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# A Study on Social Protection Programmes towards Poverty Reduction in India



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### ABSTRACT

India's economic output in the South Asian region has fallen below its pre-pandemic levels by a significant margin, comprising three-quarters of the region's total output. This decline can be attributed to factors like increased prices and elevated borrowing costs, which have put pressure on private consumption. According to a report from the World Bank, despite this setback, India is projected to maintain its status as the fastest-growing economy among the largest Emerging Market and Developing Economies (EMDEs). This growth is expected to apply to both overall GDP and GDP per capita. The report attributes this resilience to India's private consumption and investment sectors, as well as the strong performance of the services sector, which has led to a positive revision in growth forecasts for 2023. While investment growth remained strong as the government increased capital spending, manufacturing recovered into 2023 after shrinking in the second half of 2022. Another factor that drove private investments increased corporate earnings. The research paper concentrates on a thorough analysis of various welfare programmes in India and the effects on social protection. It provides an overview of India's performance on the economic and social indicators and emphasizes the trends for the developing country, India. The report highlights the need for major improvements in India's major social programmes' efficacy and efficiency. The engagement of women in social assistance programmes and their accessibility must get special consideration

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## 1.0 INTRODUCTION

Social safety nets are crucial for assisting individuals and families facing adversity and unexpected challenges. These programs play a vital role in helping the less fortunate and vulnerable members of society to secure employment opportunities, enhance their productivity, make investments in the well-being and education of their children, and provide protection for senior

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citizens. Such initiatives are particularly beneficial for the elderly, impoverished individuals, and those grappling with crises or unexpected setbacks, as they offer support in job placement, crisis management, and investments in the health and education of their offspring.

### 1.1 Poverty in India

Poverty refers to a situation where individuals or communities are unable to meet their basic subsistence needs, leading to an inability to fulfill essential human requirements. Those experiencing poverty often lack access to decent housing, clean drinking water, nutritious food, and adequate healthcare. The specific criteria for defining poverty and determining the percentage of the population living in poverty can vary from one country to another. Poverty is a multifaceted socioeconomic condition influenced by various factors beyond just income, including race, sexual orientation, gender identity, and limited or no access to education. The causes of poverty in India in the twenty-first century are a complex and varied mix of historical, economic, social, and political elements. India has reduced poverty over the past few decades, but it still has a long way to go before it can achieve equitable growth and sustainable development.

### 1.2 Historical Context

The legacy of colonialism and socioeconomic inequalities in India is still felt in the country's poverty rates. The continuation of poverty is a result of historical exploitation and unequal resource allocation.

India's implementation of different anti-poverty and social protection initiatives is currently at an exciting crossroads. In recent years, a number of reforms have been enacted, and several states are displaying innovations in order to move towards better programme delivery. The overall benefits of expenditure, however, have not been as effective in reducing poverty as they may be.

Even though India allocates more than 2% of its GDP to social protection programmes and each rural household receives significant funding of 40% of the annual rural poverty line in 2004–2005, the poor are still unable to fully benefit from such substantial investments. Poorer states often have less administrative capacity and a variety of operational issues. States with greater levels of poverty receive more funding from the federal budget, but their ability to spend money wisely is the lowest.

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), the Indira Awaas Yojana (IAY), the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), and other important anti-poverty and social protection schemes in India were all thoroughly reviewed in the report, which was prepared at the Government of India's request.

Prime Minister Jan Dhan Yojana and the Aadhar biometric identity cards have had a profound influence on efforts to combat poverty. The introduction of the Direct Benefit Transfers (DBT) program has effectively replaced the previous convoluted and inefficient method of distributing benefits across various schemes (NITI Aayog 2016). Based on the research, it appears that structural change and greater funding for social security schemes play a major role in the alleviation of poverty. Early indications point to a huge rise in unemployment and a corresponding decline in pay. More than 60% of participants in urban areas reported that they do not have enough money for a week's value of necessities (Azim Premji University, 2020). Nearly 80% of people are eating less food than they were previously.

