

India's Social Security Surge: A Decade of Progress

Over the past decade, India has made remarkable progress in expanding its social security coverage, reflecting a growing commitment to inclusive welfare and protection of its vulnerable population.

Current Status

- **Social Security Coverage** has increased from **19% in 2015** to **64.3% in 2025**.
- Over **94 crore Indians** now fall under the social security net.
- This marks a **45 percentage point** surge, according to **ILO's (International Labour Organisation's) ILOSTAT data**.

What is Social Security/Protection?

- **Definition:** Social security is a system of protection ensuring **access to healthcare** and **income security** during vulnerabilities like:
 - Old age
 - Unemployment
 - Sickness
 - Disability
 - Maternity, etc.
- **Three Pillars of Social Protection:**
 1. **Social Assistance**
 2. **Social Insurance**
 3. **Labour Market Programs** – aimed at fostering self-reliance and financial independence.

Key Government Initiatives for Social Protection

1. **Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM)**
 - For **18–40 years old**
 - Old-age pension with **50% contribution by beneficiary** and **50% by Central Government**.
2. **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**
 - For **18–50 years old**
 - Life insurance of **₹2 lakh** on death due to any cause.
3. **Atal Pension Yojana**
 - For **18–40 years old**
 - Monthly pension of **₹1000–₹5000** after 60 years of age.
4. **Other Notable Schemes:**
 - **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** (18–70 years)
 - **Public Distribution System**
 - **Ayushman Bharat**
 - **Pradhan Mantri Awas Yojana – Gramin**

Way Ahead

- **Expand coverage** to unorganised and informal sector workers.
- **Streamline delivery** of benefits through digitization and awareness drives.
- Promote **universal access** and integration of schemes to avoid overlaps.
- Ensure **sustainability** of pension and insurance funds.

Conclusion

India's remarkable leap in social security coverage reflects a robust push towards inclusive welfare. With continued policy momentum, integration of digital tools, and community awareness, India can progress toward achieving **universal social protection** in alignment with global SDG goals.

