

assistance or political support (because you don't exist on paper), makes their lives enormously volatile and vulnerable.

- Policy interventions that help reduce the ill effects of informality are necessary. The Western experience holds a lesson. Recovery and resilience are much harder if there are dark clouds on slum residents' horizons because of rampant informality.

Few good jobs

- A different dynamic is in play now. As the urban labour forces grows, regular factory jobs are not growing alongside; there is a huge deficit. As automation progresses, and each new car requires fewer labour inputs, the growth of good jobs will become even slower, forcing people into the informal sector and the gig economy. These trends need to be countered by engendering various opportunities.

The need for policies

- Progressively reducing the worst effects of informality is essential, first, for reducing risks and stabilizing livelihoods.
- The conditions of employment must progressively be made more secure, with workplace protection, old-age support, and health care benefits. Similarly, the process of slum notification needs to be expedited, so the threat of demolition passes, even if individual titles are not given immediately.
- Since stories of the worst-off in slums almost invariably involve families ruined by high medical expenses, affordable and reliable health care is necessary, which the government seems to be pursuing, albeit haltingly, through Ayushman Bharat. Harlan Downs-Tepner and Sujeet Kumar contributed to the article.

5. HEALTH

Implementation of the National digital health mission will revolutionize the health care system in the country. Explain

KEY POINTS

- NPCI launched the Unified Payments Interface (UPI), which revolutionised India's payment industry. Today, UPI is the fastest-growing payment platform in the world, accounting for more than a billion monthly transactions.
- The prime minister launched the National Digital Health Mission (NDHM). NDHM will create an "open digital health ecosystem" like what UPI created in financial services.
- It will serve as a backbone for integrated digital health infrastructure and provide a platform for private innovations. Key features will include standardised health registries, unique patient IDs, patient health records, automatic claim settlement engines, etc.

Five themes will drive this transformation.

- **Information transparency:** Currently, there is no reliable repository of data to verify a health facility or a doctor. This promotes quackery. NDHM's "health registries" will act as a single source of truth for all health stakeholders. This will increase trust in the ecosystem and reduce administrative burden related to doctor onboarding, regulatory approvals and renewals, and hospital or payer empanelment.
- **Standardised claim processing:** Currently, the claim settlement process is time-consuming and expensive. It stretches the short-term capital requirements for providers and entails high administrative burden for insurers. NDHM's claims engine will enable faster validation of claims and easy fraud prevention, thereby driving improved unit economics.