### 1.3 Important Social Protection Programmes

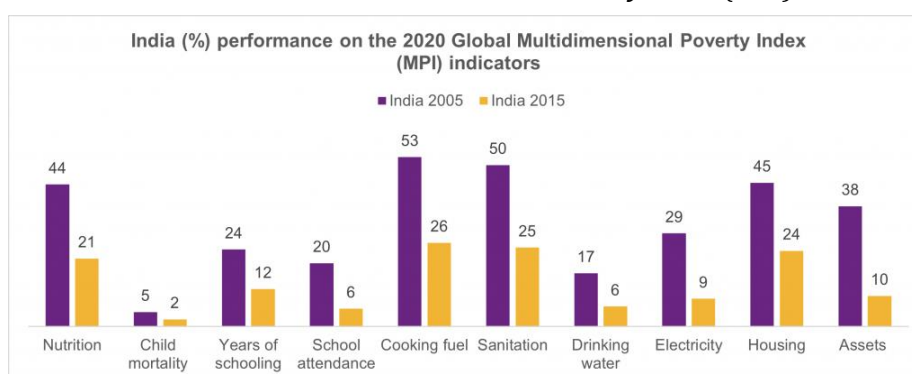
Since the 1970s, India has witnessed a proliferation of government promotional measures aimed at addressing a range of socio-economic challenges. Notably, these initiatives have evolved and expanded over the years, with many being consolidated into flagship programs. In rural areas, the National Rural Employment Guarantee Scheme (NREGS) now encompasses a diverse array of earlier self-employment programs. The government has also prioritized food and nutrition security through programs such as the “Public Distribution System (PDS), Mid-day Meals, and the Integrated Child Development Scheme (ICDS)”. Rural housing programs like the Indira Awaas Yojana (IAY) have been instrumental in improving living conditions. Additionally, a suite of self-employment initiatives, including the “Swarna Jayanti Grameen Swarojgar Yojana (SGSY), Self Help Groups, the Prime Minister Employment Generation Programme (PMEGP), and the Swarna Jayanti Shahri Rojgar Yojana (SJSRY), have aimed to boost entrepreneurship”. Among the most vital current programs are the PDS and NREGS, with recent additions like the “Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PMSYM) and the National Pension Scheme for Traders and The Self-employed Persons (NPS) further contributing to social and financial security”. These multifaceted programs form the cornerstone of India's efforts to address a wide range of economic and social challenges, with a focus on improving the well-being of its citizens.

### 1.4 Problems with Social Protection Programmes

When analyzed objectively, each social security program and CSS face a range of problems, including as rigidity, a lack of adaptability to local situations, delayed money releases, reallocating funds to unrelated recurring expenses, and significant rent-seeking practices. Sometimes far less than 50% of the funds reach the intended recipients. According to NITI Aayog (2016), MGNREGA has only succeeded in providing less than 55 of the anticipated 100 days (about 3 and a half months) of paid employment annually for one person in each rural home. As was previously mentioned, once the DBT was adopted in MGNREGA and other social security programmes, things started to move swiftly.

Chart 1

*India's Performance on the 2020 Global Multidimensional Poverty Index (MPI) Indicators*



**Source:** [National Multidimensional Poverty Index 2023](#)

Social Welfare and Protection in India in light of this, social protection programmes in India need to be assessed. Numerous state governments and the Indian government operate numerous social welfare and protection programmes. These programmes are broadly categorised under three titles: Social Insurance (SI), Social Assistance (SA), and Labour Market Programmes (LMP), as there are too many to list here. Pensions, health insurance, and unemployment insurance are examples of components of SI.

## 1.5 Review of Literature

In their study, [De Hoop et al., \(2022\)](#) reveal compelling evidence, indicating that for every additional 100 SHG members, there is an increase of 26 MGNREGS job cards applications and an additional 14 households securing MGNREGS employment. Moreover, the study underscores the significant, disproportionately larger impacts of this convergence on scheduled caste and scheduled tribe households, thereby contributing valuable insights to the literature on social protection systems, emphasizing the potential of coordinated efforts between SHGs and governmental programs in addressing poverty and employment challenges in Bihar, India. The study by [Pouw and Bender \(2022\)](#) contributes valuable perspectives to the study of social protection policies and their effects on poverty in African contexts, emphasizing the importance of a holistic and time-sensitive analytical approach. [Borga and D'Ambrosio \(2021\)](#) offer valuable insights into the transformative potential of large-scale social protection schemes in addressing multidimensional poverty, emphasizing their positive and sustained impacts over time. [Singh and Chudasama \(2020\)](#) study offer insights into the complex nature of poverty alleviation and provides a methodological framework that contributes to advancing the understanding and implementation of poverty reduction strategies.

