



India readiness assessment: delivering anticipatory social protection

Working Paper

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Climate change

Keywords:

Climate resilience, social protection, loss and damage, climate finance, climate change justice, Small Island Developing States (SIDS), least developed countries (LDCs), early warning systems

This is an extract from the IIED working paper 'Delivering anticipatory social protection: country readiness assessment'. The full paper includes complete analysis of eight countries and can be downloaded from www.iied.org/21896iied

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Introduction

Climate change poses severe and urgent risks, especially to vulnerable communities. Social protection programmes, which historically focused on poverty alleviation and basic services, are increasingly seen as vital tools for building climate resilience. Proactive, anticipatory measures in social protection can offer cost-effective resilience against climate shocks, reducing poverty, enhancing access to services, and preventing distress migration. These programmes contribute to long-term sustainable development by tackling multiple dimensions of vulnerability, from raising living standards and human development to empowering individuals and fostering economic growth.

However, despite potential, vulnerable countries grapple with challenges in delivering anticipatory and risk-responsive social protection. These challenges include ineffective targeting of beneficiaries due to limited data and poor information systems, inconsistent social protection coverage caused by resource limitations and policy gaps, sometimes resulting in programme duplication, underdeveloped early warning systems (EWSs) that lack comprehensive climate hazard coverage, particularly in Least Developed Countries (LDCs), inefficient decision making and delivery mechanisms, and difficulties in coordination among various stakeholders and sectors during crisis.

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Anticipatory Social Protection Index for Resilience (ASPIRE) Tool

The ASPIRE diagnostic tool offers a multi-layered approach to evaluate a country's readiness and effectiveness in delivering anticipatory and shock-responsive social protection. It assesses the maturity, readiness and gaps within existing social protection programmes by considering diverse national contexts, which include varying climate risks, institutional capacities and policy frameworks. The tool assesses a country's policy domain, covering aspects such as policy objectives, innovation, risk definition, target specification and assistance types, which identify areas that require attention to enhance the anticipatory risk-responsiveness of social protection programmes. The ASPIRE tool assesses the systems domain, and covers aspects such as financial capacity, administrative capacity, fiscal space, infrastructure, technology and information systems, and institutional mechanisms. Overall, using the ASPIRE diagnostic tool can allow governments to identify gaps and challenges that impede the effective integration of anticipatory response in social protection programmes, including insurance-linked responses. Funding agencies can leverage ASPIRE's detailed analysis to allocate resources more effectively, focusing on the most urgent gaps and impactful opportunities. **More details about the ASPIRE tool and how it can be used can be found at www.iied.org/21901iied.**

The applicability and effectiveness of the ASPIRE tool has been rigorously tested through the analysis of eight countries: Malawi, Ghana, Senegal, Bangladesh, Pakistan, Uganda, Ethiopia and India. These countries were selected to represent a diverse range of climate risk contexts. Within each country, three social protection programmes were further chosen for the assessment — representing different delivery mechanisms, such as public works, food and in-kind assistance, and cash transfers. By applying ASPIRE to these eight countries, the analysis offers valuable insights into how social protection programmes can be tailored to meet diverse climate risks and vulnerabilities. The end goal is to strengthen these countries against climate risks by enhancing their readiness, filling policy and system gaps, and facilitating the successful incorporation of insurance-linked anticipatory payout mechanisms. **The complete analysis of the 8 countries and 24 programmes can be found at www.iied.org/21896iied.**

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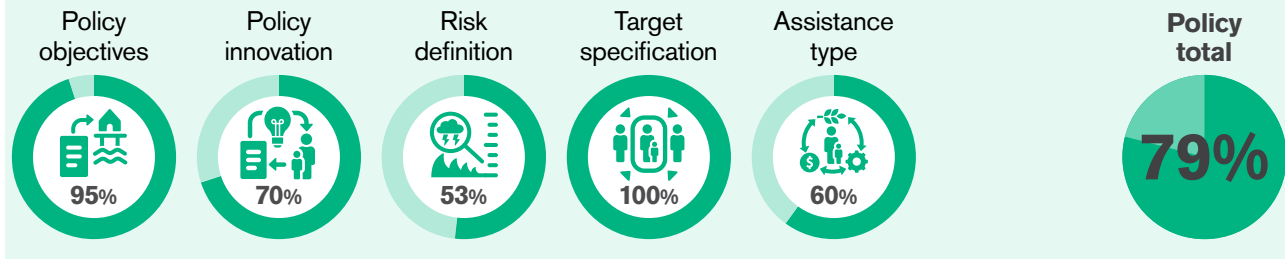
Country analysis: India

This document provides the full analysis of India's social protection policies, systems and programmes in terms of their readiness in delivering anticipatory climate resilience, using ASPIRE tool. The secondary sources and evidence used for the review are listed in the Annex.

