

India's Social Security Coverage Doubles

Coverage reaches 48.8% in 2024, up from 24.4% in 2021, says ILO report

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ILO's World Social Protection Report (WSPR) 2024-26 says India's social protection coverage has doubled to 48.8% in 2024.

920 million people covered under at least one social protection scheme, ensuring financial security and welfare support.

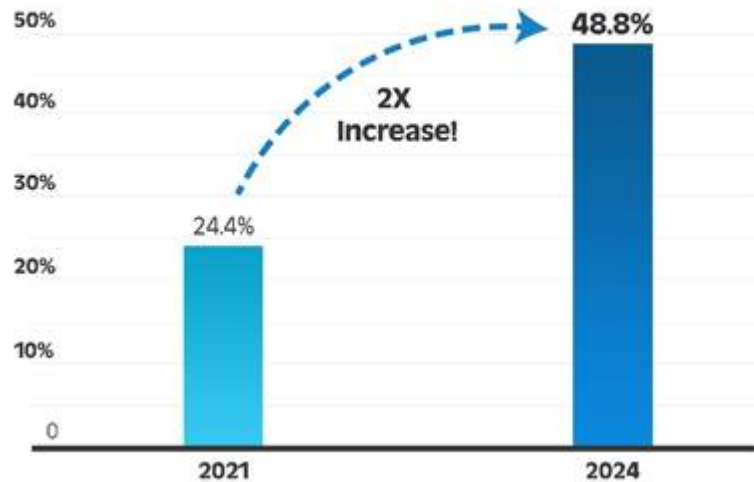
Data Pooling Exercise launched to consolidate records from major welfare schemes and provide a more accurate welfare assessment.

Summary

Introduction

India's social protection coverage has doubled from 24.4% in 2021 to 48.8% in 2024, marking a significant expansion in welfare reach, according to the International Labour Organization's (ILO) World Social Protection Report (WSPR) 2024-26. The report attributes this progress to key government initiatives, which have extended benefits such as health insurance, pensions, and employment support to millions.

Growth in India's Social Protection Coverage



Source: International Labour Organization

As per Ministry of Labour and Employment, nearly 920 million people, or 65% of the population, are now covered by at least one form of social protection, whether in cash or in-kind, through central government schemes. India's advancements have also contributed to a 5-percentage point increase in global social protection coverage, underscoring its role in shaping welfare outcomes at an international level.

Overview of the Report

The World Social Protection Report is a comprehensive assessment published periodically by the International Labour Organization (ILO), a specialised agency of the United Nations dedicated to labour rights and social justice. The report evaluates social protection systems globally, examining their coverage, effectiveness, and progress in ensuring social security for diverse populations. By offering a detailed analysis of policies and trends, it serves as a key resource for governments, policymakers, and researchers working towards stronger and more inclusive welfare systems.



The 2024–26 edition of the report is centred on universal social protection for climate action and a just transition. For the first time, it incorporates trend data, providing a more dynamic perspective on global

progress. It presents an extensive set of global, regional, and country-level statistics on social protection coverage, benefits provided, and public expenditure. Additionally, a regional companion report for Asia and the Pacific supplements the global findings by offering a deeper analysis of social protection developments in the region. This companion report highlights key challenges, priorities, and the intersection of social protection and climate action, considering the unique socio-economic and environmental conditions of Asia and the Pacific.

Expanding Social Security: Key Government Initiatives

India's social protection system has expanded significantly through various welfare programmes aimed at providing financial security, healthcare, and food assistance to millions. These initiatives have played a crucial role in improving livelihoods and reducing poverty across the country.

Here are some key social security schemes and initiatives:

Ayushman Bharat

As of March 26, 2025, 39.94 crore Ayushman Cards have been issued under Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), offering free health coverage of up to ₹5 lakh per family. The scheme is accessible at 24,810 empanelled hospitals nationwide.

Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)

Launched to address economic hardships caused by the COVID-19 pandemic, the scheme provides free food grains to vulnerable populations. As of December 2024, 80.67 crore people are receiving free food grains, close to the intended coverage of 81.35 crore beneficiaries.

eShram Portal

Introduced on August 26, 2021, to create a National Database of Unorganised Workers (NDUW), this initiative offers a Universal Account Number (UAN) to workers for enhanced social security. As of March 3, 2025, over 30.68 crore unorganised workers have registered, with 53.68% of them being women.

Atal Pension Yojana (APY)

Launched on May 9, 2015, APY aims to provide universal social security, particularly for the poor, underprivileged, and unorganised sector workers. Along with Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), it strengthens the country's social security system. As of December 31, 2024, 7.25 crore beneficiaries have enrolled in APY, with a total accumulated corpus of ₹43,369.98 crore.

Poverty Reduction

Over the past decade, 24.8 crore people have escaped multi-dimensional poverty due to several social security measures, reflecting the far-reaching impact of government interventions.

India Launches Social Protection Data Pooling Exercise

The ILO's assessment of 48.8% may not fully capture India's social security landscape, as it does not account

for in-kind benefits such as food security and housing support or state-administered welfare schemes. With the integration of these factors, India's actual social protection coverage is expected to be considerably higher, reflecting ongoing reforms and data consolidation efforts.

The Ministry of Labour & Employment launched Phase 01 of India's Social Protection Data Pooling Exercise on March 19, 2025, to create a comprehensive assessment of social security coverage. The initiative aims to consolidate data from multiple schemes for a more holistic picture of India's welfare landscape. In the first phase, ten states, including Uttar Pradesh, Rajasthan, Maharashtra, Madhya Pradesh, Tamil Nadu, Odisha, Andhra Pradesh, Telangana, Karnataka, and Gujarat, have been identified for data consolidation at the central level.

Building on these efforts, India has already processed over 200 crore records by using encrypted Aadhaar as a unique identifier across 34 major central schemes, including Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Employees' Provident Fund Organisation (EPFO), Employees' State Insurance Corporation (ESIC), Atal Pension Yojana (APY), and Pradhan Mantri Poshan Shakti Nirman (PM POSHAN).

The Ministry has been engaging in a high-level dialogue with the ILO to ensure these additional welfare measures are reflected in future assessments. During a recent bilateral discussion at the 353rd ILO Governing Body meeting in Geneva, the ILO acknowledged that housing and food security are part of an extended set of indicators under the United Nations Sustainable Development Goals and has agreed to consider such schemes in its evaluations.

With continued collaboration between the Centre, State Governments and ILO, India is set to further refine its social protection framework and present a more accurate picture of its welfare reach.

Conclusion

India's strides in expanding social protection reflect a strong commitment to inclusive welfare and economic security. The doubling of coverage, as highlighted in the International Labour Organization's World Social Protection Report 2024–26, underscores the impact of key initiatives such as Ayushman Bharat, PMGKAY, and the eShram portal in ensuring financial stability, healthcare, and food security for millions. The launch of the Social Protection Data Pooling Exercise further strengthens these efforts by enhancing data-driven policymaking and addressing gaps in existing assessments. As India continues to refine its social security framework in collaboration with the ILO, its approach serves as a model for balancing welfare expansion with economic growth.

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