The study highlights the significance of reducing poverty to ensure that individuals and households can attain a subsistence level of well-being, thereby mitigating the suffering and hardships associated with extreme deprivation. The research presents a longitudinal perspective, showcasing trends in national poverty estimates from 1993-94 to 2011-12, illustrating a notable reduction from 50.1% to 25.7% in rural areas and from 31.8% to 13.7% in urban areas. Furthermore, the paper underscores that the imperative to alleviate poverty is intrinsically tied to the achievement of Sustainable Development Goals (SDGs) by 2030, emphasizing that poverty eradication stands as a fundamental prerequisite for sustainable development. In light of these considerations, the study focuses on poverty alleviation programs in India, with a particular emphasis on their alignment with the goals of sustainable development ([Verma and Mani, 2020](#)).

In their study, [Sharma et al., \(2016\)](#) sheds light on their multifaceted contributions to the overall economic landscape, emphasizing their potential to drive positive changes in output, employment, income distribution, and government revenue. While the findings of [Jha \(2014\)](#) emphasize several crucial points. "Firstly, despite India's impressive economic growth, its performance in social and welfare indicators lags behind, indicating a significant gap between economic and social progress. Secondly, India's investment in social welfare programs and other related schemes is comparatively lower than many Asia Pacific countries, even those with less robust economic performance. Thirdly, Jha highlights the imperative need to enhance the efficiency and effectiveness of key welfare programs in India, with specific attention directed towards improving female participation and access to social welfare initiatives. Moreover, the study underscores the scarcity of informed analyses regarding social sector spending and its impact on welfare outcomes in India, offering a valuable contribution by bridging this gap through cross-country and intertemporal assessments of India's performance in key social welfare areas."

[Yesudian \(2007\)](#) conducts a comprehensive review of poverty alleviation programs in India in the post-economic reform era, aiming to assess their effectiveness in reducing poverty. The study categorizes these programs into five main types, including "self-employment, wage employment, food security, social security, and urban poverty alleviation initiatives. The evaluation criteria encompass the utilization of allocated funds, changes in poverty levels, employment generation, and the number or proportion of beneficiaries".

## 1.6 Statement of the Problem

Various social protection programmes introduced in India have greatly reduced poverty, but they are not without issues. The advances were undone by COVID-19, which also disrupted the informal sector and particularly hurt migrant workers. Millions of people are now living in even greater poverty. Government officials and residents in need are looking for programmes like MGNREGA to combat unemployment.

## 1.7 Objectives of the Study

1. To study the objectives of Social Protection Programmes
2. To analyse the effort made by the government to provide a better life for the people through social protection programmes.
3. To find out the positive impact of the programmes on community development and health.
4. To analyse the challenges in implementing the social protection programmes.

## 2.0 METHODOLOGY

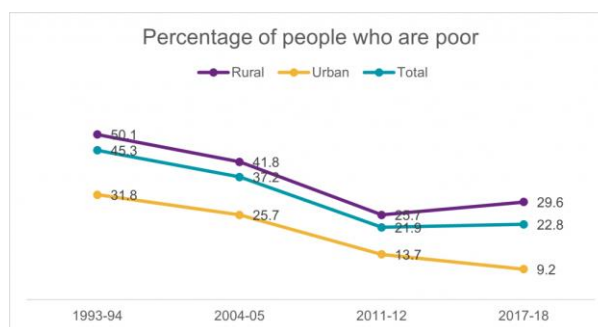
The paper discussed the various social protection programmes, introduced by the government for the sake of vulnerable and poor communities. The data was collected from secondary sources during the month of June 2023, which met the research criteria based on prior and comparable studies. Data on various programmes was collected from e-shram portal. The study period covers 2022-23.

## 3.0 RESULTS AND DISCUSSION

India emerged as a success story of globalization following the implementation of economic reforms in 1991. Despite its remarkable economic growth, the country faces challenges in providing essential infrastructure and services to its vast population. Recent assessments indicate a substantial decline in poverty within India. According to the Indian Government's Planning Commission (now known as NITI Aayog), the poverty headcount ratio decreased from 37.2% to 21.9% between 2004–05 and 2011–12. Additionally, the UNDP Global Multidimensional Poverty Index for 2020 reveals that approximately 640 million individuals in India were grappling with multidimensional poverty in 2005–2006. However, over the course of a decade, effective implementation of social protection programs enabled 273 million people to overcome multidimensional poverty ([Oxford Poverty and Human Development Initiative, 2020](#)).