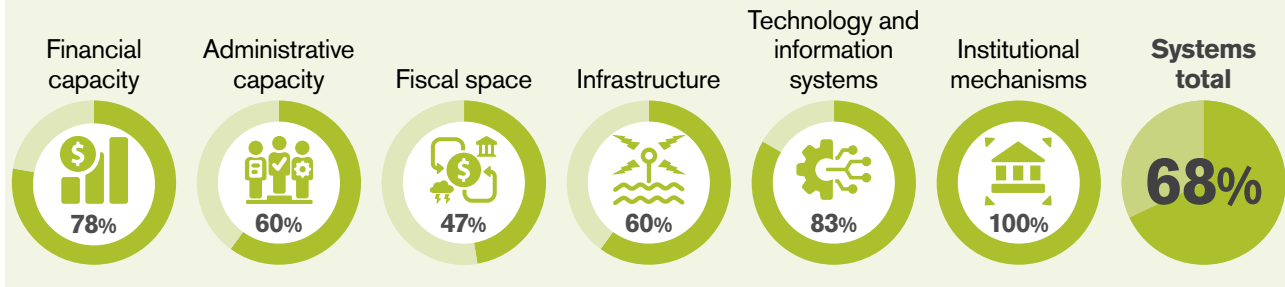
INDIA SCORE CARD

POLICY AND SYSTEMS

Policy

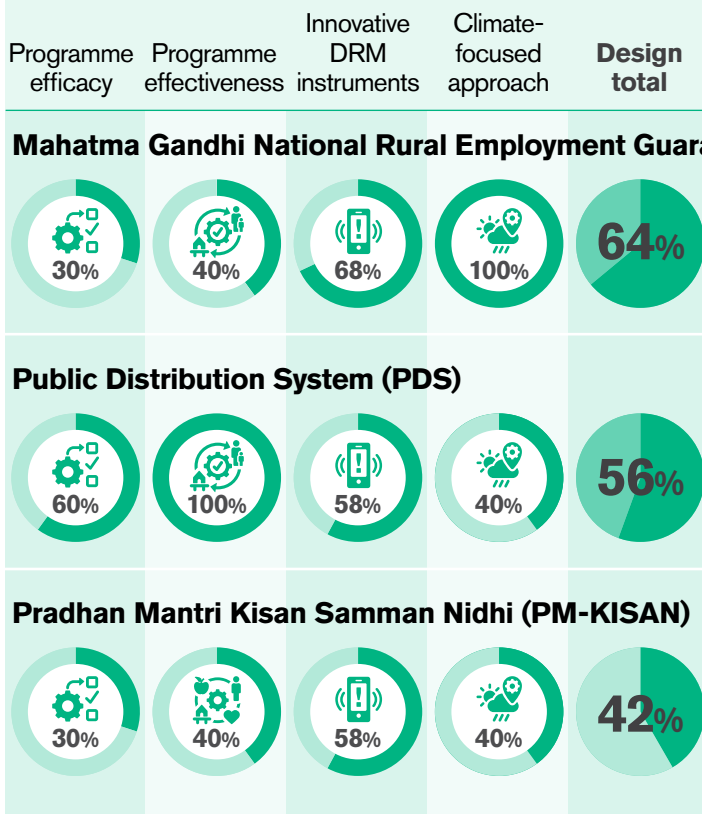


Systems

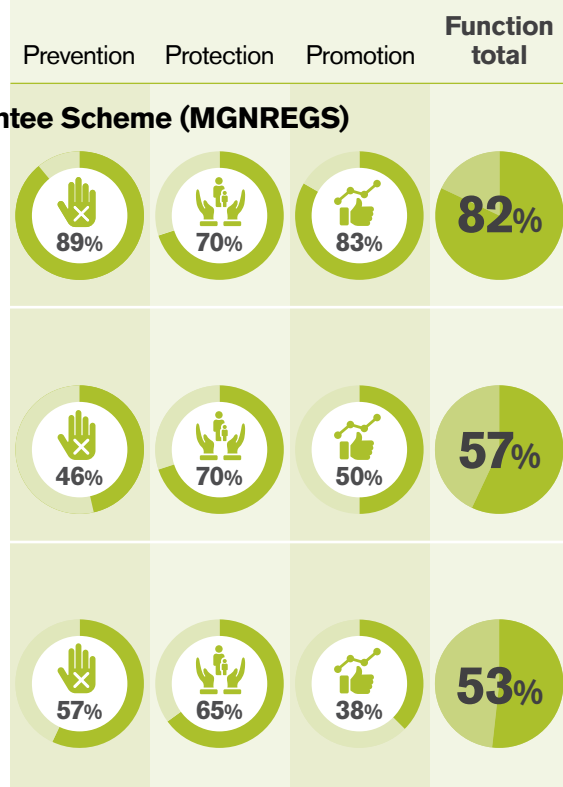


PROGRAMMES

Design



Function





Policy framework

Policy objectives

POLICY OBJECTIVES	
The country's social protection policy has a clear vision, goals and objectives	5
The policy explicitly mentions building resilience to climate shocks as an objective	4
The policy prioritises anticipatory response to climate shocks (ie preparedness and proactive measures to mitigate impacts)	5
The country uses systematic policy planning cycle mechanisms to manage the design and delivery of social protection programmes	5

