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Social Security Policies, Programs and Schemes in India

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Abstract

Social security is one of the principal mechanisms through which a society upholds the dignity of its citizens. Its core components are social assistance, social insurance, social protection, and social safety nets for those who are poor, elderly, unemployed, pregnant, ill, disabled, orphaned, or otherwise vulnerable. By providing public assistance, social security systems guarantee a minimum standard of living for the general population, and adequate, timely funding is essential to sustaining them. This paper reviews the major social security policies, programmes, and schemes in India, including the Public Distribution System (PDS), the Pradhan Mantri Awas Yojana (PMAY), the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), the Pradhan Mantri Suraksha Bima Yojana (PMSBY), the Atal Pension Yojana (APY), the Pradhan Mantri Jan Dhan Yojana (PMJDY), the Deendayal Antyodaya Yojana National Rural Livelihood Mission (DAYNRLM), and the Pradhan Mantri Ujjwala Yojana Scheme (PMUYS), among others. Drawing on government reports, official dashboards, and published literature, it describes each scheme's objectives, coverage, and implementation, and considers what an understanding of these measures reveals about efforts to improve the living standards of the people.

Keywords: Annapurna, Awas Yojana, Jan Dhan Yojana, social security, Ujjwala Yojana.

I. INTRODUCTION

Social security protects individuals and ensures access to healthcare and economic security, particularly during old age, unemployment, illness, injury, disability, maternity, and other life events. In the event of illness or disability, unemployment, crop failure, the death of a spouse, or retirement, it offers monetary compensation, and its benefits may also be provided in cash for medical needs, rehabilitation, in-home assistance during illness, legal aid, and funeral costs. Through support and insurance, social security programmes act as a facilitator that helps individuals plan for their own futures. India's social security system is made up of schemes and initiatives dispersed across numerous laws and regulations; it relieves distress and serves as a safeguard against harm or loss (Saritha, 2022).

During ancient and medieval times in India, social and religious groups established systems of protection for the poor and disadvantaged members of their communities, reflecting a belief that society bears a moral, religious, and spiritual obligation towards its weaker sections. Today, governments and non-governmental organisations work to ensure social security for the weaker and impoverished segments of society by fostering a sense of civic and ethical duty. Over the past fifteen years, social security laws and programmes in India have expanded as part of a broader recognition of socio-economic rights, and the system has been greatly enlarged through school meals, child-care facilities, employment-guarantee programmes, food subsidies, and social security pensions, all of which place a high value on human security and well-being (Jean, 2017).

II. REVIEW

This study is based on a review of books, journals, articles, periodicals, government reports, and official dashboards undertaken to understand the range of social security policies, programmes, and schemes that protect and promote the marginalised sections of Indian society. The idea of social security has deep roots in India: the ancient text Manusmriti set out guidelines for public safety, and the Hindu joint-family system, often described as the original cell of security and the first line of defence against adversity, was closely linked to the notion of collective protection. During the Vedic era, guilds worked to protect people and property in times of disaster. Over time, these informal arrangements gave way to organised, statutory social security programmes designed to safeguard individuals against unemployment, illness, disability, and work-related injury, with the twin aims of protecting social fairness and human dignity while ensuring financial and health security.

III. OBJECTIVES

- To examine the major social security schemes in India;
- To distinguish the schemes directed at women, children, the elderly, and persons with disabilities;
- To review the principal poverty-eradication programmes in India;
- To identify the major social security pension schemes in India; and
- To assess the significance of the Pradhan Mantri Ujjwala Yojana scheme.

IV. STATEMENT OF THE PROBLEM

India's vast and diverse population poses a significant obstacle to designing and implementing social security policies and programmes that meet the needs of every section of society. Diverse socio-economic, linguistic, and cultural backgrounds make it difficult to reach different population groups, and many eligible recipients remain unaware of the programmes available to them. Conventional bureaucratic obstacles and administrative inefficiencies delay effective delivery, while complex application procedures and drawn-out approval processes discourage beneficiaries.