Chart 2

*Social Protection Programme Contribution to Fight Against Poverty*

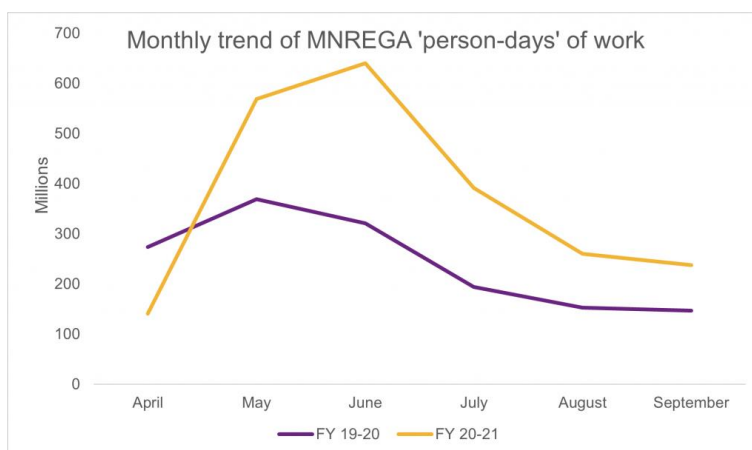


Source: [Open Knowledge Repository](#)

Traditionally, social assistance has been divided into six categories: (i) social transfers in cash or kind, conditional or unconditional; (ii) in-kind transfers, such as food subsidies targeting the poor or vulnerable; (iii) child welfare programmes, including school lunch programmes; (iv) disaster relief programmes, especially for those displaced by flood; and (v) education. Programmes for the labour market include food-for-work initiatives, the National Rural Employment Guarantee Scheme (NREGS), and others.

Chart 3

### Monthly Trend of MNREGA 'Person-Days' of Work



Source: [The Economic Times](#)

The effectiveness of the MNREGA and GKRA programmes will ultimately depend on the States' ability to implement their policies, especially in their poorest regions. Additionally, India has to expand MGNREGA, roll out a programme as an urban employment guarantee scheme, as well as increasing cash transfers to low-income households.

## 3.1 Impact of Government Initiatives through Social Protection Programmes

### 3.1.1 MGNREGA during 2023-24 all over India

The impact of MGNREGA during 2023-24 under the social protection programme can be discussed. The households benefited are about 4,70,98,812 and active workers amount to 14,31,51,663. The assets created till date are 7,64,23,953 and person days generated are 1,71,44,03,847. The DBT Transactions are about 28,45,37,496 and Individual category works are 2,01,19,030.

### 3.1.2 Integrated Child Development Scheme (ICDS)

By end of 2010, the initiative had benefited 8.06 million pregnant and breastfeeding mothers, as well as 39.3 million children under the age of six. This extensive effort was carried out through 6,719 active projects and a network of 1,241,749 operational Aanganwadi centers. ([Integrated Child Development Services, 2023](#))

### 3.1.3 Employment Generation Programmes

Under Atmanirbhar Bharat Rojgar Yojana (ABRY) the amount reimbursed was ₹9779.78 Crore and establishment benefited was 01,52,422. The number of beneficiaries / new employees is 60,45,542.

### *3.1.4 Schemes for Self Employment of Women*

The Beti Bachao Beti Padhao Scheme has played a pivotal role in raising collective awareness and altering public perceptions to recognize and safeguard the rights of female children. This initiative has also highlighted concerns regarding the declining Child Sex Ratio (CSR) in India. Notably, there has been a positive impact on the Sex Ratio at Birth (SRB), which has witnessed a notable improvement of 15 points at the national level, rising from 918 in 2014-15 to 933 in 2022-23, as reported by the Health Management Information System (HMIS) of the Ministry of Health and Family Welfare. Furthermore, according to data from the Unified District Information on School Education (UDISE) under the Ministry of Education, the gross enrolment ratio of girls at the secondary school level has shown an encouraging increase, rising from 75.51% in 2014-15 to 79.4% in 2021-22. (Minister of Women and Child Development)

### **3.2 Encouraging Social Protection and Increasing Investment for Children**

In 2020–2021, India substantially expanded its social protection services, particularly the Maternity Benefit Programme, in response to the socio-economic challenges posed by the COVID-19 pandemic. Among these efforts, the Pradhan Mantri Jan Dhan Yojana (PMJDY) stands out as the world's largest COVID-linked cash transfer initiative, providing support to approximately 206 million individuals.

