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Social Security Coverage among Regular and Casual workers in India, 2017-24

Sanjay K Mohanty, Jyoti Sankar Hota, Digantika Nandi, Abhishek Kumar & Sreeja Nair

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INTERNATIONAL INSTITUTE FOR POPULATION SCIENCES

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Social Security Coverage among Regular and Casual workers in India, 2017-24

Sanjay K Mohanty[1], Jyoti Sankar Hota[2], Digantika Nandi[3], Abhishek Kumar[4] & Sreeja Nair[5]

Abstract

Context

Regular and contractual workers in India account for over half of the workforce, engaged in diverse activities and often lack mandated social security coverage. The New Labour Code, 2025, is a major shift toward decent work, providing mandatory appointment letters, minimum wage, social security coverage, and preventive health care in India. The social security provision includes provident fund, employees' state health insurance, life insurance and other social security benefits. In this context, this paper provides baseline information on coverage and changes in social security among regular and casual workers in the working-age group (15-64 years) across states and socio-economic characteristics in India.

Data and Method

We have used microdata from the Periodic Labour Force Survey (PLFS) for 2017-18 and 2023-24. A sample of 70,591 workers aged 15-64 years in 2017-18 and 74,205 workers in 2023-24 was analysed. The variations in social security among regular and casual workers aged 15-64 years across states, socio-economic and occupational groups were analysed. Bivariate analyses, age-sex-adjusted estimates, and average marginal effects were estimated using multivariate logistic regression.

Results

We estimated the coverage of any social security among regular and casual workers aged 15-64 years at 19.91% in 2017-18 and 25.13% in 2023-24. The coverage of any social security among regular workers increased from 40.43% to 46.31% during 2017-23, while among casual workers, it was non-existent during both periods. In 2017-18, only 8% of the regular/casual workers had all three forms of social security (pension, gratuity, and health care), and this increased to 11% by 2023-24. The coverage of any social security showed a strong educational, economic, and occupational gradient. The state pattern in coverage of social security among workers is mixed. The poorer states, such as Bihar, Odisha, and Uttar Pradesh, along with the richer state of Punjab, had lower social security coverage. In contrast, the north-eastern states had relatively higher social security coverage.

Conclusion and Policy Recommendations

Social security among regular workers remained low, while that of casual workers was non-existent in the country. There has been an improvement in social security coverage among the scheduled castes, scheduled tribes and the poorer sections of the population. Concerted efforts to increase social security among the workforce are recommended.

Keywords: Social security, workers, pension, gratuity, health care, India

Introduction

Social security for workers is a support system that addresses economic instability and uncertainty in the event of illness or accident, and is a key factor in achieving the SDGs (ILO, 2024; UN, 2015). In most countries, social security benefits are provided to the gainfully employed workforce. Globally, the social security programmes are contributory, non-contributory (tax-financed), or both. Informal workers account for over three-fifths of the workforce and often lack social security coverage (ILO, 2023).

Social security comprises pensions, health insurance, provident funds, and poverty alleviation programmes (ILO, 2017). The coverage, functioning, and accessibility of social security programmes vary across and within countries. Social protection is a broader term than social security and includes the targeted population within and outside the labour market (Barrientos, 2010). Social security and social protection measures have varying effects on living conditions, poverty reduction, inequality reduction, health, and productivity across various country settings (ILO, 2021; Sharma & Tripathy, 2025). Social security also protects people against the loss or a substantial reduction in income due to economic and social shocks caused by various contingencies, and is considered a form of investment likely to increase labour productivity (Barrientos, 2012; Barrientos & Hulme, 2009).

While developed countries have universal social security systems funded through taxation or social contributions, developing countries have adopted mixed approaches and are making sincere efforts to expand social security coverage for their workforces. The Scandinavian and Western European countries adopted universal social security models that are publicly funded and cover all citizens of the country irrespective of employment or income (Esping-Andersen, 1990). Social Security Models based on contributions are common in Europe, Japan and South Korea, while the public-private model is practised in the USA, Australia and Latin America (Arts & Gelissen, 2002).

The *Bismarckian Model* - a universal security model in Japan offers robust social protection to workers in the labour market with mandatory participation that provides national pensions, healthcare and long-term insurance (Ikegami, 2014; OECD, 2019). *The Beveridge model* promotes universal coverage funded by general taxation and equity (OECD, 2010; Wendt et al., 2009). Hong Kong follows a developmentalist/residual model that does not mandate a pension but instead relies on a means-tested social welfare system (Holliday, 2000; Social Welfare Department, 2023). Indonesia has recently expanded "Jaminan Kesehatan Nasional

(JKN)” health insurance to primarily emphasise the health and financial protection of its population (Agustina et al., 2019). The targeted model of social security is generally aimed at lower socio-economic groups and is common in India and in countries of Africa and Latin America (Barrientos, 2013; World Bank, 2018).

Over two billion of the world’s working population aged 15 years and above, accounting for 61% of global employment, are working in the informal sector (ILO, 2018). Eight out of ten economic units are informal, and more than half of the global population lacks any form of social protection (ILO, 2023). A scoping review suggests that contributory social protection increases the formalisation of employment in low- and middle-income countries (Torm & Oehme, 2024). Although social assistance programmes have been expanding, many low- and middle-income countries lack comprehensive social protection strategies (Torm & Oehme, 2024). Most Asian countries lack a universal social security system, and it largely excludes the middle class, known as the missing middle. While public-service pensions cater to the better-off, social assistance programmes are provided to the poorest sections of society (Kidd, 2023).

The majority of India's workforce works in the informal sector and lacks social security coverage (Dreze & Khera, 2017). Within the formal sector, pension, gratuity and health benefits are commonly provided as social security benefits to employees. Several schemes are functional for organised and unorganised sector workers. The Employees’ Provident Fund Organisation (EPFO) and the Employees’ State Insurance Corporation (ESIC) provide welfare benefits to employees in the organised sector. At the same time, Atal Pension Yojana, Pradhan Mantri Suraksha Bima Yojana, and Pradhan Mantri Jeevan Jyoti Bima Yojana are popular among workers in the unorganised sector. However, the function and accessibility of these are limited. Only less than 12% of the workforce has some form of pension (Bhardwaj et al., 2019). The coverage of gratuity is also low, while health insurance has been increasing. In the Union Budget of India, 2025-26, social security benefits were extended to rapidly growing gig[1] workers who work as temporary workers rather than being involved in traditional full-time work. According to the report, the number of gig workers will grow to 23.5 crore by 2030. Recognising the contribution of gig workers in India’s new-age economy, it was proposed to provide these workers with identity cards, e-Shram registration, medical and healthcare

[1] Workers without an employer-employee relationship are termed as gig workers, accounts for over 12 million of the workforce and are usually not covered by social security coverage.

security under PMJAY. The allocation under the Employees' Pension Scheme has increased by 37% under the Prime Minister Shram Yogi Maandhan Yojana (PIB, 2025).

India has an estimated population of over 960 million in the working age group of 15-64 years. In 2023-24, the labour force participation rate was over 60%, with greater heterogeneity across sex, caste, and states (NSSO, 2024). The occupational distribution suggests that about half of the working population is in the primary sector, one-third in the tertiary sector and less than one-fifth in the secondary sector (NSSO, 2024).

Employment patterns in India are increasingly contractual. Among the working population, 54.15% were self-employed, 28.23% were regular workers, and 17.62% were casual workers. A large proportion of workers lack access to any form of social security. Social security among workers is a necessity and a prerequisite for achieving many of the SDGs. There has been a growing demand to expand social security coverage for workers in India. Increased coverage of social security depends on multiple factors: public policy, legislation, occupation type, and resources. The Government of India and various state governments have implemented social security programmes and introduced legislation to expand coverage among the country's workforce. Despite these measures, over 90% of informal workers in India do not have social security benefits (ILO, 2022; 2020; Talawar & Singh, 2024). The recent Labour Code 2025 is a historic step towards improving workers' social security and working conditions in India. In this context, the main objective of this paper is to examine recent changes in social security coverage among regular and casual workers in the working-age group across socio-economic and occupational groups in India.

Data and Methods

We have used microdata from Schedule 10.4 of the 75th round (2017-18) and the 80th round (2023-24) of the Periodic Labour Force Survey (PLFS), conducted by the National Sample Survey Organisation (NSSO). The PLFS provides comprehensive information on employment, unemployment, types of employment, social security benefits, and the nature of jobs among eligible respondents. Employment data were collected on the usual principal and subsidiary activities of workers in rural and urban areas, with a 1-year reference period. A person was classified as working under principal status if they worked for more than 183 days during the reference year, and under subsidiary status if they worked for at least 30 days. In addition, the survey collected data on social security benefits received by individuals who worked as regular or casual workers, under both usual and subsidiary statuses. Respondents were asked about their access to various types of social security benefits. The answers on the type of social security were recoded as: only pension, only health care, only gratuity, pension & gratuity, pension & health care, gratuity & health care, all three (pension, gratuity & health care), not covered and not known.