Systemic corruption causes funds to leak and be diverted, so ensuring accountability and transparency is a further challenge. Limited financial resources constrain the coverage of social security programmes, and inadequate coverage creates a range of problems in service delivery. Weak technology infrastructure compounds these difficulties: a lack of digital literacy and connectivity restricts access to online services and the distribution of benefits in certain areas (Kumar & Shobana, 2024).

V. SCOPE AND SIGNIFICANCE

An understanding of India's various social security policies, programmes, and schemes offers insight into how far they have improved the living standards of the people. As a result of welfare-oriented politics, modern governments extend social security to marginalised sections of society, including the poor, the elderly, the unemployed, the disabled, children, and women. The COVID-19 pandemic deepened poverty, reduced employment opportunities, and heightened labour-market risks, while informality, unemployment, non-standard forms of work, and an ageing population continue to hamper the expansion of the social security system.

Improving the effectiveness and quality of social services therefore requires stronger social management. Inadequate and inequitable protection, the political and economic climate, labour and demographic trends, administrative inefficiencies, and financial management remain the central concerns of social security, and the rapid expansion of services for the elderly places further pressure on budget allocation, labour-force participation, and the needs of older people (Elics, 2024). Because the proportion of unorganised workers in India is very high, and because provision has tended to rely one-dimensionally on cash transfers, the country's greatest social protection challenge lies in meeting a vast range of needs; anti-poverty strategies must therefore be combined with social protection measures (Rajasekhar, 2020).

VI. METHODOLOGY

The study adopts both qualitative and quantitative approaches, combining descriptive, analytical, and historical methods. It relies on secondary sources, with data drawn from government reports and official dashboards, newspapers, books, journals, and articles. The quantitative material, principally official scheme dashboards and parliamentary records, is used to describe the coverage and implementation of the major schemes, while the qualitative material situates them within the wider institutional and historical context of social security in India.

VII.POLICIES, PROGRAMS AND SCHEMES: DISCUSSION AND FINDINGS

7.1. Pradhan Mantri Awas Yojana (PMAY)

The PMAY programme aims to give middle-class and low-income Indian households access to affordable housing. It was a response to rapid urbanisation and the shortage of housing in rural areas, and it seeks to improve the quality of life of the country's economically weaker and lower-income groups. The urban housing problem has been shaped by rural residents moving to cities in search of work and education, and by the growing mismatch between the supply of and demand for homes; rising urban real-estate costs have put home ownership beyond the reach of many. Prime Minister Narendra Modi launched PMAY for all urban and rural poor, including those living in slums, on 25 June 2015 (Ajith, 2021).

Under PMAY Urban, every urban poor household was to be guaranteed a pucca dwelling with basic amenities. The scheme's main target groups were the urban middle-income group (MIG), the lower-income group (LIG), and the economically weaker sections (EWS), and beneficiaries received interest subsidies on home loans for the construction or purchase of a house, with subsidy rates determined by the beneficiary's income. The scheme promotes innovative and sustainable building technologies to ensure cost-effectiveness and quality in construction, and it incorporates online monitoring to track the progress of housing projects, thereby ensuring transparency and accountability. By making women co-owners of the houses provided, PMAY also advances the socio-economic empowerment of women (Himadri & Koley, 2024).

7.2. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)

The PMJJBY provides affordable life insurance cover, while the PMSBY provides accidental death and disability cover. Launched under the Jan-Dhan Se Jan Suraksha programme, these two schemes protect low-income households from the economic shocks caused by the loss of life or personal accident, and they have been praised for their affordability and accessibility. According to Ministry of Finance figures, only 20 per cent of residents held life insurance, 11 per cent of workers were enrolled in pension plans, and only 4 per cent of citizens were covered by accident insurance; to extend insurance to everyone, and to rural and unorganised workers in particular, the Government of India launched the PMSBY for accidental death and disability and the PMJJBY for life insurance.

Individuals between the ages of 18 and 50 are eligible for both schemes; they must hold a savings account, and cover under PMJJBY continues until the age of 55. The PMJJBY provides life insurance worth Rs 2 lakhs for an annual premium of Rs 330, and all holders of a joint account may enrol by contributing Rs 330 each. The PMSBY is open to Indian nationals between the ages of 18 and 70 and provides risk cover of Rs 1 lakh for partial disability and Rs 2 lakh for total disability or accidental death, for an annual premium of just Rs 12; the cover runs for one year (Chinmay & Tollawalla, 2022).

