



# THE STATE OF SOCIAL PROTECTION IN INDIA, 2025

## GROUND UP REPORT

By- SETU, Social PROTECTION COALITION

[https://setucoalition.org/assets/pdf/State%20of%20Social%20Protection\\_18th%20Sep\\_Print.PDF](https://setucoalition.org/assets/pdf/State%20of%20Social%20Protection_18th%20Sep_Print.PDF)





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# Acknowledgement

This report, *The State of Social Protection in India, 2025*, is the culmination of a collective effort, a testament to the power of collaboration in pursuit of a shared vision: a future where every Indian has the right to a life of dignity, security, and opportunity. It is a product of shared knowledge, diverse experiences, and an unwavering commitment to social justice. We extend our deepest gratitude to the many individuals and organizations whose contributions have shaped this work.

This endeavour was anchored and brought to life by the SETU – Social Protection Coalition. We are profoundly grateful to the more than 100 organizations that form the backbone of this coalition. Their collective wisdom, grassroots insights, and dedication to amplifying community voices are the heart of this report.

Our special thanks are extended to the following partners and stakeholders:

## **The Voices from the Field: Communities and Frontline Workers**

At the center of this report are the lived realities of the communities we serve. Our regional consultations across Assam, Rajasthan, Tamil Nadu, and Delhi were enriched by the active participation of representatives from 77 civil society organisations and networks/alliances. A full list of participating organizations can be found in Annexe H. We are indebted to the countless community members, women leaders, informal workers, and persons with disabilities across the country whose stories form the core of this report. We also extend our heartfelt appreciation to the frontline workers—the Anganwadi workers, ASHAs, and community mobilizers—whose tireless efforts on the ground provide the most critical link in the social protection chain.

## **Civil Society and Implementing Partners**

This report would not have been possible without the invaluable practice-based insights from our civil society partners. We thank the 27 organizations that contributed over 30 detailed case studies, providing powerful, field-validated evidence of what works. Their work demonstrates how systemic challenges of fragmentation, exclusion, and last-mile delivery can be overcome.

## **Research, Academic, and Knowledge Partners**

For the intellectual rigour and analytical framework of this report, we thank our research partner, StepBeta and knowledge partners-UNICEF, Piramal Foundation and ARAVALI. Their expertise helped shape our methodology, validate our findings, and sharpen our recommendations.

## **The Core Report Team**

Finally, we wish to acknowledge the core team for the report that led the inception, coordination, research, writing, and production of this report. A special thanks to the lead author of the report Subhash Misra and Chief Advisors- Alka

Narang and Tejinder Singh Sandhu for their relentless effort in transforming a wealth of information into this cohesive blueprint for action.

This report is a starting point. The true work lies ahead, and we look forward to continuing this collaborative journey with all our partners to help build a National Mission for Assured Protection for every Indian.

**Priyamvada Tiwari**

Anchor-SETU, Social Protection Coalition



## Preface

Over the years, collaboration and partnership have shifted from being merely supportive to becoming vital in shaping the vision and practice of social development at the Catalyst Platform. Guided by the belief that no single organisation can address the complexities of vulnerability alone, Catalyst Platform and its allied organisations have consistently fostered ecosystems of convergence, bringing together government, communities, civil society, market actors, and public institutions in pursuit of inclusive, resilient futures. Through initiatives such as the Community Action Collab, our work shows that transformational change thrives where intention meets interdependence. These platforms have responded flexibly to crises, sparked innovation in the social sector, and fostered shared accountability among diverse groups of stakeholders.

For India's most vulnerable and hardest-to-reach populations, social protection schemes serve as a lifeline—connecting dignity, opportunity, and resilience. While the Government of India and various state governments continue to invest significantly across schemes focusing on education, employment, health, nutrition, insurance and pensions, there remains a crucial need for demand generation, facilitation and ensuring delivery of benefits (intent to impact).

In response, the SETU – Social Protection Coalition was launched in August 2024 to bring together key actors interested in ensuring social protection together to build synergies, reduce fragmentation and promote systemic alignment. Anchored by Catalysts and supported by a growing network of policy institutions and grassroots actors, SETU serves as both a knowledge and action platform. Since its inception, over 100 organisations—several from civil society—have contributed practice-based insights, amplified local innovations, and strengthened the feedback loop between communities and policymakers. SETU remains committed to work collaboratively with ecosystem partners to advance access to social protection for all.

SETU advocates for access to social protection in India's development strategy through evidence-based policy convergence, inter-ministerial learning, and inclusive design. It champions a vision where social security is development-oriented, able to adapt to people's lived realities, and co-created with the communities it serves, not just to secure entitlements, but to foster long-term resilience across the lifecycle.

Today, last-mile delivery remains one of the most challenging aspects of social protection. While governments make critical investments, the demand generation and fulfilment layers—where the third sector can play a catalytic role—remain resource-constrained. This highlights the pressing need for more comprehensive collaboration to boost efficiency, reach, and impact.

As we approach India's centenary of independence in 2047, we present to you *The State of Social Protection in India*. This report examines the current architecture, institutional strengths, and critical gaps in the country's social protection landscape. More importantly, it warrants us to reimagine a future where collaboration is not just strategic but a necessity—and where social protection is not a promise, but a lived reality for every Indian.

**Shiv Kumar**

Co-founder- Catalyst Platform



# Executive Summary

This report is presented by the Social Protection Coalition- **SETU**, a diverse collective of civil society organizations deeply embedded in communities across the nation. This report's 'ground-up' methodology is its core strength since its inception in January, 2025. By synthesizing experiences of civil society organizations across the states, representing a diverse cross-section of marginalized communities, the report builds a systemic analysis that is rooted in community voices and practice based solutions.

This report is the culmination of grassroots experience; it brings perspectives, lessons and solutions from the ground, capturing how the most marginalized citizens and the stakeholders working closely with them view and experience social protection, especially from the last decade.

SETU's unique position, working at the critical interface between communities and systems, provides the foundation for the analysis and recommendations presented. The report believes this "grounded-in-experience" approach is essential for building a social protection system that is guaranteed, comprehensive and inclusive for the most marginalized.

The Government of India has achieved a historic and unprecedented expansion of its social protection system, fundamentally redefining both the scale and scope of citizen entitlements. Foundational missions like the Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS), Pradhan Mantri Jan Dhan Yojana (PMJDY) first created a universal financial inclusion bedrock<sup>1</sup>. Upon this, the country built its world-class Digital Public Infrastructure (DPI)<sup>2</sup>. The government cites cumulative savings of ₹3.48 lakh crore from Direct Benefit Transfers between 2014 and 2024 by eliminating ghost beneficiaries (PIB, 2025).

The JAM Trinity (Jan Dhan bank accounts, Aadhaar unique ID numbers and mobile phones) and the Direct Benefit Transfer (DBT) system now ensure transparent, leakage-proof delivery of benefits at scale, while the One Nation One Ration Card (ONORC)<sup>3</sup> guarantees food security for a mobile workforce with a coverage of approx. 80 Crore beneficiaries. Through these modern 'rails', transformative programmatic 'trains' were launched that provided a paradigm shift. The Pradhan Mantri Jan Arogya Yojana (PM-JAY)<sup>4</sup> provides health-risk protection from catastrophic expenditure for millions, while the Pradhan Mantri Awas Yojana (PMAY)<sup>5</sup> creates tangible assets and dignity through housing, with a special focus on women's ownership.

## Positioning Statements

This report offers a coalition-led, lifecycle-based roadmap for universal, inclusive social protection, grounded in equity, dignity, and social justice.

It bridges policy, practice, and lived realities to guide a system-wide transformation that ensures no one is left behind — by design, not by default.

More than a diagnostic, it presents a unified blueprint for action — rooted in rights, guided by evidence, and enabled by broad partnerships.

<sup>1</sup> Pradhan Mantri Jan-Dhan Yojana (PMJDY)

<sup>2</sup> Direct Benefit Transfer - Digital India

<sup>3</sup> One Nation One Ration Card: Impact Assessment in Rural India

Collectively, these efforts have propelled our social protection coverage from 24% in 2021 to 64% in 2025, reaching over 94 crore citizens, as per the government data<sup>6</sup>. As we prepare for the next frontier with the e-Shram portal's registration of over 30 crore informal workers, the critical policy challenge now is to transition from an era of expansion to an era of consolidation and adequacy. The challenge is no longer just about reaching people, but also about ensuring that protection is a lived reality for all. **Assured Protection**, as envisioned in this report, must be comprehensive in its scope, inclusive of the most vulnerable, adequate in the benefits it provides, and guaranteed in its delivery.

## The Mandate for Reform

Despite these landmark achievements, significant structural challenges require evolution of interventions to maximize their impact:

**1. Systemic Fragmentation:** While government efforts have successfully built the foundational 'rails' for convergence through platforms like DBT and ONORC, the 'trains'—the 3,000+ schemes—remain siloed, led by various 'mother' departments and their budgets. Disparate databases across ministries are not interoperable, preventing a unified, 360-degree view of the beneficiary. This fundamental data fragmentation hampers coherent policy design and real-time targeting, forcing citizens to navigate a complex maze to access their full entitlements.

**2. The Informal Sector Void:** While registration rates have improved, the transition to effective protection is still limited. While the e-Shram portal<sup>7</sup> has commendably identified over 30 crore workers, the delayed implementation of the Code on Social Security (2020)<sup>8</sup> means this vast informal workforce—at over 110 million<sup>9</sup>—still lacks a clear pathway to contributory social insurance. This leaves the most dynamic segment of our economy critically vulnerable.

**3. The Adequacy Gap:** Foundational social security benefits, such as pensions, offer modest, stagnant benefit amounts that erode with inflation. We must raise baseline benefits to an adequate level and introduce automatic inflation-indexing to ensure our most vulnerable citizens receive predictable and substantive income security, not just episodic support. (Example- India's pension schemes remain grossly inadequate in both benefit level and coverage. The central share under NSAP (₹200–₹500) has not been revised in over a decade, and even with state top-ups, pensions typically amount to less than one-tenth of subsistence needs. This falls far below international adequacy benchmarks, leaving the majority of elderly, especially women and informal workers, without meaningful income security in old age). Globally, an adequate social pension is often benchmarked at 30-40% of the average national wage or a clearly defined poverty threshold, aiming for basic subsistence and dignity.

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<sup>4</sup> <https://nha.gov.in/PM-JAY>

<sup>5</sup> <https://pmay-urban.gov.in/>

<sup>6</sup> *India's Rise in Social Security Coverage*

<sup>7</sup> <https://eshram.gov.in/indexmain>




<sup>8</sup> [https://labour.gov.in/sites/default/files/ss\\_code\\_gazette.pdf](https://labour.gov.in/sites/default/files/ss_code_gazette.pdf)

<sup>9</sup> *Employment in informal sector below pre-Covid level, shows NSO data*

**4. Fiscal Constraints vs. Investment Imperative:** Our social protection expenditure, at 8.6% of GDP, currently trails global benchmarks (Global average is 12.9 as per World Social Protection Report-24-26, ILO), presenting a strategic choice. We must reframe this spending not as a fiscal cost, but as a high-return investment essential for securing our demographic dividend. (Example- The World Bank states that "\$1 invested in early childhood nutrition can yield up to \$16 in returns" over the long term<sup>10</sup>.)

## The Blueprint: Working Models for Systemic Change

This report moves beyond diagnosis to offer a range of solutions emerging from the ground as reported by the contributing organizations. These models, validated by local authorities and civil society organizations across India, show how to solve the system's core challenges:

- 
**The Solution to Fragmentation: The Convergence Ecosystem Model.** The report showcases how layering multiple entitlements (livelihood, health, housing) around a single family creates a transformative impact, moving them from basic subsistence to sustainable self-reliance. This model turns disconnected schemes into a powerful, integrated support system.
- 
**The Solution to Exclusion: The Intersectional Deep-Dive.** To reach the most marginalized—migrant workers, persons with disabilities, tribal women, and gender-diverse communities—generic schemes are not enough. The report presents targeted, community-led initiatives that build trust and navigate specific barriers, making "inclusion by design" a practical reality.
- 
**The Solution to Last-Mile Delivery: Building Human Infrastructure.** Technology alone cannot bridge the final gap. India's Common Service Centres (CSCs) provide important digital access points for citizens, but experience shows that access alone is not enough. Many eligible households remain excluded because they lack documents, information, or support to navigate multiple schemes. The report highlights successful models like Universal Help Desks and Community Health Entrepreneurs which complement CSCs by providing active navigation, entitlement bundling, and grievance redress and create a trusted human interface, guiding citizens from enrollment to the actual realisation of benefits.

## Recommendations: Building a Future-Ready Architecture

Informed by these field learnings, this report puts forth an integrated set of recommendations to build a system defined by its adequacy, portability, and predictability:

**1. Modernise the Policy Framework:** Shift from fragmented schemes to a Universal Minimum Assurance for all citizens. This requires legally defining a Social Protection Floor (SPF), ensuring benefits are adequate and indexed to inflation, and creating flexible financing to encourage state-level innovation.

**2. Build a Results-Based System Focused on Impact and address exclusion:** Fundamentally shift from tracking inputs to Measuring Outcomes. This requires a public-facing Social Protection Dashboard, an annual Social

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<sup>10</sup> *Investment Framework for Nutrition 2024*

Protection Report Card, and a groundbreaking "Registry for Denial of Services" to systematically track, analyze, and fix the root causes of exclusion.

**3. Strengthen Delivery for Inclusion:** Make delivery Adaptive and Inclusive by re-engineering systems with real-time data and frontline feedback. The national priority must be to simplify access and remove barriers, especially for women, migrants, and persons with disabilities.

**4. Accelerate Innovation:** Move beyond one off pilots to Scalable Solutions. This involves actively promoting new technologies, establishing a Social Protection Innovation Fund, and scaling, community-led models that solve last-mile challenges.

**5. Embed risk management & Resilience:** Build a system that is Resilient by Design. Embed resilience by using scenario planning to anticipate future shocks (climate, economic, health) and establishing pre-approved protocols for scaling up benefits during crises. Build to manage risks of leakage and those who graduate out of the requirement for social protection.

## **Call to Action: A National Mission for Assured Protection for the most vulnerable**

India stands at a strategic crossroads. We can either continue with a fragmented system of welfare entitlements or we can forge a unified architecture of assured social protection. This report provides the macro blueprint for the latter. This is more than a policy choice; it is a national mission essential for realizing the vision of a Viksit Bharat. A productive workforce, a thriving domestic market, and a resilient society are impossible to achieve when millions of our citizens remain vulnerable to the shocks of illness, old age, and economic uncertainty. The piecemeal safety nets of the past must now be woven into the unified springboard of the future. The time has come to leverage our digital capacity and administrative scale to build a system that moves beyond just coverage numbers. We must build a system defined by its adequacy, portability, and predictability.

Therefore, this report is a call to action for all stakeholders—across government, private sector, academia, multilaterals, foundations, civil society and other ecosystem—to come together and transform the promise of protection into a lived reality for every Indian.



# 1. Introduction

As India invests in strengthening institutions and embracing innovations (such as digital platforms, portability for migrants, and climate-adaptive safety nets), it moves closer to the vision of a genuinely inclusive welfare state – one where no one is left behind and everyone can aspire to a life of security and dignity.

Social protection in India is provided through a multi-ministerial ecosystem. Several government departments are tasked with designing, funding, and implementing key components of the social protection system. It is crucial to recognise the importance of coordination among central and state actors to ensure efficiency, inclusivity, and sustainability.

In the past decade, the country has achieved a historic expansion of social welfare coverage. Social protection is no longer merely a safety net; it encompasses a broad set of public measures aimed at reducing poverty, inequality, and vulnerability by providing support against life's many risks. This principle is enshrined in the Universal Declaration of Human Rights (Article 22), and Directive Principles of State Policy, underscoring that ensuring basic income security, healthcare, and social support is a societal obligation, not a matter of optional goodwill.

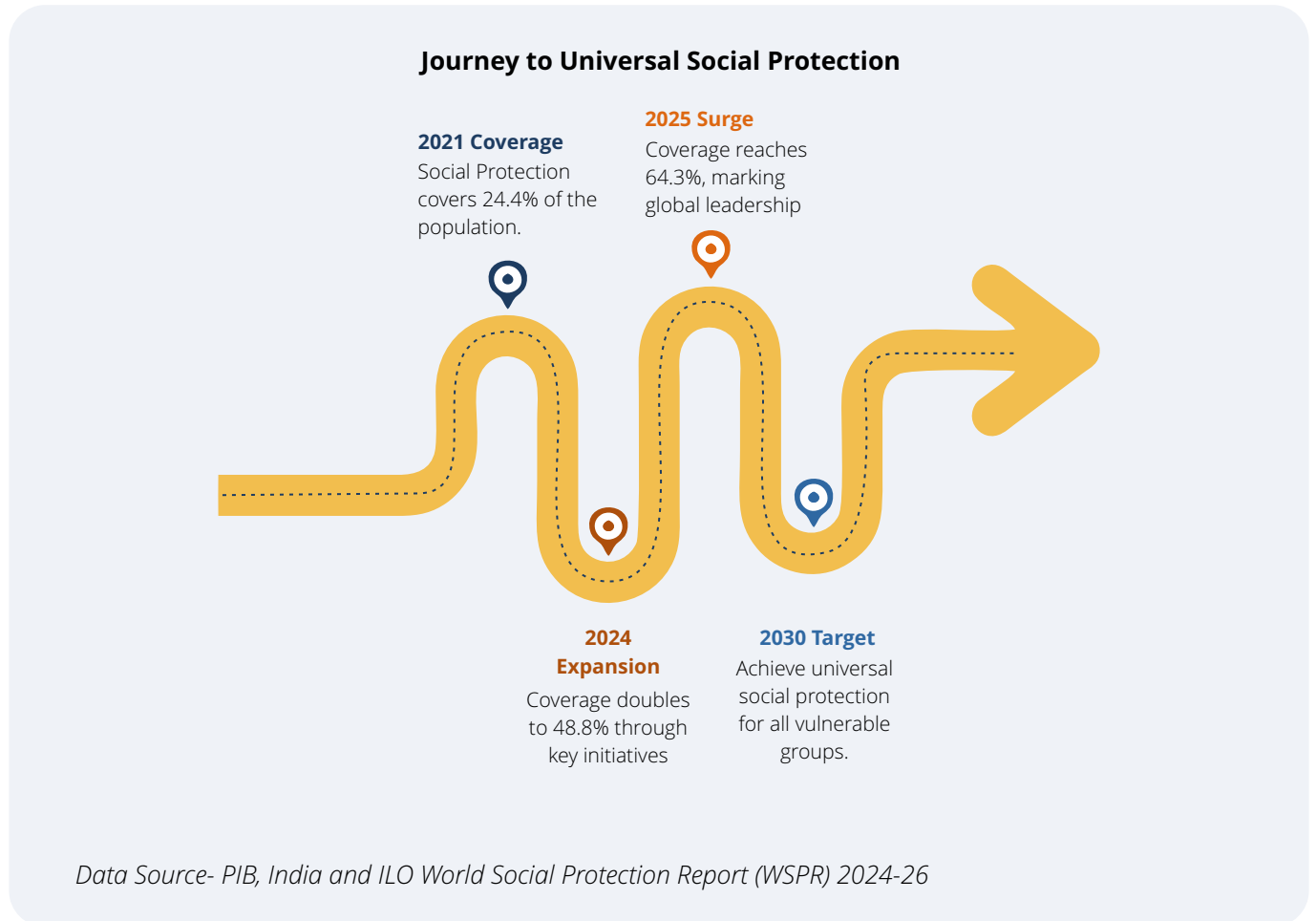
This report introduces India's first coalition-driven, lifecycle-based roadmap for universal and inclusive social protection, rooted in the principles of equity, dignity, and social justice. Developed by the SETU coalition in collaboration with over 100 partners, the report draws on field experiences, community voices, case studies, lessons from the working models across diverse regions and populations in the country, as well as secondary research.



## 1.1 Key Milestones in India's Social Protection Journey

India's commitment to social protection has evolved through the implementation of significant policies and an increase in coverage. A few milestone moments help illustrate the trajectory and the urgency of the present moment:

**Fig 1. India Social Protection Timeline**





## 1.2 From Safety Net to Development-Focused Investment

India's approach to social protection has expanded significantly in recent decades, encompassing a wide range of programs that address income insecurity, health shocks, food deprivation, and lifecycle vulnerabilities. However, despite the proliferation of schemes (over 3,000 and counting), the system remains fragmented and has an unequal reach, as per our assessment.

Social protection in India is meant to safeguard and empower citizens throughout their lifetime – for example, ensuring children's nutrition, workers' livelihoods, and seniors' income security – so that even the most marginalised can live with dignity.

These advances contribute to poverty alleviation; indeed, an estimated 25 crore Indians escaped multi-dimensional poverty in the past decade, reflecting the impact of expanded social programmes.<sup>11</sup> At the same time, significant gaps remain – over one-fifth of India's workers are still casual labourers with no formal job security or social security coverage, and those in the remote areas continue to be on the margins and persistently excluded. The poorest households are still the least likely to be covered by health insurance or pension schemes. Practically speaking, without stable incomes or reliable safety nets, a single illness or job loss can still push vulnerable families further into poverty.

Breaking this cycle requires a strong, interlinked social protection system that leaves no one behind.



## 1.3 Unprecedented Progress and Remaining Challenges

The scale of India's recent social protection expansion has been unmatched. In absolute terms, over 940 million people in India are now enrolled in one or more welfare schemes. This 45-percentage-point rise over a decade represents the fastest expansion of social protection coverage ever recorded worldwide.<sup>12</sup>

These accomplishments reflect India's dedication to inclusive growth and the vision of "Sabka Vikas" (development for all). Despite notable gains in enrolment, a substantial "missing middle" of informal and self-employed workers continues to face inadequate social protection in practice. According to the ILO's World Social Protection Report

### Definitions of Terms in the Report

**Social protection** refers to a set of policies and programs that provide income security, healthcare, and social support across the life cycle, including both contributory and non-contributory schemes.

**Social security** refers specifically to contributory programs, such as pensions, health insurance, and workers' benefits.

**Social safety nets** (also called social assistance) refer to non-contributory, publicly funded programs targeted at vulnerable groups, including cash transfers, food subsidies, and public employment.

<sup>11</sup> <https://www.pib.gov.in/PressReleaseIframePage.aspx?PRID=1996271>

<sup>12</sup> <https://www.newsonair.gov.in/indias-social-security-coverage-jumps>

2024–26, India's coverage has doubled from 24.4% in 2021 to 48.8% in 2024, yet this still leaves over 50% of the population without sufficient safeguards. (ILO, 2024-26) Fiscal constraints remain a key challenge, as India allocates approximately 5% of its GDP to social protection (excluding health), which is significantly below the global average of 13%. Moreover, implementation is fragmented across hundreds of central and state-level schemes, often lacking convergence and a unified beneficiary database, leading to duplication, exclusion, and inefficiencies.

Many central schemes also have state-level variations adding to both the promise and complexity of India's welfare landscape:

- Tamil Nadu's Kalaingar Magalir Urimai Thogai Thittam provides ₹1,000 monthly cash assistance to eligible women heads of households, enhancing income security and gender equity.
- Odisha's Biju Swasthya Kalyan Yojana (BSKY) provides health coverage of up to ₹10 lakh per family annually, surpassing the PM-JAY limits and demonstrating state-led innovation in healthcare access.
- West Bengal's Lakshmir Bhandar Scheme delivers monthly income support to women aged 25–60, with over 1.8 crore beneficiaries enrolled as of 2024.
- Rajasthan's Indira Gandhi Shahri Rozgar Guarantee Yojana guarantees 100 days of urban employment annually, complementing MGNREGA's rural focus.

These examples underscore the need for greater fiscal commitment, interoperable digital infrastructure, and integrated lifecycle-based frameworks to ensure that social protection evolves into effective practice.

Some states are also leading with ground breaking and innovative schemes moving from conventional welfare to more strategic interventions. Following are a few examples:

- Tamil Nadu is also at the forefront of transgender welfare. The state has a dedicated Transgender Welfare Board<sup>13</sup> and offers various other benefits like monthly pensions and subsidies for self-employment. Furthermore, to foster entrepreneurship, a special seed fund has been established to support start-ups run by transgender persons and people with disabilities. The state also offers free sex reassignment surgery in government hospitals and has implemented a transgender option in ration cards.
- The Vahli Dikri Yojana (Dear Daughter Scheme) of Gujarat is a financial incentive program aimed at improving the sex ratio and promoting the education of girls.
- Palanhaar Yojana of Rajasthan to benefit the orphan children of the state. It provides financial assistance to the extended family or any interested person to raise the child in a family environment instead of placing orphaned and vulnerable children in institutional care.
- Maharashtra's Mukhyamantri - Majhi Ladki Bahin Yojana (My Dear Sister Scheme) is a direct benefit transfer scheme that provides a monthly financial assistance to eligible women aiming to provide economic freedom to women, improve their health and nutritional status, and strengthen their role in the family.

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<sup>13</sup> TAMIL NADU TRANSGENDER WELFARE BOARD



## 1.4 Why this Report Matters

This report analyses India's social protection landscape through a development-oriented lens, examining not just the presence of programmes but their effectiveness in promoting human well-being and equity. While government data already tells us about the scale of social protection, and global reports offer valuable benchmarks, this report asks a simpler set of questions that arise from lived experiences, examples: Is the support reaching the family that needs it most? Is it enough to get them through a crisis? And is the process of seeking help a dignified one? What are the solutions that are working well for the community? What is the role that collective efforts can play?

Our strength lies in our daily work at the crossroads where citizens and the state meet. As a national collective of a diverse set of organizations, we are privileged to work alongside the people the system is built to serve. It is from this position that we hope to offer a useful and constructive perspective. Given the scale of India's social protection system and the shifting landscape of needs—post-COVID recovery, demographic ageing, climate shocks, and the rise of gig work—this report comes at a pivotal moment.

This report introduces a national coalition-driven, roadmap for universal and inclusive social protection, rooted in the principles of equity, dignity, and social justice. It draws on the latest field insights, working solutions, digital innovations, and policy analysis to show where India stands—and what it will take to meet SDG 1.3 by 2030.

Developed by the SETU coalition in collaboration with over 100 partners, the report draws on India's foundational values, global frameworks such as the ILO's Social Protection Floors, and grass root experiences and learnings of diverse stakeholders representing the most vulnerable communities in the country— including women, informal workers, persons with disabilities, tribal populations, and the urban & rural poor — and positions social protection as both a public good and a moral imperative. More than a diagnostic, the report offers a bold policy and programmatic blueprint to support the country advance its commitment to Viksit Bharat and the Sustainable Development Goals — ensuring that no one is left behind, not by default, but by deliberate design.

This report arrives at a critical point to illuminate both the successes and the road ahead. By learning from the past and innovating for the future, India can move decisively toward a social protection system that truly empowers every citizen, not as a matter of charity or contingency, but as a matter of right and shared prosperity.



## 2. Methodology and Approach

### 2.1 The Overview

The 'The State of Social Protection in India 2025 Ground Up Report' has been developed over the period January to September 2025 through a consultative and collaborative process. It takes stock of the current landscape of social protection policies, programs, and systems in India, particularly focusing on the central schemes. It examines key issues such as coverage, equity, effectiveness, and sustainability, and offers policy recommendations that can help strengthen India's social protection system.