The 75th round of the PLFS (2017-18) covered a total of 1,02,113 households and 4,33,339 individuals classified under principal usual status. Similarly, the 80th round (2023-24) surveyed 101,920 households and 418,159 individuals. Among them, the total number of individuals in the working age population was 3,04,831 in 2017-18 and 2,89,796 in 2023-24. The questions on social security benefits were asked only to those classified as "regular workers" or "casual workers". The term "regular worker" includes regular employees, regular salaried workers and regular wage earners, whereas "casual workers" includes casual labourers and casual wage earners. Regular workers are those engaged in farm or non-farm enterprises (both household and non-household) for a salary or wage, regularly (i.e., not based on daily or periodic renewal of a work contract), both full-time and part-time. The regular workers included not only persons receiving time wages but also persons receiving piece wages or a salary, as well as paid apprentices, both full-time and part-time. In contrast, a person is said to be a casual worker if he/she received wages under the terms of a daily or periodic work contract (MOSPI, 2023-24; MOSPI, 2017-18). The total number of workers in the 15-64 age group was 70,591 in 2017-18 and 74,205 in 2023-24. Of these, 42,528 and 45,927 were regular workers in 2017-18 and 2023-24, respectively. The characteristics included in the study are sex, region, marital status, monthly per capita income (MPCE), caste, religion, education and technical education.

Outcome variables:

The availability of social security among regular and casual workers in the working-age group (15-64 years) is the outcome variable (any social security benefit). The type of social security benefits was categorised into three broad categories: only one (of pension, gratuity, or health); any two (of pension, gratuity, or health care); and all three (pension, gratuity, and health care). Only these three social security benefits were considered, subject to availability in the dataset.

Independent variable:

Place of residence (rural/urban), sex (male/female), religion (Hindu/Muslim/Christian), social group (Scheduled Tribe/Scheduled Caste/Other Backward Caste/Other), monthly per capita consumption expenditure (MPCE) quintile (poorest/poorer/middle/richer/richest), general education level (Illiterate/Primary & below/Secondary & below/Higher secondary or diploma or certificate/ Graduate

& above), technical education(No/Yes), marital status (currently married/other), age group in years (15-29, 30-49, 50-64) and job contract type (no written contract/ up to 1 year/ 1 to 3 years/ more than 3 years), enterprise type (government/other) were used as independent variables.

Methods:

Descriptive statistics and bivariate analyses were used to examine the distribution of social security benefit coverage across population subgroups. Logistic regression models were used to estimate the odds of receiving any social security benefit. The average marginal effects of social security benefit coverage for each predictor variable were estimated.

Results

Table 1 presents the socio-demographic characteristics of workers in India aged 15-64 years in 2017-18 and 2023-24. Of the 70,591 regular and casual workers aged 15-64 years covered in 2017-18, 60.25% were regular workers and 39.75% were casual workers. In 2023-24, of the 74,205 regular and casual workers aged 15-64 years, 61.89% were regular workers and 38.11% were casual workers. The rural and urban distribution of the sample was similar during both periods. The share of female workers increased from 21.74% in 2017-18 to 24.82% in 2023-24. The age distribution showed that in 2017-18, 29.08% were under 30 years old, 54.07% were in the 30-49 age group, and 16.85% were aged 50-64 years. The age distribution in 2023-24 was similar to that in 2017-18. In 2023-24, the caste distribution indicated that 38.47% were OBCs, 24.72% were ‘others’, 22.58% were SCs, and 14.24% were STs, and the pattern was similar to that in 2017-18. Religion distribution in 2023-24 indicated that 76.91% were Hindus, 11.68% were Muslims, 6.96% were Christians, and 4.46% were from other religions; the pattern was mirrored in 2017-18. Educational attainment for 2017-18 suggests that 15.17% were illiterate, 15.43% had below-primary or primary education, 35.91% had middle school or secondary education, 13.07% had higher secondary education, while 19.49% had graduated or studied further. In 2023-24, there was a marginal decline in illiteracy among these workers and also a small increase was observed at the higher educational levels. Only 6.47% of total workers had received technical education in 2017-18, which increased slightly to 8.60% in 2023-24. About 23.14% were working in government jobs in 2017-18. In 2023-24, 71.1% had no written contract, while 21.31% had a contract of 3 years or more.

Table 1: Socio-demographic profile of workers aged 15-64 years in India, 2017-18 & 2023-24 (unweighted)

	2017-18		2023-24	
	N	%	N	%
Total	**70,591**	**100**	**74,205**	**100**
Type of Employment				
Regular	42528	60.25	45,927	61.89
Casual	28063	39.75	28,278	38.11
Age Group (years)				
15-29	20528	29.08	20,804	28.04
30-49	38171	54.07	40,584	54.69
50-64	11892	16.85	12,817	17.27
Sex				
Male	55231	78.24	55,789	75.18
Female	15350	21.74	18,416	24.82
Place of Residence				
Rural	34351	48.66	37,013	49.88
Urban	36240	51.34	37,192	50.12
Marital Status				
Currently married	51,984	73.64	53,128	71.6
Other	18,607	26.36	21,077	28.4
Religion				
Hindu	54303	76.93	57,068	76.91
Muslim	8167	11.57	8,665	11.68
Christian	4854	6.88	5,166	6.96
Others	3267	4.63	3,306	4.46
Social Group				
ST	9119	12.92	10,568	14.24
SC	15040	21.31	16,752	22.58
OBC	25830	36.59	28,545	38.47
Other	20602	29.19	18,340	24.72
Educational level				
Illiterate	10706	15.17	9,312	12.55
Primary & below	10894	15.43	12,477	16.81
Secondary & below	25349	35.91	25,834	34.81
Higher secondary/ Diploma/Certificate	9672	13.70	10,384	13.99
Graduate & above	13970	19.79	16,198	21.83
Technical Education				
No	66023	93.53	67,826	91.4
Yes	4568	6.47	6,379	8.60
Enterprise Type				
Other Enterprise	54,258	76.86	59,589	80.3
Govt Enterprise	16,333	23.14	14,616	19.70
Job Contract				
No written contract	56,106	79.48	52,757	71.10
Up to 1 year	1,847	2.62	3,039	4.10
1+ to 3 years	1,457	2.06	2,593	3.49
3+ years	11,181	15.84	15,816	21.31

Table 2 represents the distribution of regular and casual workers aged 15-64 in India in 2017-18 and 2023-24. The share of regular workers increased from 2017-18 to 2023-24 in both rural and urban areas. In rural India in 2017-18, there were 31.88% regular workers compared to 38.04% in 2023-24. The sex differentials among regular workers had declined over time. The caste distribution of regular and casual workers showed that the share of regular workers increased across caste groups, while the share of casual workers declined over time. This may be because there has been a substantial increase in self-employment over the years, partly due to initiatives such as the Pradhan Mantri Mudra Yojana, Skill India, Start-Up India, and Stand-Up India (PIB, 2025). Among STs, the share of regular workers increased from 30.10% in 2017-18 to 32.98% by 2023-24. With respect to religion, the share of regular workers increased among Hindus, Muslims, and Others from 2017-18 to 2023-24, while it declined among Christians. A similar trend was observed for casual workers among religious communities. The share of casual workers had marginally decreased among the illiterate group from 83.52% in 2017-18 to 80.32% in 2023-24; among individuals with below primary and primary level education from 70.83% to 67.76%, and among those with secondary level education, from 50.10% to 48.80%. However, the overall share of casual workers remained concentrated among those who were illiterate or had lower educational attainment. Majority of the workers with technical education were engaged in regular work during both periods. Across age groups, the share of regular workers had increased during (from?) 2017-18 and (to) 2023-24. Furthermore, majority of government workers were regular across both time periods.

Table 3 presents the percentage of workers aged 15-64 years with any social security benefit across socio-economic characteristics in India. The coverage of any social security among all workers increased from 19.91% in 2017-18 to 25.13% by 2023-24, driven mainly by gains in social security coverage among regular workers, from 40.43% in 2017-18 to 46.31% in 2023-24, while casual workers remained excluded with less than 1% coverage during both time periods. Most socio-economic groups showed an increase in social security benefits during 2017-18 and 2023-24. In 2023-24, 40.51% of the urban workers received social security benefits, compared to only 15.62% of the rural workers. In 2017-18, 33.88% of the urban workers had some form of social security, compared to 11.60% of the rural workers. Men had marginally higher access to any social security benefit compared to women during both periods.

Table 2: Percent distribution of regular and casual workers aged 15-64 years by selected characteristics in India, 2017-18 & 2023-24

	2017-18			2023-24		
	Regular	Casual	N	Regular	Casual	N
Overall	**48.60**	**51.40**	**70,591**	**54.18**	**45.82**	**74,205**
Age Group (years)						
15-29	51.35	48.65	20,528	57.29	42.71	20,804
30-49	48.44	51.56	38,171	55.10	44.90	40,584
50-64	44.12	55.88	11,892	45.91	54.09	12,817
Sex						
Male	49.39	50.61	55,231	54.03	45.97	55,789
Female	45.86	54.14	15,350	54.64	45.36	18,416
Place of Residence						
Rural	31.88	68.12	34,351	38.04	61.96	37,013
Urban	76.69	23.31	36,240	80.30	19.70	37,192
Marital Status						
Currently married	47.08	52.92	51,984	51.96	48.04	53,128
Other	53.18	46.82	18,607	60.29	39.71	21,077
Religion						
Hindu	48.57	51.43	54,303	54.62	45.38	57,068
Muslim	44.46	55.54	8,167	48.44	51.56	8,665
Christian	66.94	33.06	4,854	61.27	38.73	5,166
Others	48.19	51.81	3,267	55.91	44.09	3,306
Social Group						
ST	30.10	69.90	9,119	32.98	67.02	10,568
SC	33.18	66.82	15,040	40.27	59.73	16,752
OBC	49.16	50.84	25,830	55.78	44.22	28,545
Other	69.98	30.02	20,602	76.90	23.10	18,340
Educational level						
Illiterate	16.48	83.52	10,706	19.68	80.32	9,312
Primary & below	29.17	70.83	10,894	32.24	67.76	12,477
Secondary & below	49.90	50.10	25,349	51.20	48.80	25,834
Higher secondary/ Diploma/Certificate	79.02	20.98	9,672	78.28	21.72	10,384
Graduate & above	96.58	3.42	13,970	96.6	3.40	16,198
Technical Education						
No	45.77	54.23	66,023	50.16	49.84	67,826
Yes	96.50	3.50	4,568	96.70	3.30	6,379
Enterprise Type						
Other Enterprise	41.26	58.74	54,258	48.02	51.98	59,589
Govt Enterprise	89.05	10.95	16,333	92.92	7.08	14,616
Job Contract						
No written contract	40.64	59.36	56,106	40.39	59.61	52,757
Up to 1 year	85.05	14.95	1,847	99.36	0.64	3,039
1+ to 3 years	97.11	2.89	1,457	100.00	0.00	2,593
3+ years	99.22	0.78	11,181	100.00	0.00	15,816
MPCE Quintile						
Poorest	28.06	71.94	16,769	31.72	68.28	12,522
Poorer	41.05	58.95	13,044	41.73	58.27	13,519
Middle	52.02	47.98	14,250	52.93	47.07	14,338
Richer	57.38	42.62	14,464	61.41	38.59	15,558
Richest	82.30	17.70	12,064	78.19	21.81	18,268