Table 1. States/UTs-wise Beneficiaries Registered under PMJJBY and PMSBY

Sl. No.	States / UTs	PMJJBY	PMSBY
1	Andaman & Nicobar Islands	36107	81747
2	Andhra Pradesh	7229964	16928646
3	Arunachal Pradesh	94230	175202
4	Assam	2173747	6148941
5	Bihar	6234095	16651031
6	Chandigarh	83968	270779
7	Chhattisgarh	2930597	8260236
8	Dadra & Nagar Haveli	50825	91803
9	Daman & Diu	38289	68093
10	Delhi	1461022	3967479
11	Goa	173650	397311
12	Gujarat	4684017	10916075
13	Haryana	2319157	5978608
14	Himachal Pradesh	560015	1820397
15	Jammu & Kashmir	461107	1127052
16	Jharkhand	2711249	6960770
17	Karnataka	5521316	11847294
18	Kerala	1185302	5871142
19	Ladakh	12485	24540
20	Lakshadweep	2919	8207
21	Madhya Pradesh	6427790	18760378
22	Maharashtra	8148550	19399681
23	Manipur	113597	282847
24	Meghalaya	178864	379858
25	Mizoram	136124	224958
26	Nagaland	99756	255995
27	Odisha	3795489	10480969
28	Puducherry	109449	269565
29	Punjab	2227253	7106296
30	Rajasthan	5434511	14684686
31	Sikkim	68811	146690
32	Tamil Nadu	4760091	12787836
33	Telangana	4356952	10206943
34	Tripura	274687	864359
35	Uttar Pradesh	11798737	38836868
36	Uttarakhand	701480	2814180
37	West Bengal	5394980	17206833

Source: Rajya Sabha session 257 unstarred question No 2160, Government of India, as on 05/12/2022

Among the Indian states, the highest number of beneficiaries registered under the PMJJBY was in Uttar Pradesh, at 11798737, and Uttar Pradesh also recorded the largest number under the PMSBY, at 38836868. Among the union territories, the largest numbers were in Jammu and Kashmir, with 461107 beneficiaries under the PMJJBY and 1127052 under the PMSBY. In Kerala, 1185302 people were registered under the PMJJBY and 5871142 under the PMSBY, while in the National Capital Territory of Delhi the figures were 1461022 and 3967479 respectively.

7.3. Atal Pension Yojana (APY)

Prime Minister Narendra Modi introduced the Atal Pension Yojana in 2015 to give workers in the unorganised and informal sector a guaranteed income in old age. The scheme guarantees a monthly pension of between Rs 1,000 and Rs 5,000, which is a significant step towards income security for the elderly. It is overseen by the Pension Fund Regulatory and Development Authority (PFRDA) and is a specially designed National Pension System (NPS) model intended to make the NPS readily accessible to socially disadvantaged groups (Balamurugan, 2022).

Other programmes that provide financial assistance to informal workers include the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), the Public Provident Fund (PPF), the Unit Trust of India (UTI), and the Retirement Benefit Pension (RBP). IGNOAPS recipients receive only a modest pension; the PPF deposit has a fifteen-year term and its funds were easily diverted; and, being relatively new, the RBP and UTI faced regulatory difficulties (Sant & Kundu, 2018).

Table 2. Gender-wise Enrolment Under Atal Pension Yojana

SL No	Gender	Number in Lakhs	Percentage
1	Male	280	54.78
2	Female	231	45.19

Source: Ministry of Electronics and Information Technology, Government of India, Atal Pension Yojana Dashboard as on 28/02/2023

According to the gender-wise enrolment under the Atal Pension Yojana as on 28 February 2023, male enrolments numbered 280 lakhs, or 54.78 per cent of all APY beneficiaries, while female enrolments numbered 231 lakhs, or 45.19 per cent. Male enrolment thus exceeded female enrolment by 49 lakhs.