#### **Purpose of the Report**

The report serves as a vital resource for policymakers, practitioners, development partners, and civil society. It highlights:

- The current status of social protection systems across different regions and demographic groups.
- Key challenges, gaps, and areas requiring improvement in existing programs.
- Highlight use cases and successful models for scale.
- Opportunities for innovation and reform to ensure inclusive, effective, and sustainable social protection for all in India.

#### **Guiding Principles**

- Consultative & Participatory: Engaging diverse stakeholders through structured consultations.
- Evidence-Based: Utilizing secondary research, grassroots and expert insights. No personal data was accessed in this process.
- Inclusive & Equitable: Ensuring representation from various sectors and communities.
- Action-Oriented: Providing actionable recommendations for policymakers and practitioners.

## Target Audience of the Report:

- **Policy Makers:** Their decisions and actions can directly influence the design and implementation of social protection schemes.
- **Non-Government Organizations (NGOs) and Implementing Agencies:** To understand gaps and improve their programs, ensuring better access and outcomes for beneficiaries. Implementation Agencies need to understand the report's findings to improve the operational aspects of social protection programs.
- **Academic and Research Institutions:** To contribute to the knowledge base and provide further recommendations for policy and practice.
- **International Organizations and Donor Agencies:** To align their support and funding strategies with the most critical needs identified in the report.
- **Community Leaders and Representatives:** Ensure the report reflects beneficiaries' real-world experiences and challenges.
- **Citizens:** Raising awareness and generating public support for improvements in social protection systems.

The goal is not to conduct a scheme-by-scheme review, but to create a macro-level blueprint — one that reflects both policy and practice, and surface patterns that can inform systems-level change. No personal



## 2.2 Analytical Framework

Rather than a scheme-by-scheme assessment, the aim is to synthesise patterns, identify systemic challenges, and propose strategic pathways for change. This section details the methodology.

### Data Gathering and Stakeholder Engagement

The report uses a four-step process that combined consultations, open-source data mining, expert validation, and field-based storytelling:

**1. Listen:** We convened over 100 stakeholders across Assam, Rajasthan, Tamil Nadu, and Delhi — including frontline workers, state officials, researchers, community leaders, funders, and development partners. These voices shaped our understanding of barriers, good practices, and lived realities.

**2. Map:** Using open-source tools and databases, in the process identifying over 3,000 central and state-level social protection schemes. We applied a vulnerability and justice lens to shortlist 67 central schemes/programs based on their scale, lifecycle relevance, and potential to reduce exclusion.

We also compiled solutions from implementing these models/solutions through over 30 case studies which were received from 26 organisations to capture the learnings, innovations and recommendations.

**3. Filter:** Our team employed a three-stage filtering process — first by eligibility group (e.g., lifecycle or identity-based), then by functional design assistance, service, insurance), and finally by coverage, funding, and delivery performance. The framework was based on the ILO's Social Protection Floors (2012) and the Department of Health's (UK) 2015 vulnerability model. These indicators (Annex D) informed scheme selection, policy analysis, and recommendation targeting. They also helped ensure that the report reflects the lived experiences of those most at risk of exclusion, rather than relying solely on aggregate data averages.

**4. Frame:** Insights were grouped into thematic pillars — landscape, gaps, innovations, opportunities — with an emphasis on systems thinking and cross-sector convergence.

Stakeholders included regional officials, CSOs, researchers, community representatives, development partners, and frontline workers.



## 2.3 Secondary Research

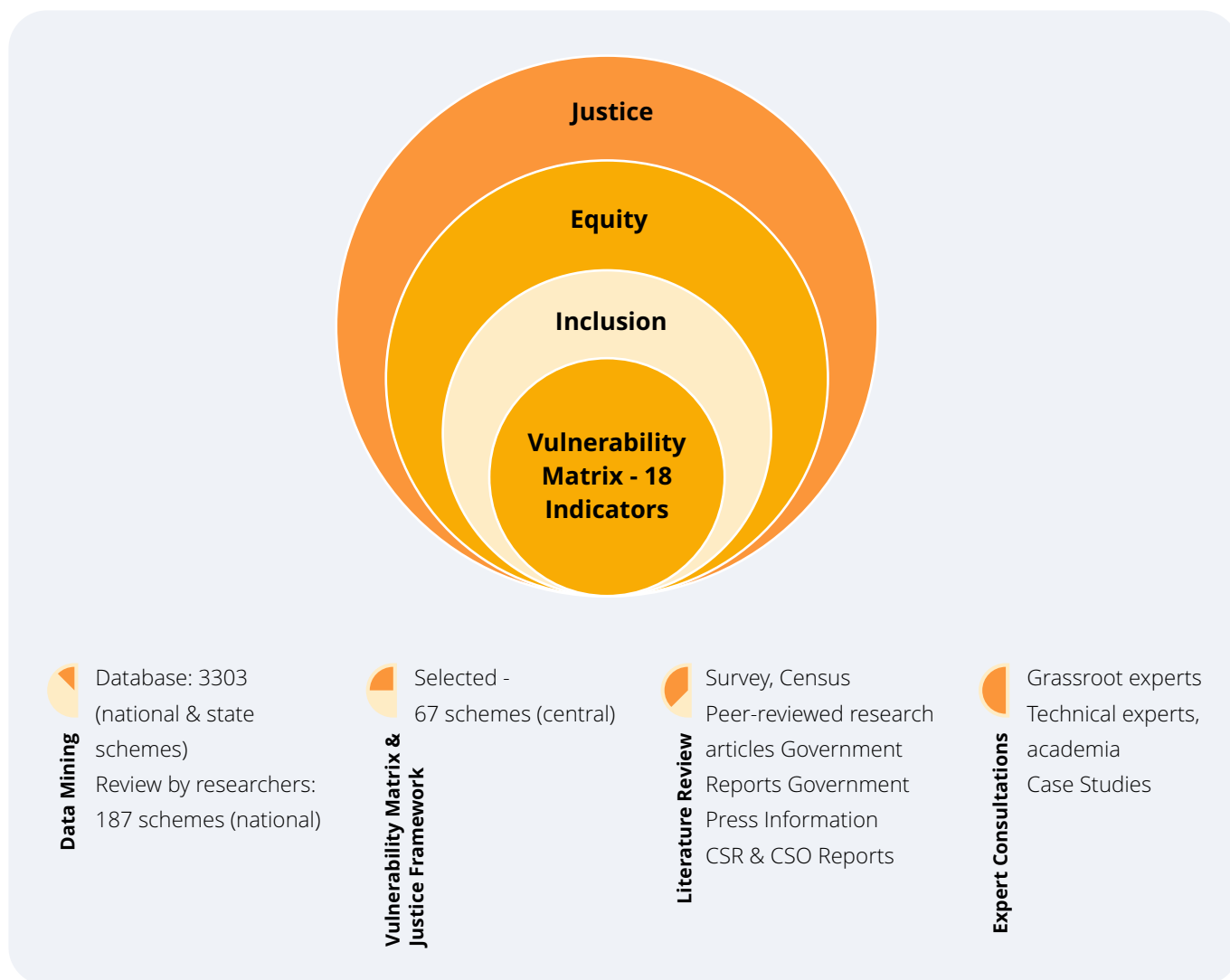
A key part of the process was to extract and compile information from secondary sources, with a focus on capturing government schemes and initiatives across various sectors. A wide array of data points was gathered from diverse sources, including programme descriptions, policy documents, implementation guidelines, and evaluation reports. We cleaned, deduplicated, and structured the raw data for analysis and later use. Only data from reputable public sources, such as official government portals, institutional databases, and verified open-source publications, was used to ensure authenticity and reliability.

### Data Scoping

To manage the large volume of data, a predefined filtering framework was used, containing a set of 18 vulnerability indicators. (Refer to Annex B: Vermont's Vulnerability Index). This approach, grounded in the Vulnerability Matrix and the Justice lens, ensured the selection of schemes that directly address critical vulnerabilities and uphold principles of equity, justice, and inclusion.

Considering the multiple factors contributing to vulnerability, the first stage involves shortlisting policies that specifically target vulnerable groups. The Justice lens for recognition and representation was applied to refine the dataset further

**Fig 2. Methodology & Approach**



### Scheme Mapping and Filtering Process

From a database of 3,303 national schemes, 67 central level schemes were shortlisted through a three-stage filtering process based on:

- Eligibility and coverage
- Funding and delivery mechanisms
- Lifecycle impact and inclusion

Indicators were created to mirror real experiences, drawing on the ILO and the UK model, which highlights a risk-based method that evaluates vulnerability through exposure, sensitivity, and adaptive capacity. It combines personal traits like income and health with system factors such as service access and safeguards to develop targeted interventions for those most at risk.



## 2.4 Vulnerability Assessment and Scheme Selection Process

### Stakeholder Engagement and Secondary Research


Stakeholders included officials, civil society organisations (CSOs), researchers, community representatives, development partners, and frontline workers. A significant component of the process involved extracting and compiling information from secondary sources, focusing on government schemes and initiatives across various sectors. Data was gathered from programme descriptions, policy documents, implementation guidelines, and evaluation reports.

### Data Filtering and Scheme Selection

#### Analytical Tools: Vulnerability and Justice Framework

Increasingly, major institutions have adopted a vulnerability-focused approach to social protection, aiming for greater responsiveness and inclusivity. The World Bank's adaptive model centres on risk and resilience, while UNICEF highlights child-sensitive designs that respond to factors such as age and disability. UNRISD traces the historical evolution of social protection as a response to systemic vulnerability, and UNDP now integrates disaster risk reduction and climate adaptation. Vulnerability has become central to designing and delivering social protection, rather than just a targeting tool. Viewing social protection through a justice lens, as advocated by UNESCO and UNRISD, frames it to address structural inequalities, enhance rights, and empower marginalised groups, transforming it from a basic safety net into an instrument of redistributive and participatory justice grounded in human development.

Two core tools guided scheme selection:

- 
**Vulnerability Matrix:** 18 indicators covering gender, geography, identity, disability, employment status, and documentation

The Vermont Social Vulnerability Index (SVI), developed by the Vermont Department of Health, is a planning tool designed to assess relative social vulnerability across communities, primarily for public health and emergency preparedness purposes. It aggregates 16 measures across three thematic areas viz. socioeconomic, demographic, and housing/transportation, using U.S. Census Bureau's American Community Survey data to identify communities that may require greater support during crises.

The methodology and structure of the index are detailed in Vermont's Social Vulnerability Index: A User's Guide (2015) and subsequent updates in Tools for Community Planners (2025), with additional validation and application described in academic research such as Tufts University's 2019 GIS thesis on mapping vulnerable populations in Vermont. In adapting this framework to the Indian context, three additional indicators have been incorporated to capture vulnerabilities related to caste, gender, and disaster risk, ensuring that the index reflects socio-political and environmental realities unique to India. (Vermont, 2025)

- **Justice Lens:** Based on four principles — identity & recognition, diversity & respect, structural justice, and empowerment (DoH, 2015; ILO, 2015)

These frameworks uphold equity, inclusion, and representation as central values.

## Inclusion and Exclusion Criteria

- **Inclusion Criteria**
  - Directly addresses structural vulnerabilities
  - Prioritises vulnerable demographics
  - High financial allocation and national scale
  - Demonstrates impact and scalability
  - Selected using Pareto Analysis (80/20 principle)
- **Exclusion Criteria**
  - Redundant or merit-based schemes without vulnerability focus
  - Infrastructure-only schemes (transport, digital)
  - Academic grants or conference-only support
  - Loans for MSMEs
  - Schemes directed at institutions, not individuals

## Scope of the Report and Limitations

This first edition of the report is designed to bring forward a comprehensive, ground-up perspective on India's social protection landscape. Its primary focus is to document lived realities, systemic patterns, and practice-based innovations that illustrate both achievements and persistent gaps. Several boundaries of scope were set deliberately:

### 1. National-Level Focus

This edition centers on the central architecture of social protection—policies, schemes, and institutional frameworks that provide the foundational “rails” across India. While state governments are key innovators and implementers, a comprehensive state-by-state analysis lies beyond the present scope.

### 2. Depth Over Coverage

The report is grounded in qualitative, ground-level insights from Coalition–SETU members. These highlight human experiences and last-mile challenges but are not statistically representative of the entire country. Subsequent editions could integrate household surveys, administrative datasets, and quantitative assessments for greater depth.

### 3. An Outside-in Perspective

This report reflects an outside-in perspective—how communities experience schemes and systems—rather than internal administrative or fiscal complexities.

#### 4. Evolving Policy Context

India's social protection system is dynamic, with frequent policy, technology, and delivery shifts. This report is a snapshot in time, focused on enduring structures.

Subsequent editions may track reforms longitudinally, providing trend analyses and impact reviews over multiple years.

#### 5. Financing and investment framing

Fiscal constraints and adequacy concerns are acknowledged; however, a detailed financing framework or cost investment analysis is not part of this edition's scope. These could be developed through future knowledge products in collaboration with partners.

Future editions would build on this foundation with deeper dives into financing, state-level comparisons, and thematic priorities such as climate resilience and gig economy protections.

#### 6. Beyond Individual Benefits

The Collective Dimension- While this report prioritises individual social protection entitlements, a limitation lies in its limited exploration of how social protection can foster collective assets and opportunities. The current focus on DBTs risks de-prioritizing community-based well-being, particularly crucial for many tribal and bio-cultural groups whose resilience is tied to shared resources and cultural institutions.

### Typology of Social Protection Instruments

Across the world, countries have adopted various models of social protection, some emphasising universal coverage, while others rely on targeted approaches. Regardless of design, the true strength of social protection lies in its dual role: it is both protective, offering support during times of crisis, and promotive, enabling long-term development by improving access to essential services such as health, education, and livelihoods.

For the report, we have followed the three broad categories of selected schemes: social assistance, social insurance, and labour market interventions, to provide a holistic understanding of how each contributes to the broader goals of social protection.

By grouping schemes into social assistance, insurance, and labour market programs, we get a clearer picture of how the system supports people at different stages of life. As per World Bank, the three pillars of social protection create pathway to self reliance and independence:

**Social Assistance:** These are non-contributory schemes targeting the poor and vulnerable, such as old-age pensions, disability benefits, child scholarships, and food security programs.

**Social Insurance:** These contributory schemes include unemployment insurance, maternity benefits, and health coverage, designed to support workers during periods of income loss.

**Labour Market Policies:** These include job training programs, minimum wage regulations, and other initiatives that promote decent work and livelihood security.

Fig 3.



## Application of the Justice Framework

Using a rights-based lens, each selected scheme was assessed for:

- Structural exclusion seeks to overcome
- Intersectional vulnerabilities it recognises
- Community empowerment it promotes
- Long-term social equity it contributes to

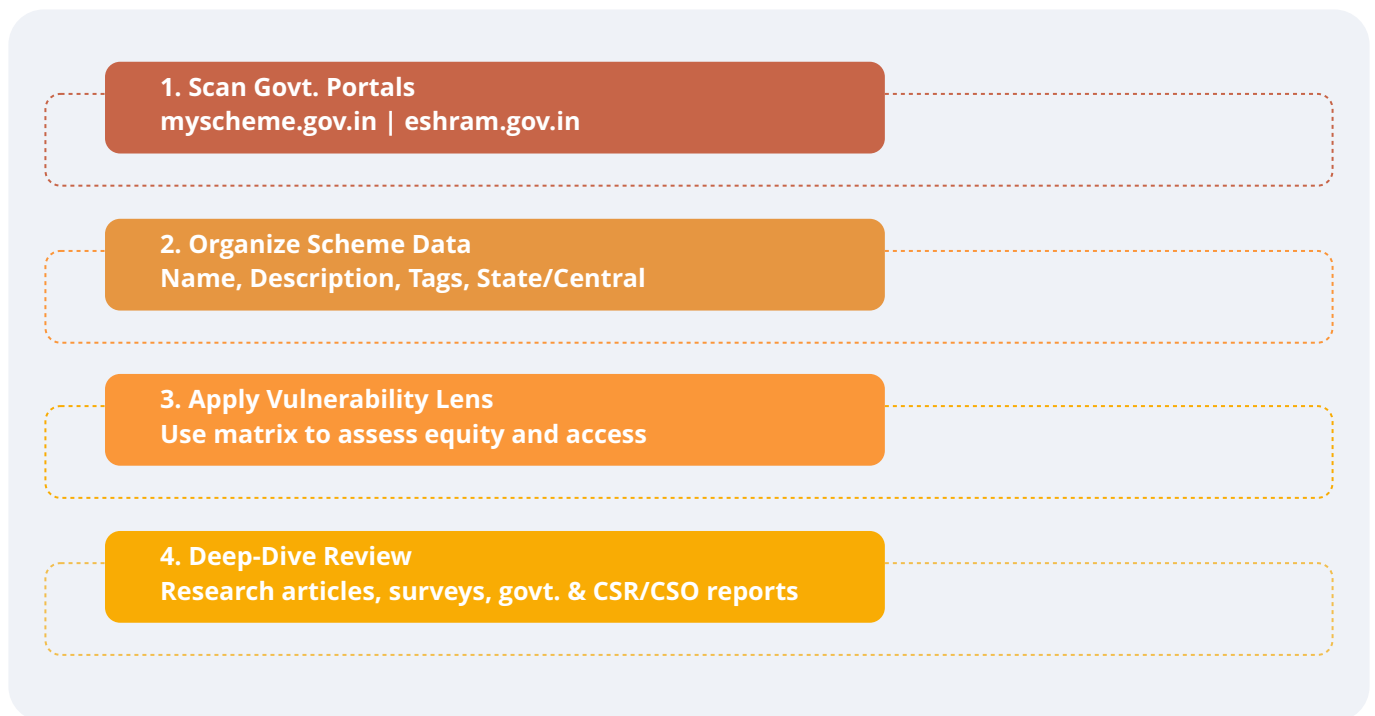
Key question: Who is protected, who is excluded, and why?

## Sources and Secondary Research

Authenticity and reliability were ensured by using:

- Government portals (e.g., myscheme.gov.in, eshram.gov.in)
- Policy documents and evaluation reports
- Peer-reviewed research, surveys, census data
- CSR & CSO documentation
- Only publicly verifiable data was considered.

**Fig 4. Process of Scheme Analysis**



## Stakeholder Contributions

A diverse range of actors contributed to shaping the findings.

**Table 1. Stakeholders and their roles**

Stakeholder Group	Role in Process
<b>State Administrations</b>	Insights into scheme delivery and convergence captured through SETU network's field experiences and state-based case studies
<b>CSOs</b>	Grassroots realities and community feedback through consultations and lessons from the field through case studies
<b>Academia and Think Tanks</b>	Indicator framing, policy gaps, and methodology validation
<b>Development Partners</b>	Global perspectives and strategic framing
<b>Frontline Workers</b>	Feedback on service bottlenecks and usability
<b>Community Members</b>	Real-life stories, exclusion/inclusion insights

### Stakeholder consultation sessions

Four distinct sessions were conducted in Guwahati, Assam, New Delhi, Jaipur Rajasthan and Madurai, Tamil Nadu to ensure representation of essential stakeholders from across the country.

Participants in the sessions: over 100 participants from CSOs, frontline workers, development partners, associations, community representatives and academicians joined across the 4 regional consultations.

#### Jaipur Consultation



**Delhi & Madurai Consultations**



**Guwahati Consultation**





### 3. Social Protection in India: A Closer Look

Over the past decade, India has significantly expanded its social protection landscape, with enrollment in government welfare schemes projected to surpass 94 crore people by 2025. Flagship programmes such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Awas Yojana (PMAY), and Pradhan Mantri Jan Arogya Yojana (PM-JAY) form the backbone of this architecture. These schemes offer, respectively, guaranteed rural employment, financial assistance for housing, and health insurance.

Complementing these are contributory and cash-transfer schemes tailored to formal and informal workers: the Employees' State Insurance Corporation (ESIC) delivers comprehensive social security benefits to formal sector employees, while the Atal Pension Yojana (APY) encourages unorganised workers to save for retirement through a defined pension plan. Vulnerable groups such as elderly persons, widows, and individuals with disabilities receive financial aid under the National Social Assistance Programme (NSAP).

India's rapid strides in Digital Public Infrastructure (DPI) have positioned it as a global leader in inclusive delivery systems. The World Bank's 2023 report on DPI recognises India's Aadhaar ecosystem, Direct Benefit Transfer (DBT) platform, One Nation One Ration Card (ONORC), and e-Shram portal as transformative tools that enable real-time, targeted social protection coverage.<sup>14</sup>

#### "From Invisible to Protected: Sunita's Journey into Social Protection"

To understand the real-world impact of this architecture, consider the story of Sunita, a single mother of two living in a resettlement colony on the outskirts of Mumbai. Sunita, worked long hours in a resettlement colony as a domestic helper yet struggled to feed her children after her husband's death. Though eligible for multiple government schemes, she lacked the documents, awareness, and time to access them—like millions of urban poor, she was invisible to the system.

A routine visit by a community health worker changed that. Step by step, the worker helped her secure a widow pension under NSAP, enrol her children in the local Anganwadi for nutrition and early education, and update her ration card for subsidized grains.

For Sunita, social protection became tangible: a ₹500 pension for medicines, food security through PDS, and timely healthcare for her children. These modest benefits did not lift her out of poverty but gave her a safety net, dignity, and the space to plan for a better future—showing how community connections can turn rights on paper into real security.

<sup>14</sup> World Bank (2023). *Digital Public Infrastructure: Building Resilience and Inclusion in the Digital Age*.

Sunita's story is a powerful reminder that behind the statistics of flagship programmes like the NSAP and PDS lies a system built to uphold lives and livelihoods. Her journey illustrates both the immense, life-changing potential of India's social protection schemes and the critical challenge of last-mile delivery. The following sections take a closer look at this architecture, its key pillars, and the gaps that remain in ensuring it reaches every Sunita in India.

India's social protection initiatives extend to a vast majority of households, reflecting significant progress in welfare outreach and enrolment. This widespread coverage lays a strong foundation for inclusive development.

The central schemes fall into three main categories: Social Assistance, Social Insurance, and Labour Market Programs.

**Table 2. Categorization of Central Schemes**

Type		Examples
Assistance		PM Ujjwala Yojana, NSAP, PDS, PM KISAN
Insurance and Labour Market	Preventive	ESI Scheme, PMJJBY, PMSBY
	Promotive	MGNREGA, PM Kaushal Vikas Yojana, SHG Initiatives
	Transformative	Schemes targeting tribal empowerment, SC/ST scholarship

### 3.1 Social Assistance

India's social assistance landscape is ambitious in vision, aiming to provide a safety net for its most vulnerable populations. Yet, its practical realisation is often constrained by fragmented delivery systems, complex eligibility processes, and uneven implementation across states. While hundreds of central and state-level schemes exist—spanning pensions, food security, maternity benefits, and housing—we have deliberately selected a core subset that best captures the essence of the country's social protection architecture.

Social assistance schemes are distinct in being non-contributory and fully government-funded, offering targeted support to individuals and households in need. This makes them a critical instrument for reducing poverty, addressing social vulnerabilities, and ensuring a basic floor of dignity and security for all.

**Table 3: The key Government Social Assistance schemes**

Sr. No.	Scheme	2024-25 BE Allocation	Focus Area
1	<b>Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)</b>	Not a standalone item in BE; funded under Food Subsidy / Department of Food & Public Distribution	Immediate relief via free rations; largest scheme covering full PDS
2	<b>MGNREGA</b>	₹86,000 crore (PIB, Fund for Mahatma Gandhi National Rural Employment Guarantee Scheme, 2025)	Rural employment and income guarantee
3a	<b>PMAY-Gramin (Rural Housing)</b>	₹54,500 crore (MoRD, 2024-25)	Affordable housing for the rural poor
3b	<b>PMAY-Urban (Urban Housing)</b>	Allocated under CSS; combined estimate not separately listed	Housing in urban areas
4	<b>Ayushman Bharat - PM-JAY</b>	₹7,500 crore (approx)* (MoRD, 2024-25)	Health insurance coverage
5	<b>Jal Jeevan Mission</b>	Allocation not explicitly stated in BE documents; mission funding aggregated under Centrally Sponsored Schemes	Rural household tap water connectivity

These five schemes stand out for their wide coverage and large beneficiary base, but also because they address the most essential needs, viz. food, shelter, income, healthcare, and water. Each scheme plays a vital role in ensuring basic dignity and security for vulnerable populations. Each scheme often operates within its silos, constrained by stand-alone policies, overlapping responsibilities, and administrative differences. We, therefore, cannot analyse them as one cohort but need to understand the performance of individual schemes in alignment with the justice framework.

While Jal Jeevan Mission is among the top five government-funded social protection schemes, we have chosen not to include it in our detailed analysis. Our study focuses specifically on schemes that have a direct and immediate impact on individual beneficiaries.

This analysis is guided by a vulnerability lens and a justice framework, prioritising schemes that directly target and respond to individual-level vulnerabilities such as unemployment, old age, illness, and food insecurity. Including infrastructure-oriented or indirect schemes would complicate the analysis and dilute the focus of the discussion. Nonetheless, we acknowledge the strategic importance of these broader initiatives in strengthening the long-term social protection ecosystem.

**Here is a closer look at the main pillars of India's social protection network—programmes that together form the backbone of the country's safety net and illustrate both its scale and reach:**

## **Guaranteed Rural Employment and Livelihood Security- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):**

### **Scheme Overview and Scale:**

Designed to provide 100 days of wage employment annually to any rural household whose adult members volunteer to do unskilled manual work, MGNREGA has evolved into a lifeline for millions. In FY2023–24, it generated 309 crore person-days of work, a significant increase from 265 crore in the previous year. With a substantial budget allocation of ₹86,000 crore for FY2024–25, the scheme remains central to India's anti-poverty efforts.

### **Key Features and Impact:**

A defining feature of MGNREGA is its demand-driven nature. This legal guarantee allows rural households to request work according to their needs, achieving a nationwide average employment rate of 85.36% against the demand generated. (MNREGA, 2025) The scheme has also been instrumental in promoting gender equity, with women consistently constituting a high proportion of the workforce, currently at nearly 57%. During the COVID-19 pandemic, MGNREGA proved to be a crucial safety net, absorbing the economic shock of widespread job losses. (MNREGA, MNREGA Dashboard - Gender distribution of MNREGA beneficiaries, 2025) A study by Azim Premji University (2022) found that MGNREGA earnings compensated for 20% to 100% of lost income for surveyed households, reaffirming its relevance as a resilient development intervention. (Employment guarantee during COVID-19: Role of MGNREGA post the 2020 lockdown, 2022)

### **More Than a Wage: How MGNREGA Built a Farmer's Future**

For years, Ammu Ram Shori, a tribal farmer in Chhattisgarh, was trapped. His 3-acre farm yielded just one crop a year, and his family struggled to survive on a meager ₹65,000 annually, a third of which came from daily wage work under MGNREGA. It was a safety net, but one that only prevented him from sinking.

The turning point came when he joined the Mahanadi Farmer Producer Company, a local group supported by Vrutti. They showed him how MGNREGA could be more than just a wage—it could be a tool for building a future.

