO, BENGAL EMTA, JINDAL (Private)	Employer: 12 % (1.16 ) Employee: 12 % (1.16) Cent. Govt. (1.66) 3 % admin. charge out of Gr. Contr.
<b>The Seamen's Provident Fund Act, 1966</b>	Seamen engaged in shipping industry (merchant navy)	Employer: 12 %; Employee: 12 % 5 % of total contribution is administrative charge
<b>The Assam Tea Plantation Provident Fund and Pensions Fund Scheme Act, 1955</b>	All tea estates or tea gardens	Employer: 12 %; Employee: 12 %; 3.5 % of Contribution is administrative charge (from Employer) (2.33 % out of Admin + 1.16 per cent central Govt. for pensions)
<b>The Jammu &amp; Kashmir Employees Provident Fund Act, 1961</b>	Workers in Jammu & Kashmir province in non-pensionable service	
<b>The Pension Fund Regulatory and Development Authority Act, 2013</b>	(a) The National Pension System (CG employees joining on or after Jan 1, 2004) (b) Pension Schemes not Regulated under the Other Acts	(a)Employer: 10 %; Employee: 10 %

Members, Beneficiaries, Fund Position					
Contributory Scheme	Position as on	Members	Pensioners	Corpus (INR billion)	Average Annual Benefits INR (USD)
EPF&MP, 1952	31/03/2013	88.76 mn PF 80.8 mn EPS	2.97 mn Mem	1834	11728 (216)
			1.43 mn Surv		
Coal Mines Provident Fund, 1948	31/12/2005	599186	155029		
Seamens Provident Fund, 1966	2010-11	51184			
Assam Tea Plantations, 1955	31/03/2012	808002	22870 Mem.	.048	28945 (604)
			17983 Surv.		4725 (99)
PFRDA, 2013	31/12/2013	5.86 mn		422.05	
	07/05/2013	4990988		325.67	
	Cent. Govt.	1155307		186.93	
	State Govt.	1684649		117.41	
	Pvt. Sect.	227181		15.29	
	NPS-Lite	1923851		6.04	

## Pensions: Current Legal Position

- Not by way of charity.
- Not an ex-gratia payment.
- Not a purely social welfare measure.
- It is a right enforceable by law

### Notes

Supreme court judgment in D.S.Nakra and Others vs. Union of India, on December 17, 1982,

## Public Sector Workers

Year	Public Sector Workers ('000s)	Population	Col. 2 / Col. 3 *1000
(1)	(2)	(3)	(4)
1961	7050	439,234,771	16
1971	10730.4	548,159,652	20
1981	10908.0	683,329,097	16
1991	12835.4	843,387,888	15
2001	12946.0	1,028,737,436	13
2011	11734.0	1,210,854,977	10

**Notes:**

Col. 4 presents the number of public sector workers per 1000 persons in population  
Public sector includes Federal, Provincial, and Local governments as also Quasi-Government agencies.