Table 3. Pension Amount-wise Enrolment Under Atal Pension Yojana, Beneficiaries in Lakhs

SL No	Pension Amount	Beneficiaries	Percentage
1	1000	421	82.42
2	2000	19	3.88
3	3000	9	1.87
4	4000	3	0.71
5	5000	56	11.11

Source: Ministry of Electronics and Information Technology, Government of India, Atal Pension Yojana Dashboard as of 28 February 2023.

In the pension-amount-wise distribution of beneficiaries under the Atal Pension Yojana, the largest group chose the Rs 1,000 pension, accounting for 82.42 per cent (421 lakhs). The next largest chose the Rs 5,000 pension, at 11.11 per cent (56 lakhs), followed by the Rs 2,000 pension at 3.88 per cent (19 lakhs) and the Rs 3,000 pension at 1.87 per cent (9 lakhs). The smallest group chose the Rs 4,000 pension, at 0.71 per cent (3 lakhs).

7.4. Pradhan Mantri Jan Dhan Yojana (PMJDY)

The PMJDY gives economically disadvantaged people access to financial services, covering bank and deposit accounts, insurance, and pensions. Launched as part of the financial-inclusion agenda on 28 August 2014, it seeks to link as many people as possible with banks, build their financial literacy, and help them benefit from even modest savings, thereby bringing the economically disadvantaged into the mainstream of development. It proved a great success in rural areas, where public-sector banks had a strong presence, and 15 million bank accounts were opened on the day of its launch.

PMJDY provides a RuPay debit card that can be used for payments and purchases. The scheme entered the Guinness Book of World Records for the most bank accounts opened in a single week as part of a financial-inclusion campaign, with 1,80,96,130 accounts opened by the Government of India between 23 and 28 August 2014. Its slogan is 'Mera Khata, Bhagya Vidhata'. PMJDY has been a game-changer for the economy, providing the platform for Direct Benefit Transfer (DBT), which helps to plug leakages in subsidies and thereby generate savings for the exchequer (Kamini, 2023).

The PMJDY offers a RuPay debit card with built-in accident insurance cover of Rs 1 lakh, a RuPay Kisan card, and an overdraft facility of Rs 5,000. Zero-balance accounts are permitted, and account holders receive a kit containing a chequebook and passbook, a debit card usable for online purchases, access to mobile banking, eligibility for an additional loan of Rs 15,000, and a competitive rate of interest on deposits. Rooted in the developmental vision of 'Sabka Saath, Sabka Vikas', the scheme makes financial services readily and universally accessible to all households, urban and rural alike, and has produced remarkable results in the banking sector by helping to end financial untouchability (Rajeshwari, 2016).

7.5. Pradhan Mantri Vaya Vandana Yojana (PMVVY)

The Government of India introduced the Pradhan Mantri Vaya Vandana Yojana on 4 May 2017. It is a government pension plan designed to provide social security to senior citizens, guaranteeing an annual return of 7.40 per cent paid monthly and offering loans of up to 75 per cent of the purchase price. PMVVY permits early exit for the treatment of a serious or terminal illness affecting the subscriber or spouse, and if the pensioner dies within the ten-year policy term the nominee receives the benefits. The policy runs for ten years, the maximum investment is Rs 15 lakhs, and the monthly pension ranges from a minimum of Rs 1,000 to a maximum of Rs 10,000.

The scheme's returns are entirely exempt from GST, and if a pensioner dies during the policy term the beneficiary receives the full amount invested. The maximum entry age is 80 years, and existing PMJJBY and PMSBY policyholders may also apply provided they meet the age criterion of 60 to 80 years. There is no minimum-income requirement for PMVVY, although those already receiving a pension from another source and those who have opted for the Atal Pension Yojana (APY) are excluded. The government guarantees the investment, giving subscribers the assurance that their money is safe even amid market fluctuations, and the premiums paid and pensions received under the scheme qualify for certain tax benefits (Mukul, 2020).

7.6. Rashtriya Swasthya Bima Yojana (RSBY)

Introduced in 2007, the Rashtriya Swasthya Bima Yojana was India's largest health-insurance programme, covering more than 37 million poor families. Launched by the Ministry of Labour and Employment to give below-poverty-line (BPL) families access to health insurance, it protects such households from the financial burden of hospitalisation. Its beneficiaries are BPL unorganised workers and their families, who are issued smart cards for easy identification. The scheme provides annual cover of Rs 30,000 per family for in-patient care, covers all pre-existing conditions, and reimburses transport costs of Rs 1,000; the cost of the smart card is met by the central government. The central government contributes 75 per cent of the annual premium and the state governments 25 per cent, while administrative and associated costs are borne by the states (Rajesh, 2018).