Table 3: Percent distribution of any social security benefits among regular and casual workers aged 15-64 years across socio-economic characteristics in India, 2017-18 and 2023-24

	2017-18		**2023-24**	
	% with any social security benefit	**N**	**% with any social security benefit**	**N**
Overall	**19.91**	**70,591**	**25.13**	**74,205**
Type of Employment				
Regular	40.43	42,528	46.31	45,927
Casual	0.52	28,063	0.09	28,278
Age Group (years)				
15-29	15.81	20528	22.94	20,804
30-49	21.03	38171	26.82	40,584
50-64	23.75	11892	23.38	12,817
Sex				
Male	20.46	55231	25.64	55,789
Female	18.04	15350	23.58	18,416
Place of Residence				
Rural	11.60	34351	15.62	37,013
Urban	33.88	36240	40.51	37,192
Marital status	33.88	36240	40.51	37,192
Currently married	20.90	51984	25.44	53,128
Other	16.94	18607	24.28	21,077
Religion				
Hindu	20.60	54303	26.33	57,068
Muslim	11.36	8167	13.13	8,665
Christian	33.40	4854	36.42	5,166
Others	19.45	3267	23.97	3,306
Social Group				
ST	13.17	9119	15.85	10,568
SC	11.73	15040	15.93	16,752
OBC	18.70	25830	24.53	28,545
Other	32.37	20602	40.89	18,340
Educational level				
Illiterate	2.12	10706	3.42	9,312
Primary & below	4.30	10894	6.12	12,477
Secondary & below	13.77	25349	14.84	25,834
Higher secondary/ Diploma/Certificate	39.06	9672	39.68	10,384
Graduate & above	64.59	13970	71.18	16,198
Technical Education				
No	17.07	66023	20.20	67,826
Yes	68.21	4568	77.20	6,379
Enterprise Type				
Other Enterprise	11.63	54258	17.67	59,589
Govt Enterprise	65.59	16333	72.03	14,616
Job Contract				
No written contract	10.47	56106	6.96	52,757
Up to 1 year	42.50	1847	76.90	3,039
1+ to 3 years	64.47	1457	82.88	2,593
3+ years	86.33	11181	87.90	15,816
MPCE Quintile				
Poorest	4.89	16769	7.11	12,522
Poorer	10.10	13044	13.14	13,519
Middle	17.46	14250	20.45	14,338
Richer	26.41	14464	29.04	15,558
Richest	56.82	12064	50.78	18,268

In 2017-18, the coverage of benefits was highest among workers aged 50-64 years (23.75%). By 2023-24, those in the 30-49 years' age group led with 26.82% coverage, while people in the 15-29 years' age group had the lowest social security coverage during both periods. Across religions, the Christians had the highest coverage of social security: 33.40% in 2017-18 and 36.42% in 2023-24 among all religious communities. The coverage of any social security was lowest among Muslims. In terms of caste groups, individuals belonging to SCs had the lowest coverage, followed by STs, OBCs, and others during both periods. From 2017 to2024, there was an increase in social security coverage across all caste groups. Educational attainment played a significant role in access to social security. Workers with graduate degrees and above had the highest levels of social security coverage: 64.59% in 2017-18 and 71.18% in 2023-24. Similarly, people with technical education had greater access to security benefits (68.21% in 2017-18 and 77.20% in 2023-24) than those with no technical education during both periods. Government employees had 65.59% coverage compared to 11.63% among others in 2017-18. The coverage increased in 2023-24 (72.03% among govt. employees and 17.67% among 'other' employees). The coverage of any social security across the MPCE quintile suggested that the coverage had a strong economic gradient during both periods. In 2023-24, the coverage of any social security among the poorest was 7.11% compared to 50.78% among the richest. The pattern was similar in 2017-18. An increase in social security across economic groups was observed except for the richest MPCE quintile.

Table 4: Among workers with any social security, aged 15-64 years, percent distribution by type of social security benefits and socio-economic characteristics in India, 2017-18 and 2023-24

	2017-18				2023-24			
	Pension/ gratuity/ health	**Any two of pension, gratuity, and health**	**Pension, gratuity, and health**	**N**	**Pension/ gratuity/ health**	**Any two of pension, gratuity, and health**	**Pension, gratuity, and health**	**N**
Overall	**34.96**	**23.14**	**41.90**	**19,126**	**18.72**	**37.11**	**44.17**	**22,066**
Type of Employment								
Regular	34.50	23.15	42.35	18,914	18.70	37.10	44.20	22,026
Casual	69.13	21.98	8.89	212	28.91	44.27	26.82	40
Age Group								
15-29	36.96	29.87	33.17	4,069	24.27	44.91	30.82	4,994
30-49	34.42	23.00	42.58	10,999	17.54	35.80	46.66	13,049
50-64	34.13	15.39	50.48	4,058	13.85	28.97	57.18	4,023
Median Age	37	35	40		34	35	38	
Sex								
Male	35.10	23.04	41.86	15,079	18.79	36.83	44.39	16,689
Female	34.41	23.53	42.06	4,044	18.49	38.05	43.46	5,377

Place of Residence								
Rural	41.81	20.45	37.74	5,748	20.86	36.61	42.53	6,778
Urban	31.03	24.68	44.29	13,378	17.38	37.42	45.19	15,288
Marital Status								
Currently married	34.91	21.77	43.32	14,981	17.44	34.99	47.57	16,387
Other	35.18	28.21	36.62	4,145	22.41	43.23	34.36	5,679
Religion								
Hindu	34.98	23.49	41.54	14,316	18.69	37.61	43.70	16,974
Muslim	39.55	18.25	42.20	1,678	21.28	32.32	46.39	1,638
Christian	28.01	24.11	47.87	2,306	14.85	39.92	45.23	2,509
Others	35.39	21.86	42.75	826	19.76	27.40	52.85	945
Social Group								
ST	40.91	16.43	42.66	3,389	21.15	25.02	53.83	3,614
SC	38.09	23.03	38.88	2,446	24.16	35.48	40.37	3,139
OBC	36.75	23.37	39.88	5,794	17.98	42.25	39.77	7,721
Other	31.36	24.02	44.62	7,497	16.72	34.47	48.81	7,592
Educational Level								
Illiterate	49.06	24.56	26.38	366	25.47	37.44	37.08	414
Primary & Below	42.76	24.63	32.60	826	25.70	42.74	31.56	1,054
Secondary & Below	38.47	25.67	35.86	4,853	26.28	42.25	31.46	4,682
Higher secondary/ Diploma/ Certificate	36.92	22.07	41.00	3,960	20.41	39.64	39.95	4,328
Graduate & above	31.39	22.28	46.33	9,121	14.65	33.98	51.36	11,588
Technical Education								
No	36.41	23.28	40.31	16,083	20.55	37.19	42.26	17,262
Yes	28.84	22.51	48.66	3,043	13.65	36.89	49.46	4,804
Enterprise Type								
Other Enterprise	36.82	30.86	32.32	7,597	21.77	48.42	29.81	11,074
Govt Enterprise	33.15	15.58	51.26	11,529	14.02	19.67	66.32	10,992
Job Contract								
No written contract	38.81	26.09	35.11	7,703	27.96	32.60	39.44	3,678
Up to 1 year	44.48	30.24	25.28	790	27.11	58.56	14.33	2,265
1+ to 3 years	38.70	28.80	32.51	928	21.42	54.78	23.79	2,030
3+ year	29.71	18.81	51.48	9,705	12.93	30.95	56.11	14,093
MPCE Quintile								
Poorest	46.01	27.93	26.06	1,450	26.05	39.04	34.91	1,271
Poorer	42.66	29.03	28.31	2,023	24.70	43.01	32.29	2,318
Middle	39.74	25.24	35.01	3,449	25.01	40.96	34.03	3,455
Richer	35.52	24.00	40.48	4,868	18.61	39.30	42.09	5,222
Richest	28.96	19.52	51.51	7,336	14.51	33.21	52.27	9,800

Table 4 presents the percent distribution of social security benefit type among those with any social security coverage in 2017-18 and 2023-24. Among all those who received any social security in 2017-18, 34.96% had either a health, pension, or a gratuity benefit, 23.14% had any of two benefits, of pension, gratuity, and health, and 41.90% had all three benefits' coverage.