Clear vision, goal and objectives: There is no overarching social protection policy in India. Rather the mandate of social protection is dealt by separate policy and programmes at the level of different ministries/ departments dealing with the issue of health, nutrition, income, water and food security issues. These sectoral social protection policies and programmes demonstrate clear vision, goals and objectives, ensuring adequate protection for the poor during crises and economic adjustments. All the social protection policies/ programmes reviewed have provisions targeting vulnerable sections of society.

The Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) identifies vulnerable households for construction of assets on personal land, prioritising Scheduled Caste/Scheduled Tribe women-led households. The National Food Security Act (NFSA) provides assistance to priority households through the Public Distribution System (PDS). The NFSA encompasses schemes that prioritise vulnerable groups affected by various conditions. Pradhan Mantri Kisan Samman Nidhi (PM KISAN) focuses on small and marginal farmers.

The programmes have mechanisms for coordination, implementation and monitoring. MNREGA mandates various levels of coordination, including Gram Panchayat, State Employment Guarantee Council (SEGC) and convergence committees. NFSA and PM KISAN have guidelines and operational frameworks for beneficiary selection and implementation.

The social protection programme policies guarantee social security, prohibit discrimination, and follow a lifecycle approach. MNREGA, PM KISAN, and NFSA have provisions prioritising certain categories of households, using Socio Economic and Caste Census data for beneficiary selection.

Efficient targeting is promoted by following guidelines for beneficiary selection based on deprivation factors and using the Socio Economic and Caste Census data. MNREGA and PM KISAN operational guidelines provide criteria for identifying eligible beneficiaries.

The policy aims to prevent dependency and encourages active pursuit of livelihood opportunities. The MNREGA is demand-driven and does not create dependency. PDS is supplemental and not intended to fulfil all requirements. PM KISAN supplements financial needs. Project Unnati under the MNREGA focuses on promoting skills to reduce dependency.

Overall, India's social protection policies and programmes provide necessary assistance to vulnerable groups without fostering dependency, creating a safety net during adverse conditions.

Building resilience: The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is a national social assistance programme aimed at improving rural livelihoods by providing guaranteed employment opportunities. While the law covers a wide range of activities, the main focus is on soil and water conservation, drought protection measures, land development and livelihood enhancement, which play a crucial role in building longer-term climate resilience. Integrated watershed-based natural resource management is also emphasised in the guidelines. The guidelines note that projects should emerge from an integrated plan for local development with a focus on natural resource management, particularly at the micro watershed level, to create sustainable livelihoods. The MGNREGS annual circulars released in 2020 and 2023 recommend integrating climate change information into the planning of MGNREGS works. The 2023 circular emphasises the importance of considering climate change impacts to ensure the resilience of vulnerable rural communities and the long-term sustainability of benefits.

In summary, while MGNREGS incorporates climate resilience-building features, the PDS and PM KISAN programmes do not have specific provisions in this regard.

Anticipatory response: Under the MGNREGA Act, Section 4(3) focuses on creating durable assets to enhance land and water resources and strengthen the livelihood base of poor people in rural areas. The assets are designed to make rural landscapes drought-proof and flood-resilient in the long run. However, this cannot be seen as a direct benefit. Additionally, MGNREGA has a risk management provision that mandates the provision of an additional 50 days of employment to beneficiaries in the event of severe drought or other natural calamities. However, this provision is not anticipatory.

Similarly, under the NFSA, 2013, which governs the PDS scheme, there is a provision for maintaining a “central pool of grains” for allocation under the Targeted Public Distribution System (TPDS) and other welfare schemes, including calamity relief among other reasons, but there is no provision for anticipatory response.

Systematic planning cycle: The country adopts a systematic policy and planning cycle for social protection. Evidence-based policymaking processes are used to develop the policy. Public consultations are conducted during the policy formulation process. Mechanisms for review, monitoring and evaluation of the policy practices exist. Social protection programmes undergo regular assessments to evaluate their effectiveness. Some of the programmes have been revised or updated in the last five years.

Under MGNREGS, regular revisions of guidelines are made to enhance the programme’s effectiveness, efficiency and transparency. Wage rates are revised periodically, and new features like geographic information system-based planning and revision of permissible works have been introduced.

The PDS recently added a nationwide portability feature through the One Nation One Ration Card (ONORC) plan, which allows migrant beneficiaries to access their entitlements from any fair price shop of their choice.