Beneficiaries may choose their hospital, and the insurer empanels both public and private institutions, with treatment covered up to Rs 30,000. This large programme marks a significant departure from India's conventional public health-care delivery system; its extensive use of private insurers and its technological sophistication, exemplified by the use of smart cards, set it apart from other public welfare initiatives in the country (Zubin et al., 2015).

7.7. The Deendayal Antyodaya Yojana National Rural Livelihood Mission (DAYNRLM)

The DAYNRLM is a flagship poverty-alleviation programme in India that seeks to reduce poverty by empowering rural poor households through sustainable livelihoods. By building strong grassroots institutions, it provides the poor with access to gainful self-employment and skilled wage employment. Implemented by the Ministry of Rural Development, it focuses on organising the rural poor into self-help groups (SHGs).

The NRLM concentrates on creating and strengthening SHGs and on empowering women and other marginalised groups, and it promotes the financial inclusion of the rural poor by enabling them to save, borrow, and invest in their livelihoods. It supports diversified livelihood options such as agriculture and livestock and the social mobilisation of the poor, including women, Scheduled Castes, Scheduled Tribes, and persons with disabilities, and it provides capacity building and skills training. The scheme also allows states to formulate their own policies to advance social inclusion and social development (Ashutosh et al., 2023).

By strengthening sustainable livelihoods and improving access to financial services, the NRLM seeks to establish effective institutional platforms for the rural poor and to raise household incomes. Organising all poor households into functional SHGs and their federations, it aims to end rural poverty and represents an effective means of delivering social and economic support to the underprivileged with the best possible outcomes (Patil, 2021).

7.8. Pradhan Mantri Ujjwala Yojana Scheme (PMUYS)

The Pradhan Mantri Ujjwala Yojana Scheme was established in May 2016 to protect the health of women and children by supplying them with liquefied petroleum gas (LPG), a clean cooking fuel. Drawing on the 2011 Socio-Economic and Caste Census (SECC), the scheme initially aimed to give free LPG connections to five crore below-poverty-line (BPL) women, a target later raised to eight crore under the Extended PMUY. It offers a loan facility for the stove's purchase price and the first refill. Across the states and union territories, PMUY granted 3.81 crore LPG connections and E-PMUY a further 3.38 crore, and the share of India using LPG rose from 61.90 per cent in May 2016 to 94.30 per cent in April 2019 (Comptroller and Auditor General of India, 2019).

To encourage the use of clean cooking fuel, PMUYS offers BPL families free LPG connections, and more than 2.3 million consumers have benefited from the scheme. By freeing women in poor households from smoke, it advances the United Nations' seventh Sustainable Development Goal of clean energy by 2030 and reflects the government's commitment to the safety, service, and support of Indian women. The scheme has reached some of the most vulnerable segments of society, changing cooking practices and health outcomes, saving time and energy, and contributing to the empowerment of women (Anvish, 2024).

Table 4. States/UTs-wise Number of Connections Released Under PMUYS

Sl. No.	States / UTs	PMUYS
1	Andaman & Nicobar Islands	13,824
2	Andhra Pradesh	9,71,176
3	Arunachal Pradesh	53,797
4	Assam	50,97,753
5	Bihar	1,16,30,709
6	Chandigarh	2027
7	Chhattisgarh	38,01,995
8	Dadra & Nagar Haveli, Daman and Diu	17,798
9	Delhi	2,59,720
10	Goa	1956
11	Gujarat	43,09,053
12	Haryana	11,15,148
13	Himachal Pradesh	1,50,774
14	Jammu & Kashmir	12,69,896
15	Jharkhand	38,95,898
16	Karnataka	41,47,354
17	Kerala	3,87,835
18	Ladakh	11,086
19	Lakshadweep	361
20	Madhya Pradesh	88,47,291
21	Maharashtra	52,17,443
22	Manipur	2,24,987
23	Meghalaya	3,17,156
24	Mizoram	36,007
25	Nagaland	1,22,152
26	Odisha	55,50,211
27	Puducherry	19,350
28	Punjab	13,59,320
29	Rajasthan	73,82,580
30	Sikkim	19,892
31	Tamil Nadu	41,00,363
32	Telangana	11,85,878
33	Tripura	3,16,468
34	Uttar Pradesh	1,85,95,383
35	Uttarakhand	5,30,163
36	West Bengal	1,23,76,143