Workers in urban areas had higher coverage, receiving all benefits during both periods (44.29% in 2017-18 & 45.19% in 2023-24). In terms of social groups, in 2017-18, STs had the highest share of accessing only one benefit (40.91%), while the 'other' caste group received a higher share of all three benefits (44.62%) compared to other social groups. In 2023-24, STs (53.83%) had higher access to all three benefits. Among the education groups, graduates had the highest share in all three benefits during both time periods. In contrast, illiterates (49.06% in 2017-18) and those with middle/secondary education (26.28% in 2023-24) had the highest share in receiving only one benefit. The government workers had the highest share of all three benefits' coverage during both periods (51.26% in 2017-18 and 66.32% in 2023-24). In terms of job contract, workers with contracts of 3 years or more had the highest share of all three benefits, which increased from 51.48% in 2017-18 to 56.11% in 2023-24. Technical education consistently provided greater benefits. The poorest consistently had a higher proportion of only one benefit than their counterparts across both periods, while the richest predominated in accessing all three benefits, with over 50% during both periods.

Table 5: Estimates of any social security benefits among regular and casual workers aged 15-64 years across broad 15 occupation Groups in India, 2017-18 and 2023-24

	2017-18		**2023-24**	
	Any social security benefit	**N**	**Any social security benefit**	**N**
Agricultural labourer	0.12	10,342	2.17	9,100
Non-Agricultural labourer/Street vendor/Unskilled	5.04	10,862	5.99	16,686
Allied farming/Animal husbandry producer	8.57	561	7.16	324
Construction worker	2.65	5,239	11.84	4,356
Driver	12.50	3,668	13.24	3,717
Shopkeeper & Broker	12.26	4,011	15.79	4,471
Textile & Handicraft worker	13.37	1,980	17.04	1,766
Farmer	2.45	684	25.38	505
Food processing/Service worker	24.33	8,357	27.07	9,118
Skilled worker/Plant operator	30.05	5,839	40.28	4,913
Other	36.63	826	42.23	966
Health professional	56.69	1,327	55.36	2,061
Academician	60.02	5,924	65.26	4,611
Clerical	61.13	4,103	67.16	5,034
Legislator/Executive/Manager/Technician	67.11	6,868	80.39	6,577

Table 5 presents the distribution of any social security benefit coverage across occupational groups in India for the period 2017-18 and 2023-24. In 2017-18, the coverage of any social security benefit was the highest among legislators/executives/managers/technicians/other professionals (67.11%), and it increased to 80.39% in 2023-24. The coverage of any social security was lowest among agricultural labourers (0.12% in 2017-18 and 2.17% in 2023-24), followed by non-agricultural labourers. Even skilled workers had only 30.05% coverage of any social security in 2017-18, which increased to 40.28% by 2023-24. More than half of the academicians and health professionals had any social security benefit during both years. The lowest coverage of social security was largely among allied farming/animal husbandry producers, textile & handicraft workers, construction workers and non-agricultural labourers/street vendors and drivers. A large proportion of workers engaged in informal labour remain deprived of any social security benefits.

Table 6 shows the types of social security benefit coverage across occupational groups in India, 2017-18 and 2023-24. As shown in Table 4, from 2017 to 2023, the coverage of social security benefits among all those who had all three benefits-pension, gratuity, and health increased from 41.90% to 44.17%, and among those who had any two benefits-pension/gratuity and gratuity/health and health/pension increased from 23.14% to 37.11% in India. However, workers who had any one of these three benefits-pension/gratuity/health experienced a sharp decline in coverage from 34.96% to 18.72%. In 2023-24, the coverage of all three benefits was the highest among academicians (60.46%) and lowest among those engaged in textile & handicraft (13.45%). During both periods, non-agricultural labourers, textile & handicraft workers, construction workers, shopkeepers & brokers, workers in food processing service, and drivers had coverage below the national social security coverage. This showed that a large portion of the labour market remained disadvantaged in terms of coverage under all social security benefits over the years.

Table 7 shows the state pattern in coverage of any social security benefits among workers aged 15-64 years for the period 2017-18 and 2023-24. These results are also presented in Figures 1 (a) and (b) with the help of graphs. Goa, Daman & Diu and Dadra & Nagar Haveli, Mizoram, Arunachal Pradesh, and Nagaland had higher coverage of any social security benefit during both time periods while,Bihar had the lowest social security coverage during for that period (10.86% in 2017-18 and 10.08% in 2023-24). The highest coverage was observed in Nagaland (69.17%) in 2017-18 and in Mizoram (71.05%) in 2023-24.

Table 6: Percent distribution of workers aged 15-64 years, by type of social benefit across 15 broad occupation Groups in India, 2017-18 and 2023-24

	2017-18				2023-24			
	Any one-Pension/ gratuity/ health	**Any two of Pension, gratuity, and health**	**All three-Pension, gratuity, and health**	**N**	**Any one-Pension/ gratuity/ health**	**Any two of Pension, gratuity, and health**	**All three-Pension, gratuity, and health**	**N**
Textile & Handicraft worker	41.29	34.04	24.67	286	26.77	59.78	13.45	269
Non-Agri labourer/ Street vendor/ Unskilled	49.7	24.98	25.32	760	31.82	45.91	22.28	1,280
Shopkeeper & Broker	50.07	29.86	20.07	422	27.50	46.29	26.20	662
Construction worker	44.99	14.80	40.21	217	20.41	51.31	28.28	563
Skilled worker/Plant operator	36.00	27.93	36.07	1,919	21.44	48.41	30.15	1,923
Farmer	18.91	21.54	59.55	40	32.21	33.92	33.88	154
Driver	33.49	28.20	38.32	528	16.08	45.28	38.64	589
Other	30.75	21.18	48.07	323	31.17	29.69	39.13	417
Food processing/ Service worker	33.48	23.25	43.27	2,791	21.95	33.94	44.10	2,920
Health professionals	35.02	19.95	45.03	827	21.89	32.53	45.58	1,266
Legislator/Executive/ Manager/Technician	28.52	24.18	47.30	4,516	14.01	37.16	48.83	5,081
Clerical	35.58	20.69	43.73	2,696	16.29	32.02	51.69	3,576
Allied farming/Animal husbandry producer	30.26	18.53	51.21	117	36.27	10.43	53.30	52
Agricultural labourer	25.74	54.29	19.97	33	6.27	40.24	53.49	216
Academician	38.01	17.72	44.27	3,651	14.41	25.13	60.46	3,098

Most states experienced an increase in social security benefits, except for Bihar, Jharkhand, Rajasthan, Sikkim, Tripura, and Meghalaya, from 2017-18 to 2023-24. Some high-income states, such as Maharashtra and Tamil Nadu, had an increased coverage from 26.93% in 2017-18 to 31.11% in 2023-24, and from 24.55% to 30.02% in the same period, respectively. Smaller states such as Goa, Daman & Diu, and Dadra & Nagar Haveli, as well as Mizoram, Arunachal Pradesh, and Nagaland, had higher coverage of any social security benefits compared to other states during both time periods. Despite these gains, majority of the workers in India still lacked access to any form of social security.

Table 7: Age-Sex adjusted estimates of any social security benefits among regular and casual workers aged 15-64 years by States of India, 2017-18 and 2023-24

	2017-18		**2023-24**	
	Any benefit	**N**	**Any benefit**	**N**
Bihar	10.86	2,182	10.08	2,245
Odisha	14.71	2,133	17.08	2,646
Chhattisgarh	15.90	1,587	17.38	1,823
Punjab	20.53	2,449	17.61	2,809
Andhra Pradesh	12.25	3,273	17.61	3,207
Jharkhand	19.24	1,531	17.68	1,780
Uttar Pradesh	13.37	4,719	18.17	4,658
Madhya Pradesh	14.35	3,272	18.65	3,018
Tripura	24.54	1,209	19.57	1,237
Meghalaya	27.51	895	20.54	1,428
West Bengal	13.79	4,587	20.54	4,632
Rajasthan	19.95	2,595	21.55	2,662
India	**19.91**	**70,591**	**25.13**	**74,205**
Kerala	22.24	3,317	28.09	3,278
Assam	24.85	1,995	28.59	2,557
Gujarat	18.16	2,601	28.96	3,172
Tamil Nadu	24.55	6,009	30.02	5,919
Maharashtra	26.93	6,742	31.11	7,495
Karnataka	25.27	3,357	32.68	3,320
Lakshadweep	41.08	134	34.55	160
Telangana	21.80	2,163	35.05	1,968
Jammu & Kashmir	37.33	2,480	35.24	2,292
Sikkim	61.80	506	36.27	633
Delhi	31.10	836	37.86	769
Uttarakhand	39.89	899	38.15	1,067
Haryana	27.33	2,054	39.10	2,196
Himachal Pradesh	31.49	1,201	40.53	1,337
Puducherry	35.54	484	46.62	521
A & N Island	31.89	484	49.33	465
Manipur	43.83	1,311	59.57	1,142
Goa	53.66	390	62.87	368
Chandigarh	42.40	335	63.25	393
Arunachal Pradesh	66.84	845	65.11	1,015
Daman & Diu and Dadra & Nagar Haveli	61.02	359	67.38	407
Nagaland	69.17	628	70.66	675
Mizoram	60.64	1,029	71.05	911

Figure 1 (a): Percent distribution of workers with any social security benefit in the states of India, 2017-18