The PM KISAN scheme was initially limited to small and marginal farmers but was later revised to include all farmer families, regardless of landholding size. The operational guidelines of the PM KISAN scheme were also amended to incorporate Aadhaar (India’s digital identification system)-linked electronic databases for beneficiary implementation.

Regular monitoring and review mechanisms are in place for MGNREGS, including social audits, administrative and financial audits and grievance redressal mechanisms. The NFSA mandates the establishment of State Food Commissions for monitoring and reviewing the implementation of the Act. PM KISAN has a stratified monitoring and review system at the national, state and district levels.

The effectiveness of MGNREGS has been evaluated through third-party studies commissioned by the government, focusing on the programme’s impact on household income and poverty alleviation.

Policy innovation

POLICY INNOVATION	
Rights-based regulatory provisions are given for the social protection of vulnerable communities	4
The policy offers portable benefits for migrant populations	4
The policy emphasises universal access to a range of benefits by vulnerable communities	3
The policy acknowledges community, CSO, NGO and private sector engagement in social protection interventions	3

Rights-based entitlement: The policy includes rights-based regulatory provisions for the social protection of vulnerable communities. Thorough analysis has been conducted to identify the most disadvantaged and vulnerable groups, and the policy documents have clear sections on strategies for selecting beneficiaries with a special focus on vulnerable groups.

MGNREGS operational guidelines have a special strategy for vulnerable groups, including women, disabled persons, senior citizens, Scheduled Castes and Scheduled Tribes. The programme also maintains a real-time database of beneficiaries, with higher person-days for women and disabled people.

The NFSA mandates the identification of intended beneficiaries, and reports indicate that identification has been completed in several states and union territories. However, there have been discrepancies in beneficiary identification, as highlighted by Comptroller and Auditor General reports.

The three programmes reviewed have their respective portals where information related to beneficiaries and their entitlements is available. The MGNREGS programme, in particular, follows good governance initiatives, providing rights holders with access to information and effective access to justice and remedy.

Evaluation findings show that the general situation in accessing social protection programmes has improved. However, studies indicate that access to social protection programmes is still limited, with a relatively low coverage of vulnerable populations.

There is evidence of rights awareness and claims exercised by rights holders. Strategies such as the “Reaching the Unreached Information Education and Communication Plan for MGNREGS” have been implemented to provide sufficient and accessible information to claimants. The effective utilisation of MGNREGS during the COVID-19 pandemic highlights the awareness and understanding of the programme among the target population.

Publicity and awareness-generation programmes have been conducted to increase outreach, such as radio campaigns, audio spots at key railway stations and social media platforms. Research indicates that food subsidies play a significant role in reducing poverty and inequality, particularly during the COVID-19 lockdown.

Portability of benefits: The ONORC plan offers portability benefits for migrant populations. Migrant beneficiaries can avail their food grain entitlements through any electronic point-of-sale (ePoS)-enabled fair price shop of their choice in the ONORC-enabled States/Union Territories. They can quote or present their ration card number or seeded Aadhaar number for biometric authentication on the ePoS device to access their entitlements. This allows migrant populations to access their benefits seamlessly across different locations.

Universal access: The policy places strong emphasis on achieving universal access to a range of benefits for vulnerable communities. The MGNREGS has been successful in generating employment opportunities, with 70% of the employment demanded being fulfilled. Efforts are being made to further popularise the scheme at the grassroots level to ensure maximum participation and reach.

In the case of the NFSA, implementation is being carried out nationwide, where individuals are eligible for receiving highly subsidised food grains. This coverage is categorised based on specific criteria, including households covered under the Antyodaya Anna Yojana (India's food aid programme that provides highly subsidised food to the poorest families). The aim is to provide essential food security to those in need. Currently, approximately 800 million individuals are covered under the Act, which accounts for up to 75% of the rural population and 50% of the urban population. The Act focuses on ensuring that vulnerable and needy sections of society receive the necessary support, but there are no immediate plans to universalise the coverage under the Act.

However, it is important to address certain challenges and issues identified in the implementation of social protection programmes. For instance, the performance audit of the PM KISAN highlighted shortcomings, such as the lack of an existing list of potential beneficiaries and reliance on self-declarations for determining eligibility. These issues resulted in ineligible beneficiaries receiving payments. To ensure the effective delivery of benefits, it is crucial to address these challenges and establish robust mechanisms for identification and verification of beneficiaries.

Overall, the policies of MGNREGS endeavour to ensure that vulnerable communities have equal and universal access to the benefits provided by social protection programmes, thereby promoting inclusivity and

addressing socioeconomic disparities.

Stakeholder engagement: The policy recognises the importance of community and civil society engagement in social protection interventions. It mandates the identification of suitable CSOs to facilitate collaboration between the implementing machinery and CSOs. However, there is a lack of government records regarding specific meetings or consultations between the ministry responsible for social protection delivery and CBOs/NGOs/CSOs.