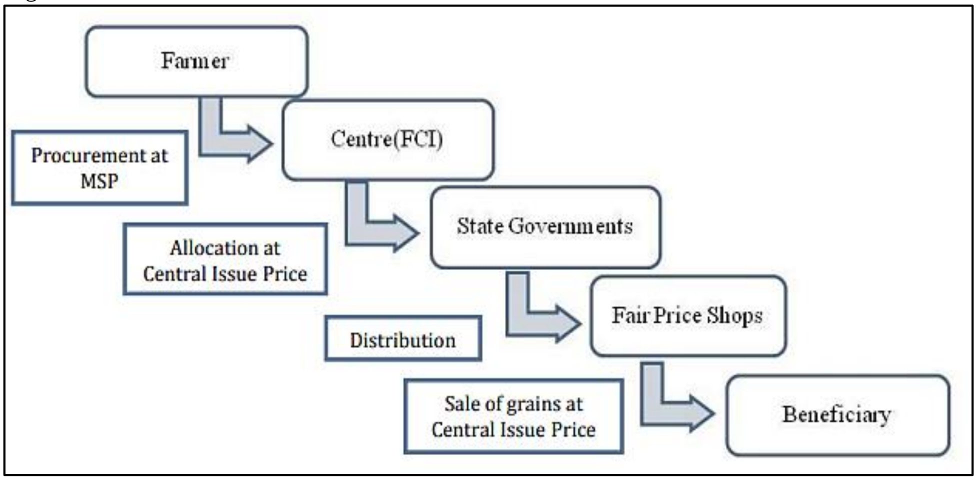
Source: Indian Oil Corporation Limited, Government of India, Rajya Sabha session 266 Unstarred question No. 2358, answered on 16/12/2024, published on 28/02/2025.

According to Rajya Sabha session 266, Unstarred Question No. 2358, answered on 16 December 2024 and published on 28 February 2025, the largest number of connections under the Pradhan Mantri Ujjwala Yojana Scheme was granted in Uttar Pradesh, at 1,85,95,383, and the smallest in Goa, at 1956. Kerala received 3,87,835 connections. Among the union territories, the highest number was in Jammu and Kashmir, at 12,69,896, and the lowest in Lakshadweep, at 361.

7.9. Antyodaya Anna Yojana (AAY)

The Antyodaya Anna Yojana was introduced in December 2000 for the poorest sections of the below-poverty-line population. To provide food grains to low-income households as a legal entitlement, Parliament passed the National Food Security Act in 2013, making the right to food legally enforceable. The supply of food grains to recipients is a shared responsibility of the central and state governments: the central government purchases grain from farmers at the minimum support price (MSP) and sells it to the states at the central issue price, and it is responsible for transporting grain to godowns in each state, while the states move it from those godowns to ration shops, where beneficiaries buy it at the reduced central issue price.

Figure 1: The Process of Public Distribution



Source: Food Corporation of India

The Antyodaya Anna Yojana secures the food and nutritional needs of the underprivileged. It helps keep food prices stable and gives poor households access to affordable food, and when production falls it draws on a buffer stock of food grains held in warehouses. In this way the scheme has facilitated the transfer of food grains from surplus to deficit areas within the state (Lavanya, 2023).

The AAY does not compromise on the upliftment of the most disadvantaged sections of society. It embodies the right to food, rations, and other necessities, to social protection and good health, and to a life of dignity, and Antyodaya is intended to help reduce the widening social and economic disparities in society (Pravesh & Gajendra, 2021).