Instead of just earning a daily wage on public works, Ammu used MGNREGA funds to build a fishpond right on his own land. This single step transformed the scheme from a temporary support into a permanent source of income.

This became the foundation for a brilliant strategy of "stacking" government schemes:

- A Poultry Unit: Aided by the state's poultry scheme.
- Year-Round Water: A solar pump from the Saur Sujala Yojana solved his irrigation problem forever.

contd.

The results were transformative. With a fishpond, a poultry unit, and water for multi-season farming, Ammu's economic reality changed completely.

The Transformation:

- "Before" Annual Income: ₹65,000
- "After" Annual Value: ₹2,36,100 (a 263% increase)

Ammu Ram Shori's story is the perfect example of MGNREGA's true potential. When used not just to provide a wage but to create productive assets, and when combined with other government support, it can lift a family from mere survival to resilient prosperity.

*Case Study Credit- Vrutti*

### **Challenges and Gaps:**

Despite its successes, the scheme faces challenges, including delays in wage payments, administrative bottlenecks, and issues related to the quality and durability of assets created. Ensuring that the work provided is both timely and aligned with local development priorities remains a continuous implementation challenge.

## **Affordable Housing and Shelter Security- Pradhan Mantri Awas Yojana (PMAY):**

### **Scheme Overview and Scale:**

The Pradhan Mantri Awas Yojana (PMAY) aims to achieve "Housing for All" through its two major components: PMAY-Gramin (PMAY-G) for rural areas and PMAY-Urban (PMAY-U) for urban areas. The program provides financial support for constructing pucca (durable) homes equipped with essential amenities. Through convergence with schemes like Swachh Bharat Mission, Jal Jeevan Mission, and Saubhagya, it integrates toilets, drinking water, and electricity, enhancing both living standards and sustainability. Combined, the scheme has sanctioned the construction of over 5.3 crore homes, with a total investment exceeding ₹8.15 lakh crore. (PMAY, 2023)

## From Vulnerability to Stability: A Family's Journey to Housing Security

In a quiet tribal village in Andhra Pradesh, Mr. Vulem Venkata Ramana Reddy, a farmer from the Konda Reddy PVTG community, had long lived in unsafe, temporary housing. With three children (one with a disability) and an annual income of ₹65,000 from small-scale farming, their life in a makeshift kutcha house was marked by uncertainty. Though government schemes existed, navigating them alone felt nearly impossible.



The power of convergence and committed field engagement through Unified Help Desk support by Swasti-A pucca house sanctioned under PMAY-G, with additional support from:

- MGNREGS for wage security
- Swachh Bharat Mission for sanitation
- E-Shram & ABHA for livelihood and health benefits access

Now, construction is nearly complete. For the Vulem family, the new home is a symbol of security, self-worth, and new beginnings. It marks a shift from survival to stability — from being on the margins to becoming visible and included.

“We feel protected, respected, and ready to build a better future,” Mr. Reddy shared with pride.

*Case Study Credit- SWASTI*

### Component Analysis: PMAY-Gramin (Rural)

- **Reach and Performance:** Since its inception, PMAY-G has reached over 4.12 crore rural households. However, its progress has been volatile, peaking in FY 2021–22 before seeing a sharp decline, and is now projected to recover with a record target of 84.45 lakh homes in FY 2024–25. (PMAYRural, 2025) This fluctuation suggests responsiveness to policy thrusts but also points to potential inconsistencies in planning and execution.
- **Equity and Targeting:** The scheme uses Socio-Economic Caste Census (SECC) data to prioritise the most vulnerable, with 60% of targets allocated to SC/ST households and 25% to minorities. This reflects a strong, pro-poor affirmative targeting approach.

- **Implementation Gaps:** A significant execution lag exists, as over 95% of beneficiaries are registered and 92% have been sanctioned a house, yet only 67.6% of targeted houses have been completed. (PMAYRural, 2025) This points to final-stage bottlenecks related to fund release, material supply, or labour availability. The lack of disaggregated completion data by social category also makes it difficult to assess if marginalized groups face greater hurdles.

### Component Analysis: PMAY-Urban (Urban)

- **Reach and Performance:** PMAY-U has made significant strides, with 1.19 crore houses sanctioned and over 90 lakh already occupied. The scheme is primarily driven by Beneficiary-Led Construction (BLC), which accounts for 53% of sanctioned houses, followed by the Credit Linked Subsidy Scheme (CLSS) at 25%. (PMAYUrban, 2023)
- **Economic Impact:** The program has been a powerful economic engine, generating over 112 crore person-days of work and boosting demand for cement (750 lakh metric tonnes) and steel (170 lakh metric tonnes). (PMAYUrban, 2023)
- **Implementation Gaps:** The In-Situ Slum Redevelopment (ISSR) component, designed to upgrade informal housing, has seen the most limited implementation, accounting for only 9% of sanctioned homes. This is due to complex challenges like land titling issues, lack of community participation, and limited private sector interest. This shortfall highlights a critical gap, as India's urban housing shortage of 18.8 million is overwhelmingly concentrated among low-income groups residing in slums.



## 3.2 Insurance & Labour Market Schemes

India's social insurance and labour market frameworks have evolved to address the multifaceted needs of its diverse workforce. While significant strides are made in providing coverage and benefits, challenges persist, especially in extending these protections to the vast informal sector. This section examines key schemes, evaluating their coverage, effectiveness, and equity, and identifies areas for improvement. According to the ILO<sup>15</sup> 90% of the informal workforce is currently not covered under social security schemes, such as ESIC, which primarily covers the formal workforce.

The most influential insurance-based scheme among the flagship programs, the Employees' State Insurance Scheme (ESI), stands out as a pivotal initiative, providing comprehensive health and social security to workers in the organised sector.

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<sup>15</sup> <https://www.ilo.org/media/240251/download>

## Universal Health Coverage for Vulnerable Families - Pradhan Mantri Jan Arogya Yojana (PM-JAY):

### Scheme Overview and Scale:

Launched in 2018, PM-JAY is the world's largest health insurance program, providing ₹5 lakh in cashless hospital coverage per year to over 10.7 crore low-income families. As of January 2023, 21.9 crore individuals have been verified as eligible.

### Impact and Challenges:

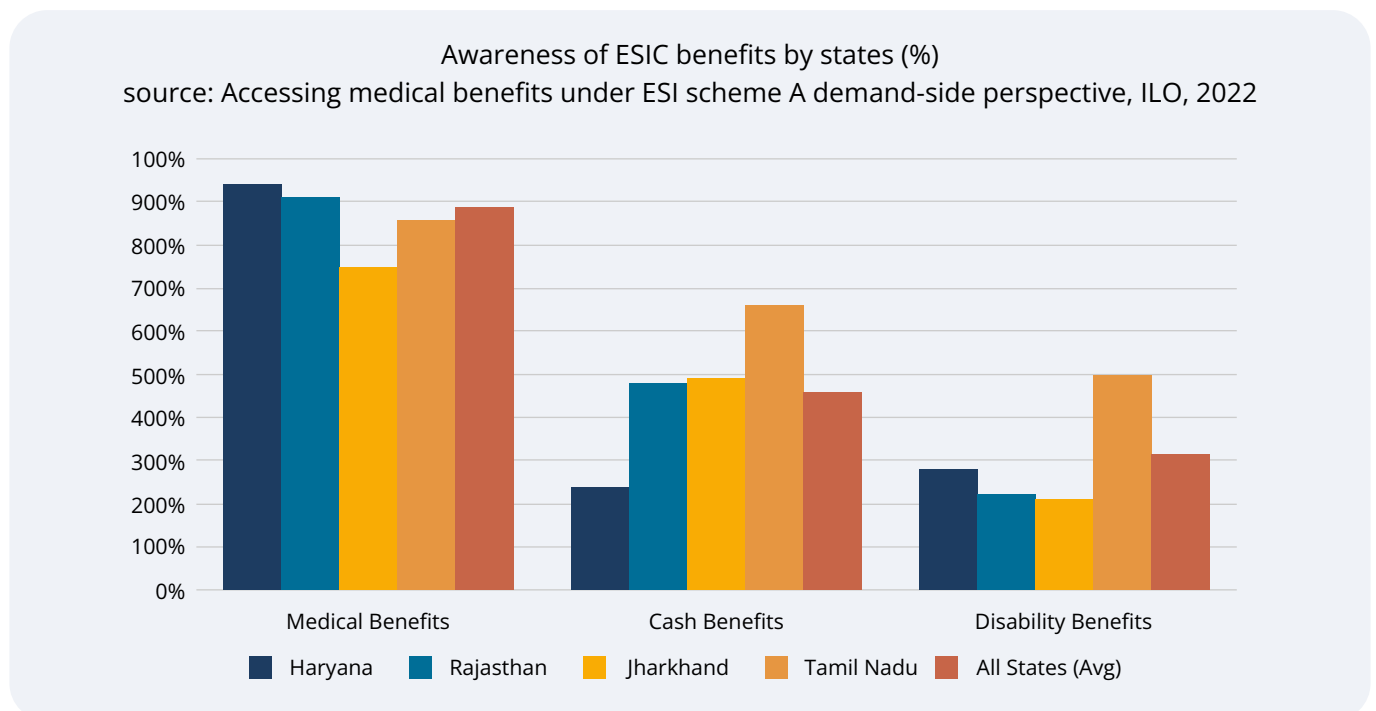
The scheme has significantly reduced catastrophic out-of-pocket hospital expenses for vulnerable households.<sup>16</sup> However, its effectiveness is constrained by key challenges, including ensuring uniform quality of care across empanelled hospitals and the fact that its eligibility list is still based on the decade-old 2011 SECC data, leaving many newly poor or near-poor families uncovered.

## Health and Social Security for Formal Workers - Employees' State Insurance Scheme (ESIC):

### Scheme Overview and Scale:

ESIC is a contributory social insurance scheme for formal sector workers earning up to ₹21,000/month, covering over 13.3 crore beneficiaries as of 2022-23. It provides comprehensive health services, sickness, maternity, and disability benefits. Nearly half of new enrollees are under 25, and female participation is significant.

Fig 5.



<sup>16</sup> NITI Aayog (2021), *Health Insurance for India's Missing Middle*. And NHA-World Bank (2022), *PM-JAY Impact Evaluation Baseline Findings*.

**Effectiveness and Gaps:**

While providing a robust safety net for the 10% of India's workforce in the formal sector, ESIC's reach is limited in rural areas and excludes the vast informal sector. Awareness is also a key issue; an ILO study (2022) found that while 89% of beneficiaries knew about medical benefits, awareness of cash (46%) and disability (32%) benefits was significantly lower. (ILO, Extending Social Health Protection to Informal Sector Workers in India: A Survey Report, 2022) Furthermore, the associated unemployment allowance scheme, Atal Beemit Vyakti Kalyan Yojana (ABVKY), has seen extremely low utilisation due to a complex claims process, demonstrating a gap between policy design and practical access.

**Unlocking Health Outcomes: Manjula's Story**

For 13 years, Manjula, an employee at an export company in Bengaluru, was covered by the Employees' State Insurance (ESI) scheme, yet she had never once used its services. When she began suffering from severe fatigue and loss of appetite, she didn't think of turning to ESIC.

The change came after an awareness session on ESI benefits was conducted at her workplace, an initiative supported by the Piramal Foundation. Learning about the free preventive health checkups available to her, she decided to visit a nearby ESI dispensary for the first time. There, she was diagnosed with hypothyroidism. The dispensary provided her with three months of medication at no cost, and her health began to improve significantly.

"I would have never known about the free preventive health checkups if not for the awareness session," Manjula says. "Now, I tell all my friends to go for these checkups—it's so useful!"

Manjula's story is a powerful example of the untapped potential within ESIC. It highlights how simple, targeted awareness can bridge the gap between coverage and care, ensuring that the scheme's promise of health security becomes a tangible reality for millions of workers.

*Case Story Credit- Piramal Foundation*

**Income Support for the Elderly, Widows, and Persons with Disabilities - National Social Assistance Programme (NSAP):****Scheme Overview and Scale:**

NSAP is an umbrella for non-contributory pensions, providing a vital source of income for about 2.98 crore of the poorest elderly, widows, and persons with disabilities. Women, particularly widows and the elderly, make up about 60% of its beneficiaries. (NSAP, 2023)

### **Impact and Challenges:**

While a critical lifeline, the central government's contribution of ₹300–₹500 per month is widely considered inadequate and "far below subsistence" in the face of inflation. This places a heavy reliance on state-level top-ups, creating significant disparities in social security for the elderly across the country.

## **Pension for Unorganised Sector Workers - Atal Pension Yojana (APY):**

### **Scheme Overview and Scale:**

Launched in 2015, APY is a voluntary retirement savings scheme for unorganised sector workers. It has achieved remarkable growth, with over 7.49 crore subscribers enrolled as of March 2025, a significant step towards pension inclusion.

### **Impact and Challenges:**

The scheme allows workers to receive a guaranteed monthly pension of ₹1,000–₹5,000 after age 60. Its success reflects a rising awareness of the need for old-age security among low-income workers. However, a key challenge is maintaining consistent contributions, with dropout rates approaching 20%, often due to the irregular incomes characteristic of the informal economy. (NSAP, 2023)

### **'Bridging the Gap for the 'Missing Middle'**

Ravi, a 28-year-old food delivery driver in Pune, represents millions in India's new economy. He earned enough to support his family, placing him outside traditional poverty-based schemes. But as an "independent contractor," he had no access to employee benefits like health insurance or sick leave.

The illusion of security shattered when a minor road accident left him with a fractured leg. The clinic bill wiped out his savings, and with no income for two months, he was forced into high-interest debt to pay rent and support his family. Ravi's story is a classic example of how a single health shock can decimate the finances of an informal worker.

His recovery was aided by a civil society help desk that enrolled him on the e-Shram portal, giving him a formal identity as an unorganised worker. They helped him access the Pradhan Mantri Suraksha Bima Yojana (PMSBY) for accident insurance and the Atal Pension Yojana (APY) to save for his old age. His safety net is still thin, but it now exists.

Ravi's story is that of India's 'missing middle'—ambitious citizens driving the new economy but remaining one crisis away from poverty. It powerfully illustrates why the activation of the Code on Social Security (2020) and the creation of portable, co-contributory schemes for gig and platform workers are not just policy talking points, but an urgent national necessity.

**Table 4: Insurance Schemes Overview**

Scheme	Target Group	Coverage	Key Benefits	Challenges
<b>ESIC</b> (Employees' State Insurance Scheme)	Formal sector workers earning ≤ ₹21,000/month	~3.42 Cr insured (13.3 Cr beneficiaries) (ESIC, 2023)	Free medical care, maternity/sickness benefits, disability compensation	Excludes informal workers who reportedly constitute between 80-90 % of the workforce. There are awareness gaps, uneven service quality
<b>APY</b> (Atal Pension Yojana)	Informal workers aged 18–40	~7.49 Cr subscribers (PIB, Securing Retirement for India's Unorganised Sector, 2025)	Pension ₹1,000–₹5,000/month, low contribution, govt co-pay	Dropouts due to inactive accounts, low female participation, and fixed payout
<b>PM-JAY</b> (Pradhan Mantri Jan Arogya Yojana)	Poor families (as per SECC 2011)	~21.9 Cr verified people (PIB, Key Achievements of the Mission, 2023)	Free hospital care up to ₹5 lakh/family/year, portable nationwide	Excludes near-poor, outdated eligibility data, and private provider issues
<b>PMSBY</b> (Pradhan Mantri Suraksha Bima Yojana)	Anyone aged 18–70 with a bank account	~20 Cr+ enrolled. (PIB, Three Jan Suraksha Schemes - Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) complete 10 years of providing social security cover, 2025)	₹2 lakh for death/disability, ₹12 annual premium	Claim delays, bank-linked exclusion, low awareness in some states

The Indira Gandhi National Old Age Pension Scheme offers non-contributory monthly support to impoverished seniors. However, it faces challenges such as low beneficiary awareness, outdated poverty lists, and limited coverage in remote areas. The voluntary Atal Pension Yojana has experienced rapid growth—surpassing eight crore enrolments since its 2015 launch—indicating increased financial inclusion and a stronger focus on long-term retirement savings among informal workers. Ayushman Bharat-PM-JAY diverges from age- or employment-based targeting by utilising the 2011 SECC to automatically include households facing deprivation—such as landlessness, disability, or SC/ST status—and covers both rural and urban poor. By January 2023, approximately 10.7 crore families (around 21.9 crore individuals) had been verified and issued PM-JAY cards. (PMJAY, 2023) However, the decade-old SECC data can misclassify near-poor households or overlook those who have since fallen into poverty. Overall, PM-JAY's reach across economically vulnerable citizens far exceeds that of ESIC, which is limited to formal-sector wage earners under a prescribed salary ceiling.



### 3.3 Social Protection Schemes & Sustainable Development Goals

India's flagship social protection programmes robustly target core SDGs. For example, MGNREGA (the rural jobs guarantee) and India's food-security schemes (NFSA/PDS, ICDS, Mid-Day Meals) explicitly address SDGs 1–2 (poverty and hunger) while also creating rural employment (SDG 8); studies show that combining these transfers improves household nutrition and health (SDG 3). The Mid-Day Meal alone provides nourishment for ~100 million children (enhancing nutrition and school attendance, SDGs 2 and 4), and maternity cash-transfers alongside mandated women's quotas in MGNREGA promote gender equality (SDG 5). The Ayushman Bharat health insurance scheme benefits roughly 500 million poor people, directly supporting SDG 3, and financial-inclusion initiatives (Jan Dhan accounts) further empower women (SDG 5). Overall, these interventions have measurably reduced malnutrition and extreme poverty and narrowed income disparities (advancing SDGs 1–3 and 10).

However, critical gaps remain: many informal-sector workers and the urban poor are still uncovered (hindering SDG 10), and social protection is not explicitly linked to education quality (SDG 4) or institutional strengthening (SDG 16). Some governance reforms (Aadhaar-based transfers, social audits) improve delivery and accountability, but attaining full gender parity and reducing all disparities (SDGs 5 and 10) will require further expansion and integration of existing schemes.

To ensure the coverage of SDGs, it is necessary to mobilise communities and ensure the participation of local leadership. In states like Assam, the involvement of panchayat members and village Pradhans has proven crucial in enrolling community members into government schemes. These grassroots leaders, when sensitised and empowered, can bridge the last-mile delivery gap effectively. Building the capacities of these leaders, integrating them into scheme awareness and enrollment processes, and incentivising their participation could dramatically increase access and trust among vulnerable populations.

Table 5 lists the key social protection schemes highlighted in the NITI Aayog SDG Index.

## Key Social Protection Schemes in NITI Aayog SDG Index

**Table 5: Key Social Protection Schemes in NITI Aayog SDG Index<sup>17</sup>**

Scheme Name	Description	Relevant SDGs	Latest Coverage (as of 2023/24)
Pradhan Mantri Awas Yojana (PMAY)	Affordable housing for rural and urban poor; includes women in title ownership.	SDG 1, SDG 11	4.12 crore rural homes built; 90 lakh urban homes occupied
Pradhan Mantri Ujjwala Yojana (PMUY)	Provides free LPG connections to women in households below the poverty line.	SDG 3, SDG 7	Over 9.6 crore LPG connections issued
Swachh Bharat Mission (SBM)	Sanitation initiative for building toilets and promoting hygiene.	SDG 6, SDG 3	Over 11 crore toilets built since 2014
PM Jan Dhan Yojana (PMJDY)	Universal access to banking services via zero-balance accounts.	SDG 1, SDG 10	Over 50 crore Jan Dhan accounts opened
Ayushman Bharat - PM Jan Arogya Yojana (PM-JAY)	Health insurance up to ₹5 lakh per family per year for low-income groups.	SDG 3, SDG 1	21.9 crore beneficiaries verified
PM Mudra Yojana (PMMY)	Microcredit to support small/micro enterprises and self-employment.	SDG 8, SDG 1	37 crore loans sanctioned
Saubhagya Yojana	Provides electricity connections to all willing households.	SDG 7, SDG 1	2.8 crore households electrified
PM-Ayushman Mandir (Health & Wellness Centres)	Establishment of Health and Wellness Centres for comprehensive primary care.	SDG 3, SDG 10	1.5 lakh+ Health & Wellness Centres operational
Start-up India	Promotes entrepreneurship by providing incentives and funding to support new startups.	SDG 8, SDG 9	Over 1 lakh recognised startups

<sup>17</sup> [https://www.niti.gov.in/sites/default/files/2024-07/SDG\\_India\\_Index\\_2023-24.pdf](https://www.niti.gov.in/sites/default/files/2024-07/SDG_India_Index_2023-24.pdf)

With strong political will & economic development, leveraging this robust digital foundation and drawing lessons from international experiences, India is uniquely placed to accelerate the expansion of its social protection system—especially for informal and unorganised workers—and move decisively toward achieving SDG 1.3: implementing nationally appropriate social protection systems and measures for all. With existing contributory social protection coverage at approximately 12%—primarily through schemes like Employees' State Insurance Corporation (ESIC) and Atal Pension Yojana (APY)—India is trying to catch up with the comparable economies such as Indonesia (27%) and Thailand (39%), according to the World Bank's State of Social Protection 2025 report.<sup>18</sup>



### 3.4 Global Comparison of Social Protection Systems

India's most significant achievement is its remarkable population coverage. The global comparison of social protection systems reveals India's unique and paradoxical position. The data tells a compelling story of a nation that has achieved monumental scale through unprecedented technological innovation, yet still faces critical challenges in the depth and completeness of its safety nets.

**Table 6: Insurance Schemes Overview**

Indicator	India (2025)	Global Avg	OECD Avg
Population Coverage (% with ≥1 benefit)	64.3%	46.9% (Global)	82%
Social Protection Spending (% of GDP)	8.6% ( <i>excl. health</i> )	12.9%	20–25%
Spending on Non-Contributory Safety Nets (% of GDP)	~0.9%	1.5–2.0%	2.5–3.5%
Adequacy of Old-Age Pension (as a % of estimated minimum monthly consumption expenditure for elderly individuals)	<20%	—	~40–60%
Informal Workforce Coverage	~12% (ESIC, APY)	—	—
Digital Public Infrastructure (DPI) Maturity	High (Aadhaar, DBT, ONORC, e-Shram)	Moderate	High

Sources: ILO World SP Report 2021–23, World Bank SPJ Indicators, OECD SOCX, ADB Social Protection Review, Government of India estimates (ILO, World SP Report, 2021-23)

<sup>18</sup> World Bank (2025). *State of Social Protection 2025: Scaling Coverage and Building Resilience*.



### 3.5 Gender & Social Protection

India's social protection system has taken encouraging steps toward addressing gender-based vulnerabilities across a diverse population. Programs like MGNREGA, which mandate the inclusion of women in at least one-third of the total person-days, have empowered millions of rural women with independent incomes—57% of its current workforce is women. (MNREGA, MNREGA Dashboard - Gender distribution of MNREGA beneficiaries, 2025) Schemes such as the Pradhan Mantri Matru Vandana Yojana (PMMVY) and Janani Suraksha Yojana provide vital support for maternal health, while financial inclusion initiatives like PM Jan Dhan Yojana and Ujjwala Yojana enhance autonomy and well-being by ensuring access to clean cooking fuel and individual bank accounts. Pradhan Mantri Awas Yojana (PMAY) also plays a key role in improving women's security and asset ownership by prioritising house titles in the name of women or jointly with male family members, especially in women-headed households. Social pensions (e.g., under NSAP) reach a disproportionately high number of elderly and widowed women, reflecting their greater economic vulnerability in old age.

Simultaneously, significant strides have been made to include historically marginalised gender groups. The Garima Greh and SMILE schemes provide safe housing, skill development, and access to healthcare for transgender individuals, marking a crucial step in recognising non-binary identities in social welfare. Recently, Ayushman Bharat has also begun extending health coverage to transgender beneficiaries. These initiatives reflect an evolving understanding of gender beyond the binary, grounded in India's commitment to equity and dignity.

#### Hidden in Plain Sight: The Barrier of Paperwork

“Documentation gaps remain the most persistent access barrier, especially for TG persons.”

— TAARAS Coalition

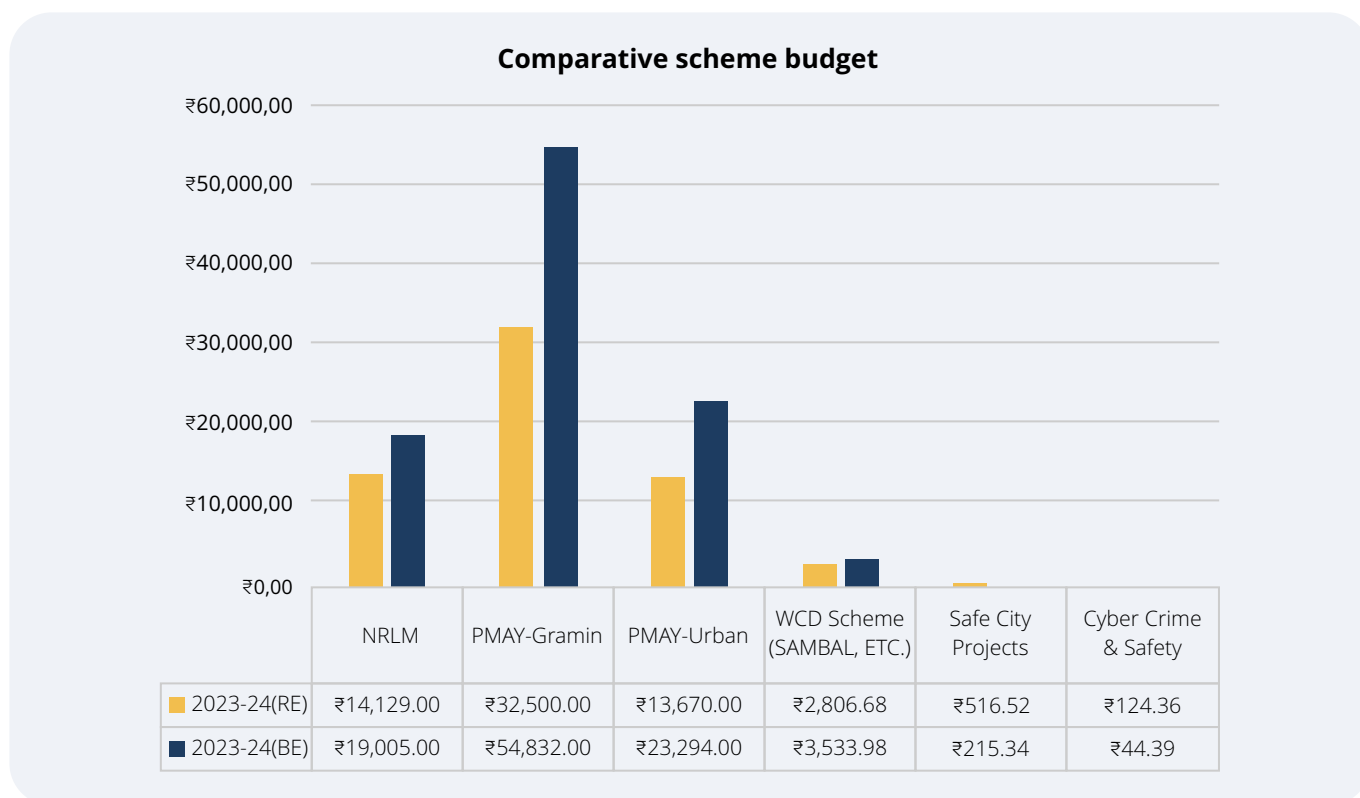
That said, future progress requires a broader and deeper approach. For instance, working-aged men, especially those in physically intensive and insecure jobs (such as construction, agriculture, or mining), face high risks of injury, stress, and job loss, but these are not yet addressed with dedicated mental health or unemployment protection. Similarly, gender roles in caregiving remain unbalanced: while maternity benefits are increasingly available, there are no equivalent paternity, parental leave, or caregiver support systems for men or extended families. Informal women workers who constitute a large share of the workforce often fall through the cracks of contributory schemes like ESIC or EPFO due to irregular employment or documentation hurdles. LGBTQIA+ individuals beyond the transgender category remain largely invisible in data systems and policy design.