MGNREGA stipulates CSOs as implementing agencies. Section 2(g) of the Act includes non-governmental organisations authorised by the government to undertake the implementation of work under the scheme.

There is limited evidence of financial contributions from private sector organisations in social protection programmes. The reviewed schemes, MGNREGS, PDS and PM KISAN, are predominantly government-funded initiatives.

Social audit is practiced in MGNREGS and NFSA. Data on monitoring is shared in the public domain through various channels, including the Ministry of Rural Development's website, the Right to Information Act and social audit reports.

Risk definition

RISK DEFINITION	
The policy identifies types of risk that the most vulnerable communities face	3
The policy clearly defines trigger points for hazard events (eg anticipated drought based on rainfall data) that may activate the anticipatory social protection	3
The policy sets out contingency plans for social protection measures to come into force when trigger points for hazardous events are reached	2

Definition of risk to most vulnerable: The policy identifies risks faced by the most vulnerable communities, with MGNREGS and PDS specifically addressing risks such as droughts, floods and natural calamities.

Section 4(3) of MGNREGA focuses on creating durable assets to enhance land and water resources and strengthen the livelihood base of the rural poor. While this aims to make rural areas more resilient to droughts and floods in the long run, it is not a direct benefit. Additionally, MGNREGA includes a risk management provision that provides additional employment of 50 days to beneficiaries in the event of severe drought or other natural calamities.

Under the NFSA, there is a provision for maintaining a central pool of grains. This pool is used for allocations

under the TPDS and other welfare schemes, including calamity relief efforts and similar initiatives, among other purposes.

Definition of trigger points: The policy does not explicitly define trigger points for hazard events, such as anticipated drought based on rainfall data, that would activate anticipatory social protection measures. However, there are provisions within MGNREGS that address risks and provide additional support in the event of severe drought or natural calamities.

MGNREGS assets are intended to make rural areas more resilient to droughts and floods in the long run. In cases where drought or natural calamities are officially notified by the Ministry of Home Affairs, the programme provides an additional 50 days of unskilled manual work in the affected rural areas, on top of the assured 100 days. The Ministry of Agriculture and Farmers Welfare follows the Manual for Drought Management, last updated in 2020, to determine the declaration of drought. This manual provides guidelines and criteria for assessing and declaring drought conditions.

While the policy does not specify trigger points based on anticipated hazards, the provision of additional workdays in response to severe drought or natural calamities indicates a level of responsiveness to climate-related risks. However, there is room for improvement in terms of adopting anticipatory social protection measures that proactively address climate hazards based on trigger points, such as anticipated droughts determined by EWSs.

Contingency plans for trigger points: The policy does not explicitly mention contingency plans for social protection measures against trigger points of hazard events. However, MGNREGS provide an additional 50 days of unskilled manual work in a financial year for job card holders in rural areas that have been notified as facing drought or any natural calamity. While the policy does not outline specific contingency plans, this provision demonstrates a responsive measure to address the needs of rural communities in the face of drought or natural calamities. However, the policy could benefit from further clarity on contingency plans and specific measures to address trigger points of hazard events, ensuring a more proactive and comprehensive approach to social protection in times of crises.

Target specification

TARGET SPECIFICATION	
The policy identifies the groups of households or individuals that are most at risk of being affected by shocks or crises, and should be targeted for assistance	5
The policy recognises diversity of vulnerability (eg women, children, elderly people, displaced people, etc.)	5
The policy specifies who is eligible for assistance from social protection programmes	5
Targeting criteria are transparent, fair and based on objective indicators defining vulnerability	5

Identifies households or individuals most at risk: The policy identifies several key groups that are most at risk of being affected by shocks or crises and should be targeted for assistance.

Women are a priority group, with provisions for nutritional support to pregnant women and lactating mothers. The policy aims to empower socially disadvantaged women, including Scheduled Castes (SCs) and Scheduled Tribes (STs), through a rights-based legislation. Additionally, efforts are made to ensure adequate representation of women in decision-making processes.

Children are another group that the policy focuses on, with entitlements to nutritional support and a strong emphasis on the prevention and management of child malnutrition. This includes measures to address the specific needs of children during times of crises.

Elderly and disabled individuals are also recognised as vulnerable groups. The policy promotes their inclusion by establishing Vigilance Committees at various levels, which include representation from local authorities, SCs, STs, women and destitute persons or disabled people. Special provisions are made to improve their participation through productive work.

Pradhan Mantri Jan Arogya Yojana (PM-JAY) is a government initiative in India, providing free health insurance to the lower-income population, covering approximately the bottom 50% of the country's citizens. Atal Pension Yojana, a pension scheme for citizens of India, is focused on the informal workers. PM-JAY is the largest health assurance scheme in the world, covering nearly 550 million beneficiaries.