India also provided financial assistance and supported the health, education, and welfare of kids who had lost their parents and primary caregivers as a result of COVID-19 through the Pradhan Mantri Cares for Children program.

In India, the informal economy engages about 90% of the population, and the International Labour Organisation (ILO) calculated that 400 million of these workers, mostly women, faced the threat of furthering their poverty during the COVID-19 crisis.

### **3.3 UNICEF and Social Protection Programmes**

As per the reports of UNICEF's Children's Climate Risk Index 2021, India is one of the top 26 nations in the world where children are at extremely high risk with major climatic disasters, which was expected to occur with higher intensity and frequency for the next 20 years,

The necessity for substantial and long-lasting investments in social services, shock-responsive and inclusive social safety steps, and efficient local administration that is gender- and child-friendly is made clear by all of this.

One of the six sectoral elements of UNICEF's country plan is the Social Policy and Social Protection programme, together with health, nutrition, education, child protection, water, sanitation, and hygiene (WASH), climate change, and environmental sustainability.

The UNICEF India Country Programme 2023–2027 seeks to assist the Government of India in reaching all children and adolescents, with a particular emphasis on the most vulnerable, to help them realise their rights and provide them the chance to fulfil their full potential in a society that values inclusion and protection.

### **3.4 Programmes for the Poverty-Stricken and Vulnerable**

This program serves as a source of socio-economic safeguarding. It encompasses various initiatives, including those related to food and nutrition such as the Public Distribution System (PDS),

Integrated Child Development Scheme (ICDS), and midday meals. Additionally, it encompasses self-employment schemes like Swarna Jayanti Grameen Swarojgar Yojana (SGSY) and self-help groups, as well as the Mahatma Gandhi National Rural Employment Guarantee Act (NREGA). The program also extends protection to socially disadvantaged groups like Scheduled Castes (SCs) and Scheduled Tribes (STs) and other vulnerable populations. Furthermore, there are dedicated initiatives aimed at supporting urban poverty alleviation through cash and in-kind transfers, including the Housing Programme (Indira Awas Yojana), National Old Age Pension (NOAP), widow/disabled pension, rural educational scholarships, provision of free textbooks, hostels, and uniforms. Social protections for unorganized/informal labor include coverage for age-related benefits, accident insurance, and support in case of death.

A price tool to assist customers and attain food security at the household level is called targeted PDS. PDS sells goods for less than going rates and up until 1997, it was widespread. BPL and APL populations were segregated, and targeted PDS began in 1997. Antyodaya (destitutes), BPL, and APL includes the total number of families (BPL+APL+AAY: 180 million) according to the Planning Commission. A total number of ration cards (238 million) 35 kilogramme for a household for a month were issued. Since 2002, the Central Issue Price (PDS price) has not changed. 18% of the overall TPDS subsidy goes to APL, 46% to BPL, and 36% to Antyodaya.

### *3.4.1 Self-Employment Programmes*

Individuals previously received microcredit (IRDP). collective approach now. Swarnajayanti Gramme Swarojgar Yojana (Village Self Employment Programme) is a government initiative. Bank linkage programme for self-help groups (SHGs). The programme is currently the nation's biggest and fastest-growing microfinance effort. In the nation, there are 4 to 5 million SHGs, each comprising 10–12 participants. The Kerala model is the one where poverty was reduced, and empowerment increased with the Kudumbasree initiative.

### *3.4.2 Social Pensions*

Social protection includes social pensions. But due to its significance, we talked at length. Social pensions are monetary transfers that may be resource-tested or universal. Experience from various nations shows that they decreased poverty among the elderly population. The ratio of the elderly population in India is predicted to rise from 6.9% in 2001 to 12.4% in 2026 (from 71 million to 173 million over this time).