As we advance, the next generation of social protection must adopt a holistic, gender-transformative lens. This includes collecting gender-disaggregated data beyond the binary; ensuring universal access to caregiving, health, and pension schemes irrespective of employment type; institutionalising inclusion audits in scheme implementation; and enabling participation of diverse gender groups in monitoring and governance. With these shifts, India can build a system where every individual—regardless of gender identity, life stage, or occupation—has equitable access to security, opportunity, and dignity.

## 1. Expanding the Protection for Women: Emerging Models

The Government of India's Gender Budget, under Part A (100% Women-Centric Schemes), Mission Shakti, reflects a consistent commitment to addressing structural inequalities affecting women through targeted public expenditure. Over the last four years, total allocations under Part A have shown notable fluctuations, rising from ₹96,108 crore in 2021–22, then dipping to ₹80,733 crore in 2023–24 (RE), and subsequently increasing sharply to ₹1,05,535 crore in 2024–25 (BE). (WCD, 2025) This nearly 31% jump in the latest budget signals a recalibration of priorities towards large-scale infrastructure and livelihood schemes aimed at women, particularly in rural areas. (WCD, 2025)

**Fig 6. Gender Budget Trends**



A closer look at individual schemes reveals that the increase in FY 2024–25 is primarily driven by substantial boosts to flagship programs, such as the Pradhan Mantri Awas Yojana – Gramin (PMAY-G) and the National Rural Livelihood Mission (NRLM). PMAY-G's allocation surged from ₹32,500 crore to ₹54,832 crore, while NRLM funding grew from ₹14,129 crore to ₹19,005 crore. (WCD, 2025) This signals a clear focus on housing security and women's economic empowerment in rural India. Similarly, PMAY–Urban witnessed a 70% increase from ₹13,670 crore to ₹23,294 crore, underscoring the government's intent to secure urban housing for women-headed households and economically vulnerable women.

However, this growth is accompanied by reductions in other critical sectors. Budgetary allocations for urban safety and digital protection, such as the Safe City Projects and Cyber Crime & Women Safety initiatives, have declined drastically. For instance, Safe City Projects received ₹215 crore in 2024–25 compared to ₹516 crore the previous year, while cyber safety allocations dropped from ₹124 crore to just ₹44 crore. (WCD, 2025) This retreat in funding occurs at a time when women's safety, especially in online and urban environments, is becoming more urgent, indicating a possible misalignment between budget priorities and emerging threats.

The Ministry of Women and Child Development (MoWCD), which oversees core gender welfare programs, saw its budget allocation under schemes such as SAMBAL, SAMARTHYA, and Saksham Poshan 2.0 increase from ₹2,806 crore to ₹3,533 crore. (WCD, 2025) This reflects a recovery from underfunding in the previous fiscal year and supports ongoing investments in nutrition, institutional support for violence survivors, and reproductive health. However, many smaller but high-impact schemes, such as Safe Tourist Destinations, Women in STEM (DISHA), and women-specific policing infrastructure, saw flat or negligible allocations. This suggests a growing reliance on high-visibility schemes, while grassroots and innovation-driven programs face stagnation or attrition.

A unique trend is observed in the growing involvement of the Ministry of External Affairs, which expanded its gender-focused development cooperation projects from ₹1.3 crore to ₹269 crore. These include support for LPG distribution in Nepal, menstrual hygiene initiatives in Ethiopia, and international training for women police officers. While small in budgetary terms, this shift signals a convergence between gender equity and India's diplomatic strategy.

In summary, the 2024–25 Gender Budget under Part A reflects a dual narrative. On the one hand, the government is scaling up investments in women-focused livelihoods and housing, which are foundational for economic security. On the other hand, it is pulling back from areas such as digital safety, capacity-building, and urban public infrastructure, which are equally critical for long-term gender equity. The current approach appears to prioritise scale over diversification, with major schemes absorbing the lion's share of funds while smaller interventions that target social norms, mobility, and innovation face underinvestment. To ensure that the gender budget delivers on its full promise, future allocations must strike a balance combining scale with sensitivity, and infrastructure with ecosystem support.



### 3.6 Social Protection and Social Inclusion

Socially, India is a highly diverse country, and the duty bearers are aware of this. Government schemes ensure that India's social protection system, by design, is deeply aware of its social and economic needs. Drawing from constitutional mandates and decades of welfare policy, it attempts to reach historically disadvantaged groups through targeted schemes, affirmative action, and region-specific interventions.

Dedicated programs have emerged for Scheduled Castes (SC), Scheduled Tribes (ST), women, minorities, persons with disabilities, and more recently, informal workers and migrants. These groups are reached via a range of social assistance and insurance schemes, including pensions, scholarships, maternity entitlements, skill programs, and subsidised housing or food.

Several of these programmes are identity-targeted, where caste or gender determines eligibility; others are income- or region-based, utilising SECC data or geographic indicators (e.g., flood-prone or tribal districts). The Aspirational Districts programme and One Nation One Ration Card (ONORC) reflect attempts to address spatial and mobility-related inequalities.

However, despite these efforts, the system struggles with inclusion at the point of delivery. Exclusion errors are common, especially for those who face intersectional disadvantages, such as a migrant woman with a disability or a tribal elder without documentation.

A significant issue underscored during Rajasthan's state consultations was limited access to social protection schemes among vulnerable groups, particularly children. Official data, such as the Census, lacks child-specific vulnerability markers like orphanhood, disability, or child-headed households, highlighting a need for their inclusion in future data collection to target welfare interventions better.

Despite these challenges, Rajasthan demonstrates strong political will and commitment to expanding social protection, evidenced by prioritisation of safety nets, budget allocation, and outreach strategies. This proactive leadership is a key factor in the success of many state welfare schemes.

The government could review the challenges, such as poor data systems, fragmented platforms, eligibility complexity, and bureaucratic rigidity, which often undermine the ambition of inclusive protection. As a result, India's welfare architecture succeeds in naming the excluded, but not always in reaching them effectively.

Despite India's expansive social protection architecture, key population groups continue to fall through the cracks due to a combination of systemic, structural, and administrative barriers. Across excluded communities, several common obstacles recur:

- Lack of portability of benefits across locations,
- Low digital access and literacy,
- Documentation gaps, particularly Aadhaar or eligibility certificates,
- Weak integration of data systems, which prevents auto-enrolment,
- And cumbersome grievance redress and appeals mechanisms.

These barriers do not affect all populations equally. Their impact is intensified when they intersect with identity markers like caste, gender, disability, migration, or region, producing deep exclusion among those at the margins of multiple systems.

Migrant workers, particularly those in informal employment, are frequently excluded due to the non-portability of key entitlements, such as food rations, pensions, or health coverage. Many are dependent on domicile-based service delivery, and awareness about digital registration platforms, such as e-Shram, remains limited.

Scheduled Tribes (STs) face additional challenges of geographic remoteness and poor infrastructure, as well as linguistic and cultural mismatches in programme outreach. These issues are compounded by administrative neglect or misclassification.

Women, primarily single, elderly, or informal workers, are routinely under-prioritised in household-level targeting and may lack asset-linked documents. Their limited access to mobile technology and digital IDs further restricts enrolment, while patriarchal norms reduce their visibility in public works systems.

Persons with Disabilities (PwDs) struggle with complex certification procedures and often lack physical access to enrolment centres. Although the UDID initiative is a step forward, its partial integration across schemes limits automated coverage.

The Unique Disability Identification Number (UDIN) is crucial for accessing disability welfare, yet its requirement for Aadhaar limits access in regions with low Aadhaar penetration—especially in the Northeastern states—leaving many with disabilities marginalised. Delinking Aadhaar from UDIN or offering alternative verification methods tailored to local contexts is urgently needed.

The primary issue is that some disability schemes in India, such as the Integrated National Disability Pension Scheme (IGNDPS), continue to use the outdated Below Poverty Line (BPL) 2002 list for beneficiary identification, even after the Socio-Economic Caste Census (SECC) of 2011 replaced it for other schemes. This outdated list leads to the exclusion of many Persons with Disabilities (PwDs) with severe disabilities from receiving benefits, as they fall into income deciles not covered by the 2002 criteria.

To improve inclusion in schemes like MGNREGA, issuing separate job cards to persons with disabilities ensures their independent eligibility and targeted support, addressing their specific vulnerabilities within households.

In Rajasthan, enrolment and certification barriers hinder access to benefits such as Direct Benefit Transfers and educational entitlements. Simplified, rights-based disability assessments and comprehensive educational support—including learning aids, transport, and infrastructure—are needed to address these gaps.

Meanwhile, urban informal workers remain outside both rural safety nets and contributory schemes, such as EPFO or ESIC. Many lack stable proof of residence, face high transaction costs for documentation, and are poorly served by fragmented and underfunded urban welfare programmes.

Among these groups, the most critically underserved are migrant informal workers from Scheduled Tribe communities, particularly women with disabilities. They experience layered and compounded exclusions across geography, identity, informality, and digital access. This cohort is least likely to be registered on government platforms, often lacks Aadhaar-linked bank accounts, and is invisible to standard outreach or targeting protocols. Their exclusion is neither accidental nor marginal — it is structural. These findings are reinforced by evidence from the Oxfam India Inequality Report (2022), the UNDP's 'Leave No One Behind' framework, and research on Aadhaar-linked and platform-based exclusions. (Oxfam, 2022).

In summary, formal sector workers are the least affected group, showing the lowest exclusion rate (~10%), primarily due to institutional coverage. (ESIC, EPFO, 2025) Informal workers, women, STs, PwDs, and migrants all have exclusion rates above 60–80%. The most excluded group, migrant tribal women with disabilities, likely experiences near-total exclusion (~98%).

Pension schemes for the elderly, widows, and persons with disabilities in Rajasthan often outperform many central programs due to efficient enrolment, timely fund distribution, simpler eligibility, and local innovations. However, despite available resources, gaps between scheme allocation and implementation persist, mainly due to poor planning and administrative delays, leaving beneficiaries unsupported during crucial times. Resource allocation frequently fails to match community needs; for example, high enrolment does not guarantee quality service, as seen in the underfunding of silicosis management among mine workers. Addressing these issues requires improved planning, fiscal management, and a shift toward demand-driven, equitable policy approaches.



एकात्मिक बाल विकास सेवा योजना

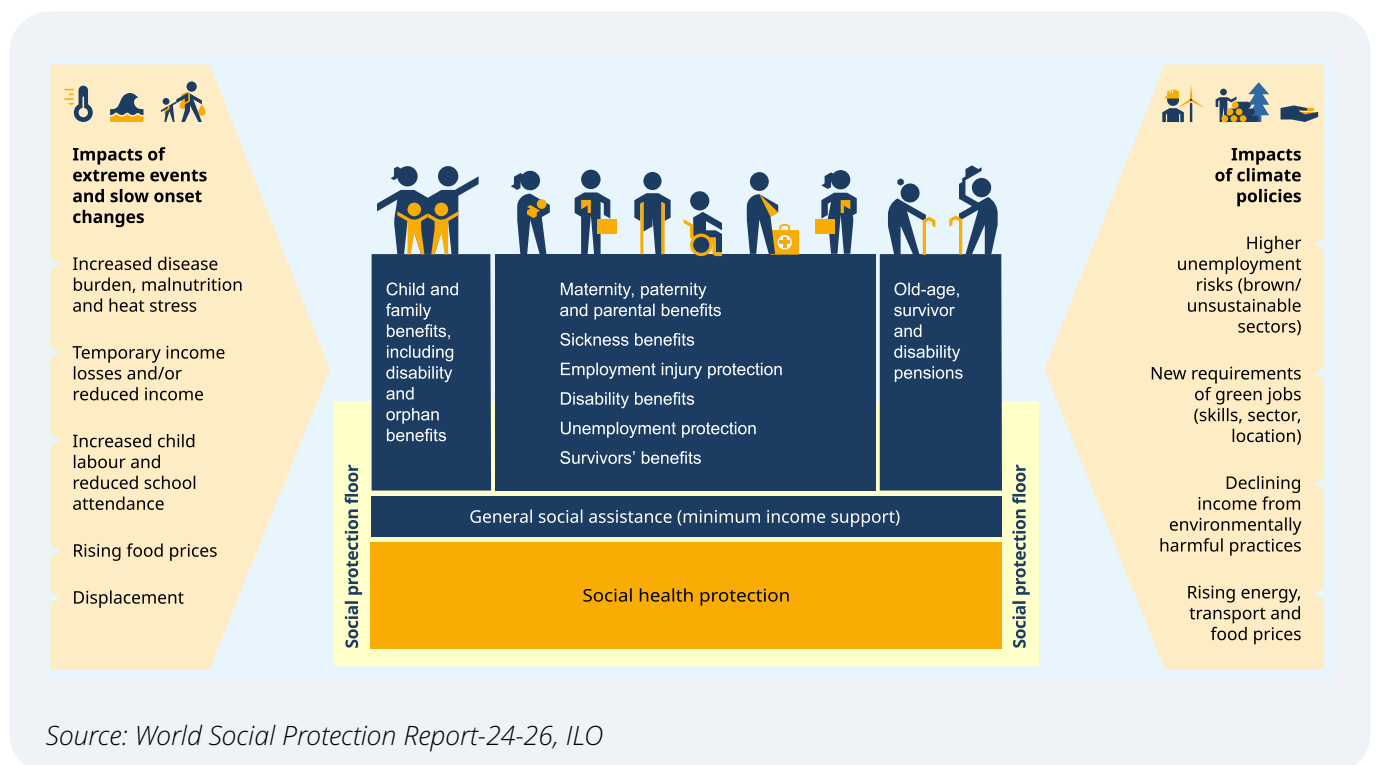


## 4. The Arc of Protection: Lifecycle Analysis of India's Social Safety Net

While India's social protection framework has expanded significantly, its true strength lies in how effectively it safeguards citizens across every stage of life. Adopting a lifecycle approach is not just an analytical choice—it is a strategic imperative shaped by India's demographic reality. The nation stands at a pivotal moment, needing to harness the potential of the world's largest youth population while preparing for a rapidly growing elderly population.

### Role of Social Protection in addressing life-cycle and climate risks:

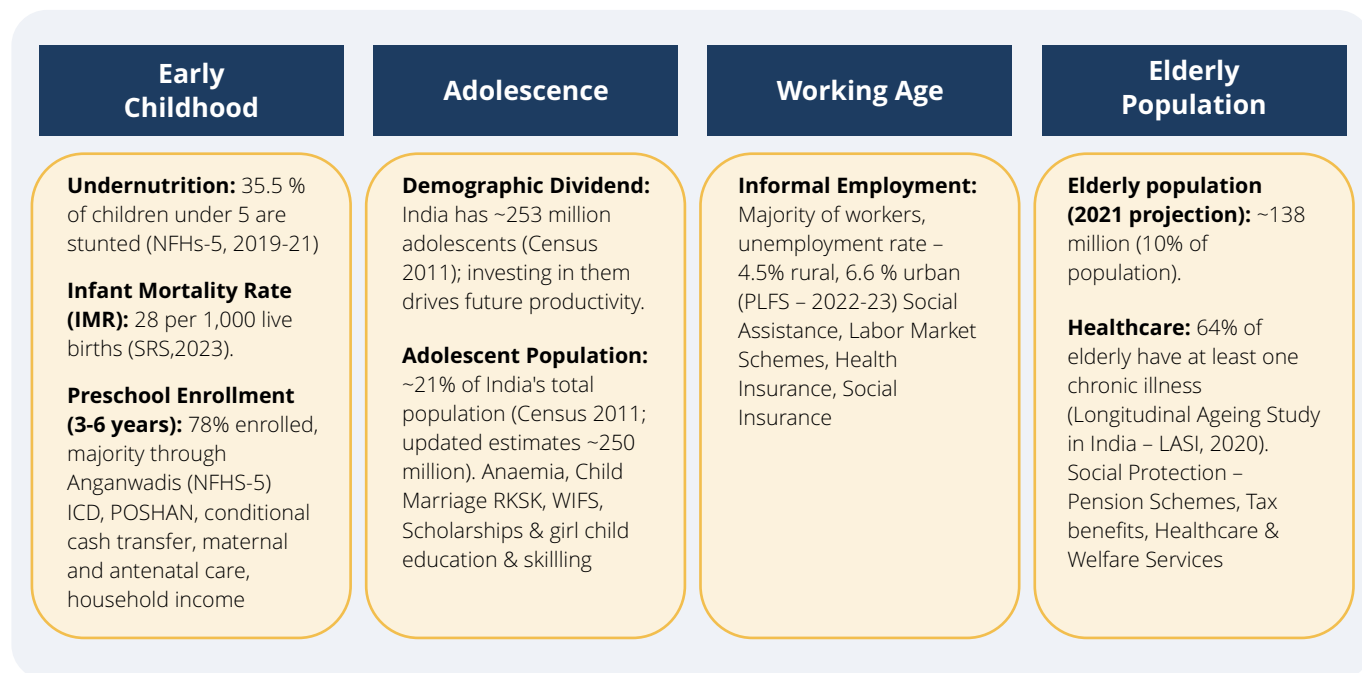
Fig 7. Role of Social Protection in addressing life-cycle and climate risks



With millions entering the workforce each year, the "demographic dividend" can only be realised through effective skilling and employment security. With the decadal growth rate of the elderly population of India currently estimated to be at 41%, and the percentage of elderly population in the country projected to double to over 20% of total population by 2050<sup>19</sup>. This demographic arc—from a vast youth population today to a vast elderly population tomorrow—demands a social protection system that is robust, adaptable, and forward-looking.

<sup>19</sup> <https://india.unfpa.org/en/news/india-ageing-elderly-make-20-population-2050-unfpa-report>

**Fig 8. Life Cycle Approach: Arc of Protection**



Life Cycle Lens: Arc of Social Protection

The following analysis reveals a system of significant achievements punctuated by critical gaps at key transition points.

**Table 8. Lifecycle Coverage and Flagship schemes**

Stage	Key Needs	Flagship Schemes	Opportunities
<b>Early Childhood</b>	Nutrition, ECCE	ICDS, Poshan 2.0	Enhancing Quality, Strengthening outreach
<b>School-age</b>	Food, education	Midday Meals, Scholarships	Portable entitlements, Targeted interventions
<b>Youth</b>	Skilling, jobs	PMKVY, NAPS	Overcoming Gender bias in skilling, Addressing underfunding & quality
<b>Working Age</b>	Employment, maternity	MGNREGA, ESIC, PMMVY	New generation of portable, co-contributory social security schemes
<b>Elderly</b>	Pensions, health	NSAP, PMJAY	Improving inadequacy and ensuring Comprehensive coverage

## 4.1 0 to 3 Years: Nutrition and Early Childhood Care (ECCE)

### Flagship Schemes: Integrated Child Development Services (ICDS), Poshan 2.0

ICDS has achieved near-universal reach in most states, providing supplementary nutrition and pre-school education through Anganwadi centres. Poshan 2.0 aims to integrate nutrition across ministries.

**Critical Gap:** The core challenge has shifted from reach to quality. Inconsistent service delivery, poor Anganwadi infrastructure, and a lack of portability mean that the children of urban poor and migrant families are frequently left behind. The quality of services is inconsistent due to poor Anganwadi infrastructure in many areas (MoWCD, 2021). Urban poor and migrant children often miss out due to a lack of portability or registration mechanisms (Singh et al., 2022; Economic & Political Weekly).




**Emerging Threat:** Climate shocks such as floods, droughts, disrupt food security in early childhood, affecting maternal and infant nutrition. This is a threat to nutritional security in this vulnerable age group, exacerbating stunting and malnutrition in tribal and disaster-prone regions.

## 4.2 School-age Children: Education And Nutrition

### Flagship Schemes: Midday Meal Scheme (PM POSHAN), Scholarships

Midday meals have improved school attendance, particularly for girls and Dalit children. Scholarships help SC/ST and OBC students access secondary and higher education.

#### Critical Gap:

-  The Learning deficit-Quality learning outcomes are poor despite high enrolment (Annual Status of Education Report (Rural) 2023 – “Beyond Basics”, 2023).
-  Exclusion of Migrants- Intra-year dropouts due to seasonal migration remain unaddressed, especially among construction and sugarcane migrant families.
-  Barriers for the most vulnerable- Orphaned children and children with disability struggle to access education and social protection mainly due to lack of required documents, hindering their access to benefits.

## Tribal Education & Nutrition: Gaps in Social Protection

Schools in tribal areas exhibit worrying trends in enrolment and retention, particularly among girls. According to the 2011 Census of India, only 43.1% of tribal children aged 5–14 in Jharkhand attend school, leaving 56.9% never enrolled. Data from the UDISE report (2017–18) confirm that Jharkhand had the highest dropout rate in India, with only 30 out of every 100 students completing school.

A leading challenge is the lack of instruction in tribal mother tongues. A recent survey by the Women and Gender Research Centre (2023) found that 88% of tribal communities reported no schooling in their native languages, which scholars link directly to poor comprehension and high dropout rates. (WGRC, 2023).

Despite targeted schemes like ICDS and Mid-Day Meals, gaps remain. ICDS outreach is weak in remote, hilly, and forested areas. At the same time, mid-day meals often lack nutritionally enriched components, such as eggs or fortified foods, mainly due to logistical challenges and local resistance.



## 4.3 Youth: Skills and Employment Transitions

### Flagship Schemes: Pradhan Mantri Kaushal Vikas Yojana (PMKVY), National Apprenticeship Promotion Scheme (NAPS), Skill India Digital Platform


The government has established a vast, certification-based skilling ecosystem to prepare India's youth for the workforce. The strategic intent to create a skilled populace is clear and commendable.

The government has promoted certification-based skill training and linked youth to apprenticeships in various industries. Underfunding and low placement rates; less than 30% of PMKVY trainees find formal jobs (NCAER, 2022). Female participation in skilling is significantly lower, particularly in STEM and manufacturing fields. Digital skills and green skills (solar, EV maintenance) are underrepresented in training. Youth in climate-exposed areas (e.g., Sundarbans, Bundelkhand) lack targeted employment pathways or mobility support.

#### Critical Gaps:

- 
**The Legacy Challenge-** The historical performance of flagship schemes like PMKVY (versions 1.0-3.0) revealed significant structural gaps. The government has promoted certification-based skill training and linked youth to apprenticeships in various industries. Underfunding and low placement rates; less than 30% of PMKVY trainees find formal jobs (NCAER, 2022). Female participation in skilling is significantly lower, particularly in STEM and manufacturing fields. Digital skills and green skills (solar, EV maintenance) are underrepresented in training. Youth in climate-exposed areas (e.g., Sundarbans, Bundelkhand) lack targeted employment pathways or mobility support.

The government has directly acknowledged these challenges and initiated a crucial policy pivot. The launch of PMKVY 4.0 marks a strategic shift from a focus on certification numbers to **employment outcomes**.

-  **The Emerging Challenge—Effective Implementation-** While the policy direction is well placed, the central challenge has shifted to effective implementation at scale. The success of this new, demand-driven model hinges on its ability to overcome the institutional inertia of the past. The key policy question is whether this reformed ecosystem, supported by the new Skill India Digital Platform, can forge genuine industry linkages and deliver high-quality training in advanced skills across the country. Ensuring this new model translates into high-quality, sustainable employment for India's youth remains the critical task ahead.

As highlighted in the Guwahati consultation, Northeastern states face livelihood challenges due to job losses and youth migration. There is a need for local, dignified jobs through skill development, entrepreneurship, and community enterprises. Programmes should align with youth aspirations and address barriers to employment. Incorporating career counselling and demand-driven skilling into social protection can better meet their needs.

Digitisation has improved efficiency but also excluded vulnerable groups due to data errors, digital access issues, and rigid automated processes. Those lacking digital literacy or connectivity are especially affected. Integrating human support and effective grievance systems into digital platforms is necessary to avoid such exclusion.



Despite numerous welfare schemes, poor implementation—due to delays, staffing shortages, and complex enrolment—limits access, particularly in remote areas. Decentralised delivery, local capacity building, process simplification, and strong political will are essential. Lack of documentation and socio-political factors, including limited awareness and violence against women, further restrict participation. Scheme design must consider context-specific adaptations and community engagement strategies to improve inclusion.

## **4.4 Working Age: Employment Security, Health, and Maternity**

### **Flagship Schemes: MGNREGA, Employees' State Insurance Scheme (ESIC), Pradhan Mantri Matru Vandana Yojana (PMMVY)**

MGNREGA continues to be a vital lifeline for rural employment, while ESIC and PMMVY provide crucial security for the formal workforce.

Emerging Issues:

-  Lack of Climate Resilience- Rising climate-linked livelihood instability (e.g., failed agriculture, coastal erosion) is not integrated into employment protection.
-  Exclusion of Unorganized sector- Gig and platform workers, a growing workforce group, are excluded from ESIC and pensions.

To better include persons with disabilities (PwDs) in welfare schemes like MGNREGA, issuing separate job cards for them enables independent eligibility and ensures their specific needs are recognised. Individual documentation supports targeted assistance and reduces exclusion.

The CSO representatives working closely on livelihoods shared their experiences during the consultations and, it was understood that despite successful registration, many beneficiaries are unable to utilise schemes due to issues like freezing of bank accounts, outdated or non-functional phone numbers, and evolving eligibility criteria. Changes in phone ownership or banking status are often not updated, causing beneficiaries to fall off the grid. Regular updating mechanisms, decentralised helpdesks, and mobile assistance units can be developed to maintain active beneficiary databases and reduce attrition. These issues are aggravated in remote, hard-to-reach populations.

The regional consultation in Guwahati highlighted that the northeastern states face livelihood challenges due to job losses and youth migration. There is a need for local, dignified jobs through skill development, entrepreneurship, and community enterprises. Programmes should align with youth aspirations and address barriers to employment. Incorporating career counselling and demand-driven skilling into social protection can better meet their needs.

Digitisation has improved efficiency but also excluded vulnerable groups due to data errors, digital access issues, and rigid automated processes. Those lacking digital literacy or connectivity are especially affected. Integrating human support and effective grievance systems into digital platforms is necessary to avoid such exclusion.

Despite numerous welfare schemes, poor implementation—due to delays, staffing shortages, and complex enrolment—limits access, particularly in remote areas. Decentralised delivery, local capacity building, process simplification, and strong political will are essential. Lack of documentation and socio-political factors, including limited awareness and violence against women, further restrict participation. Scheme design must consider context-specific adaptations and community engagement strategies to improve inclusion.