Table 5. Wheat and Rice Distribution Through the Public Distribution System

Sl. No.	States/ UTs	Wheat (MT)	Rice (MT)
1	Andhra Pradesh	645.5	144473.9
2	Arunachal Pradesh	0	4067.63
3	Assam	0	97897.48
4	Bihar	86638.03	0
5	Chhattisgarh	0	112131.63
6	Goa	0	2532.43
7	Gujarat	66706.47	99261.14
8	Haryana	59903.32	0
9	Himachal Pradesh	8738.71	7410.05
10	Jammu and Kashmir	9485.52	25355.04
11	Jharkhand	26641.55	109706.51
12	Karnataka	0	162666.12
13	Kerala	13396.77	66718.82
14	Manipur	0	7703.44
15	Madhya Pradesh	106447.12	159478.9
16	Maharashtra	121979.63	215362.27
17	Meghalaya	0	10135.57
18	Mizoram	0	3920.94
19	Nagaland	0	5783.94
20	Odisha	0.45	184900.77
21	Punjab	213946.48	0
22	Rajasthan	215922.05	0
23	Sikkim	0	1570.02
24	Tamil Nadu	4292.42	197405.48
25	Telangana	0	98029.7
26	Tripura	0	13328.62
27	Uttar Pradesh	313736.72	468973.34
28	Uttarakhand	9878.55	15934.31
29	West Bengal	126972.82	190471.27
30	Andaman Nicobar Islands	43.06	299.83
31	Goa	0	2532.43
32	Dadra Nagar Haveli	242.02	2341.12
33	Daman Diu	242.02	2341.12
34	NCT Delhi	0	0
35	Ladakh	356.8	286.71
36	Lakshadweep	0	0
37	Puducherry	0	0

Source: Map view of wheat and rice distribution, Department of Food and Public Distribution, Government of India, as on 01/03/2025.

Among the Indian states, Uttar Pradesh distributed the largest quantities of wheat and rice through the public distribution system, at 313736.72 MT and 468973.34 MT respectively. Among the union territories, Jammu and Kashmir distributed the most, with 9485.52 MT of wheat and 25355.04 MT of rice. Kerala distributed 13396.77 MT of wheat and 66718.82 MT of rice to its beneficiaries. Some states and union territories distribute only wheat and others only rice, while the National Capital Territory of Delhi distributes neither wheat nor rice through its PDS.

7.10. Annapurna Scheme

The Annapurna scheme was launched by the Ministry of Rural Development in 2000-2001 and provides eligible recipients with 10 kg of free food grains, such as rice or wheat, each month, distributed through the Department of Food and Public Distribution. Part of the National Social Assistance Programme, the scheme assists widows, the elderly, persons with disabilities, and families that have lost a principal earner. The primary objective of this central-sector scheme is to provide food assistance, with the states given discretion over beneficiary selection and the mode of implementation, and it seeks to build a more just and better-nourished society by giving food security to senior citizens aged 65 and above (Pratishtha, 2025).

To qualify, an applicant must be at least 65 years old and have no regular source of income. Recipients are selected by the Gram Sabha, and their entitlement cards are issued by the Gram Panchayat. The scheme is implemented by the State Departments of Food and Civil Supplies at the state level and by the Zila Panchayat and the District Collector or Chief Executive Officer at the district level, with the gram panchayats explaining its provisions. Once the cost of the grain has been paid at the central issue price (CIP), food grains are distributed district by district by the Food Corporation of India (FCI) and the Department of Food and Civil Supplies (Ministry of Rural Development, 2000).

Table 6. Details of Funds Allocated to various States and Union Territories under Annapurna Scheme during the Last Five Years (Funds released in Lakhs)

