

One Day National Conference on

FAMILIES IN TRANSITION: THE SOCIOLOGUE OF INDIAN HOUSEHOLDS IN CONTEMPORARY TIMES

Editors Name

**Dr. M. Kousalyadevi
Dr R. Kavitha**



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Madurai

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FAMILY TRANSITIONS AND SOCIAL RISKS IN INDIA: THE ROLE OF PRADHAN MANTRI JAN SURAKSHA SCHEMES

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Abstract

India is witnessing significant shifts in family structures due to urbanization, migration, economic transformation, and cultural changes. Traditional joint families are giving way to nuclear and fragmented households, resulting in heightened social risks such as income insecurity, health vulnerabilities, accidental disability, and inadequate old-age support. The Pradhan Mantri Jan Suraksha Schemes (PMJS) including the Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), and Atal Pension Yojana (APY) – are designed to mitigate these risks by providing affordable insurance and pension coverage, especially for economically vulnerable populations. This seminar paper examines rural–urban family transitions, the social risks associated with these changes, and the role of Jan Suraksha Schemes in promoting social protection. It also emphasizes the importance of awareness, financial literacy, and education in ensuring effective utilization of these schemes. **Keywords:** Jan Suraksha Schemes, Financial Literacy, Rural–Urban Family Dynamics and Social Risk in India.

Introduction

The family has historically been the primary unit of social and economic security in India. Joint families provided financial stability, emotional support, and care for the elderly and children. However, rapid urbanization, industrialization, migration, and changing cultural norms have led to significant transitions in family structures. Nuclear families, single-parent households, and elderly-only households are increasingly common, particularly in urban areas. Rural families are affected by seasonal and permanent migration, often leaving women, children, and the elderly behind. This breakdown of traditional support systems has intensified social risks, including financial insecurity, health vulnerabilities, and old-age dependency. Urban families, on the other hand, face social isolation, high living costs, and employment instability, which further exacerbate vulnerability.

To address these challenges, the Government of India launched the **Pradhan Mantri Jan Suraksha Schemes**, offering life, accident, and pension coverage to economically vulnerable populations. These schemes aim to supplement weakened family support systems, ensuring protection against social and economic risks. This paper explores the interplay between family transitions, social risk, and state-led social protection, highlighting the role of PMJS in contemporary India.

Objectives of the Study

1. To examine changes in rural and urban family structures in India.

2. To identify social risks emerging from these transitions.
3. To analyze the relevance of Pradhan Mantri Jan Suraksha Schemes in mitigating these risks.
4. To explore the role of education and awareness in enhancing the effectiveness of these schemes.

Literature Review

Family Transitions

Studies have documented the decline of joint families in India, particularly in urban centers. Desai and Dubey (2012) observed that nuclearization is associated with economic independence, urban employment opportunities, and lifestyle changes. Rural migration leaves behind elderly and women, increasing vulnerability and dependence on remittances (Gupta, 2018). Family transitions also affect caregiving, decision-making, and risk-sharing mechanisms.

Social Risks

Nuclear families face challenges such as job insecurity, social isolation, and high costs of living. Rural families experience dependence on remittances, lack of access to formal healthcare, and economic uncertainty. Kumar (2016) emphasizes that weakening family networks necessitate institutional support to prevent catastrophic risks, such as medical emergencies or accidental death.

Pradhan Mantri Jan Suraksha Schemes

The PMJS are central to India's social protection framework:

- **PMSBY:** Provides accident insurance with low annual premiums.
- **PMJJBY:** Offers life insurance to bank account holders.
- **APY:** Ensures a guaranteed pension for workers in the unorganized sector.

While effective in principle, their reach is limited by awareness, digital literacy, and accessibility, particularly in rural areas (NITI Aayog, 2020).

Role of Education and Awareness

Financial literacy programs, community outreach, and school curricula can increase awareness and enrollment in PMJS. Local NGOs and media campaigns have proven effective in bridging the knowledge gap.

Rural-Urban Family Dynamics and Social Risk in India

Family is the primary unit of social and economic security in India. Historically, joint families served as sources of financial support, caregiving, and emotional stability. However, rapid urbanization, industrialization, migration, education, and changing cultural norms are reshaping family structures.

- **Rural areas:** Migration of working-age adults to urban centers, agricultural distress, and poverty often leave elderly and women behind.
- **Urban areas:** Nuclear families are common, and households are often reliant on informal jobs or contractual employment.

These transformations result in **social risks**, defined as potential vulnerabilities that can affect a family's economic, health, and social stability. Examples include job loss, illness, accidents, and inadequate old-age security.

Patterns of Rural-Urban Family Dynamics

Rural Family Dynamics

- **Migration-induced fragmentation:** Seasonal or permanent migration of youth results in left-behind families headed by elderly members or women.
- **Dependence on agriculture:** Income is often unstable due to climate variability and market fluctuations.
- **Extended family networks:** Traditional joint families are shrinking, reducing informal risk-sharing.
- **Cultural context:** Patriarchal norms often limit women's autonomy, impacting financial decision-making.