## 4.5 Elderly: Income Security, Health, and the Coming Grey Wave

### Flagship Schemes: National Social Assistance Programme (NSAP) & Pradhan Mantri Jan Arogya Yojana (PM-JAY)

The demographic reality: India's elderly population, currently around 10% of the total (approx. 140 million), is projected to double by 2050, reaching over 300 million. (UNFPA, 2023) This will significantly increase the dependency ratio and place pressure on families, public finance, and infrastructure. India's social protection framework for the elderly currently revolves around small monthly pensions (₹300–₹500 under NSAP) and hospitalisation coverage through PM-JAY for the poorest. While these schemes provide a basic safety net, they are inadequate to meet the evolving needs of a rapidly ageing population.

Existing Gaps:

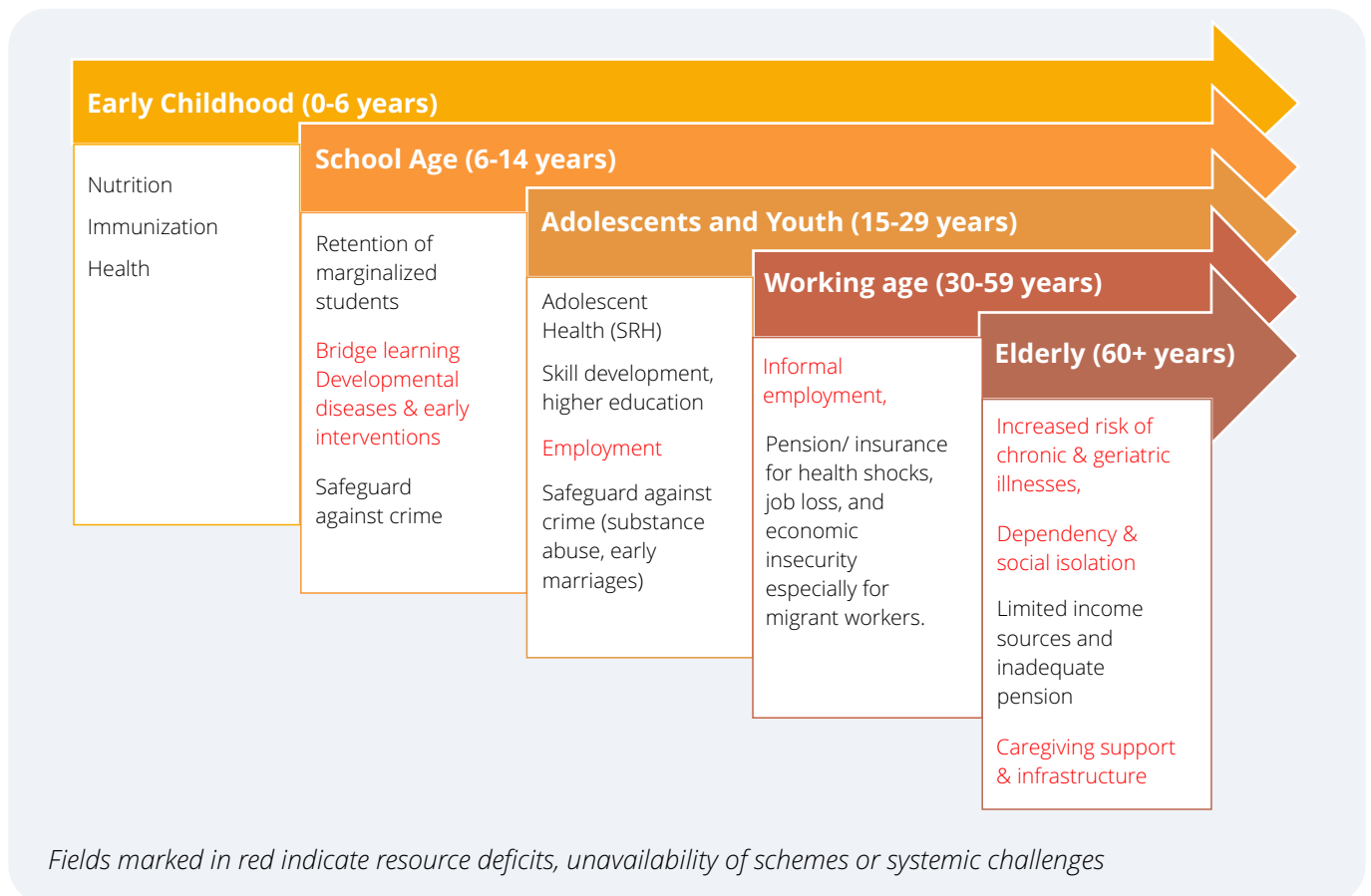
-  Inadequate pension- Pensions are too small to ensure financial independence or cover daily needs, especially for single women with no other source of income. The NSAP pension (₹300–₹500/month from the Centre) is sub-subsistence and fails to provide genuine financial independence.
-  Inadequate health coverage- PM-JAY, while helpful for hospital costs, does not cover outpatient care, medicines, or chronic condition management, key needs for the elderly. There is no national system for long-term care, home-based support, or assisted living for non-income-poor elderly.

State-Level Innovations: Kerala and Tamil Nadu have begun experimenting with senior helplines, palliative care models, and integrated care centres, but these are not yet scaled nationally.

The upcoming demographic shift demands a National Policy on Active Ageing that integrates healthcare, income, housing, and community life into a coherent framework. The focus must shift from “supporting the poor elderly” to “enabling dignified ageing” for all.

As India's demographic and climate landscape changes, the concept of social protection must evolve beyond fragmented cash support. For the elderly in particular, the next generation of welfare policy must include wellness, caregiving ecosystems, urban planning, and technology integration. Just as India has scaled up its digital public infrastructure, such as Aadhaar and UPI, a similar investment in social infrastructure for age-ready health systems, transportation, and support services will be essential for inclusive and resilient development.

**Fig 9. How Government Schemes cover the lifecycle in India**



Addressing the systemic challenges and resource deficits highlighted in red across the lifecycle requires not just better policy but also navigating the nation's complex fiscal realities. Despite progress, coverage and adequacy gaps persist. Nearly half the population still needs to fully access basic social insurance, and benefit levels are low. For instance, NSAP pensions remain just ₹1–2 thousand per month, well below poverty-line needs. Similarly, health and education spending (often considered part of social protection) remains far below targets: the combined spend was only ~6.8% of GDP (across all governments) in 2019–20, well below the national goals (6% of GDP on education and 2.5% on health). In the current fiscal scenario (with union deficits around 5% of GDP), there is limited room to boost funding without generating new revenues. Policymakers face hard choices: increasing cash transfers or subsidies could aid consumption but might push deficits higher unless accompanied by revenue reforms. States also finance much social spending, but fiscal constraints at all levels mean unmet needs (malnutrition, health access, old-age income security) persist.

The government has begun reorienting expenditure away from generalised subsidies toward targeted social support. For example, DBT savings have enabled the trimming of broad subsidies: central fuel subsidies are nearly eliminated, LPG support is fully cash-transferred, and fertiliser subsidies are being capped through direct transfers. In theory, these savings could be reallocated to expand poverty alleviation. The World Bank highlights that redirecting transfers from richer to poorer households can significantly close protection gaps (e.g. covering half the costs of providing basic protection to the poorest 20%). In practice, however, the government has been cautious. Some subsidies (food grains under NFSA) are being made universal in-kind, while other schemes (like MGNREGA, child nutrition) see only inflation-adjusted funding. Policy analysts argue that India could “divert resources from regressive subsidies to social spending” – for instance, reallocating a fraction of remaining oil or fertiliser subsidies to direct cash or universal pensions. Such shifts would improve equity and have positive demand effects, but they would require a political consensus and careful design.



## 5. Systems in Action: Insights from Communities & Lessons from Working Models

It is fair to say that India's social protection system is a complex machine that is still being fine-tuned. The policies and programs – the “safety net” – have expanded impressively in scope and coverage, and budgets are slowly rising to meet growing needs. Now, the focus is on making this system deliver on its promise through better targeting, smoother delivery, and community involvement.

The voices from the field – of beneficiaries gaining confidence and workers extending the State's reach – remind us that social protection is not just about numbers or policies but about changing lives on the ground.

While the preceding sections diagnosed the systemic challenges facing India's social protection landscape, this section is based on field lessons on what works, what does not, and what is a working solution with lessons learned. Drawing on the ground-level work of organisations across the nation who shared their lessons from the ground for the report—from the tribal hills of Nagaland to the urban informal settlements of Mumbai—the report compiles not just stories of hope, but **community-validated, replicable working models and solutions for reform**. These cases show that Gram Panchayat-led planning with SHG federations delivers reliable gains; IT amplifies by simplifying identification, payments and portability. These models, driven by communities, demonstrate how the **challenges of fragmentation, exclusion, and last-mile delivery can be, and are being, solved**.



### 5.1 The Solution to Fragmentation: The Convergence Ecosystem Model

#### The Challenge:

There are over 3,000 central and state social schemes targeting various groups, including farmers, informal workers, women, senior citizens, and others, administered by multiple ministries. This fragmentation leads to inefficiency, duplication, and gaps in coverage. It underscores how a scheme-centric approach, without systemic integration, does not guarantee social security.

*'Despite well-intentioned planning, India's social security programs often devolve into disconnected schemes and entitlements. What should be a citizen's seamless experience of social security is too frequently reduced to "randomness," requiring beneficiaries to navigate bureaucratic mazes, complex eligibility criteria, and multiple digital portals to access what the government deems rightfully theirs.'*

-CSO Representative, Jaipur, Rajasthan

## The Working Model:

The "Convergence Ecosystem" model provides the solution. It shifts the focus from delivering a single scheme to strategically layering multiple government entitlements (livelihood, health, housing, skills) around a single family or community. This creates an exponential, transformative impact, moving beneficiaries from basic subsistence to sustainable self-reliance.

### The "Pahal" Initiative- Strengthening Last Mile Welfare Delivery through Integrated Governance in Salumbar, Rajasthan

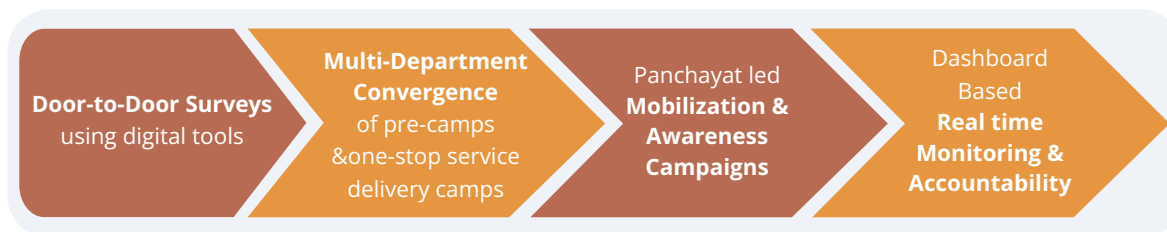
Salumbar, a tribal rural district in Rajasthan, faces severe challenges in welfare delivery due to scattered habitations, low digital access and weak documentation. Despite a large number of Central and State welfare schemes, many eligible individuals, particularly from SC/ST, elderly, women, and PwD remained excluded due to lack of awareness, fragmented data and documentation barriers. Siloed departmental data and limited coordination further delayed services, creating inclusion-exclusion errors. Recognizing these systemic gaps, the District Administration launched Pahal, a convergence based initiative to ensure integrated, citizen centric service delivery.

The Pahal Initiative, launched by the District Collectorate of Salumber in February 2024, represents a comprehensive and integrated approach to social protection delivery. By leveraging household-level data, multi-departmental convergence, and technology-driven solutions, Pahal aimed to identify and include all eligible beneficiaries under 23+ social protection schemes, promote financial and digital inclusion, and ensure real-time governance and targeting.

Fig 10.

- ~2 lakh entitlements delivered across 23 schemes
- Bank accounts opened: 15,000+
- PMSBY registrations: 42,276
- PMJJBY registrations: 26,660
- Atal Pension Yojana enrollments: 7,520
- e-Shram registrations: 27,790
- PM-KISAN and agri-beneficiaries: 13,000+
- Electricity connections sanctioned: 1,070
- Shram Yogi Mandhan registrations: 4,425
- Aadhaar and Jan Aadhaar updates: 9,000+
- Documents generated: Birth (7,802), Marriage (1,528)
- Massive improvement in digital and financial inclusion, particularly among women, elderly, and SC/ST communities

Fig 11. Intervention process



This convergent action has ensured good governance at the last level ensuring last mile reach of all the schemes of Centre and State.

Case Study Credit- Jagmeet Singh Sandhu, IAS, Former Collector- Salumbar, Rajasthan

This model is not an isolated success as there are many other models across the country. PRADAN in Jharkhand integrates SHG financing with government livelihood schemes to create powerful local economies. TRIF's "Sarkar Aapke Dwar" initiative in Jharkhand and MP brings the fragmented state machinery to the citizen's doorstep in a converged, accessible manner. YSD (Youth for Societal Development) in Odisha focuses on helping communities access a basket of welfare services, ensuring holistic development.

### **Nirmal Barla's Tale of Triumph through MGNREGA**

Nirmal Barla's Tale of Triumph through MGNREGA

Nirmal Barla, a farmer from Okba village in Gumla district, faced a long and frustrating delay in receiving his wages for work done under an MGNREGA project. For six months, his payment of Rs. 7200 remained pending, causing him significant financial uncertainty. Despite his efforts to seek help from local officials, his pleas went unanswered.

A turning point came when a representative from the Nagarik Sahayata Kendra (NSK) held an awareness meeting in his village. Encouraged, Nirmal visited the NSK office, where the team listened to his case and sprang into action. They helped him fill out the necessary forms, personally followed up with the Block Development Officer, and after a month of persistent efforts, his pending wages were finally transferred to his bank account after following a successful KYC update.

Overjoyed and grateful, Nirmal used the funds to revitalize his livelihood and support his family's well-being. Give me the page number for this one.

*Case Study Credit- PRADAN*

## Voice from the Field:

### Success Story of Lakhpati Didi – Reena Kumari of Sangrampur Panchayat, Jharkhand

Reena Kumari, a resident of Sangrampur Panchayat of Gola Block of Ramgarh district in Jharkhand, learned about her eligibility under the Birsa Harit Gram Yojna (BHGY) for establishment of fruit orchard and irrigation-related assets under MGNREGA during a Sarkar Aapke Dwaar camp organized in the Gola block. This doorstep initiative acted as a gateway to information and access. She applied for these two schemes during the event with the help of SHG support staff and received administrative approvals within a few weeks.

The Sarkar Aapke Dwaar platform proved critical in ensuring timely inclusion of marginalized women like Reena Kumari into key government development programs. Reena Kumari, received saplings and plantation support under BHGY. She utilized 1 acre of land for horticulture, and through MGNREGA, she also received a well for irrigation purposes under the Birsa Sinchai Koop Samvardhan Mission. With continuous technical handholding by the CLF HR-Cluster Level Federation Human Resource of Transform Rural India (TRI), intercropping was duly introduced ensuring income from Day 1 for Reena Kumari.

Earlier she cultivated only in one season and practiced rain-fed farming, but now she cultivates in all three seasons using integrated farming practices.

Post the intervention-

- Income from intercropping: ₹60,000 per year is being earned
- Orchard: Fruit trees are growing day-by-day and expected to earn ₹50,000 per year in coming years
- Additional Income from Agriculture: Due to timely irrigation and increase in agriculture intensity, increase in annual income by ₹60,000 per year
- New Enterprise: With SHG loan support and entrepreneurship training, Reena also started a pattal-making unit, earning ₹10,000/month consistently.

Reena Kumari's story reflects the power of convergence — of schemes, training, and support. Her journey from seasonal farming to diversified livelihood and enterprise showcases how schemes like BHGY and MGNREGA, combined with the Sarkar Aapke Dwaar initiative, can empower rural women to become “Lakhpati Didis”.

This model can be replicated across other panchayats where awareness, access, and guidance are bundled together through doorstep governance and institutional support. Reena Kumari is now feeling a sense of ownership as she describes her journey as “Majdoor se Maalik”. She is now able to lead her life with self-respect and economic independence.

*Case Study Credit- TRIF*



## 5.2 The Solution to Exclusion: The Intersectional Deep-Dive

### The Challenge:

Generic, one-size-fits-all schemes inevitably fail to reach the most marginalized, whose exclusion is compounded by overlapping vulnerabilities. A migrant tribal woman with a disability faces layers of barriers that a simple poverty-targeted program cannot address.

Across the regional consultations, a recurring theme in participants' discussions was how current systems often render many people "invisible" – not just in official records, but also in policy and planning.

*The upcoming national census must include the "floating" population – people who frequently move for work or belong to itinerant communities. For an increasing number of informal and gig workers, a stable address or location is no longer a defining aspect of their identity or livelihood.*

-NGO representative working with migrant labourers

Participants shared that while the biometric national ID, Aadhaar, and state based IDs were intended to streamline access, in practice, they often complicate it. Many migrants, informal workers, nomadic communities, and even many women remain "unverified" in the state's eyes due to documentation hurdles.

### Beyond the Paper Trail: Documentation Barriers Faced by Gender Diverse Communities

For many members of India's gender diverse communities, the path to accessing social protection begins long before the first form is filled—it starts with proving who they are, on paper. This journey is often fraught with invisible walls.

Take the seemingly simple matter of naming a nominee. Most financial and welfare systems—whether bank accounts, insurance, or pensions—default to recognising only blood relatives. For transgender persons estranged from their biological families, this denies them the right to nominate the people who truly stand by them: their chosen families. The result is a quiet exclusion from safeguards that others take for granted.

Representation, too, is uneven. Trans women, more visible in public life and community networks, often receive policy attention. Trans men, by contrast, remain largely invisible—absent from data, outreach, and the language of many welfare schemes. Their needs are under-recognised, leaving critical gaps in access and support.

Then there is the complex web of ID and gender marker inconsistencies. While the 2014 NALSA judgment and the 2019 Transgender Persons (Protection of Rights) Act guarantee the right to self-identify, reality is uneven across India. In states like Tamil Nadu, proof of medical transition may still be required to change official records. Even when one document—say, Aadhaar—reflects a person's chosen gender, others like voter IDs or ration cards may lag behind, creating a paper trail riddled with contradictions.

Kerala has taken a promising step by issuing State Transgender ID cards, but without interoperability with national systems, their usefulness is limited. For many trans men in particular, these gaps translate into invisibility in government records, exclusion from benefits, and exhausting bureaucratic battles just to have their identity recognised.

Just as documentation and system gaps exclude many gender diverse persons from the protections they are entitled to, persons with disabilities face parallel barriers—rooted in awareness, access, and delivery—that limit the reach of even the most well-designed schemes.

### **More Than a Card: Overcoming Barriers to Social Protection for Persons with Disabilities**

India's disability prevalence stands at 4.52%, or approximately 63 million, according to NFHS-5 (2019–21). Yet, the National Sample Survey reveals that 69.6% of persons with disabilities (PWDs) lack a disability certificate—and 20.8% receive no government aid at all.<sup>20</sup>

For many persons with disabilities (PWDs) in India, a single document—the PWD card—holds the key to a network of vital entitlements. With it comes access to monthly pensions, free assistive devices, reservations in training and jobs, and subsidies for housing, education, and livelihoods. Yet, this web of interlinked schemes often exists only on paper. Fragmented delivery systems mean that the full benefits of these connections are rarely realised.

Even the first step—getting a PWD card—remains a hurdle. Many eligible individuals never obtain certification because they don't know the process or the benefits it unlocks. For others, mobility challenges make it nearly impossible to reach the designated medical boards or government offices. In some areas, there are simply no trained personnel to conduct disability screenings. Without the card, the gateway to multiple schemes stays firmly shut.

Livelihood opportunities, though theoretically available through programmes like MEPMA, NRLM, and DAY-NULM, are still out of reach for many. Social stigma, inaccessible infrastructure, and lack of tailored support

<sup>20</sup> <https://pmc.ncbi.nlm.nih.gov/articles/PMC12083387/>

*contd.*

limit participation. For real inclusion, schemes must go beyond generic provisions to offer customised assistance—such as adaptive technologies, workplace adjustments, and home-based work options.

Some of the most promising results come from blended support models. When government schemes are paired with grant-based or philanthropic contributions, the impact multiplies. For instance, beneficiaries supported through Unified Help Desks (UHDs) and civil society grants have received integrated packages—like tricycles alongside skill training and seed capital for small enterprises—turning isolated benefits into genuine pathways for independence.

## **The Working Model:**

The "Intersectional Deep-Dive" model uses specialized expertise and deep community trust to design and deliver targeted solutions for those who are invisible to mainstream systems. These case studies from Rajasthan and Assam capture how the models are trying to address the specific needs of the population with targeted interventions.

### **I. For Health & Occupational Vulnerability-**

The work of ARAVALI and Dang Vikas Sansthan with silicosis-affected communities in Rajasthan provides a life-saving blueprint. They offer specialized support—from navigating medical certifications to accessing legal aid and specific welfare funds—that health schemes like PM-JAY cannot provide.

## From Dust to Dignity: Social Protection for Rajasthan's Silicosis-Affected Mine Workers

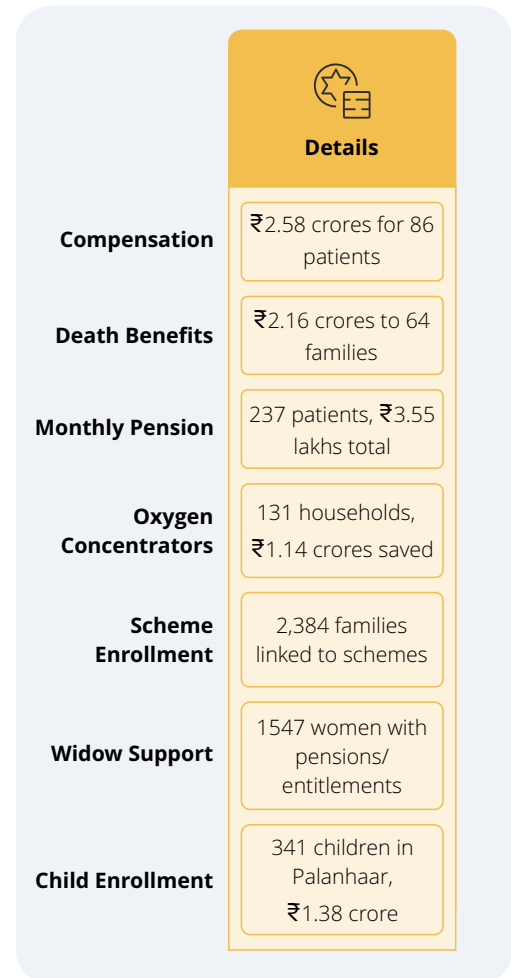
Karauli and Dausa districts in Rajasthan are major sandstone mining hubs, employing thousands of informal workers exposed to hazardous silica dust. With silicosis prevalence as high as 78.5%, these communities suffer from chronic health issues, financial distress, and systemic exclusion from social security. Despite existing schemes under the Rajasthan Pneumoconiosis Policy, barriers like low awareness, lack of documentation, and informal employment status kept affected families from accessing life-saving entitlements.

Launched in September 2022, the Saksham Project focuses on supporting silicosis-affected mine workers and their families in Karauli and Dausa districts. Led by Daangvikassansthan- DVS, the initiative promotes awareness, access to entitlements, occupational health, and collective worker action. Implemented across 55 villages, the project reached over 11,000 vulnerable families through strategies such as mass awareness drives, door-to-door outreach, social security and health camps, and regular engagement with authorities.

Key services facilitated include silicosis certification, pensions, health insurance (Chiranjeevi), Ujjwala gas connections, Palanhaar for children, and E Shram registration. The intervention emphasized a handholding model, with community mobilizers providing ongoing support for documentation, digital access, and grievance redressal.

*Case Study Credit- Dang Vikas Sansthan, ARAVALI*

**Fig 11. Silicosis Support Outcomes**



The Saksham Project shows that even in high-risk, hard-to-reach sectors like informal mining, a community-led, handholding approach can break through entrenched barriers of awareness, documentation, and exclusion. By integrating health, social security, and livelihood entitlements—and working persistently at the village level—it is possible to turn policy promises into tangible protections for the most vulnerable. Similarly, the Piramal Foundation's wage compensation program for pregnant women in Assam's tea gardens is a targeted intervention for a uniquely vulnerable workforce.

## Strengthening Maternity Protection in Assam's Tea Gardens

In Assam's tea gardens, many women work into late pregnancy due to poverty and lack of awareness about maternity benefits. Maternal undernutrition, low ANC registrations, and unsafe deliveries persist, worsened by poor documentation and digital exclusion.

Primal Foundation's MAAadol (Mother Care) project in Dibrugarh and Golaghat bridges this gap, helping pregnant women access the Wage Compensation Scheme (WCS) and other entitlements. Through community outreach and street plays led by youth groups, MAAadol drive brings essential services like Aadhaar linking, bank account opening, and form submission directly to women's doorsteps.

With ASHAs, ANMs, and NHM support, the initiative combines awareness drives, street plays, and youth engagement with direct service delivery—turning maternity rights into reality for underserved workers.

*Case Study Credit- Piramal Foundation*

**Fig 12.**



## II. For Gender & Identity based Exclusion-

Gender and identity shape how people experience the social protection system—determining not only who gets included, but also how easily they can navigate it. For many transgender persons, gender-diverse individuals, and other marginalised identities, entitlements promised on paper are often out of reach due to structural biases, documentation barriers, and invisibility in official records. These gaps turn identity into a gatekeeper, where recognition becomes the first hurdle to securing basic rights.

## Delivering Dignity: Community-Led Access to Social Protection for Key Populations in South India

Female sex workers (FSWs), men who have sex with men (MSM), and transgender persons (TG) often face exclusion from welfare due to documentation gaps, low awareness, digital barriers, and discrimination—challenges worsened by COVID-19.