Socially and racially marginalised communities receive attention in the policy. It emphasises the inclusion of SCs, STs, Other Backward Classes and minorities in decision-making processes, with a minimum representation of one-third non-official members from these groups. The policy also prioritises asset creation and provision of services for households belonging to marginalised communities.

Displaced and migrant communities are addressed through the ONORC plan. This initiative allows migrant beneficiaries to access their entitled benefits by presenting their ration card or seeded Aadhaar number at any authorised fair price shop using biometric authentication. It ensures portability of benefits for those who are displaced or on the move. Similarly, benefits of the PM JAY scheme are portable across the country. A beneficiary can visit any empanelled public or private hospital in India to avail cashless treatment.

Although India's social protection policy acknowledges the risks and vulnerabilities faced by its citizens, the actual implementation of these programs faces challenges in reaching the deserving beneficiaries. According to the Economic Survey Report (2016–17) by the Indian Ministry of Finance, current social protection initiatives have fallen short to cover the rightful beneficiaries.

Overall, the policy recognises the unique vulnerabilities of these groups and aims to target assistance to ensure their inclusion and social protection in the face of shocks or crises. It underscores the importance of addressing the specific needs and circumstances of these communities to ensure equitable access to social protection measures.

Policy identifies diversity of vulnerability: The policy implicitly recognises the heterogeneity of vulnerability among different groups such as women, children, the elderly and displaced people.

The NFSA mandates the establishment of Vigilance Committees at various levels, including representation from local authorities, SCs, STs, women, and destitute persons or disabled people. These committees aim to ensure transparency and accountability in the PDS.

In MGNREGS, provisions exist for the representation of SCs, STs, Other Backward Classes and minorities in decision-making processes. The act prioritises the provision of irrigation facilities and housing for households belonging to these vulnerable groups.

The Annual Master Circular of MGNREGS highlights the importance of prioritising individual asset creation on land owned by households belonging to various vulnerable groups, including women-headed households and households headed by physically disabled people. It also encourages proactive steps to register demand and provide work to needy SC households through convergence with the Pradhan Mantri Adarsh Gram Yojana.

Eligibility defined: There is evidence that eligible groups are benefiting from multiple social protection programmes. The Annual Report 2022–23 indicates that eligible individuals receive benefits through programmes such as the PDS, TPDS and Direct Benefit Transfer by linking their ration cards or Aadhaar

numbers. This demonstrates the reach and coverage of these programmes in providing support to eligible beneficiaries.

Additionally, the monitoring data of MGNREGS is made publicly available on a real-time basis through various channels, including the Ministry of Rural Development's website, the Right to Information Act and social audit reports. This transparency allows for scrutiny and ensures accountability in the implementation of the programme.

The PM KISAN scheme provides a dashboard on its website that presents data related to the beneficiaries of the programme. This accessibility of information allows for better tracking and assessment of the programme's impact on eligible groups.

Targeting criteria transparent, fair and objective:

The major social protection programmes of the country show evidence of adopting transparent, fair and objective targeting criteria.

The NFSA clearly defines the criteria for identifying the targeted population for the TPDS. The coverage percentage under TPDS in rural and urban areas is determined by the central government based on population estimates from census data.

Similarly, MGNREGS establishes eligibility criteria for individuals seeking unskilled manual work. Any adult member of a household residing in a rural area can register for a job card by providing their names, age and address to the Gram Panchayat (the basic governing institution in Indian villages). Additionally, MGNREGS emphasises the inclusion of women, the elderly, disabled people and those with debilitating ailments by finalising a separate schedule of rates to improve their participation in productive work.

These targeting criteria demonstrate a commitment to transparency, fairness and objectivity in the selection of beneficiaries for social protection programmes.

Assistance type

ASSISTANCE TYPE	
The policy explicitly sets out the types of assistance provided through social protection programmes (ie income support, food assistance, healthcare, etc.)	1
The assistance specified is comprehensive (ie livelihood support, health, food, shelter, education etc.), depending on local context	5

Assistance through anticipatory support:

MGNREGS aims to create durable assets that lead to drought proofing and flood resilience in the long run. While this can indirectly benefit communities by improving their resilience to natural disasters, it does not directly address anticipatory assistance.

It is important to note that there is no specific provision or mention of anticipatory action in the policy documents of the policies or programmes reviewed.

Assistance provided is comprehensive: The assistance provided under the social protection programmes covers multiple thematic areas, depending on the local context, to ensure a comprehensive safety net for vulnerable families during crises. Among the programmes reviewed, MGNREGS stands out by explicitly providing assistance in more than one thematic area through convergence with other social assistance programmes. This includes convergence with ministries such as Rural Development, Textiles, Agriculture, Women and Child Development, Jal Shakti, and more.

The programmes make use of social registries to ensure households and individuals can access multiple programmes through a single registry. Currently, all three programmes maintain separate databases of beneficiaries, but efforts are underway to migrate them to a central Aadhaar database. The process of linking an individual's Aadhaar number with their records in the social protection programmes enables the identification of eligible beneficiaries, elimination of duplicate or ineligible entries and improved targeting of assistance.