Example: A rural family where the father migrates for work leaves the mother and children dependent on remittances, exposing them to economic and social vulnerability if the father loses employment or suffers illness.

Urban Family Dynamics

- **Nuclearization:** Most urban households consist of parents and children only, limiting extended support.
- **Employment instability:** Jobs are often contractual or informal, lacking social security.
- **High living costs:** Housing, education, and healthcare expenses increase financial stress.
- **Social isolation:** Lack of extended family and community networks leads to reduced emotional support and caregiving options.

Example: In metropolitan cities like Mumbai or Bengaluru, young nuclear families may struggle to cover medical emergencies, relying heavily on personal savings or insurance coverage.

Key Differences between Rural and Urban Families

Aspect	Rural Families	Urban Families
Family Structure	Shrinking joint families, elderly women-headed households	Predominantly nuclear, small households
Economic Activity	Agriculture, seasonal migration, remittances	Informal work, contractual employment
Social Support	Relies on local community, kinship	Weak extended family support, less community cohesion

Risk Exposure	Crop failure, migration dependency, health issues	Job insecurity, high living cost, health expenditure
Gender Dynamics	Patriarchal, limited decision-making for women	More autonomy for women, but social isolation

Social Risks in Rural and Urban Families

Economic Risks

- **Rural:** Crop failure, fluctuating income from seasonal migration, and lack of financial institutions.
- **Urban:** Job insecurity, informal contracts, high rent, and living expenses.

Health Risks

- **Rural:** Limited access to hospitals, clinics, and insurance. Long travel distances for treatment increase mortality risk.
- **Urban:** Expensive private healthcare, increasing dependence on out-of-pocket spending.

Accidental and Disability Risks

- **Rural:** Farming and manual labor expose workers to accidents; awareness of insurance schemes is low.
- **Urban:** Occupational hazards in construction, factory, and transport sectors; accidents without social protection can be catastrophic.

Old-Age Vulnerability

- **Rural:** Elderly left behind due to migration; no formal pension coverage.
- **Urban:** Nuclear families often cannot provide adequate care; dependence on savings or APY.

Social Risk Type	Rural Families	Urban Families
Economic	Income loss, remittance dependency	Job insecurity, informal work
Health	Limited access to medical facilities	High treatment costs, insurance gaps
Old Age	Lack of caregivers	Limited pension, high dependency
Accidental/ Disability	Low awareness of protection schemes	Exposure to work/traffic risks

Rural-Urban Family Dynamics and Social Risk

Rural families are increasingly characterized by fragmentation due to seasonal and permanent migration, leaving behind elderly members, women, and children who face

economic and social insecurity. The weakening of collective family arrangements reduces informal risk-sharing mechanisms traditionally available in villages.

Urban families, while having greater access to employment and services, face risks related to job instability, nuclear living arrangements, social isolation, and lack of extended family support. In both contexts, individuals are more exposed to risks such as accidental death, disability, and income disruption.

These transformations underscore the need for formal social safety nets that can complement or substitute traditional family-based support systems.

Factors Contributing to Social Risk

1. **Family Fragmentation:** Weakening of joint families reduces shared caregiving and financial pooling.
2. **Migration:** Rural-to-urban migration disrupts traditional support systems.
3. **Informal Employment:** Lack of formal jobs increases vulnerability.
4. **Low Financial Literacy:** Poor awareness of insurance and pension schemes limits protection.
5. **Gender Inequality:** Women often lack decision-making power, increasing household vulnerability.

Role of Social Protection and PMJS

The **Pradhan Mantri Jan Suraksha Schemes (PMJS)** aim to mitigate social risks arising from these family transitions:

1. **Pradhan Mantri Suraksha Bima Yojana (PMSBY):** Accidental death/disability insurance.
2. **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY):** Life insurance.
3. **Atal Pension Yojana (APY):** Old-age pension for unorganized sector workers.

Contribution to Risk Reduction:

- Provides formal coverage where family support is insufficient.
- Reduces catastrophic financial expenditure during emergencies.
- Encourages financial inclusion and banking participation.

Challenges:

- Low awareness, especially in rural areas.
- Digital divide and limited bank access.
- Cultural barriers affecting women's enrollment and decision-making.

Policy Implications

1. **Awareness Campaigns:** Community-level workshops and NGO programs targeting vulnerable households.

2. **Financial Literacy:** Integrate social protection awareness in school and college curricula.
3. **Accessibility Improvements:** Mobile banking units in rural areas, simplified online enrollment processes.
4. **Gender Inclusion:** Encourage women's participation in decision-making and scheme enrollment.

Conclusion

Rural and urban family dynamics in India are undergoing rapid transitions, increasing exposure to social risks. Traditional family-based protection mechanisms are weakening, necessitating formal social protection. **Pradhan Mantri Jan Suraksha Schemes** play a critical role in mitigating these risks, but their effectiveness depends on awareness, education, and accessibility. Strengthening the connection between evolving family structures and social protection frameworks is essential for reducing vulnerability, ensuring financial security, and promoting inclusive development in India.

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