The year 1995 saw the introduction of the National Old Age Pension Scheme (NOAPS). Elderly people, who were homeless received ₹75 per month. From 2006–2007, this amount increased to ₹200, making the BPL population eligible. From 6.7 million in 2002–2003 to 15.5 million in 2008–2009, the number of recipients increased.

It is renamed Indira Gandhi NOAPS in February 2009. The "Indira Gandhi National Widow Pension Scheme" and "Indira Gandhi National Disability Pension Scheme" are two new pension programmes.

The pension should be increased from ₹200 to ₹400 per month, it is urged by the State Governments. Unorganised sector social pensions are three levels: central, state, and NGOs have seen initiatives. Of the unorganised workers, less than 10% are covered by these programmes, including NOAPS. Kerala offers more old age pension coverage than other states. Model for a welfare fund. NCEUS proposes a minimal social security system, including pensions for people below the poverty-



line and provident funds for the people above the poverty-line. The current Act, which was adopted by Parliament, has been softened.

### 3.5 Summary of Issues and Concerns

- (i) *There are two opposing viewpoints on social protection:* (a) Money is wasted and never gets to the people (growth is crucial; invest in health and education). (b) A social safety net with a minimum floor to promote social investment.
- (ii) There is no correspondence between risks and programmes, for instance, health risk is more significant.
- (iii) *Programmes for Self-Employment:* The group approach appears to be effective. Kerala and Andhra Pradesh are effective role models. Social emancipation has grown. Improved economic empowerment is required. Technology, credit, and skill development failed to boost small business productivity. Mission needed to improve rural livelihoods.
- (iv) *Programmes for Wage Employment:* Many experiences are there during the last four years. According to one opinion, NREGA is functioning rather effectively. India's experience can benefit other nations. The majority of NREGA evaluations demonstrate that its execution has been more successful than any of its forebearers' plans.
- (v) *Food Based Programmes:* This is helpful to women and children. Leakages are prevalent, especially in PDS. Targeting mistakes are common. Services for delivery need to be enhanced. Naturally, performance differs between states. PDS performance is comparatively better in the South. From Tamil Nadu's midday meal programme, one can learn. Some contend that PDS should take the role of TPDS completely. Others advocate for cash transfers or food assistance.
- (vi) *Social Security for unorganized sector:* There is a few developing countries, of which India has measured the characteristics of the workforce in this industry (NCEUS). NCEUS supports a mandatory minimum level of social security coverage. On the NCEUS's proposals, there are various points of view. With a less per capita income, India cannot afford it. It should also be gradual. Health insurance may not be effective and unpaid family work may not be covered, among other things, when public facilities are subpar.
- (vii) *Social Pensions:* Only people 65 years of age or older are considered BPL under the current NOAPS; this should be increased to 60+. According to NCEUS, donations should be made to a provident fund for the APL population. Several state governments offer ineffective old age pensions. According to some, the Unorganised Workers' Social Security Act of 2008 is less comprehensive than the version put out by the Parliamentary Standing Committee or NCEUS.
- (viii) Social Protection for Migrant Workers
- (ix) *Universal vs. Targeting:*
  - The demand for social protection policies that apply to everyone is rising. [Saith \(2008\)](#) makes the case for all people to have social security.
  - Targeted programmes outperformed general systems, according to World Bank research ([Subbara, 1997](#)) that examined several nations.
- (x) *Direct cash transfers and Common Customs Tariffs:*
  - Similar to many other nations, India lacks cash transfers and CCTs in the form of social assistance.

- According to [Kapur et al., \(2008\)](#), social security programmes including PDS, rural housing, self-employment, and fertiliser subsidies should be replaced by cash transfers.
  - CCTs would be less helpful if there were issues with the availability and calibre of hospitals and educational institutions. Some people believe that CCTs of some kind are essential to enhancing social protection, especially for women and children. An effort is underway, for instance, to implement cash transfers for maternity benefits.
- (xi) Efficiency in Implementation and Inclusive Governance: There is a mismatch between policies and their execution. Better social protection programme implementation is facilitated by decentralised governance. Better implementation results from public participation, civic society, social mobilisation, and right to knowledge. The beneficiaries' participation and awareness are also linked to social capital in the community. IT use results in better monitoring and execution.
- (xii) Rights based approach
- (xiii) Strengthen universal capability enhancing programme
- (xiv) Efforts to address women and child-related issues have been accorded top priority within the context of social protection programs in India. However, several significant challenges persist in expanding the reach and impact of these initiatives. These challenges include “barriers to program extension, limitations in resources and institutional capacity, pervasive economic and social inequalities, and legal impediments, such as anti-poor laws. Moreover, illiteracy rates and a weak public sector administrative mechanism present hurdle to effective program implementation. Gender bias remains a pervasive issue, demanding focused attention. Capacity building at the grassroots level, particularly at the Panchayat level, is imperative for program success. Additionally, the relatively limited involvement of NGOs and civil society organizations in program implementation warrants consideration to harness their potential for broader impact and enhanced community engagement”. Addressing these challenges is essential to ensure that social protection programs effectively reach and benefit vulnerable populations, ultimately contributing to improved well-being and equity in society.