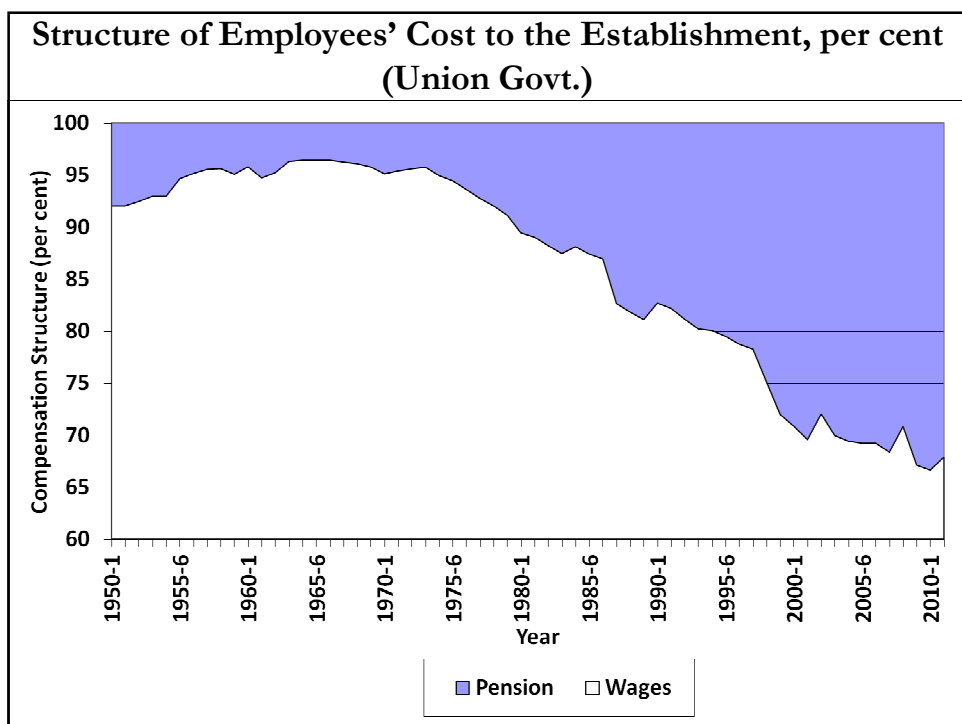
## Federal Government Workers, Pensioners, Compensation, 2006-7

Number of Civilian Employees mn	Pay and Allowances to Civilian Employees bn	Number of Pensioners mn		Pension Payments INR bn	
		Civil	Defence	Civil	Defence
3.17	444.18	1.90	1.94	83.04	138.00
Per Person INR (USD)					
	140200 (3216)			43682 (1002)	71133 (1632)

**Notes**

It is likely that data in the Sixth Central Pay Commission report pertains to 2006-7. The report was submitted in March 2008. Nominal (average) Exchange Rate in 2006-7: 43.595

Annual Growth in Expenditure on Wages and Pensions (percent): Union Gov						
Period (1)	Wages		Pensions		Total	
	(2) <sup>F</sup>	(3) <sup>T</sup>	(4) <sup>F</sup>	(5) <sup>T</sup>	(6) <sup>F</sup>	(7) <sup>T</sup>
1950-1 to 1959-60	5.71	5.71	-2.52	-2.52	5.19	5.19
1959-60 to 1973-4	10.20	12.24	7.07	11.93	10.03	12.22
1973-4 to 1986-7	11.26	12.05	13.66	23.30	11.45	12.95
1986-7 to 1996-7	11.82	10.99	16.17	15.44	12.26	11.76
1996-7 to 2005-6	11.88	6.48	17.01	12.50	12.52	8.01
2005-6 to 2011-2	11.88	20.47	17.06	22.56	12.59	21.13



Structure of Expenditure on Superannuation and Retirement Benefits						
Year	Periodic / Recurring		Terminal / One-Time			Others
	S&RA	FP	CVoP	G	LEB	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Union Government – Civilian Employees						
1987-8 (23.42)	55.63	9.80	13.61	19.43	0.00	1.54
2010-1 (34.96)	50.50	10.77	11.84	14.06	5.48	7.35
All-Provinces Combined						
1987-8	55.63	12.03	12.78	13.16	0.00	6.40
2010-1	55.30	11.06	6.88	9.76	4.04	12.97
<b>Notes</b> S&RA: Superannuation and Retirement Allowance; FP: Family Pension; CVoP: Commuted Value of Pensions; G: Gratuity; LEB: Leave Encashment Benefits						

Trend Growth Rate of Pension Expenditure, Union Govt. and Provincial Govts.		
Government	Trend Growth Rate 1987-8 to 2011-2	Pension / Tot. Rev. 2011-2
Union	16.54	6.7
Provincial (combined)	19.4	11.6

预览已结束，完整报告链接和二维码如下：

[https://www.yunbaogao.cn/report/index/report?reportId=5\\_5669](https://www.yunbaogao.cn/report/index/report?reportId=5_5669)