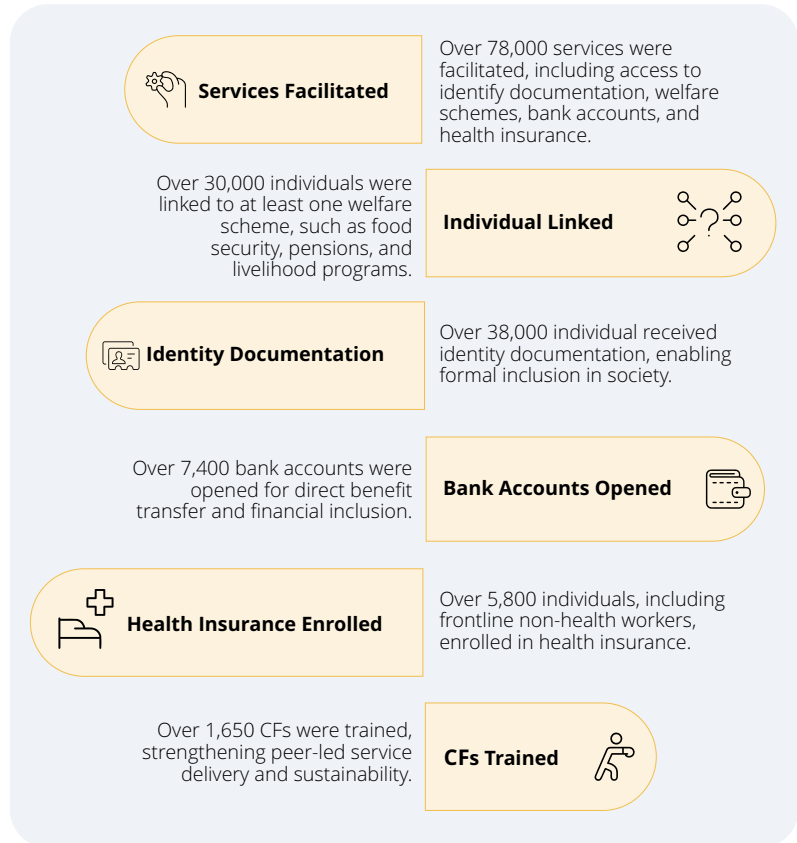
Taaras, a national platform of sex workers, MSM, and transgender collectives, implemented social protection initiatives in Andhra Pradesh, Telangana, Karnataka, Tamil Nadu, Kerala, and Maharashtra. The approach included:

- Partnering with 18 organisations and 68 CBOs (as on July 1, 2025)
- Training community facilitators to assist with documentation, applications, and follow-ups
- Creating state-specific directories, SOPs, and digital tools linked to NACO's SOCH platform
- Working with SACS, DAPCUs, and welfare departments
- Using real-time data and multi-level verification for quality and accountability

This model brought essential IDs, welfare schemes, bank accounts, and health insurance within reach for underserved communities.

*Case study credit- Taaras*

**Fig 13. Key Outcomes**



The Taaras Coalition shows how targeted, community-led strategies can directly tackle the layered stigma and exclusion faced by key populations, bringing essential IDs, welfare schemes, and health security within reach. Building on this, the SAATHII initiative demonstrates how large-scale, multi-state mobilisation can replicate and expand these gains, ensuring that social protection systems reach some of the most marginalised communities across India.

**Empowering vulnerable communities by improving access to social protection services across 15 states of India** - including Gujarat, Maharashtra, Telangana, Karnataka, Kerala, Tamil Nadu, Andhra Pradesh, Jharkhand, Uttar Pradesh, Delhi, Madhya Pradesh, Odisha, West Bengal, Haryana, and Punjab.

SAATHII's community-owned project spans 15 states, improving access to social protection for sex workers of all genders, MSM, and transgender persons. Born from the advocacy of key population networks such as NNSW, Taaras coalition, and INFOSEM, it deploys 4,000 trained community facilitators (CFs) from 132 organisations to raise awareness, assist with documentation, and support applications—prioritising underserved areas.



Within a span of 18 months (July 2023–Dec 2024), the CFs filed 1,40,116 applications, with 90% resulting in services for 1,11,604 unique beneficiaries—57% women, 29% men, and 14% transgender persons. Advocacy with district officials, banks, and welfare departments dismantled access barriers, while engagement with legal authorities in three states led to the unexpected creation of free legal aid clinics and training of 70 para-legal volunteers.

For Meghana, a transgender woman in Karnataka, the project was life-changing. With CF support, she secured a TG ID card—her gateway to the Mythri Pension Scheme—and now receives monthly financial aid. Stories like hers illustrate how strategic advocacy, grassroots mobilisation, and persistent follow-up can turn policies into tangible support for those most in need.

*Case Study Credit- SAATHII*

SAATHII has been instrumental in ensuring that transgender individuals are correctly enrolled in schemes like PM-JAY and have access to gender-affirming healthcare services under the Ayushman Bharat framework. The model works with the system, with an aim of translating policy into actual practice.

Together, the Taaras and SAATHII models show a dual approach: deep, trust-based community mobilization combined with broader systemic sensitization is essential to overcome gender and identity-based exclusion.

## Strengthening Urban Social Protection through Community Volunteers in Mumbai's Informal Settlements

In the dense informal settlements of Mumbai and the surrounding cities, access to government social protection remains severely constrained, despite the availability of numerous welfare schemes. Knowledge gaps, rigid eligibility norms, lack of documents and institutional distrust undermine access to food security, maternal entitlements, and health insurance—especially for migrant families, informal workers, and women-led households.

“Even when schemes exist, people don’t know how or where to begin.”

— Community Volunteer, Dharavi

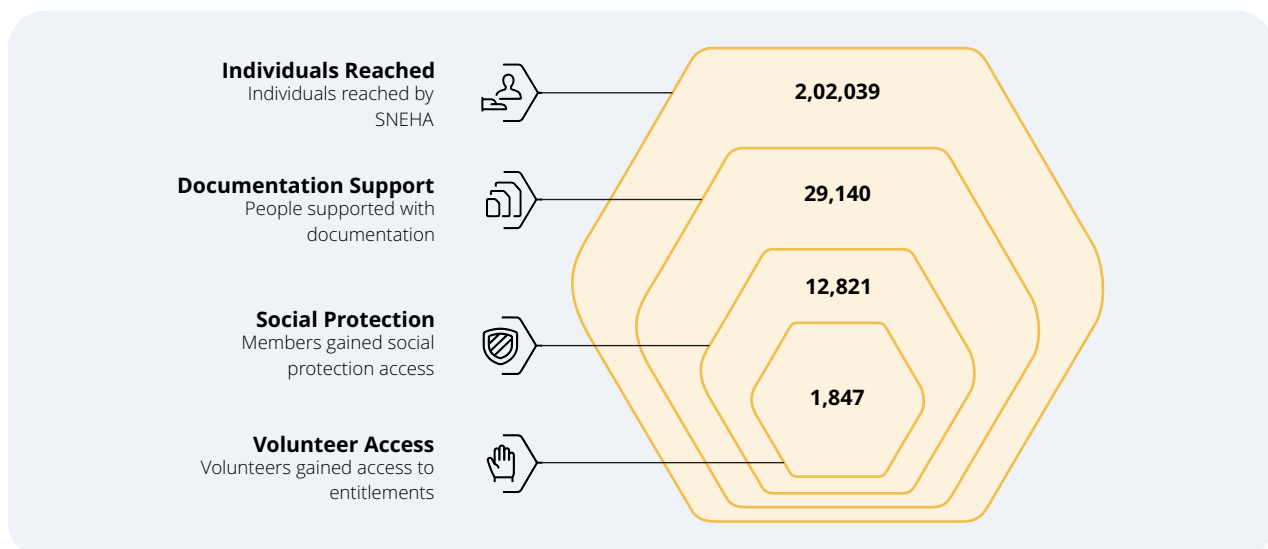
SNEHA bridges this gap through its Collaboration & Partnerships (C&P) Domain, acting as a Social Protection Resource Centre. Working with the support of trained community volunteers, SNEHA connects residents to entitlements including the cash benefits of maternal and child health schemes, pensions, Sukanya Samridhi savings, PDS food rations, and health insurance like Ayushman Bharat.

The approach combines:

- Capacity building for program teams, volunteers, and public system actors
- Awareness campaigns and household outreach
- Referral and documentation support plus grievance redressal
- Efforts to strengthen community–system interfaces

### Community Anchored Approach Outcomes (April,24 to March, 25)

**Fig 14. SNEHA Programme Beneficiaries**



Using a UNICEF-inspired life cycle approach, SNEHA ensures schemes are mapped and delivered by age and need—from pregnancy benefits (PMMVY) to education savings (SSY) and food security (PDS).

Case Study Credit- SNEHA

Social protection systems are most effective when they are co-designed and delivered with communities, backed by strong institutional partnerships, and adapted to the realities of the people they aim to serve.

### III. For Climate & Geographical Vulnerability-

Rising temperatures, heatwaves, and other extreme climate events disrupt their work, health, income, and family well being. A 2023 SEWA survey revealed that 90% of members faced livelihood and health losses during heatwaves, with cascading impacts on food security, mental health, gender based violence and children's education. Traditional social protection and insurance mechanisms were inadequate, slow, and inaccessible to these women, necessitating an innovative approach to climate risk mitigation. Women in India's informal sector, such as salt pan workers, street vendors, agricultural laborers, and waste recyclers are on the frontlines of climate change.

#### **Parametric Climate Insurance- An intervention aimed towards building climate resilience keeping in mind the principle of 'Economy of Nurturance'**

The Self Employed Women's Association SEWA, a national trade union of 3.2 million informal women workers, blends economic, ecological, and gender justice to secure livelihoods. Facing escalating climate shocks that disrupt health, income, and food security, SEWA launched a parametric climate insurance program to build resilience among poor women workers.

Unlike traditional insurance, payouts are triggered automatically using satellite-based weather data when pre-set thresholds (e.g., maximum daily temperature) are met, reaching beneficiaries' bank accounts within days. This removes the need for proof of loss, speeds up recovery, and allows flexible use of funds—reducing dependence on high-interest loans from local money lenders, further safeguarding their dignity.

Piloted in 2023 with 21,000 members in 5 districts, the program scaled to 50,000 members across 22 districts in Gujarat, Rajasthan, and Maharashtra in 2024, and now covers 250,000 women in 34 districts across nine states. Beneficiaries include farmers, salt pan workers, recyclers, street vendors, construction workers, and home-based workers—transforming climate risk into a safety net for long-term stability.

Outcomes & Results-

*"The main goals with which SEWA works is to formalise the informal sector, ensure full employment and social security for them. This intervention has enabled SEWA members to address climate risks actively, strengthening their collective voice for better support. The payouts validated the real risks these women face, leading to improved disaster preparedness and tailored social safety nets."*

**- Jyotiben Macwan, General Secretary, SEWA**

## Outcomes &amp; Results-

- **Financial and Social Safety Net:** For women living near subsistence, savings, insurance, and credit are critical lifelines. In 2024, extreme temperatures triggered ₹400 direct cash assistance for all 50,000 members across 22 districts, and insurance payouts for 46,339 members in 17 districts. Payouts ranged from ₹151 to ₹1,656, totalling ₹2 crore in cash assistance and ₹2.92 crore in insurance—an average of ₹984.5 per member, with Durgapur women receiving the highest amount (₹2,056). A lower threshold of 40°C also triggered the ₹400 assistance for moderate heat impacts.
- **Financial Inclusion:** The program enabled nearly 17,000 women to open or reactivate bank accounts over two years, strengthening financial access and reducing gender gaps.
- **Climate and Gender Justice:** Co-designed with SEWA members, the initiative addressed climate change's disproportionate toll on marginalised women by fostering trust and giving them autonomy to use payouts for priorities ranging from healthcare and education to debt repayment or climate adaptation investments.

*"Extreme heat leads to produce spoilage, leading to loss of livelihoods. For us, 400 rupees are like 4000, which is a shield during these critical times. We used the amount received to repay the debt. Additionally, several other vendors purchased more produce to revive their income", said Jignasaben, a street-vendor from Ahmedabad.*

*Case Study Credit- SEWA*

While SEWA's climate insurance model equips women informal workers across multiple states to withstand and recover from climate shocks, the Change Alliance initiative in Nalanda shows how on-the-ground outreach and documentation support can immediately connect climate-vulnerable rural households to existing welfare entitlements. Together, they highlight that resilience-building requires both innovative financial tools and last-mile delivery mechanisms to ensure no one is left behind.

## Linking Climate-Vulnerable Households to Social Protection in Nalanda, Bihar

Jagdishpur Tiyari village in Noorsarai block, Nalanda district, lies in Bihar's drought prone Magadh region. The area suffers from high poverty, limited livelihood options, and low access to welfare schemes. Women-headed households, Scheduled Caste (SC) communities, and Persons with Disabilities (PWDs) face compounded vulnerabilities due to climate stress, illiteracy, social exclusion, and bureaucratic barriers. Many lacked documentation and awareness of schemes, leaving them outside the social protection net.



Under the ICRG (Infrastructure for Climate Resilient Growth) program, Change Alliance implemented a social protection initiative in Bihar in 22-23, aimed at supporting climate vulnerable and socio economically excluded households. The intervention led to

- 131 individuals linked to the Public Distribution System (PDS), including 109 women
- 15 widows successfully enrolled in pension schemes (11 from SC communities)
- 97 beneficiaries regularly access benefits worth 9.7 lakhs annually (PDS) and 72,000 pensions

*Case Study Credit- Change Alliance*

Even in the most remote, geographically challenging areas, integrated service delivery models can bridge both healthcare and social protection gaps. By bringing services directly to communities and linking them to entitlements, it is possible to achieve high uptake and high success rates in access, even among the most marginalised tribal populations.

## Healthcare on Wheels: Reaching Nagaland's Most Remote Tribal Communities

Nagaland's Zhunheboto and Phek districts are home to some of the state's most marginalised tribal communities. These areas are characterised by remote hilly terrain, poor connectivity and scattered populations, making access to quality healthcare a persistent challenge. With high out-of-pocket health expenditure and limited primary health infrastructure, tribal populations often rely on irregular or distant medical services, further deepening health inequities.

Swasti, partnered with the NHM Nagaland, the District Health Officers (DHOs) of Zhunheboto and Phek, and The Entrepreneurs Associates, the local implementing partner, to launch an innovative Mobile Medical Unit (MMU) intervention aimed at bringing healthcare directly to the doorsteps of these underserved communities.

The MMU followed a pre-planned monthly schedule covering remote villages, with a focus on:

- Maternal and child health services
- Non-communicable disease (NCD) screening
- Minor ailment treatment and referrals
- Health awareness sessions
- Linking beneficiaries to NHM schemes

A total of 16,512 applications were made across six key social protection schemes- PMJAY, e-Shram registration, CM Health Insurance Scheme, PMSBY, PMJJBY with all resulting in benefits received, indicating a 100% success rate in access.



*Case Study Credit- The Entrepreneurs Associates*



## 5.3 Solution to Ensure Last Mile Connect

### The Challenge:

The insights from the regional consultations indicated structural and institutional barriers & implementation challenges for last mile connect to access social protection benefits which are summarised below-

- 
**Awareness:** Information is siloed, with no single, comprehensive resource for all entitlements. This creates a knowledge gap where even implementing agencies lack full clarity, leaving communities unable to navigate the system effectively.
- 
**Enrollment vs. Realisation:** The primary metric for success is often enrollment, but this masks the reality that many registered beneficiaries never actually receive their entitlements due to administrative hurdles, frozen accounts, or other systemic breakdowns.

- **Availability of Services:** Even when schemes exist, the last-mile availability of services is inconsistent. Infrastructure gaps, limited facilitation points, and weak outreach mean that entitlements are not within accessible reach for many communities.
- **Ability to Access:** Households at times lack the practical ability—documents, literacy, and time—to get enrolled to the eligible schemes and access the benefits.
- **The Digital Divide as an Exclusion Filter:** While digitalization has improved efficiency, it often acts as a filter that excludes the most vulnerable. Those without digital access, literacy, or updated documentation are systematically left behind by tech-driven solutions.
- **Lack of Community Feedback Loops:** The design and feedback loops for social protection schemes lack representation from the very communities they aim to serve, particularly the landless, urban poor, and persons with disabilities. This leads to a mismatch between policy design and lived reality.
- **Lack of Focus on Behavior Change:** The current ecosystem is almost entirely focused on administrative access to benefits, neglecting the crucial role of social protection in driving positive practice and behavioral changes in areas like health, nutrition, and financial literacy.

*'I have been paying for ESIC since last 7 years and got to know about the comprehensive benefits only today post the awareness program'*

-Shashank, 29, Operator, Apparel Factory

## Working models/solutions:

### From the Community For the Community: Healing Fields Foundation's Community Health Entrepreneur Model

In rural Bihar, Jharkhand, and Uttar Pradesh, poor infrastructure, gender inequality, low health literacy, and limited mobility restrict access to healthcare and social protection—especially for women, elders, and adolescent girls.

PHCs serve only 60% of villages, with just 25% utilisation (Rao et al., 2024; NFHS-5, 2021); NCDs like diabetes and hypertension are rising, and fewer than 40% of pregnant women complete four antenatal visits (NFHS-5, 2021). Healing Fields' Community Health Entrepreneur (CHE) model trains local women as trusted health educators, first responders, and care navigators. CHEs provide health education, drive behaviour change, and connect their remote communities to entitlements like Ayushman Bharat, pensions, and e-Shram registration. By embedding service delivery within communities, the model builds trust, bridges last-mile gaps, and strengthens resilience against health and economic shocks. By guiding families through

entitlement enrollment and care navigation, CHEs reduce the financial burden, ensuring timely access to services and making healthcare both more affordable and accessible for the rural poor.

### Rinku Devi, Saran, Bihar: Ensuring Access to Healthcare through Ayushman Bharat

Rinku, a homemaker and mother of three from Gurdaha Khurd village in Saran, Bihar, joined Healing Fields as a Community Health Entrepreneur (CHE) in 2023. Since then, she has become a trusted health resource in her community, using her knowledge to guide families toward better health practices and government-supported healthcare.

Her most impactful intervention came when her neighbour, Lakshmi\*—suffering from a painful hernia—needed urgent treatment. Though eligible for care under the Ayushman Bharat health card, Lakshmi's husband, a tempo driver, was unaware of the scheme's benefits and feared that the surgery costs would push the family into debt.

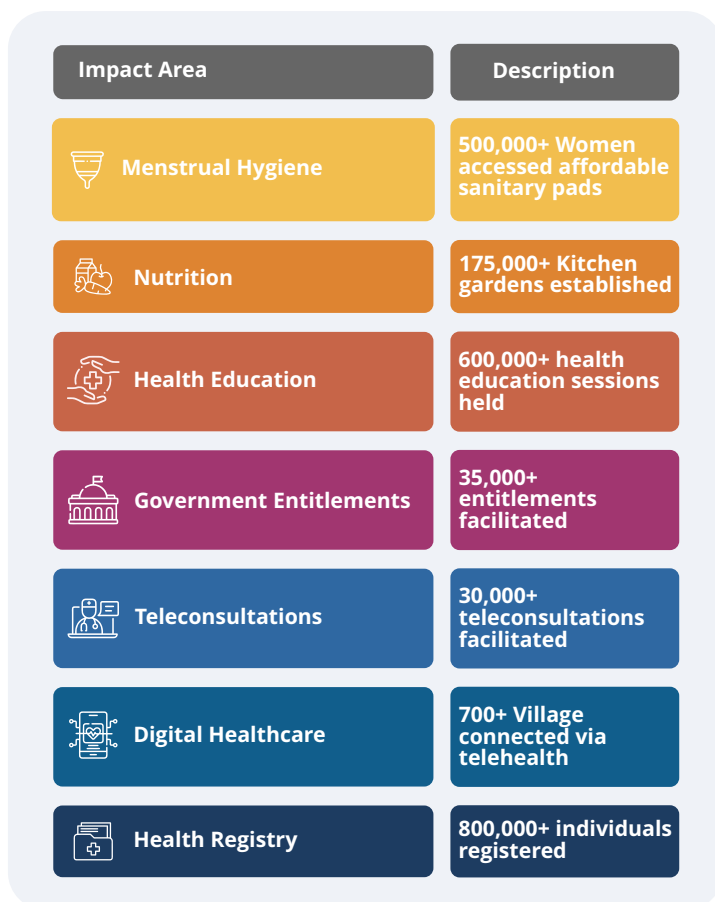
Recognising the urgency, Rinku patiently explained that Ayushman Bharat would fully cover the treatment. She reassured both Lakshmi and her husband that they would not incur any charges, enabling Lakshmi to receive safe, timely surgery. Rinku personally accompanied the family to the hospital, spoke with doctors, and ensured that the process was smooth and cost-free. Lakshmi's successful recovery restored her health while inspiring her relatives in another village to obtain Ayushman Bharat cards and seek treatment for similar conditions. Rinku's intervention thus created a ripple effect of awareness and access, ensuring that more families could claim their entitlements without fear of financial burden.

Through her work, Rinku has transformed from being known only as a homemaker into a recognised community leader. By bridging the gap between government schemes and rural families, she is reducing out-of-pocket medical expenses and ensuring that no one in her community is denied healthcare when it is within reach.

\*The patient's name changed to protect identity.

Case Study Credit- Healing Fields Foundation

**Fig 14. Community Health Entrepreneurs (CHE) Impact**



India's workforce—spanning formal factories to sprawling informal sectors—forms the backbone of the economy, yet a significant portion remains outside the reach of social protection. Despite the availability of schemes like ESIC, provident fund, pensions, and insurance, barriers such as low awareness, procedural complexity, documentation gaps, and lack of time keep many workers from accessing their entitlements. For those in precarious or informal jobs, these challenges are compounded by job insecurity, irregular incomes, and limited employer support.

Bridging this gap requires models that meet workers where they are—whether on the factory floor or in their communities—while simplifying access, building trust, and ensuring sustained engagement with government systems. The following case from Upfront illustrates how one such approach is creating tangible change.

### Worker-First Approach- Leveraging Social Protection for Worker Wellbeing

For millions of India's factory and informal workers, their access to social protection schemes is limited primarily by following factors:



**Limited Awareness and Information Gaps:** Workers often lack basic knowledge about available schemes, their entitlements, and how to initiate the application or enrolment process.

**Time and Documentation Barriers:** The demanding nature of factory work leaves workers with little time or flexibility to engage with government systems. Many also struggle with gathering the necessary documents or understanding procedural requirements.

**Navigational Challenges:** Workers face difficulties in navigating bureaucratic systems, and often feel intimidated or disheartened due to unresponsive or unsupportive departmental representatives.

**Upfront** has adopted a worker-first approach, with models of intervention for the formal and informal sector with slight variations e.g., workplace based in the formal sector and a community based in the informal sector to bridge the disconnect between existing government schemes and the real-world needs of the workforce.

Key opportunities leveraged include:

- 
**Integrated & collaborative effort with employers:** Often social protection is an integrated approach within workforce well-being programs addressing their knowledge and skill building. As a part of these initiatives, on-site knowledge based sessions for both workers and employers are conducted to improve awareness and access to various schemes, including ESIC healthcare and insurance benefits.
- 
**Establishing an Awareness Access and Navigation Model:** Upfront is positioning itself as a critical intermediary—an accessible, worker-trusted hub that demystifies about their rights and entitlements, about the schemes and their benefits. It is done through establishment of help desk systems to offer critical services pertaining to application, follow up, grievance handling and

counselling. This simplifies and improves access, and supports workers in availing a range of entitlements.

- **Collaborations, stakeholder coordination and linkages:** Identification of the local office bearers and other labour relevant stakeholders amplifies the access to critical information and availing of claims.



**Capacity Building Session on Social Protection**



**Inauguration of helpdesk at Prime Banox (Jalandhar)**

### **Schemes and Entitlements at Tangerine Skies Pvt. Ltd., Manesar**

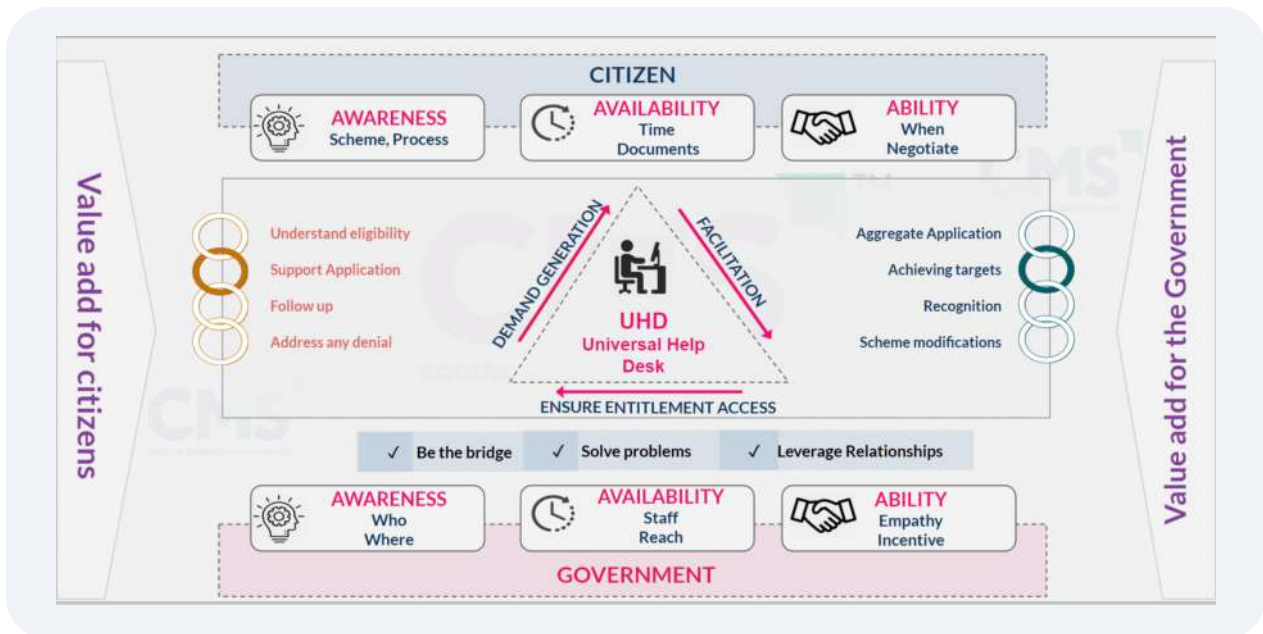
*Case Study Credit- Upfront*

Across India, vulnerable communities often struggle to access government schemes despite clear eligibility. Barriers like complex procedures, scattered information, documentation gaps, and lack of local facilitation mean entitlements remain underutilised. What's needed is a simple, trusted, and community-rooted mechanism that demystifies schemes, supports documentation, and ensures follow-through. The Universal Help Desk model was created to fill precisely this gap.

## The Universal Help Desk Model

While policy intent is strong, gaps in coverage, awareness, and last-mile delivery persist. Catalyst's Universal/Unified Help Desk Model is a decade old solution which bridges the gap between vulnerable communities and government entitlements by centralising support.

**Fig 15. The Universal Help Desk Model**



The UHD is not a new structure—it is a facilitator, amplifier, and connector. It helps people understand their opportunities, navigate systems, complete documentation, and follow up with relevant departments. It is staffed by trained community-level facilitators who know the terrain, speak the language, and carry trust. The UHD model fosters transparency, accountability, and inclusivity, ensuring that vulnerable communities effectively access their entitlements. There are over 100 UHDs set up across 26 states in India so far by Catalyst sister entities and its' partners. Around 2.5 L people were reached across 28 aspirational districts in 22-24 by Swasti.

*Case Study Credit- SWASTI*



## 6. Emerging Trends, Innovations and Opportunities

### 6.1 Digitisation and Innovation

A solid digital infrastructure has transformed India's social protection system, with Aadhaar and IndiaStack's APIs enabling secure eKYC, UPI, DigiLocker, and API Setu. Key platforms, such as Direct Benefit Transfer and e-SHRAM, deliver subsidies, pensions, and insurance directly into bank or mobile wallets, while UMANG consolidates over 1,500 services into a single app. A diverse ecosystem, including government agencies that set standards, IT companies that develop scalable solutions, civil society organisations that promote digital literacy, and international donors that fund pilots, works towards ensuring that these tools reach every part of the country.

This wave of innovation has increased transparency through comprehensive audit trails, reduced leakages by enabling precise targeting, and improved responsiveness with real-time dashboards.