Policies and programs for social protection can support the establishment and maintenance of fair and inclusive access to social services. Social protection can increase access to key services like health care and education in two ways. As was previously said, it can increase individual income, which represents a means of inclusion, improving each person's capacity to bear the fees associated with using services. Additionally, it might take on institutional and policy-related roadblocks that prevent individuals from accessing vital services. Specifically, this entails the implementation of systems and measures to provide affordable Ensure equal access to resources and institutionalize it.

Social Protection Floors Recommendation, 2012 (No. 202) highlighted the significance of social protection in both social and economic development. It recommended the inclusion of coverage in nine specific domains: healthcare, maternity support, assistance for children and families, provision for employment-related injuries, unemployment benefits, disability support, sickness coverage, old age assistance, and survivorship benefits. In the context of India, social protection programs have demonstrated favourable economic outcomes at various levels, including individual, household, community, and national levels, contributing positively to aspects such as economic output, employment opportunities, and income levels.

#### 4.0 SUGGESTIONS AND POLICY RECOMMENDATIONS

The bulk of safety net and social security programs are now constrained in their potential to end poverty by a number of practical problems. Still other programs appear to be well-designed and have methods for better implementation (such as RSBY), while others are well-targeted and well-designed but experience a range of implementation challenges (such as public works - MGNREG). Although certain programs (like PDS) have wide coverage, they are plagued with subsidy leakage, which reduces their impact on the poor. However, certain programs were experienced in states like Andhra Pradesh, Kerala, Gujarat, Tamil.

The kind of safety net that a changing India needs for its people and for its economy may not be provided by marginal adjustments alone. The numerous national and state programmes could be reduced over time to a small number of flagship initiatives while also adding the element of choice and flexibility required to cater to the various demands of states.

Global experience demonstrated that without a capable state, no approach could build an effective social protection system. India requires a comprehensive social protection plan to direct how numerous laws, innovations, programmes, employees, and budgets will combine strategies to condense delivery costs, prevent administrative duplication, and address India's complex and shifting risk profile.

#### 5.0 CONCLUSION

In conclusion, this research has delved into the multifaceted landscape of social protection programs in India, shedding light on their evolution, impact, and significance. Over the years, India has witnessed a proliferation of these initiatives, spanning various sectors and domains, each aimed at addressing specific socio-economic challenges. These programs have played a crucial role in alleviating poverty, improving healthcare access, enhancing educational opportunities, and safeguarding vulnerable populations. While remarkable progress has been made, challenges persist, including issues of program efficiency, equitable distribution, and the need for enhanced community involvement. Nevertheless, the positive economic and social impacts of these programs are undeniable, as evidenced by improvements in key indicators such as poverty reduction, increased school enrolment, and enhanced healthcare accessibility.

Furthermore, these programs have contributed to India's ability to respond to crises, as exemplified by their role during the COVID-19 pandemic. The Pradhan Mantri Jan Dhan Yojana (PMJDY), in particular, stands out as a monumental effort in providing financial support to millions of individuals during challenging times. India's commitment to social protection is commendable, with a growing recognition of the need to address not only economic deprivation but also social marginalization.

Moving forward, it is imperative that India continues its journey toward more efficient and inclusive social protection, with a focus on data-driven decision-making, program innovation, and strengthened community involvement. Additionally, India's experience with social protection programs can offer valuable lessons and insights to the global community grappling with similar challenges. Ultimately, India's commitment to social protection serves as a testament to its dedication to improving the well-being and quality of life of its citizens, paving the way for a more equitable and prosperous future.

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