Society & Social Justice · GS - II

How can digital platforms improve the accessibility, transparency and portability of social security benefits for India's formal workforce?

EXAM YEAR	PAPER	SUBJECT
DAILY PRACTICE 25/11/2026	GS - II	Society & Social Justice

MARKS	WORD LIMIT
15	~250 words

Answer Hint

Digital public infrastructure, EPFO, Universal Account Number, portability, financial inclusion, data protection, grievance redressal

Model Answer

Digital platforms are transforming the delivery of social security by reducing administrative barriers and enabling workers to access benefits through online services. EPFO's Member e-Sewa portal illustrates this shift in India's contributory social security framework.

Contribution of digital platforms

1. **Greater accessibility:** Online access to provident fund balances, passbooks and claim services reduces dependence on physical offices and paperwork.
2. **Portability:** The Universal Account Number (UAN) links a member's EPF accounts across employers, facilitating continuity of social security when workers change jobs.
3. **Transparency:** Digital records enable employees to monitor contributions, identify discrepancies and verify account information.
4. **Administrative efficiency:** Aadhaar, PAN and bank-account KYC integration can simplify identity verification and reduce processing delays.

5. **Financial inclusion:** Easier access to provident fund information improves workers' awareness of retirement savings and long-term financial security.

Structural concerns

Digital access remains uneven among informal, migrant and digitally excluded workers. Incorrect KYC records, cybersecurity threats, privacy concerns and technical failures can restrict access to benefits. Moreover, portal-based services alone cannot address gaps in social security coverage among workers outside the formal employment system.

Institutional priorities

EPFO should strengthen data security, grievance redressal, multilingual assistance and accessible offline support. Interoperability between digital platforms and accurate employer contribution records are equally important.

Conclusion: Digital social security must combine technological efficiency with inclusion, accountability and data protection so that convenience does not become another barrier to workers' entitlements.

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