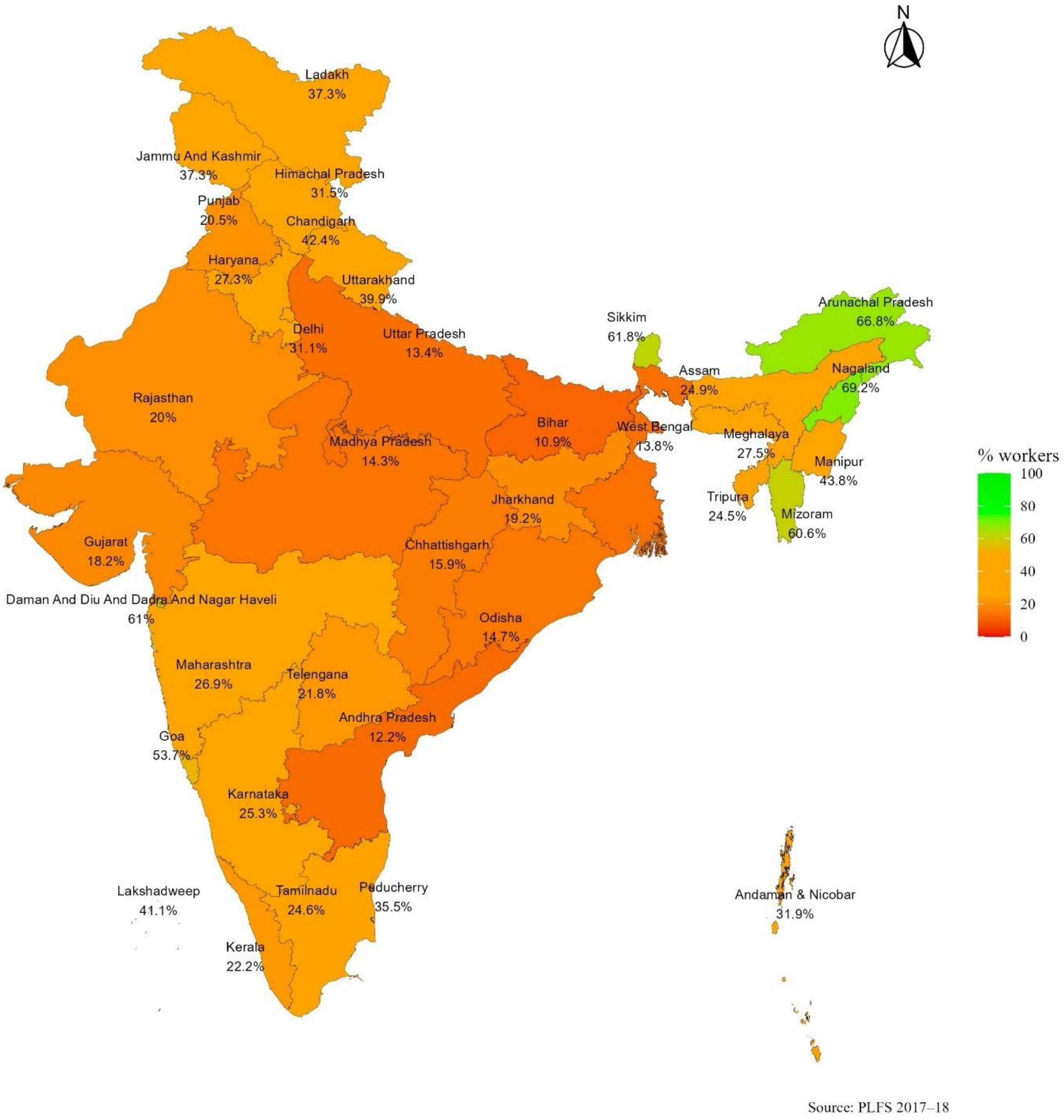


Figure 1 (b): Percent distribution of workers with any social security benefit in the states of India, 2023-24

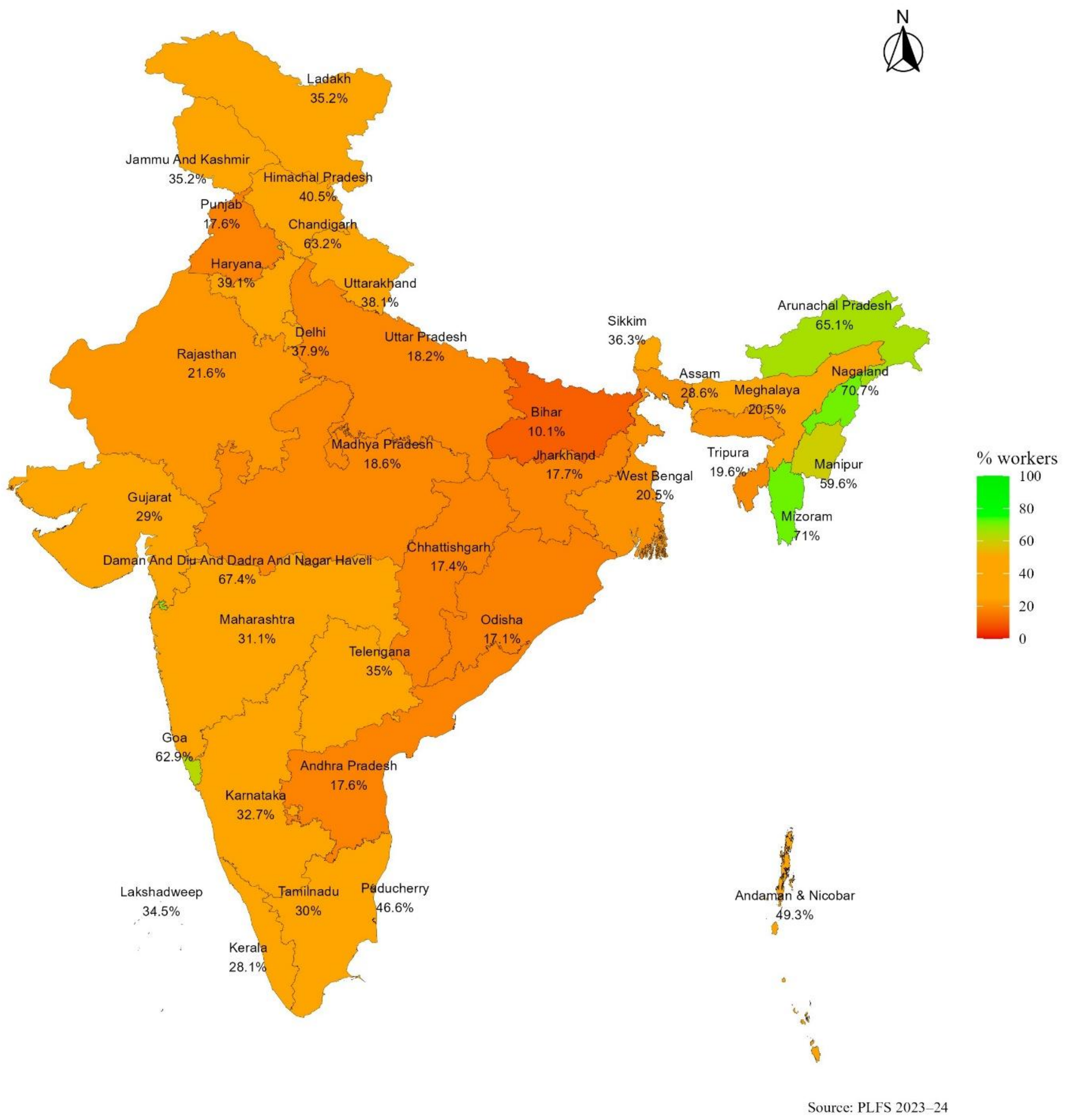


Table 8: Among workers with any social security, aged 15-64 years, percent distribution of types of social security benefits among workers in states of India, 2017-18 and 2023-24

	2017-18				2023-24			
	Any one-Pension/ gratuity/ health	Any two of Pension, gratuity, and health	All three-Pension, gratuity, and health	N	Any one-Pension/ gratuity/ health	Any two of Pension, gratuity, and health	All three-Pension, gratuity, and health	N
Goa	40.37	11.42	48.21	215	21.91	76.15	1.94	229
Karnataka	27.57	26.57	45.86	949	31.92	46.95	21.13	1,131
Puducherry	34.91	46.92	18.17	170	42.82	35.25	21.93	250
Tamil Nadu	34.52	22.55	42.93	1,516	12.57	57.84	29.59	1,777
Chandigarh	5.04	11.67	83.29	118	32.85	37.11	30.04	241
Uttarakhand	34.45	24.51	41.04	329	18.39	48.85	32.77	431
Telangana	28.55	22.44	49	528	17.67	44.4	37.92	694
Gujarat	32.97	26.3	40.74	499	33.3	28.63	38.07	925
Daman & Diu and Dadra & Nagar Haveli	52.78	36.08	11.14	221	18.56	42.43	39.01	267
Uttar Pradesh	40.47	26.51	33.02	779	26.46	32.07	41.47	855
Haryana	12.97	35.46	51.57	540	5.8	52.32	41.88	748
India	34.96	23.14	41.9	19,126	18.72	37.11	44.17	22,066
Madhya Pradesh	40.12	22.99	36.89	677	22.18	32.24	45.58	743
Punjab	45.94	18.65	35.41	487	33.16	21.03	45.81	480
Rajasthan	47.25	20.6	32.15	599	36.01	18.1	45.88	581
Assam	29.22	9.59	61.19	654	14.58	38.64	46.78	829
Himachal Pradesh	47.18	13.94	38.88	358	12.63	40.1	47.27	492
Kerala	26.6	28.51	44.89	682	10.97	41.45	47.58	848
Odisha	34.66	22.26	43.08	446	16.65	34.13	49.22	588
A & N Island	0	0.53	99.47	163	50.58	0	49.42	248
Bihar	62.09	19.1	18.81	360	16.34	32.87	50.79	321
Chhattisgarh	48.54	21.7	29.76	395	18.2	29.39	52.41	356
Jharkhand	36.51	12.09	51.4	436	13.45	34.03	52.52	456
Andhra Pradesh	40.11	20.1	39.79	544	11.4	36.06	52.54	697
West Bengal	27.6	21.25	51.15	994	12.99	33.54	53.47	1,177
Meghalaya	28.16	21.41	50.43	327	15.97	29.55	54.48	408
Tripura	51.73	4.87	43.4	451	22.22	22.51	55.27	388
Maharashtra	39.18	23.35	37.48	1,785	12.67	32.05	55.28	2,147
Manipur	54.74	18.71	26.55	573	19.82	16.17	64.01	577
Jammu & Kashmir	25.71	10.24	64.06	954	10.88	22.44	66.68	755
Mizoram	69.19	6.36	24.45	625	20.84	11.83	67.32	619
Delhi	8.24	36.94	54.82	304	9.86	22.04	68.1	337
Nagaland	41.05	8.96	49.99	434	17.5	3.61	78.88	459
Arunachal Pradesh	35.01	18	46.99	623	9.57	11.5	78.93	660
Sikkim	12.67	42.06	45.27	333	1.3	8.35	90.35	292
Lakshadweep	6.84	13.47	79.69	58	3.71	5.2	91.09	60