#### **GEET- GIS Enabled Entitlement Tracking System**

GIS (Geographic Information System)-Enabled Entitlement Tracking System (GEET) is an example of digital public infrastructure aimed at improving the reach, response, and review of the implementation of social security schemes. Programmed to collect and update data on a regular basis, GEET works on four pillars: 1) empowering the community by creating awareness for "knowing your eligibility yourself for different schemes" through open access 2) enabling monitoring of schemes' implementation on ground with increased transparency across different levels - e.g. state, district, block, village, 3) Minimizing gaps between the administration and people around social security measures, and 4) Strengthening livelihoods of the eligible people.

GEET is a multilingual platform, and is a highly configurable system - designed to support scalability in terms of types and number of schemes, geographical areas covered, different programmatic drives etc. The tool provides the required information, and works in offline mode in remote rural areas in India. The architecture of the tool provides for the potential to fit into the larger ecosystem of different departments of the governments at various levels for smooth coordination of operations.

GEET was first built as part of a collaborative initiative of Foundation for Ecological Security (FES) and United Nations Development Programme (UNDP) to support penetration of social security schemes of the Ministry of Rural Development (MoRD) and state governments. It is now shaped by diverse communities and more than 100 partners across 14 states of India, who co-own the endeavour for enhancing access to social security, reaching 1.4 million people (across half a million households) till now.

*Case Study Credit- FES*



## 6.2 Direct Cash Transfers

Cash transfers are popular global instrument for combating poverty and achieving broader development goals. Both conditional and unconditional cash transfers that target women in low- and middle-income countries can enhance household well-being, food security, children's education, family health, and women's empowerment. In India, the provision of unconditional cash transfers to women is being driven by the expanding influence of female voters, adoption of digital infrastructure for social welfare, and women's economic marginalisation. Some 15 states and Union Territories have launched such cash transfer programmes. These schemes have strengthened the case for the provision of Universal Basic Income (UBI) in the country, with states adopting the “UBI for women” model, first proposed by the Economic Survey of India in 2016-17. Though cash transfers are dismissed as “freebies” in public discourse; emerging evidence from states shows they can have a positive impact on household spending, gendered division of labour, women empowerment and savings<sup>21</sup>.

### Project DEEP | Reimagining Cash Based Policies

Cash transfers are more than financial aid - they are a bridge to dignity, autonomy, and resilience. Project DEEP's flagship program entails a lump sum transfer of INR 65,000 (~USD 800) to each household in select tribal hamlets, with no strings attached.

The program has been implemented with 501 families, impacting 2,181 families across Krishnapur (Wardha, Maharashtra), Sada (Dungarpur, Rajasthan), Shelkui (Nandurbar, Maharashtra), Gogunda (Udaipur, Rajasthan). As the Project DEEP describes it, the idea is simple yet radical: empower communities to decide for themselves what they need most.

### Models used for implementation-

The project intentionally opts for a lump-sum model rather than periodic payments because it allows recipients to make transformative, forward-looking investments—such as building a home, starting a business, or settling debt—rather than simply managing short-term consumption. The choice of universal distribution is because poverty is a systemic issue and it is difficult to bring individual families out of poverty in a silo. Means-testing in low-resource settings is often error-prone, exclusionary, expensive and administratively burdensome.



<sup>21</sup> <https://www.orfonline.org/research/cash-transfers-as-an-instrument-for-poverty-alleviation-and-women-s-empowerment-in-india>

*contd.*

Universal provision also fosters greater social cohesion, reduces community tensions, eliminates stigma and reinforces the notion that all lives have equal worth and potential. To ensure transparency, continuous learning, and accountability, the program employs a rigorous participatory evaluation framework. It adopts mixed methods analysis with surveys, storytelling and narrative tools that can capture quantitative and qualitative insights, offering powerful, human-centred evidence of how unconditional cash can shift both material conditions and mindsets.

**Key Outcomes-** Overall, 82% of the funds have been used to enhance livelihoods and create long term assets. **Challenges-** There is limited information about the requirement for additional support in the event of a health crisis or natural disasters. We are maintaining constant touchpoints with the communities to track longitudinal data and map out ideal designs. This also includes analysing cultural and location factors that influence spending patterns in communities, to enable evidence backed policy making.

“I enrolled in skilling classes and bought a sewing machine. I now have an independent income source, and am able to contribute to the family, in addition to my single mother’s earnings from goat rearing.” - Anita, from Sada, Rajasthan in April 2024

*Case Study Credit- Project DEEP*



## 6.3 Climate-Responsive Social Protection (CRSP)

Several reasons can be proffered to justify greater attention to a CRSP. Some significant issues worth considering are:

- Rural livelihoods are climate-sensitive: 56% of India's workforce depends on agriculture and natural resources.
- Disasters deepen inequality: Women, migrants, and tribal groups often lose both assets and access to entitlements post-disaster.
- Shock-responsive systems reduce recovery time, prevent distress migration, and stabilise food security.

**Table 9. Key Government Schemes and Programs and Climate linkages**

Type	Climate Link	Opportunity
<b>MGNREGA</b>	Drought resilience, water conservation	Expansion to climate-resilient infrastructure and green jobs
<b>PMFBY (Crop Insurance)</b>	Climate-linked agricultural risk coverage	Simplification of enrolment and integration with e-KYC and e-Shram
<b>State Relief Codes</b>	Post-disaster relief norms	Moving toward anticipatory financing and digital delivery
<b>e-Shram Platform</b>	Informal workers registry	Disaster vulnerability and climate exposure tags
<b>Ayushman Bharat</b>	Health shocks from heatwaves and flooding	Portability to cover displaced populations

India must shift from reactive disaster relief to a proactive, climate-smart social protection system. This involves integrating climate resilience into core safety nets, targeting specific tools, and developing effective financing mechanisms. A key step is establishing a National Framework on Climate and Shock-Responsive Social Protection, jointly led by MoRD, MoEFCC, and NDMA. This framework should outline how existing schemes and databases can be swiftly activated in response to climate shocks. e-Shram could evolve into a climate-vulnerability registry by categorising workers based on their exposure to droughts, floods, or heat zones, enabling early and targeted responses.

MGNREGA can be reconfigured to support green public works—such as flood buffers, rainwater harvesting, and solar-powered infrastructure—transforming job guarantees into a means of enhancing climate resilience. India should also pilot anticipatory cash transfers, where payments are made before a shock occurs, using alerts from the India Meteorological Department. States like Odisha, Assam, and Gujarat are ideal candidates. Lastly, local governments should have pre-approved benefit protocols and flexible financing tools, ensuring aid reaches communities without delay. By aligning climate data, digital platforms, and social protection delivery, India can lead the way in developing climate-resilient safety nets for the Global South.

## Transform Rural India (TRI) | Empowering a Drought-Prone Village through SHG-Led Collective Action and Government Scheme Facilitation

Makodia village in Jhabua district has faced chronic water shortages due to repeated droughts, undermining farming-based livelihoods and pushing families into distress migration. For many, especially women, the lack of irrigation meant dependence on daily wage labor and prolonged hardship.

The primary gaps were the absence of reliable irrigation infrastructure and limited awareness of government schemes that could address water scarcity. However, the growing presence of Self-Help Groups (SHGs) and Village Organisations (VOs) presented an opportunity for collective problem-solving and leveraging entitlements.

The intervention focused on empowering women farmers through SHGs and village-level. It focused on building women's leadership through SHGs and village organizations to plan, articulate, and access entitlements. The effort, guided by Transform Rural India (TRI), supported the community in accessing irrigation infrastructure through the Kapil Dhara Yojana.

Madi Galiya joined the Ganesh SHG. During the VPRP process, she identified irrigation as a priority. With support from VO, her application for the Kapil Dhara Yojana was submitted and approved. The pipeline installation led to recharged wells and renewed farming. Madi Galiya transformed her life from a drought-affected daily wage worker to a self-reliant farmer. With regular irrigation, she grows vegetables, ensuring year-round income and food security for her family. Her initiative catalyzed similar efforts by others in the village.

*"Before joining the Ganesh SHG, my family struggled due to drought. Now, with the irrigation system, we farm and earn right here. It's a new beginning for us."*

*-Madi Galiya, Farmer, SHG Member*

The case emphasizes the importance of integrating climate resilience into rural development planning. It illustrates how participatory mechanisms like the Gram Panchayat Development Plan (GPDP) and Village Poverty Reduction Plan (VPRP) can bridge gaps in entitlement access and promote livelihood security.

*Case Study Credit- TRIF*



## 6.4 Beyond the Basics: The Rise of Social Insurance

As India's economy grows, so must its social insurance system – evolving from basic pensions or health coverage to a broader and more innovative contributory framework. Currently, significant gaps persist: Several millions in India's emerging middle class – including informal workers, gig workers, and those in non-formal jobs – lack coverage under traditional schemes. The future of social insurance will focus on closing these gaps. We are beginning to see this transition: for instance, the government is ready to extend pension and accident insurance to gig economy workers by requiring contributions from food delivery, ride-sharing, and other platforms (with a 3–4% government contribution). Such an initiative, enabled by the new Social Security Code, could bring app-based drivers and freelancers into schemes like the Employees' Pension Scheme for the first time. Beyond gig workers, innovations in coverage are increasing.

Micro-pension programmes (such as Atal Pension Yojana, which already covers tens of millions) demonstrate that informal workers will save for retirement if offered flexible, simple options. Experts foresee the development of “portable” insurance accounts that follow workers across different jobs and regions, as well as contribution models tailored to seasonal and low-income earners. We may also see the introduction of new insurance products, such as unemployment insurance or wage loss insurance to cushion layoffs, community-based insurance for the self-employed, and climate risk insurance for farmers facing extreme weather conditions. The focus is on flexibility and inclusion – small, regular contributions made digitally (even through mobile wallets or UPI) can amass into substantial protection. Visualise self-employed gig workers, farmers, and informal urban labour linked to bespoke social insurance pools that safeguard them against illness, old age, or income shocks. The trend is clear: India's social insurance system is shifting from a narrow, formal-sector focus to a broader framework where no worker is considered too “informal” to be insured.

To accelerate this transformation, the coalition could issue an open “Call for Ideas” on the future of social insurance. This would invite policymakers, industry leaders, academics, and community organisations to contribute innovative solutions for expanding coverage. The call might solicit ideas on questions like: How can we use technology to enrol and service informal workers at scale? Could public-private partnerships create pension or health insurance products specifically for gig workers or small entrepreneurs? What new financing models (such as matching contributions, social bonds, or CSR funding) could support insurance for groups with limited contributory capacity? By hosting hackathons, policy labs, or challenge competitions, the coalition can crowdsource fresh approaches. For instance, one idea could be developing a unified social insurance app that allows any worker to sign up for micro-insurance schemes with a few clicks, selecting modules (such as health, disability, and pension) according to their specific needs. Another idea might be a community-based insurance cooperative, supported by government reinsurance, that builds on local self-help groups – essentially “SHG-based aggregators” as mentioned in expert recommendations. The Call for Ideas section would combine expert predictions with an invitation to all stakeholders: help design the next generation of social insurance that is future-proof, inclusive, and tailored to India's evolving workforce. By tapping into collective intelligence, the coalition signals that it welcomes bold, practical ideas to ensure social protection keeps pace with socio-economic change.



## 6.5 Partners in Progress: Public-Private Collaboration

Tackling India's social protection challenges is a massive undertaking, and collaborative partnerships between the public sector, private companies, and civil society are proving to be powerful catalysts.

### A Tripartite Partnership for Health Security

Tackling India's vast social protection challenges cannot be the sole responsibility of the state. The future of effective, last-mile delivery lies in strategic, outcome-oriented partnerships that bring together the scale and mandate of the government, the capital and efficiency of the private sector, and the deep community trust of civil society. A powerful blueprint for this model is the ongoing collaboration between Swasti, its diverse implementing partners, and the corporate social responsibility (CSR) arm of TATA AIG.

Operating across challenging geographies in Uttar Pradesh, Maharashtra, and Nagaland, this initiative focuses on a core, high-impact goal: connecting the most vulnerable and marginalized communities to essential health-focused social protection schemes. The partnership's design is a masterclass in leveraging comparative strengths:

- **The Government** provides the core "product"—the life-saving health insurance schemes like **Ayushman Bharat (PM-JAY)**, state-level schemes, and the **e-Shram** portal for worker identity.
- **The Private Sector (TATA AIG)** provides critical funding and setting clear targets and ensuring accountability.
- **Civil Society (Swasti and its local partners like tEA, UPNP+, etc.)** provides the essential "last-mile" human infrastructure, conducting awareness camps, door-to-door facilitation, and hand-holding beneficiaries through the complex enrollment and claims processes.



### Impact and Scalability

The results from this partnership are not just anecdotal; they are a quantifiable testament to the model's success. In the 2024-2025 period alone, against a target of reaching 200,000 beneficiaries, the project has already reached over 222,000 individuals. This includes over 108,000 women, nearly 1,900 Persons with Disabilities, and almost 88,000 people from SC/ST communities.

The Case of Urmila Devi: The story of Urmila Devi, a 68-year-old from Varanasi with a family income of just ₹50,000, is a powerful illustration. A cancer diagnosis would have been a financial death sentence. Through this project's facilitation, she was enrolled in PM-JAY and received cashless treatment worth ₹2,00,000, saving both her life and her family's future. This is the human impact of a successful public-private partnership.

By investing in the "last-mile" facilitation that connects citizens to their rights, the private sector can play a pivotal and catalytic role in building a more inclusive and resilient India.

*Case Study Credit- SWASTI, UPNP+, tEA*

This illustrates a common thread – when the public sector's mandate for equity meets the private sector's innovation and efficiency, synergies emerge. The coalition can shine a spotlight on such partnership profiles, demonstrating how co-creation and co-investment have addressed problems ranging from healthcare access to benefit delivery. The coalition can outline areas where new public-private or civil society partnerships are most needed and invite stakeholders to contribute. Data shows there is plenty of untapped potential: CSR funding in India reached approximately ₹28,000 crore in FY2023, yet more than half of this corporate social investment is concentrated in a few industrialised states. Less than 10% of CSR projects address urgent issues, such as climate adaptation or elderly care. In other words, significant resources exist in the private and philanthropic sectors that could be leveraged to align with social protection goals in underserved areas. The coalition might identify "collaboration opportunity zones" – for example, aspirational districts or vulnerable communities where additional expertise and funds could transform outcomes. Opportunities could include: Nutrition and Food Security – companies in the food industry teaming up with government to expand school meal programs or local nutrition gardens; Digital Inclusion – tech firms partnering to build user-friendly grievance redressal kiosks in rural hubs, ensuring citizens can report issues and get help (and as suggested, CSR efforts could support digital access and literacy initiatives); Climate-Resilient Livelihoods – renewable energy companies and banks working with state agencies to insure farmers against climate shocks or to finance climate-resilient housing. Each opportunity would detail what the public sector can offer (scale, mandate, data) and what private players can contribute (innovation, capital, management efficiency). Mechanisms like Social Impact Bonds or outcome-based financing, where government and private investors share risks and rewards for achieving social outcomes can also be explored. By explicitly inviting new partners in progress, SETU's message is that social protection is everyone's business – and that collaborative action will drive the next leaps forward. Whether it's a tech startup improving last-mile delivery, an NGO enrolling vulnerable families, or a business federation co-funding skill development, the call is open to join forces in the mission of comprehensive social protection.

## 6.6 Innovating Social Security for Emerging Gig Economy

A new frontier for social protection is emerging with India's booming gig economy<sup>22</sup>. In response, India is pioneering a shift from traditional, employment-based safety nets to a more flexible and inclusive model designed for the modern workforce. This addresses the critical gap where millions of platform workers—in ride-hailing, food delivery, and other on-demand services—have historically been excluded from benefits like pensions and health insurance due to their classification as "independent contractors."

The Code on Social Security, 2020, provides the legislative backbone for this transformation. It mandates a groundbreaking co-contributory model, requiring platform aggregators to contribute a percentage of their turnover (typically 1-2%) to a dedicated social security fund for these workers.

This innovative approach is powered by India's world-class Digital Public Infrastructure. By leveraging the e-Shram portal for worker registration and digital platforms for seamless contribution collection, India can build a truly portable and scalable social insurance system. Successfully implementing this framework represents a historic opportunity: to create a future-ready safety net that is as dynamic and flexible as the new economy itself, setting a potential global precedent for protecting non-traditional workers.

## 6.7 Learning from the World: Global Insights

On considering the global insights, this segment discusses how the global lessons can inform India's path, recognising that international models must be tailored to Indian realities. A few key takeaways emerge for adaptation:

- **Integrated Systems Work:** Countries that have unified their social protection programs – whether via single registries, one-stop service centres, or consolidated benefits – offer smoother coverage and portability. India can build on this by accelerating the creation of a centralised social registry (as envisioned in some states) and interoperable databases. Adopting a “no wrong door” approach (where citizens can access any scheme through any point) would reduce fragmentation and make the user experience more seamless, much like Brazil's Cadastro Único or Indonesia's unified registry have done.

**Fig 14.**



<sup>22</sup> India's Booming Gig and Platform Economy

- **Political Will:** Many global success stories (Thailand's UHC, Latin America's pensions) were driven by strong political commitment and public demand for social justice. India's policy discourse is aligning with this, moving toward viewing social protection as a right. Enshrining key entitlements in law – for example, an expanded right to social security – could galvanise action and protect programs from political shifts. The experiences of countries like South Africa, which constitutionally guarantees social assistance, show that legal commitment can sustain and expand coverage over time.
- **Fiscal Space is About Priorities:** Global models illustrate that affordability is often a matter of prioritisation. Several countries finance universal schemes by reallocating budgets or raising specific revenues (Bolivia tapped natural gas revenues for its pension; Thailand reallocated military budgets to health).
- **Innovate for Inclusion:** Lastly, the global survey reveals that innovation – whether technological or programmatic – is crucial to reaching the most challenging-to-reach populations. Adapting this, robust digital infrastructure (Aadhaar, mobile connectivity) can be leveraged in a pro-poor manner, while also investing in low-tech solutions for areas and groups that digital tech doesn't fully reach. The guiding principle is inclusion by design – ensuring that every innovation in policy or delivery is tested against the question, “Does this reach those left furthest behind?”

The world map of social protection gives India both inspiration and cautionary tales. In adapting these lessons, India can avoid reinventing the wheel, leapfrog to more effective practices, and craft solutions suited to its unique scale and diversity. Ultimately, the message is empowering: with political will, innovative partnerships, community engagement, and openness to new ideas, India can transform its social protection landscape, ensuring that no one is left behind and everyone shares in the nation's progress.

India's reform agenda should rest on three pillars: (i) Institutional reforms (registry, mission), (ii) Fiscal reprioritization, (iii) Inclusion & expansion (gig, migrants, elderly, aspirational education/health). Together, these steps can deliver universal and sustainable social protection by 2030. Digital platforms must serve Gram Panchayats and community institutions. Local contexts and priorities should drive enrolment, portability, and grievance redressal. Platforms follow people, not the other way around.



## 7. The Path Forward — Mobilizing a National Mission for Assured Protection

India stands at a pivotal moment. The successes of the past decade have laid the foundation, but the challenges of fragmentation and exclusion require a bold new vision. Moving from a patchwork of schemes to a future-ready, inclusive social protection system demands a clear policy framework, adaptive program design, and robust accountability. This concluding chapter informed by the insights and recommendations from the field lessons, case studies and stakeholder consultations, outlines the integrated policy priorities and the re-energized ecosystem required to achieve this national mission.

This chapter makes recommendations rooted in field experience, lessons from working models and insights from case studies & stakeholder consultations and secondary analysis. The chapter covers recommendations and actions for policy makers and the recommendations for SETU as shared by the network partners during the consultations on the role SETU can play in grounding policy into practice and vice versa.



### 7.1 Towards a Modern, Results-based Architecture: Policy Recommendations

To build a system that is just, efficient, and resilient, the government must focus on five core policy modernization pillars:



#### I. Modernise the Policy Framework: From Schemes to a Universal Minimum Assurance

*Shift from outdated, siloed policies to a national framework aligned with the Social Protection Floor (SPF) approach. This means legally defining a set of universal minimum assurance for all citizens across their lifecycle.*

Recommended Actions include-

1. Shift from a **fragmented scheme-based approach to a universal framework** to reduce administrative costs and inefficiencies associated with managing multiple parallel programs. It would also enhance data management and monitoring, leading to better-informed policymaking and more effective targeting of benefits
2. Set clear, annual targets for both **coverage and adequacy**, ensuring benefits are sufficient and indexed to inflation.
3. Create flexible financing instruments that encourage **state-level innovation** and convergence, moving beyond rigid, centrally-sponsored scheme templates.



## II. Strengthen Program Delivery: From Top-Down to Adaptive and Inclusive

*Re-engineer the delivery machinery to be responsive, efficient, and human-centric.*

Recommended Actions include-

1. Adopt a **"Plan-Act-Review" cycle** for all major schemes, using real-time data and frontline feedback to continually improve.
2. **Simplify access** as a national priority, with a special focus on removing barriers for women, transgender people, migrants, and persons with disabilities.
3. Invest heavily in the **capacity of frontline workers and local institutions**, recognizing them as the most critical part of the delivery chain.



## III. Accelerate Innovation: To Scalable Solutions

*Create a formal ecosystem to encourage and scale innovations that solve last-mile delivery challenges.*

Recommended Actions include-

1. Actively pilot and promote new tools, from **grievance-redressal tech platforms** to **contributory models for informal workers**.
2. Establish a **Social Protection Innovation Fund** with flexible, risk-tolerant capital to support CSOs and startups in developing and scaling, community-led solutions.
3. Using India's digital public goods and infrastructure enabling automatic approvals using digital wallet.



## IV. Manage Risks Proactively: From Reactive to Resilient by Design

*Embed resilience into the system's DNA to anticipate and manage future shocks, whether climate-related, economic, or epidemiological.*

Recommended Actions include-

1. Utilize scenario planning to anticipate coverage gaps and institutional overloads during crises.
2. Build in systemic flexibility, such as pre-approved protocols for scaling up benefits, and strengthen local institutions as the first line of response.



## V. Build a Results-Based System: From Tracking Inputs to Measuring Impact

*Fundamentally shift the definition of success from expenditure and enrollment numbers to tangible outcomes for citizens—coverage, adequacy, equity, and user experience.*

Recommended Actions include-

1. Develop a Unified Social Protection Outcome Framework with national and state-level scorecards.
2. Create a public-facing Social Protection Dashboard that aggregates real-time data from major schemes like PM-JAY, NSAP, and e-Shram.
3. Establish a "Registry for Denial of Services" to track and analyze why citizens are excluded, providing a powerful data tool for policy correction. This groundbreaking tool will track why citizens are denied benefits, shifting the burden of proof from the citizen to the state and creating an invaluable, real-time data stream to identify and fix systemic bottlenecks.
4. Publish an annual Social Protection Report Card and institutionalize an independent evaluation facility to drive transparency and public accountability.

An integrated social protection data framework, built upon India's robust Aadhaar-linked data systems, holds immense potential to simplify access and reduce administrative burdens. By linking existing data, it could enable the auto-enrollment of beneficiaries for key entitlements. For instance, pensions could be automatically initiated upon age attainment, and maternity benefits could be triggered by Anganwadi worker reporting, guaranteeing that support reaches intended recipients more efficiently and equitably.



## 7.2 The Catalytic Ecosystem: Grounding Policy In Lived Realities - Recommendations For SETU

Policy, no matter how well-designed, will fail without a robust ecosystem to implement it. Achieving these priorities requires a re-energized, multi-actor apparatus that connects government to its citizens. This is the strategic role of a bridging platform like **SETU**. This section compiles the suggestions shared during the consultation process:



### I. Strengthening the Platform: A Broader and Deeper Coalition

1. Broaden Representation: Bringing more community representatives and grassroots CSOs into the fold to ensure that the voices of the communities are central to the policy dialogue.
2. Deepen Government Collaboration: To build block-level multi-actor resource groups in partnership with district collectorates, creating a permanent mechanism for local-level convergence and problem-solving.

3. Financing for Scale and Innovation: Mobilizing sustainable resources to expand state-level chapters, build shared knowledge assets, and seed & scale social and technological innovations, ensuring that the work grows with both depth and reach.



## II. Strengthening the Field: Scaling Working Models

1. Energize NGO Coordination: Fostering district-level coordination among NGOs to reduce duplication and amplify collective action on the ground.
2. Scale and Strengthen proven models: Expanding successful models for last-mile delivery in sync with community institutions, ensuring they provide ongoing support for benefit realisation, not just one-time enrollment.



## III. Strengthening the Knowledge Loop: From Field to Policy and Back

1. Institutionalize Feedback: Systematically channelling field insights and community feedback through the SETU platform to inform state planning, CSR decision-making, and national policy design.
2. Promote Cross-Learning: Facilitation of learning exchanges between CSOs and government departments across regions to rapidly scale what works.

By integrating these top-down policy priorities with a bottom-up, community-grounded ecosystem, India can finally move its social protection system from being fragmented to integrated, from enrollment-driven to impact-driven.

## Areas For Future Explorations

This report provides a ground-up analysis of India's social protection landscape, but it is designed as a foundation for action. The process of developing this report, enriched by feedback from our partners and collaborators, has highlighted critical areas that must form the core of the next phase of collaborative research, evidence-based policy dialogue, and unified collective action. This forward-looking agenda, co-created with our partners, will guide our collective efforts:

### 1. Designing the Fiscal Architecture for Universal Social Protection

A recurring question from government stakeholders and policy experts is not only what a universal system looks like, but how it will be sustainably financed. Future work will explore:

- **Sustainable Financing Models:** Analyzing fiscal pathways beyond current budgets, without burdening the budgetary resource.
- **Fiscal Space at the State Level:** A deeper analysis of state-level initiatives (in Kerala, Tamil Nadu, Rajasthan, etc.) to understand how they have created fiscal room for innovation, and how these lessons can be adapted nationwide.
- **Costing Adequacy:** Developing clear, evidence-based reference income benchmarks to define "adequacy" for pensions and other transfers, and modeling the fiscal implications of meeting these benchmarks.

### 2. Strengthening Governance for Scalable Convergence

The next phase of work aims to transition from demonstrating models of convergence to designing mechanisms that can integrate them into the national architecture. SETU can convene stakeholder consultations on solutions towards convergence. Key questions include:

- **Binding Mechanisms:** How can convergence be mandated through inter-ministerial protocols, constitutional anchoring, or the establishment of a National Social Protection Authority? Future research will detail the design principles, structure, and functional mechanisms of such an authority to ensure coordination and accountability.
- **Community-Led governance:** Exploring models for empowering Gram Panchayats and SHG federations to lead bottom-up planning and implementation, ensuring that convergence is participatory and locally governed.
- **Strengthening the Civil Society Ecosystem:** Exploring policies and funding mechanisms (including CSR reforms) that protect and grow the NGO sector, recognizing its vital role in last-mile delivery and citizen feedback.

### 3. Innovating Scheme Design and Delivery Mechanisms

Leveraging India's digital public infrastructure and administrative capacity, the next generation of schemes can be more efficient, just, and citizen-centric.