SL. No.	States/ UTs	2019 2020	2020 2021	2021 2022	2022 2023	2023 2024
1	Andhra Pradesh	378.24	283.42	383.42	496.18	72.18
2	Arunachal Pradesh	93.07	93.07	93.07	97.65	0.00
3	Assam	494.74	494.74	494.74	519.06	0.00
4	Bihar	1159.35	1175.22	1175.22	1520.85	221.24
5	Chhattisgarh	168.38	170.68	170.68	220.88	32.13
6	Goa	2.92	2.96	2.96	3.83	0.56
7	Gujarat	108.50	109.98	109.98	142.33	20.70
8	Haryana	0.00	0.00	0.00	0.00	0.00
9	Himachal Pradesh	18.40	18.65	18.65	24.14	3.51
10	Jammu and Kashmir	71.12	40.68	40.68	40.68	4.24
11	Jharkhand	382.31	387.55	387.55	501.52	72.96
12	Karnataka	0.00	0.00	0.00	0.00	0.00
13	Kerala	256.81	260.33	260.33	336.89	49.01
14	Manipur	64.90	64.90	64.90	68.09	0.00
15	Madhya Pradesh	0.00	0.00	0.00	0.00	0.00
16	Maharashtra	751.56	761.85	761.85	985.90	143.42
17	Meghalaya	69.98	69.98	69.98	73.43	0.00
18	Mizoram	19.55	19.55	19.55	20.51	0.00
19	Nagaland	50.83	50.83	50.83	53.33	0.00
20	Odisha	450.93	457.11	457.11	591.54	86.05
21	Punjab	0.00	0.00	0.00	0.00	0.00
22	Rajasthan	330.55	335.07	335.07	433.62	63.08
23	Sikkim	18.77	18.77	18.77	19.69	0.00
24	Tamil Nadu	461.98	468.31	468.31	606.04	88.16
25	Telangana	270.32	274.03	274.03	354.62	51.59
26	Tripura	112.21	112.21	112.21	117.73	0.00
27	Uttar Pradesh	0.00	0.00	0.00	0.00	0.00
28	Uttarakhand	0.00	0.00	0.00	0.00	0.00
29	West Bengal	452.80	459.00	459.00	593.99	86.41
30	Andaman Nicobar Islands	4.84	2.88	2.88	2.88	0.17
31	Chandigarh	3.81	2.26	2.26	2.26	0.13
32	Dadra Nagar Haveli	3.79	2.25	2.25	2.25	0.11
33	Daman Diu	0.00	0.00	0.00	0.00	0.00
34	NCT Delhi	69.56	35.56	35.56	35.56	3.70
35	Ladakh		5.26	5.26	5.26	0.31
36	Lakshadweep	0.52	0.31	0.31	0.31	0,02
37	Puducherry	13.67	6.99	6.99	6.99	0.73
	Total	6284.41	6284.40	6284.40	7878.00	1000.00

Source: Ministry of Rural Development, Government of India, Lok Sabha Unstarred question No 2304, Annexure 1, answered on 06/08/2024.

As the table shows, the highest allocation under the Annapurna scheme to the states and union territories, including Kerala, over the five years from 2019-2020 to 2023-2024 was in 2022-2023, at 78.78 crore, and the lowest was in 2023-2024, at 10 crore. Over the whole period, the largest allocation went to Bihar, at 52.5188 crore. For Kerala, the highest allocation was 336.89 lakhs in 2022-2023; the same amount, 260.33 lakhs, was allocated in both 2020-2021 and 2021-2022; and the lowest was 49.01 lakhs in 2023-2024. Among the north-eastern states, the largest allocation went to Assam (20.0328 crore) and the smallest to Sikkim (76 lakhs), while among the union territories the highest went to Delhi (1.7994 crore) and the lowest, zero, to Daman and Diu.

VIII. CONCLUSION

India's social security system provides a comprehensive framework designed to offer financial assistance and a range of social protections to the people, especially the vulnerable sections of society. In keeping with the vision of a welfare state enshrined in the Directive Principles of State Policy (Part IV, Articles 36 to 51 of the Constitution of India), this paper has examined the development of social security in India, including its several phases and the constitutional basis for social protection. It has surveyed the country's major social security policies, programmes, and schemes, among them the NSAP, PDS, PMAY, PMJJBY, PMSBY, APY, PMJDY, NRHM, ESIS, DAYNRLM, PMUYS, RSBY, ICDS, and MGNREGA, drawing on the most recent available data to describe their implementation status. Taken together, these measures reveal a system that has expanded considerably in scope; the central challenges that remain are to widen coverage to the unorganised majority, to reduce administrative and technological barriers, and to ensure that benefits reach the most vulnerable in full and on time.

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