Table 8 presents the distribution of social security benefit types across Indian states in 2017-18 and 2023-24. The table is arranged according to the ascending order of all three benefits in 2023-24. Of those receiving any social benefits in 2017-18, 34.96% had only one, health/pension/gratuity; 23.14% had any two of pension/gratuity/health; and 41.90% had all three. Daman & Diu and Dadra & Nagar Haveli had the least coverage of all three social security benefits (11.14%), followed by Puducherry and Bihar in 2017-18. Andaman and Nicobar Islands had the highest coverage of all three benefits (99.47%), followed by Chandigarh (83.29%) and Lakshadweep (79.69%). In 2023-24, Goa (1.94%) had the lowest coverage of all social security benefits, followed closely by Karnataka, Puducherry, Tamil Nadu, and Chandigarh. Lakshadweep (91.09%) had the highest coverage of all three benefits, followed by Sikkim, Arunachal Pradesh, and Nagaland.

From 2017 to 2023, the coverage of only one social benefit decreased in most states. Similarly, the coverage of any two benefits, of pension, gratuity, and health in 2017-18 was the highest in the states of Puducherry (46.92%) and in the state of Goa (76.15%) in 2023-24. Chhattisgarh showed a larger decline in only one social security benefit, from 48.54% in 2017-18 to 18.20% in 2023-24. Lakshadweep has consistently had one of the lowest social security benefits during both periods, 6.84% in 2017-18 and 3.71% in 2023-24, in only one social security benefit. Sikkim had almost doubled its share of covering all benefits from 45.27% in 2017-18 to 91.09% in 2023-24. Maharashtra (37.48% to 55.28%) and the North-eastern States, such as Manipur (26.55% to 64.01%), Mizoram (24.45% to 67.32%), and Tripura (43.40% to 55.27%), showed an increase in the share of all benefits from 2017-18 to 2023-24. In contrast, coverage of all three benefits decreased from 2017-18 to 2023-24 in Goa (48.2% to 1.9%), Chandigarh (83.3% to 30.0%), Andaman & Nicobar Islands (99.5% to 49.4%), Uttarakhand (41.0% to 32.8%), Telangana (49.0% to 37.9%), and Haryana (51.6% to 41.9%).

In 2017-18, among the surveyed population, 73% of the workers did not have any retirement benefits, such as pensions, gratuity, or health care. Around 8.3% received only pension, 0.55% only gratuity, and 0.67% only health care. 2.19% of people had both pension and gratuity, 2.7% received gratuity along with health care, and 0.8% received pension with health care (Figure 2 (a)).

In 2023-24, among the surveyed population, 70.7% of workers did not have any social security benefits (pension, gratuity, or health care), 4.4% had a pension, 0.2% had only gratuity, and 0.7% had health care. About 2.2% of the individuals had both pension and gratuity, 6.7% had gratuity and health care, and 0.8% had pension and health care. Only 14.3% individuals had all three forms of benefits (pension, gratuity and health care).

Figure 2 (a): Percent distribution of regular and casual workers by type of any social security benefits in India, 2017-18.

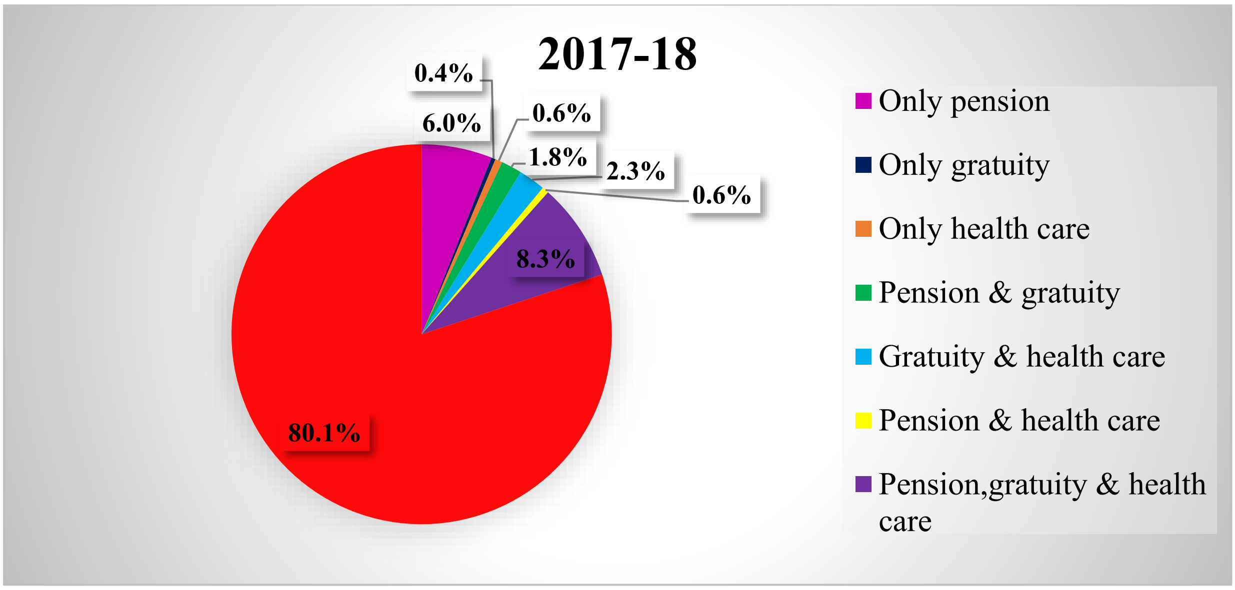


Figure 2 (b): Percent distribution of regular and casual workers by coverage of social security benefits, 2023-24.

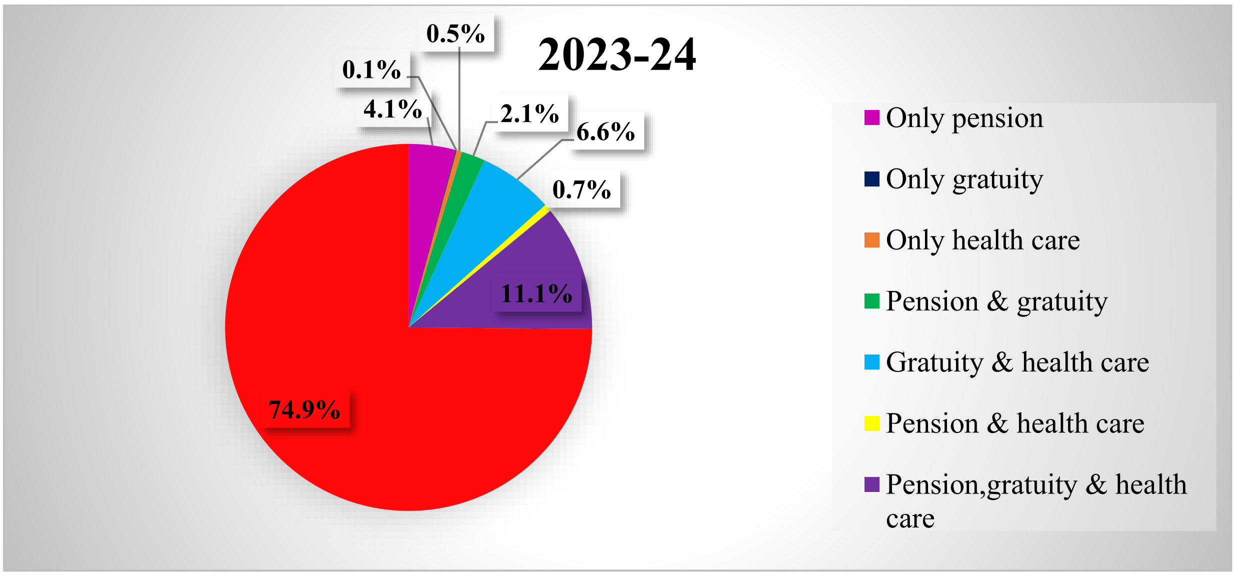


Table 9: Average marginal effect of social security coverage among the working population aged 15-64 years by socio-economic covariates and broad occupation groups in India, 2017-18 and 2023-24

	2017-18	2023-24
Type of Employment		
Regular	Ref.	Ref.
Casual	-0.213 (-0.231, -0.196)	-0.309 (-0.326, -0.293)
Age Group		
15-29	Ref.	Ref.
30-49	0.016 (0.005, 0.026)	-0.004 (-0.015, 0.007)
50-64	0.041 (0.027, 0.055)	0.005 (-0.009, 0.019)
Sex		
Male	Ref.	Ref.
Female	-0.039 (-0.048, -0.029)	-0.042 (-0.051, -0.033)
Place of Residence		
Rural	Ref.	Ref.