- **Graduation Frameworks:** Analyzing the potential of combining unconditional cash transfers (UCTs) with conditional models (CCTs) within a "graduation framework" to enhance accountability and link safety nets to long-term empowerment, drawing lessons from global models like Mexico's Prospera program.
- **Robust Grievance Redressal:** Moving beyond just identifying barriers to designing and evaluating effective, accessible, and timely redressal systems for citizens who are unfairly excluded or face service delivery failures.

#### **4. Rise of Social Insurance and Open Call for Ideas**

As India's economy grows, so must its social insurance system – evolving from basic pensions or health coverage to a broader and more innovative contributory framework. The coalition could issue an open "Call for Ideas" on the future of social insurance and strengthening service delivery. This would invite industry leaders, academics, and community organisations to contribute innovative solutions for expanding coverage. By hosting hackathons, policy labs, or challenge competitions, the coalition can crowdsource fresh approaches. By tapping into collective intelligence, the coalition signals that it welcomes bold, practical ideas to ensure social protection keeps pace with socio-economic change.

#### **5. Orchestrating Collective Impact: Enabling CSOs as Co-Architects of Social Protection**

A critical future priority is to position CSOs as co-architects of India's social protection architecture, moving beyond fragmented project-based roles. This calls for embedding them within structured convergence platforms where government departments, Panchayati Raj Institutions, donors, and private sector partners work towards shared outcomes. SETU can facilitate this shift by strengthening organisational and technical capacities of CSOs, curating and disseminating evidence, and enabling cross-learning and partnerships with expert institutions. Such an approach will not only accelerate last-mile delivery and ensure that entitlements reach the most vulnerable, but also provide the government with grounded insights for policy design and implementation. In doing so, CSOs become integral partners in advancing the vision of universal, inclusive, and resilient social protection for all by 2047.



## 8. Call For Action

This report marks the start of a shared journey to redesign India's social protection architecture. The SETU coalition has shown that inclusive collaboration—across civil society, government, philanthropy, multilateral agencies, and the private sector—can create real momentum for structural change.

Our strength lies in diversity and a shared commitment to one goal: universal, dignified, and responsive social protection. Over the past year, SETU has brought together more than 100 organisations, translating policy into action—launching the first state-level coalition in Rajasthan, convening stakeholders across the country, and amplifying local leadership. These early achievements, enabled by a coalition of government agencies, civil society, development partners, and the private sector, prove what concerted action can achieve. With full support and engagement from all stakeholders, such efforts can be scaled up and sustained nationwide, bringing the report's vision to life.

The report on the State of Social Protection in India has outlined the status, the challenges and the potential of social protection in the country. It has highlighted the current status of coverage and service delivery, outlined a vision for a universal and flexible social protection system, and proposed a practical plan for reform with collective action. The aim is to build a scenario where no Indian is left to face vulnerability alone.

Social protection is not a side issue—it is the foundation of social justice and inclusive growth. In the world's largest democracy, guaranteeing access to education, healthcare, food security, housing, pensions, and livelihoods is both a constitutional duty and a strategic investment. Countries with strong safety nets see poverty reduced, incomes stabilised, and economies grow. When people feel secure, they spend, invest in education and enterprises, and take productive risks—driving a cycle of prosperity that benefits all.

A strong social protection is vital for India's demographic resilience and economic productivity. India stands at the cusp of demographic change, enjoying a youthful population and gradually preparing for a rapidly growing elderly population. A resilient social protection system will help us reap the demographic dividend and cushion the demographic transitions. Comprehensive safety nets and insurance mechanisms will prepare India to support an ageing citizenry without compromising the well being of its youth. From healthcare to pensions, today's policy decisions will determine whether our older generations live with dignity and whether our working-age population remains healthy and skilled in the long run.

By investing in human capital through social protection, India is effectively investing in a more productive, innovative, and competitive economy. A nation where every individual can realise their potential without fear of destitution is a nation poised to achieve sustainable prosperity.

## The Way Forward: Shared Roles, Shared Responsibility

**Government of India (Central Government):** The Union government must continue to lead with a clear vision and resources. Recent efforts demonstrate what is possible – for example, social security coverage has doubled from 24% to nearly 49% of the population, thanks to flagship initiatives such as Ayushman Bharat and the e-Shram portal, which support enrolment and help increase participation. Building on this momentum, the government should drive the integration of fragmented schemes into a coherent system, ensure adequate financing (as social protection spending is an investment in national strength), and set nationwide standards that leave no vulnerable group behind. Its leadership in policy reform and in forging partnerships (including with international agencies) is critical to achieving universality and high quality of social protection across the country.

**State Governments:** State governments are the on-the-ground architects of social protection. They implement most programs and can innovate solutions tailored to local realities. We have seen how empowering state and district-level initiatives can bring services closer to communities – the launch of SETU's Rajasthan chapter, for instance, shows the impact of decentralised action anchored in local leadership. Every state government should prioritise social protection, improve last-mile delivery, and experiment with new approaches to reach those who may be excluded by proactively partnering with the centre and sharing best practices across states. When states lead in coordinating across departments, investing in social registries, and streamlining delivery mechanisms, the national system becomes more responsive and accountable to every citizen.

**Multilateral Agencies:** With global expertise, financial resources, and technical know-how, they can augment India's efforts. Several such agencies are already involved, participating in national and state consultations and supporting research and pilot projects. They must contribute to policy design and implementation and demonstrate grounded solutions. In the future, their role will be to continue aligning their support with India's priorities and innovations. By providing catalytic funding, sharing international best practices, and helping to evaluate what works, institutions like the World Bank, the Asian Development Bank, UN agencies, and others can accelerate the scaling up of successful models. They also serve as conveners for

### Why Invest in Social Protection?

Social protection investments generate positive returns in terms of overall economic growth

Leveraging and Building on government resources for higher sROI

Smart for Business: A secure, healthy workforce results in lower turnover, increased productivity, and more resilient supply chains.

Scalable Impact: India's Aadhaar-linked systems and digital delivery platforms facilitate low-cost, wide-reaching innovations.

Shared Value: Governments, businesses, and philanthropies all gain through inclusive growth, workforce stability, and social trust.

Social protection is an investment for the nation, strengthening business resilience and upholding human dignity.

multi-state learning on issues like climate resilience and migrant welfare. With their necessary financial support and knowledge, such partners can help ensure India's social protection system adopts cutting-edge solutions and remains resilient in the face of global uncertainties.

- Philanthropic Foundations:** India's philanthropic and charitable foundations have a tradition of social commitment and innovation. Their flexibility and long-term outlook make them ideal incubators for new ideas in social protection – whether it is experimenting with portable benefits for migrant workers, supporting community-based nutrition programs, or building digital tools for better service delivery. Several philanthropic organisations have supported the coalition's members and its vision. They must continue to lend their resources, expertise, and influence to complement government efforts. By funding pilots and research, they can de-risk innovative approaches that, once proven, the government can adopt at scale. Philanthropies can foster collaboration by not only supporting projects and interventions but also backing the coalition and its underlying idea.
- Private Sector and CSR Initiatives:** Corporate Social Responsibility support can be a game-changer in social protection. Businesses understand the importance of management efficiency, technology, and scale, and these strengths can significantly enhance welfare delivery. Through mandated CSR funds and beyond, companies can invest in community insurance programs, skills development initiatives, and infrastructure that complements public schemes. Many firms are already aligning their innovation capacity with social goals; for example, tech solutions are being developed to make benefit delivery faster and smarter. The private sector stands to gain from a more secure and skilled workforce – it means healthier employees, more consumers with disposable income, and a stable social environment for businesses to thrive. We call on industry leaders to view social protection as a shared value opportunity: by extending social benefits to informal workers in their supply chains, leveraging fintech for financial inclusion, or forging public-private partnerships in healthcare and insurance. Their contribution is not just charity – it is building the human capital and consumer base that will drive India's economic growth in the years to come.
- Civil Society and Community-Based Organisations:** NGOs, community groups, and grassroots activists are often the first to know the struggles of vulnerable populations and the last-mile barriers in accessing schemes. They play a critical role in bridging the gap between policy intent and ground reality – whether it is spreading awareness about entitlements, assisting people with applications and grievances, or monitoring service delivery to hold providers accountable.

The state-level consultations for this report underscored how civil society voices highlight on-the-ground issues, such as limited beneficiary awareness, digital access gaps, and gender disparities, and propose solutions to address them. A proactive civil society is essential in innovating community-led models (such as self-help groups for social insurance), ensuring that the poorest and most discriminated communities are reached, and keeping the pressure on authorities to deliver on commitments. When civil society and government work in tandem, the social protection programs will become not just schemes on paper but living support systems that truly reach those in need. Civil society networks must continue their vital advocacy and fieldwork, and the governments must create enabling environments for their participation.

- **The Researchers and Academicians:** As India builds a more adaptive and inclusive social protection system, researchers and academic institutions play a critical role. Their contributions—through impact evaluations, pilot design, and evidence-based frameworks—can help identify gaps, improve targeting, and ensure that policies remain grounded in people's lived realities. Institutions such as ICRIER, CPR, and J-PAL have already influenced thinking on informal work, digital delivery, and programme equity. In the future, greater collaboration with universities and think tanks can strengthen monitoring, innovation, and public dialogue, anchoring reforms in transparency and measurable outcomes.

India is at a historic crossroads, equipped with the knowledge and collaborative spirit to transform social protection. While challenges lie ahead, the evidence we have inspires optimism. If all stakeholders—governments, international partners, businesses, philanthropies, and civil society—come together to share a vision of Social Protection for All, we can achieve remarkable things. We can envision an India where every child, worker, and senior citizen enjoys security and opportunity, ensuring that no one is left behind. But it will only happen if all stakeholders act together, with urgency and resolve.

### **Call to Action: Join Us**

We invite all readers—government officials, CSR leaders, development agencies, and community champions—to sign the Pledge of Support and become part of this transformative coalition. This pledge is not merely symbolic; it is a tangible expression of commitment to building an inclusive India, where every person, regardless of their background or income, has access to protection, opportunity, and dignity.

By working together, we can turn this report into real action. The blueprint is ready. Let us now build the future, together.

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# 10. Annexure

## Annexe A: Glossary of Terms

Term	Definition
<b>Social Protection</b>	An overarching system of policies and programs that provide individuals and households with income security and access to essential services across the lifecycle. It includes both contributory and non-contributory schemes.
<b>Social Security</b>	Legally guaranteed, contributory programs, such as pensions, health insurance, and maternity or disability coverage, are typically available to workers and their families.
<b>Social Safety Net</b>	Non-contributory, tax-funded programs targeted at the poor and vulnerable. These include cash transfers, public employment schemes, food subsidies, and pensions.
<b>Social Protection Floor (SPF)</b>	A nationally defined set of basic social security guarantees for all, including essential healthcare and income security (ILO R.202).
<b>Direct Benefit Transfer (DBT)</b>	Government payments are transferred directly to a beneficiary's bank account, which is often linked to their Aadhaar.
<b>Portability</b>	The ability to access entitlements (e.g., rations, pensions) regardless of geographic location.
<b>Unorganised Sector</b>	Workers who are not formally employed and lack statutory benefits, contracts, or social insurance coverage.
<b>Lifecycle-based Protection</b>	A framework that aligns social protection schemes to stages of life – childhood, youth, working age, and old age.
<b>e-Shram</b>	India's national database for unorganised workers is designed to improve access to welfare schemes.
<b>PM-JAY</b>	The Pradhan Mantri Jan Arogya Yojana provides health insurance coverage of ₹5 lakh per family per year to vulnerable populations.
<b>MGNREGA</b>	The Mahatma Gandhi National Rural Employment Guarantee Act provides 100 days of paid work annually to each rural household.
<b>NSAP</b>	The National Social Assistance Programme is a central scheme for social pensions.
<b>Aadhaar</b>	India's 12-digit biometric identity number is used for authenticating services.

## List of Abbreviations

<b>Abbreviation</b>	<b>Full Form / Description</b>
<b>APY</b>	Atal Pension Yojana
<b>CSO</b>	Civil Society Organisation
<b>CSR</b>	Corporate Social Responsibility
<b>DBT</b>	Direct Benefit Transfer
<b>EPFO</b>	Employees' Provident Fund Organisation
<b>ESIC</b>	Employees' State Insurance Corporation
<b>ICDS</b>	Integrated Child Development Services
<b>ILO</b>	International Labour Organization
<b>JAM Trinity</b>	Jan Dhan – Aadhaar – Mobile platform
<b>MGNREGA</b>	Mahatma Gandhi National Rural Employment Guarantee Act
<b>NFSA</b>	National Food Security Act
<b>NSAP</b>	National Social Assistance Programme
<b>ONORC</b>	One Nation One Ration Card
<b>PMAY</b>	Pradhan Mantri Awas Yojana
<b>PMJDY</b>	Pradhan Mantri Jan Dhan Yojana
<b>PM-JAY</b>	Pradhan Mantri Jan Arogya Yojana
<b>PMMVY</b>	Pradhan Mantri Matru Vandana Yojana
<b>PMSBY</b>	Pradhan Mantri Suraksha Bima Yojana
<b>PM-SYM</b>	Pradhan Mantri Shram Yogi Maandhan
<b>PMVVY</b>	Pradhan Mantri Vaya Vandana Yojana
<b>RBSK</b>	Rashtriya Bal Swasthya Karyakram
<b>SDG</b>	Sustainable Development Goal
<b>SPF</b>	Social Protection Floor
<b>UDID</b>	Unique Disability ID
<b>WSPR</b>	World Social Protection Report

## Annexe B: Vermont's Vulnerability Index

<b>Poverty</b>
1. Poverty - population living below poverty level
2. Unemployment - age 18 and over seeking work
3. Per capita income - (inflation-adjusted )
4. Education - age 25+ without a high school diploma
5. Health insurance - age less than 65 without insurance
<b>Population</b>
6. Children - population age less than 18
7. Elderly - population age 65 and over
8. Disability - age 5 or more with a disability
9. Single parent - percent of households with children
10. Minority – SC, ST, OBC, PVTG, Tribals
11. Limited language skills
<b>Housing and Transportation</b>
12. Large apt. bldgs. - 10 or more housing units per building
13. Mobile homes - percent of housing units
14. Crowding - housing units with more than one person per room
15. No vehicle - households with no vehicle available
16. Group quarters - population living in group quarters
<b>Climate/Shock Induced Vulnerability</b>
17. Disaster Resilience
18. Health Shocks: Example COVID

## Annexe C: Index of Key Schemes by Lifecycle Stage

Lifecycle Stage	Key Schemes
<b>Early Childhood (0-6)</b>	ICDS, PM Poshan (Mid-Day Meals), PMMVY, RBSK
<b>Youth (6-24)</b>	NSP Scholarships, Kanya Sumangala, Udaan, Skill India Mission
<b>Working Age (18-59)</b>	MGNREGA, PM-JAY, e-Shram, ESIC, APY, PM-SYM, PMSBY
<b>Old Age (60+)</b>	NSAP (IGNOAPS), State Pensions, APY, EPFO, PMVY
<b>Cross-Cutting / Vulnerability-Based</b>	NFSA (ration), PMAY (housing), UDID (disability ID), PMSBY, schemes for trans persons, widow pensions

## Annexe D: Dimensions Of Vulnerability Considered:

Category
Identity-based
Gender & Age
Geographic
Disability & Health
Documentation & Access
Employment Type

## Annexe E: Institutional Anchors for Social Protection in India

Ministry / Department	Key Functions in Social Protection
<b>Ministry of Labour &amp; Employment (MoLE)</b>	Manages contributory social insurance schemes (EPFO, ESIC), gig worker registration (e-Shram), and Code on Social Security.
<b>Ministry of Rural Development (MoRD)</b>	Implements rural public works (MGNREGA), social pensions (NSAP), rural housing, and livelihoods (NRLM).
<b>Ministry of Women &amp; Child Development</b>	Oversees maternity benefits (PMMVY), early childhood care (ICDS), and nutrition programs.
<b>Ministry of Health &amp; Family Welfare</b>	Runs Ayushman Bharat (PM-JAY), health and nutrition services, and maternal and child health programs.
<b>Ministry of Social Justice &amp; Empowerment</b>	Coordinates disability pensions, schemes for SC/ST welfare, and transgender protections.
<b>Ministry of Tribal Affairs</b>	Designs and monitors tribal-targeted programs, scholarships, and welfare services in scheduled and aspirational districts.
<b>Ministry of Housing &amp; Urban Affairs</b>	Leads urban housing (PMAY-U), urban livelihoods (NULM), and services for homeless populations.
<b>Ministry of Education</b>	Administers school nutrition (PM Poshan), scholarships, and skill-based education programs.
<b>Ministry of Electronics &amp; IT / UIDAI</b>	Manages Aadhaar infrastructure and digital identity services, including authentication for welfare access and benefits.
<b>Ministry of Finance / NITI Aayog</b>	Guides budget allocations, fiscal frameworks for social protection, and convergence across ministries through strategic policy.

## Annexe F: India's Social Protection Reform Scorecard (2025–2030)

Pillar	2025 Milestone	2030 Target
<b>Universal Coverage</b>	Universal basic pensions for the elderly, disabled, and children in the poorest 20%	Legal guarantee of a minimum social protection floor for all lifecycle stages
<b>Financing</b>	Increase non-contributory SP spending to 1.5% of GDP	SP spending is at 2.5% of GDP, with clear benefit adequacy benchmarks
<b>Technology &amp; Delivery</b>	One Nation, One Registry pilot operational in 10 states	Interoperable SP stack with Aadhaar, UPI, and e-Shram integration nationwide
<b>Portability &amp; Mobility</b>	ONORC + portability of pensions expanded to urban informal workers	Nationwide portability of all SP entitlements (pensions, PDS, health insurance, maternity, etc.)
<b>Equity &amp; Inclusion</b>	Disaggregated MIS across five vulnerability categories (gender, caste, disability, migration, age)	No disparity >10% in coverage across key groups
<b>Climate Resilience</b>	MGNREGA supports climate-resilient assets in 200 high-risk districts	Early warning-linked anticipatory transfers are active in climate-vulnerable zones
<b>Accountability &amp; M&amp;E</b>	Independent SP dashboard with annual public reporting begins	Embedded M&E unit in MoSPI; state-level scorecards and progress trackers published annually

## Annexe G: Mapping of Key Social Protection Schemes to Sustainable Development Goals (SDGs)

This annexe presents a mapping of major social protection schemes in India to relevant Sustainable Development Goals (SDGs). Social protection in India is a vital mechanism for promoting inclusive growth, reducing poverty, and building resilience among vulnerable populations. The schemes listed here demonstrate how the government utilises various instruments—social assistance, social insurance, and labour market interventions—to deliver essential services and support to citizens, while also contributing to the achievement of global development targets under the SDGs.

### Categories of Social Protection Schemes

#### Social Assistance Schemes

These are non-contributory, tax-financed programs that directly provide benefits to individuals or households, especially the poor and marginalised. Examples include cash transfers, food and nutritional support, maternity benefits, and scholarships.

Schemes like the Pradhan Mantri Matru Vandana Yojana, NSAP, and Mid-Day Meal Scheme (PM POSHAN) are classic social assistance instruments designed to improve health, nutrition, education, and livelihood outcomes for vulnerable groups. These primarily contribute to SDGs 1 (No Poverty), 2 (Zero Hunger), 3 (Good Health and Well-being), and 5 (Gender Equality).

### **Social Insurance Schemes**

These are contributory programs, often subsidised by the government, where individuals or employers contribute premiums in exchange for financial protection against risks such as illness, old age, disability, or death.

Programs like Ayushman Bharat – PMJAY, Atal Pension Yojana, and Pradhan Mantri Suraksha Bima Yojana provide financial security and reduce out-of-pocket expenditure, particularly among low-income groups. These schemes support SDGs 1, 3 (Good Health and Well-being), 10 (Reduced Inequality), and 16 (Peace, Justice, and Strong Institutions).

### **Labour Market Schemes**

These include employment generation programs, vocational training, and self-employment initiatives, aiming to increase access to decent work and enhance productivity.

Flagship programs like MGNREGA, PM Kaushal Vikas Yojana, and Deen Dayal Upadhyaya Gramin Kaushalya Yojana serve to protect workers from unemployment and underemployment while building local assets and skills. These are closely aligned with SDGs 1 and 8 (Decent Work and Economic Growth), as well as SDG 10.

#### Methodology of Mapping to SDGs

Each scheme has been assessed for its direct and explicit alignment with one or more SDGs based on its objectives, target groups, and outcomes. The SDGs most commonly addressed by these schemes include:

- SDG 1 (No Poverty): Through direct income support, food security, and pension schemes.
- SDG 3 (Good Health and Well-being): Via health insurance and maternal/child health programs.
- SDG 5 (Gender Equality): Through schemes targeting women's empowerment, safety, and economic inclusion.
- SDG 8 (Decent Work): Through wage employment and skills development programs.
- SDG 10 (Reduced Inequality): Via inclusion of marginalised groups such as Scheduled Castes, women, persons with disabilities, and transgender persons.

By categorising and aligning these schemes, this annexe highlights the integrated role of India's social protection framework in advancing both national development and global commitments under Agenda 2030.

Table A: Assistance Schemes and their SDG Alignment

Scheme Name	SDG 1 No Poverty	SDG 2: Zero Hunger	SDG 3 Good Health	SDG 4 Quality Education	SDG 5 Gender Equality	SDG 6 Clean Water	SDG 7 Clean Energy	SDG 8 Decent Work	SDG 10 Reduced Inequality	SDG 11 Sustainable Cities	SDG 16 Justice	SDG Focus Count
Pradhan Mantri Ujjwala Yojana & 2.0		✓	✓		✓		✓					4
Rashtriya Parivar Sahayata Yojana	✓	✓										2
Garima Greh & SMILE	✓		✓		✓			✓	✓			5

Table B: Insurance Schemes and their SDG Alignment

Scheme Name	SDG 1 No Poverty	SDG 2: Zero Hunger	SDG 3 Good Health	SDG 4 Quality Education	SDG 5 Gender Equality	SDG 6 Clean Water	SDG 7 Clean Energy	SDG 8 Decent Work	SDG 10 Reduced Inequality	SDG 11 Sustainable Cities	SDG 16 Justice	SDG Focus Count
Ayushman Bharat-PM Jan Arogya Yojana	✓		✓								✓	3
Pradhan Mantri Jeevan Jyoti Bima Yojana	✓								✓			2
Indira Gandhi National Disability & Widow Pension	✓				✓				✓			3

Table C: Labour Market Schemes and their SDG Alignment

Scheme Name	SDG 1 No Poverty	SDG 2: Zero Hunger	SDG 3 Good Health	SDG 4 Quality Education	SDG 5 Gender Equality	SDG 6 Clean Water	SDG 7 Clean Energy	SDG 8 Decent Work	SDG 10 Reduced Inequality	SDG 11 Sustainable Cities	SDG 16 Justice	SDG Focus Count
MGNREGA	✓				✓			✓	✓			4
PM Kaushal Vikas Yojana			✓					✓	✓			3
Self Employment Scheme for Manual Scavengers	✓		✓			✓			✓	✓		5

## Annexure H: Contributing Organisations (in no particular order)

### I.1 Participants in Regional Consultations

Name of Organization	Type of Organization
<b>JAIPUR CONSULTATION</b>	
UNICEF	Multilateral
Gramrajya Vikas Evam prashikshan Sansthan	NGO
Gramin Mahila Vikas Sansthan	NGO
Grameen Vikas sodh evam takniki kendra pachewar	NGO
Gramin Avam Samajik Vikas Sanstha	NGO
DIGITAL GENERATION SANSTHAN	NGO
Ambuja Foundation	Philanthropy/Foundation
Daang Vikas Sansthan Karauli	NGO
Manjari Sansthan	NGO
Alakh Foundation and Welfare Society	NGO
Swajan Social Development & Health Education Samiti ,Jaipur	NGO
ECHO India	NGO
Spectra Organisation	NGO
NHF Rajasthan	Association
Drishti Foundation Trust	NGO
Arpan Seva Sansthan	NGO
StepBeta OPC Pvt Ltd	Dev. Consulting Firm
R C D Social Service Society Ajmer	NGO
MGIDEI FOUNDATION	NGO
ARAVALI	Network/Alliance

Name of Organization	Type of Organization
NCDS	NGO
Magic bus foundation	NGO
Center for Microfinance	NGO
<b>MADURAI CONSULTATION</b>	
Swathi Mahila Sanhga	NGO
TAARAS	Coalition
PEACE Trust	NGO
SWASTI	NGO
Rotary	Philanthropy
Vrutti	NGO
SAATHII	NGO
Community Renovation and Organisation Advancement Trust (COROAT)	NGO
Deeksham Mahila Welfare Society	NGO
Thiyagam Women Trust	NGO
Santivardhana Ministries	Association
<b>GUWAHATI CONSULTATION</b>	
Mission Foundation Movement	NGO
The Entrepreneurs Associates (tEA)	NGO
CINI	NGO
Voluntary Health Association (VHA) of Tripura	NGO
North-East Affected Area Development Society (NEADS)	NGO
Dream India Network	NGO

Name of Organization	Type of Organization
Bethany Society	NGO
PATH	NGO
Center for Health Research and Innovation(CHRI)	NGO
ARMMAN	NGO
VHA Meghalaya	NGO
JHPIEGO	NGO
Piramal Swasthya	Foundation
IIT Guwahati	Academia
<b>DELHI CONSULTATION</b>	
The Delhi network of positive people	NGO
Self Employed Women's Association (SEWA)	NGO
NCPI+	NGO
FXB India Suraksha	NGO
Centre for Holistic Development -CHD	NGO
Jamghat	NGO
Head Held High Foundation	NGO
New Concept Centre for Development Communication	NGO
Uplift Live Foundation	NGO
Federation of Rickshaw Pullers Association	Association
Independent Consultant- Ramesh Navaladi	CSO
Change Alliance	NGO
Foot path vikreta Ekta Manch	Association

Name of Organization	Type of Organization
National Foundation for India	NGO
VIPLA FOUNDATION	NGO
ISAP India Foundation	NGO
ECHO India	NGO
India HIV/AIDS Alliance	NGO
Grameen Foundation for Social Impact	NGO
NAV Srishti	NGO
Lighthouse communities foundation	NGO
SAATHII	NGO
JMC	NGO
Piramal Foundation	NGO
Common grounds	Coalition
Delhi University-DSSW	Academia
FES	NGO
CMS	Social Enterprise

**I.2 List of Organisations who contributed with Case studies**

Name of Organization	Type of Organization
ARAVALI<>Dang Vikas Sansthan	NGO
ARAVALI<>UNICEF	Multilateral
Association for Sustainable Community Development (ASSCOD)	NGO
BHILWARA-DC	Government
Change Alliance	NGO
CINI	NGO
COROAT	NGO
DIN (Dream India Network)	NGO
FES (Foundation for Ecological Security)	CSO
FXB Suraksha	NGO
Healing Fields Foundation	NGO
PEACE Trust	NGO
Piramal Foundation	Foundation
PRADAN	NGO
Project DEEP	NGO
SAATHI	NGO
SEWA	Association
SNEHA	NGO
Swajan	NGO
Swasti	NGO
Taaras Coalition	Network
The Entrepreneurs Associates	NGO

Name of Organization	Type of Organization
TRIF	Foundation
UDYAMA	NGO
Upfront	NGO
Vrutti	NGO
Youth for Social Development (YSD)	NGO