Convergence strategies are employed to break down programme silos and facilitate coordination among different programmes and ministries. MGNREGS in particular showcases convergence with various ministries and schemes such as Anganwadi Centers, Rural Connectivity, Sericulture, Railways, Rubber Plantation and more.

The social protection programmes follow a rights-based approach to ensure access to safety net programmes. Both MGNREGS and PDS under the NFSA emphasise the empowerment of socially disadvantaged groups, including women, SCs and STs through rights-based legislation. The NFSA also guarantees subsidised food grains to a specified percentage of the population under the TPDS. The Act provides coverage for nearly two-thirds of the country's total population. Nearly 75% of the rural population and 50% of the urban population are entitled to receive highly subsidised food grains.

The delivery mechanism of the programmes emphasises coordination among schemes and ministries/ departments to translate policies into practice. Resource-based convergence is employed, where available resources such as financial resources, human resources, databases and technical knowledge are blended through stakeholder collaboration. This coordination ensures effective implementation of initiatives, such as the establishment of kitchen gardens in schools through collaboration between the Ministry of Education, the Department of Horticulture and MGNREGS.

Systems framework

Administrative capacity and fiscal space

 FINANCIAL CAPACITY	
Country income category	2
Economic dependency index	5
 ADMINISTRATIVE CAPACITY	
Government effectiveness index	3
Corruption perception index	3
 FISCAL SPACE	
Spending on social assistance programmes as a % of GDP	2
Special allocation of contingency funds for anticipatory risk financing	1
The country has access to extra-budgetary resources, including international financial institutions and donor organisations	2
Policies incorporate the use of private sector financing (such as green bonds, resilience bonds, etc.)	1
The country integrates and uses disaster risk financing instruments (eg crop insurance, health insurance, contingent credit, catastrophe insurance, reinsurance, catastrophe bonds, etc.)	3

Financial capacity: The country's income category is lower middle; the economic dependency index is 0.4, based on INFORM. The spending on social protection as a percentage of GDP is 1.43%. Social sector expenditure is budgeted at US\$100.77 billion in 2023–2024. The expenditure on the MGNREGA, NFSA, National Social Assistance Programme and Mid-Day Meal Scheme as a share of GDP has declined in the last 10 years.

Administrative capacity: The government effectiveness index is 4.4 and the corruption perception index is 6.0, as per INFORM.

Contingency funds for anticipatory risk financing: While MGNREGS provides an additional 50 days of employment to beneficiaries in the event of severe drought or natural calamity, there is no evidence of special allocation of contingency funds for anticipatory risk financing in the social protection programmes or policies reviewed.

Access to other sources of finance: In the case of MGNREGS, during the COVID-19 pandemic, the budget was increased to address the greater demand for work in rural areas. To cover the additional spending,

the government borrowed US\$1 billion from the New Development Bank (formerly known as BRICS Development Bank) using extra-budgetary resources.

Private sector finance: There is no explicit evidence of adoption of private sector financing in social protection programmes. However, there have been instances where private entities have contributed to the implementation of social protection programmes such as MGNREGS works in certain states.

Integration of DRF instruments: There is no evidence of a mandate to integrate DRF in the three social protection programmes reviewed. However, it is worth noting that India has relied on international agencies and external funding to support COVID-19 relief interventions and address social protection needs during the pandemic.

The government has made efforts to provide social safety nets for vulnerable groups through insurance and pension programmes such as Pradhan Mantri Jeevan Jyoti Beema Yojna (life insurance), Pradhan Mantri Suraksha Beema Yojna (accidental death and disability), Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (health insurance) and Atal Pension Yojna (a pension for the unorganised and underprivileged).

Infrastructure, technology and information systems

INFRASTRUCTURE	
Communication index	3
Physical connectivity	3
TECHNOLOGY AND INFORMATION SYSTEMS	
A national database/social registry exists	3
Climate-smart information systems are used for different purposes including for social protection	2
Early warning systems for major climate hazards are available	3
Early warning systems are applied in social protection programmes	2
Artificial intelligence (AI), risk modelling, etc. are used to implement the programmes	2
Platforms for enhanced efficiency and effectiveness of the delivery of social protection entitlements are used (eg mobile-based payment)	3

Infrastructure: The communication index of the country is 4.2 and the physical connectivity is 4.2, according to INFORM.

National database/social registry: There is evidence of the integration and utilisation of a national database-social registry in more than one major social protection

programme in the country. The Aadhaar system plays a crucial role in linking data and enabling direct benefit transfers to ensure that eligible individuals receive the intended benefits without exclusion. The Aadhaar Act mandates authentication or proof of possession of an Aadhaar number for receiving subsidies, benefits or services funded from the Consolidated Fund of India. Alternatives are provided for individuals without an Aadhaar number to access the benefits.