Urban	0.041 (0.033, 0.050)	0.029 (0.022, 0.037)
Marital Status		
Currently married	Ref.	Ref.
Other	-0.025 (-0.035, -0.015)	-0.034 (-0.044, -0.025)
Religion		
Hindu	Ref.	Ref.
Muslim	-0.031 (-0.043, -0.019)	-0.041 (-0.052, -0.030)
Christian	0.019 (0.001, 0.038)	-0.003 (-0.019, 0.014)
Others	-0.017 (-0.033, 0.000)	-0.003 (-0.026, 0.020)
Social Group		
Other	Ref.	Ref.
ST	0.004 (-0.013, 0.021)	0.007 (-0.009, 0.022)
SC	-0.007 (-0.018, 0.004)	0.006 (-0.004, 0.017)
OBC	-0.008 (-0.017, 0.001)	0.000 (-0.008, 0.009)
Educational level		
Illiterate	Ref.	Ref.
Primary & below	0.003 (-0.022, 0.028)	0.010 (-0.025, 0.044)
Secondary & below	0.050 (0.026, 0.073)	0.047 (0.014, 0.081)
Higher secondary/ Diploma/Certificate	0.111 (0.086, 0.137)	0.085 (0.051, 0.120)
Graduate & above	0.156 (0.129, 0.182)	0.142 (0.107, 0.177)
Technical Education		
No	Ref.	Ref.
Yes	0.025 (0.012, 0.038)	0.055 (0.042, 0.067)
Enterprise Type		
Other Enterprise	Ref.	Ref.
Govt Enterprise	0.108 (0.096, 0.120)	0.070 (0.058, 0.081)
Job Contract		
No written contract	Ref.	Ref.
Up to 1 year	0.105 (0.077, 0.133)	0.296 (0.278, 0.314)
1+ to 3 years	0.171 (0.143, 0.199)	0.306 (0.285, 0.328)
3+ year	0.283 (0.266, 0.300)	0.327 (0.311, 0.342)
MPCE Quintile		
Poorest	Ref.	Ref.
Poorer	0.016 (0.001, 0.030)	0.017 (0.004, 0.030)
Middle	0.035 (0.022, 0.048)	0.031 (0.017, 0.046)
Richer	0.066 (0.052, 0.079)	0.041 (0.028, 0.054)
Richest	0.114 (0.098, 0.129)	0.067 (0.053, 0.081)
Broad Occupation Groups		
Legislator/Executive/Manager/Technician		
Academician	-0.063 (-0.077, -0.048)	-0.070 (-0.086, -0.053)
Health professional	-0.025 (-0.048, -0.002)	-0.077 (-0.097, -0.058)
Allied farming/Animal Husbandry producer	-0.090 (-0.147, -0.032)	-0.093 (-0.158, -0.028)
Clerical	-0.022 (-0.038, -0.007)	-0.031 (-0.045, -0.017)
Textile & Handicraft worker	-0.024 (-0.045, -0.002)	-0.045 (-0.065, -0.024)
Food processing/Service worker	-0.055 (-0.070, -0.041)	-0.055 (-0.070, -0.040)
Shopkeeper & Broker	-0.096 (-0.113, -0.079)	-0.098 (-0.113, -0.083)
Construction worker	-0.096 (-0.120, -0.073)	-0.036 (-0.057, -0.015)
Skilled worker/Plant operator	0.003 (-0.012, 0.018)	-0.005 (-0.022, 0.012)
Driver	-0.086 (-0.104, -0.068)	-0.101 (-0.119, -0.083)
Non-Agri labourer/Street vendor/Unskilled worker	0.005 (-0.016, 0.026)	0.009 (-0.009, 0.028)
Other	-0.007 (-0.038, 0.023)	-0.010 (-0.039, 0.019)

Table 9 presents the average marginal effects of social security coverage for regular and casual workers in 2017-18 and 2023-24. Casual workers had a lower chance of receiving social security coverage by 21.3 percentage points (pp) (95%CI: -23.1 to -19.6) in 2017-18 and 30.9 pp (95%CI: -32.6 to -29.3) in 2023-24, as compared to regular workers in India. The probability of coverage of social security benefits increased with age for both time periods. Those aged 30-49 years had 1.6 pp higher (95% CI: 0.5 to 2.6) social security coverage, and this increased further by 4.4 pp (95% CI: 2.7 to 5.5) in the 50-64 years age group, compared with workers in the 15-29 years age group. Furthermore, female workers received fewer social security benefits than male workers during both time periods. Rural-urban differences were pronounced. Workers in urban areas received 4.1 pp (95%CI: 3.3 to 5.0) more social security benefits in 2017-18; however, this gap decreased to 2.9 pp (95%CI: 2.2 to 3.7) in 2023-24. Education showed a positive gradient with social security coverage across both time periods. In 2023-24, the estimated increase in social security was 1.0 pp (95% CI: -2.5 to 4.4) higher among those with primary education, to 14.2 pp (95% CI: 10.7 to 17.7) increase among those who had graduated or studied further. In addition, those with technical education received more social security benefits than their counterparts. The difference between the poorest and the richest quintiles was 11.4 pp (95% CI: 9.8 to 12.9) in 2017-18 and 6.7 pp (95% CI: 5.3 to 8.1) in 2023-24, indicating a decline in the rich-poor gap in social security coverage over time in India.

Those working in government enterprises received 10.8 pp (95% CI: 9.6 to 12.0) higher social security benefits in 2017-18 and 7.0 pp (95% CI: 5.8 to 8.1) higher in 2023-24 than those working in non-governmental enterprises. Moreover, having a job contact was positively associated with social security coverage during both time periods. Those who were divorced/ separated/or widowed received less social security benefits than those who were currently married.

Figure 3(a) presents the estimated average marginal effects on the probability of having social security coverage, derived from multivariable logistic regressions. The dots represent point estimates, and the horizontal lines show 95% CI. The vertical line at X=0 shows the reference categories of the respective variables. The figure suggests that casual workers had a much lower probability of social security coverage than the regular workers during both periods, and the gap appears to have widened in 2023-24. Having higher education or technical education increases the likelihood of social security coverage. Workers with written contracts (especially longer-term contracts) had a higher probability of social security coverage in 2017-18, with a clear gradient of contract duration. In 2023-24, while having a contract remained strongly associated with higher coverage, the differences by contract duration appeared less pronounced.

Figure 3(b) presents the estimated average marginal effects on the prevalence of social security benefits from multivariable logistic regressions by changes in the broad 15 occupation groups. The point estimates and the horizontal lines show 95% CI. X=0 shows the reference occupation group (legislator/executive/manager/technician). Workers in most occupations received lower social security benefits than legislators, executive managers, and technicians. The greatest disadvantages were observed among shopkeepers and brokers, drivers, and allied farming/animal husbandry producers during both time periods. Construction workers improved from a large deficit of -9.6 pp (95%CI: -1.13 to -7.9) in 2017-18 to a smaller one of -3.6 pp (95%CI: -5.7 to -1.5) in 2023-24 while all health professionals and academicians showed an increased disadvantage in 2023-24 as compared to 2017-18.

Figure 3 (a): Average Marginal Effect on the probability of coverage of social security benefits among regular and casual workers by socio-economic characteristics across two time periods, 2017-18 and 2023-24, in India.

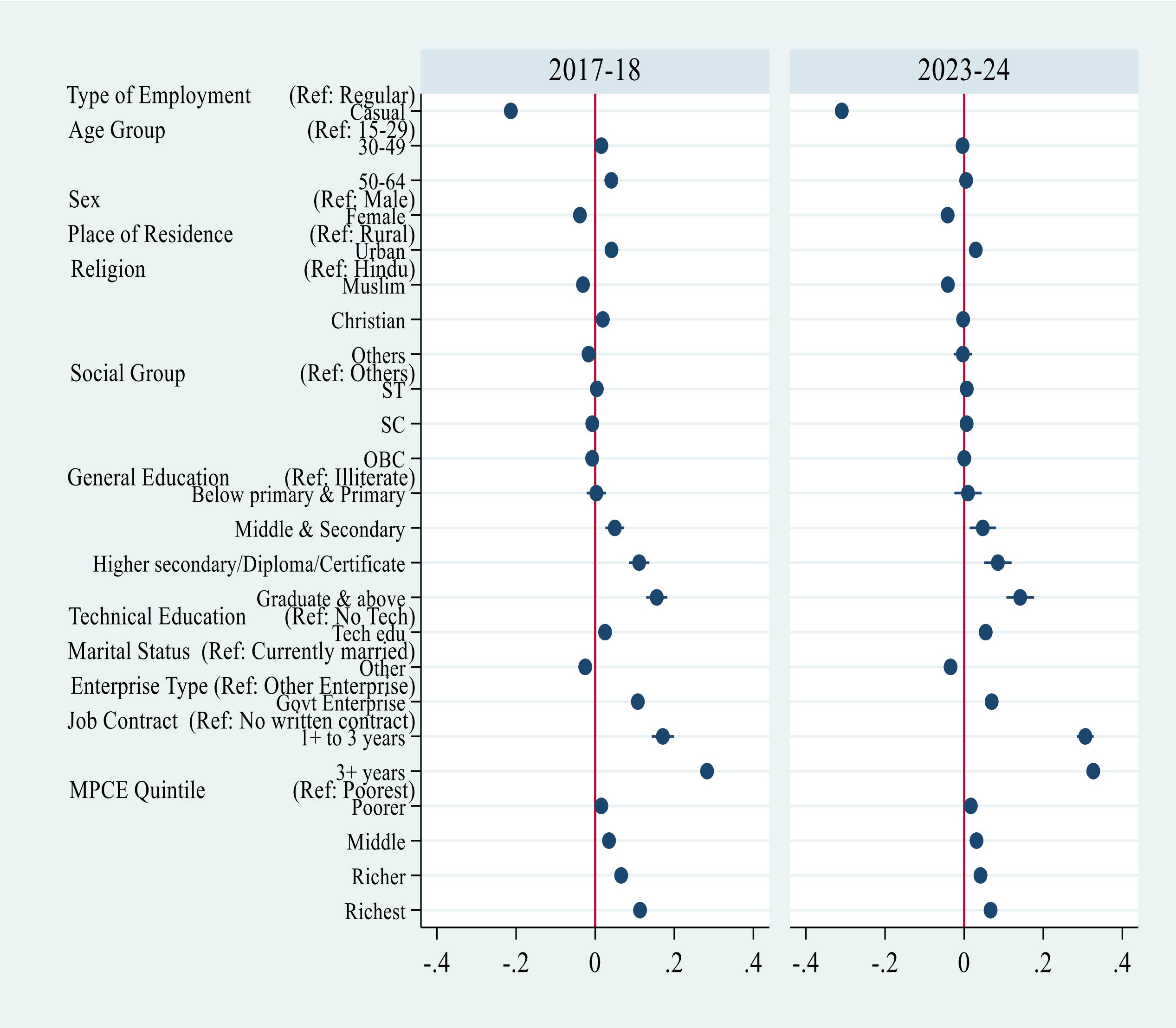
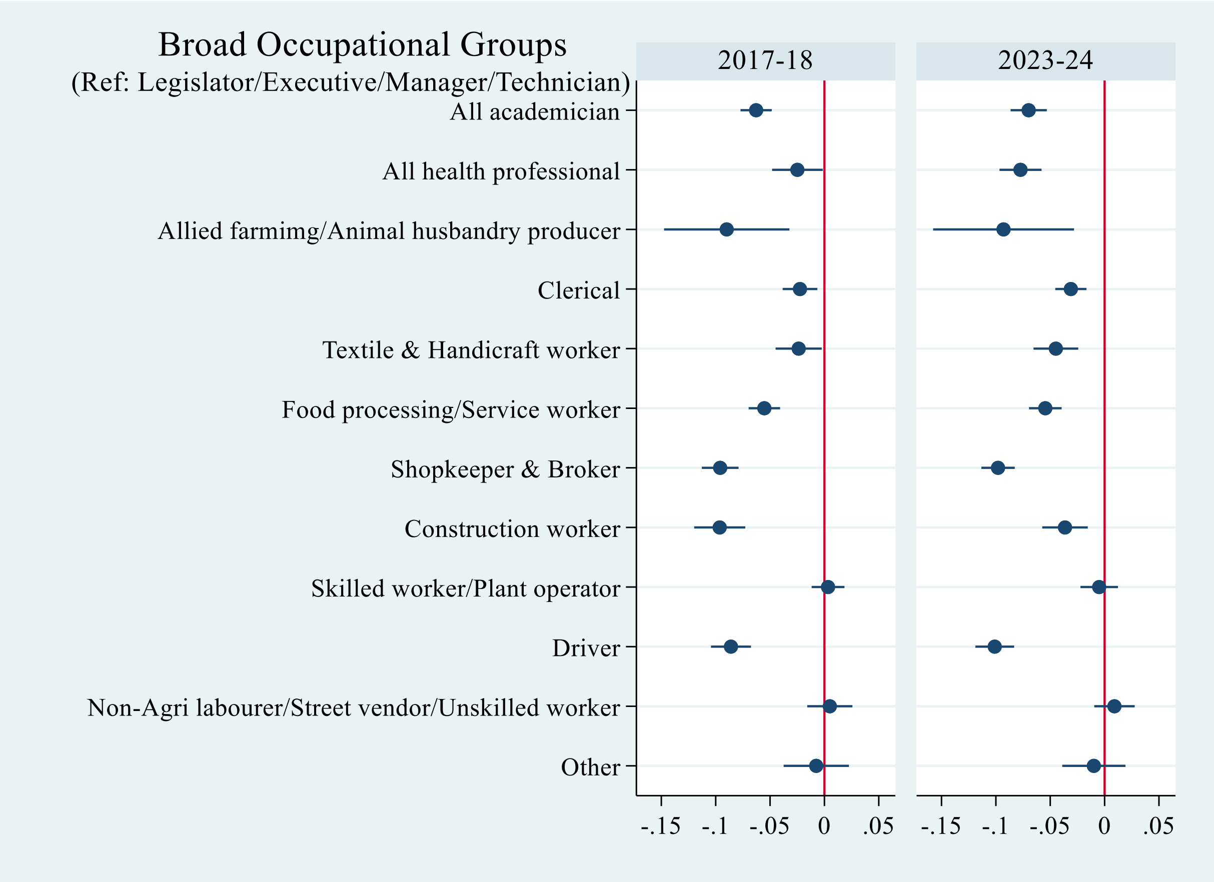


Figure 3 (b): Average Marginal Effects on the probability of coverage of social security benefits among regular and casual workers by the broad occupation groups in India across two time periods, 2017-18 and 2023-24.



Discussion

This paper presents the latest changes in social security coverage among regular and casual workers aged 15-64 years in India. Findings revealed low social security coverage in the country and across socio-economic groups. The rural-urban divide in any social security coverage is large. Workers residing in rural areas had significantly lower social security coverage during both periods under study. One reason for the low social security coverage may be that a majority of the workers in rural areas were employed in the informal sector, which lacks any social protection (Kind & Lee, 2021). A disproportionately higher share of women were engaged as casual workers, with much lower social security coverage. Economic stratification was pronounced. Individuals from the poorest and poorer quintiles were predominantly employed in contractual jobs, while those in the upper sections - middle, richer, and richest categories were largely concentrated in regular employment. The gap in social security coverage among the richer and poorer MPCE quintiles remained large over time.

Regular workers accounted for less than 54.18% of the total workers. The coverage of social security among contractual workers was almost non-existent during both periods. Even among regular workers, over half lacked any form of social security coverage. The coverage of social security exhibited sharp variations across occupational groups. It was the lowest among those engaged in agricultural labour and highest among legislators/executives/ managers and technicians. The low coverage of social security among workers was due to the high level of informal employment in the country. The labour force is shifting from agriculture to the service sector, which is largely informal, while employment growth in the manufacturing sector remained low (Mehrotra et al., 2014).

The state-level variations in social security coverage were high. Developed states such as Maharashtra and Tamil Nadu had a consistently high social security coverage during both periods. These states had historically benefited from widespread overreach of social protection measures across both formal and informal workers. In contrast, many less developed states showed lower social security coverage. The state of Bihar, in particular, consistently had the lowest access to any form of social security benefit. Similarly, over the six years, access to social protection in Uttar Pradesh, Chhattisgarh, and Rajasthan was below the national average. The North-Eastern states exhibited a mixed pattern. Social security coverage increased in Nagaland, Mizoram, and Arunachal Pradesh from 2017-18 to 2023-24, while Tripura and Meghalaya showed no improvement or a decline in social security coverage at both time periods. These regional disparities within the North-Eastern states may be attributed to their respective state policies, labour laws and the type of employment.

Andhra Pradesh, West Bengal, Jharkhand, Madhya Pradesh, Odisha, and Gujarat had social security coverage below the national average in both 2017-18 and 2023-24. Though social security benefits coverage rose moderately in a majority of the states from 2017-18 to 2023-24, Bihar, Jharkhand, Rajasthan, Sikkim, and some North-Eastern states (such as Tripura and Meghalaya) either showed no improvement or a decline in social security coverage. This heterogeneity in social security coverage across states poses structural challenges in achieving equitable social protection in India. The findings suggest a need for different regional policies.

Despite the introduction of social security measures such as the Aam Admi Bima Yojana and the Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM), workers still do not have access to these benefits. In most scenarios, regular workers are prioritised over unorganised workers, as security schemes are mostly legislated for regular workers in India. Despite the

Government's implementation of certain schemes, its accessibility remains limited for unorganised workers.

Casual workers are the most vulnerable workforce in the country. The low cost and lack of obligation make it easier for the labour market to hire contractual labour. Awareness among workers, compliance with existing laws, and reinforcement of policies are essential for strengthening social security for all workers. Future reforms must emphasise both horizontal equity across worker types and sectors and vertical equity across regions and income groups to achieve a more inclusive and resilient social protection system.

Based on the results, we conclude that the social security coverage among workers remains low in India. Casual workers are the most vulnerable group with respect to social security coverage in the country. Our findings may serve as a baseline for the New Labour Code, 2025, which has introduced several provisions to improve social security for workers. The mechanism of the new labour code for workers in agriculture and allied sectors needs further consultation and deliberation.

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