Additionally, the Integrated Management of Public Distribution System (IM-PDS) programme focuses on creating centralised databases to enhance the operations of the PDS. These databases contribute to the continuous improvement of PDS operations, ensuring efficient targeting and delivery of food grains to eligible beneficiaries.

The ONORC plan further utilises the national database/social registry by allowing migrant beneficiaries to access their food grain entitlements through portability. They can conveniently visit any ePoS-enabled fair price shop in ONORC-enabled States/Union Territories and use their ration card number or Aadhaar number for biometric authentication on an ePoS device, ensuring seamless access to their entitlements.

Moreover, the PM KISAN scheme is implemented through an Aadhaar-linked electronic database that contains comprehensive details of all members of farmers' families listed in the land records, facilitating targeted and efficient distribution of benefits.

These examples highlight the successful integration and utilisation of a national database/social registry, primarily linked to Aadhaar, in multiple social protection programmes. This approach ensures effective targeting, streamlined delivery of benefits and inclusion of eligible individuals, contributing to the overall effectiveness and efficiency of social protection systems in the country.

Climate-smart information system: MGNREGS emphasises the need to consider climate information in planning and designing works, and is currently using the Climate Resilience Information System and Planning tool (CRISP-M) in the planning and design of natural resource management assets. The tool supports integration of traditional community knowledge with climate information using a top-down and a bottom-up approach. The tool is in the pilot phase of implementation, but the government plans to use it for anticipatory planning of the wage employment in climate-stressed areas.

There is no evidence of use of climate information systems in other social protection programmes of the country.

Availability and application of EWSs and AI: The country has cyclone and flood EWSs. Approximately 66% of individuals in India are exposed to extreme flood events; however, only 33% of them are covered by flood EWSs. Moreover, 25% of India's population is exposed to cyclones and their impacts, but cyclone warnings are available to 100% of the exposed population. There is not much evidence of cyclone warnings being used to provide anticipatory or shock-responsive social protection. The drought EWS is relatively less mature. The CRISP-M tool, which is being used by the Ministry of Rural Development for MGNREGS planning and implementation, has drought EWSs integrated within it and is being used for anticipatory planning of wage employment, but it is currently only in its pilot phase. The tool also uses AI for planning of watershed management assets.

Efforts for enhanced efficiency and effectiveness in delivery: In search of a more efficient system, India's policy on social assistance has been heading towards Universal Basic Income over the past few years in a planned manner. This started with the establishment of the 'JAM trinity' (Jan Dhan universal bank accounts, Aadhaar biometric identity, and mobile phones) for providing the technological base for performing cash transfers directly to the accounts of individuals and families. Centralised cash payments to beneficiaries necessitates identification, widespread reach of banking services and a medium for performing digital transactions. The Aadhaar biometric identification system has covered 99% of the population aged 18 and above. The Jan Dhan scheme has enabled 46% of households to access bank accounts, and mobile phone coverage has been extended to 87% of the population.

Several cash transfer experiments and programmes were launched in the last two decades. Janani Suraksha Yojana (JSY), PM KISAN and Pradhan Mantri Garib Kalyan Yojana (PMGKY) are the prominent cash transfer initiatives in India. JSY, one of the world's largest conditional cash transfer programmes for health, was launched in 2005. Evaluations of JSY programmes reveal that conditional cash transfers are a good vehicle for enhancing access to health services in the Indian context.

PM KISAN, an unconditional cash transfer programme, was launched in 2019. As a response to the COVID-19 crisis, the Government of India announced a package public transfer programme, namely Pradhan Mantri Garib Kalyan Yojana (PMGKY), with a budget of US\$25 billion. The package includes income support, cash transfers for women, conditional cash transfers for buying cooking gas, and free food rations. The scheme offered 800 million NFSA beneficiaries extra monthly free food grains (rice/wheat) of up to 5 kilograms per person, alongside their regular NFSA entitlements.

Early evaluations of PM KISAN and PMGKY have registered positive effects of the programmes among the beneficiaries in addressing poverty and vulnerability issues. The IM-PDS focuses on creating centralised databases to improve PDS operations. The ONORC plan allows migrant beneficiaries to access their entitlements through ePoS-enabled fair price shops using their ration card or Aadhaar number. The PDS demonstrated resilience during the COVID-19 crisis, ensuring food supply despite supply chain disruptions. In April and May 2020, 17 million metric tonnes of food grains were efficiently distributed nationwide by the Food Corporation of India.

In 2013, the Government of India launched Direct Benefit Transfer as a pilot in 11 districts. The scheme aimed to ensure crediting of cash benefits directly into the account of the beneficiary, eliminating leakage and improving efficiency. In 2014, Direct Benefit Transfer was further expanded across the country, covering scholarship schemes, liquid petroleum gas subsidy and MGNREGS. In 2017, Direct Benefit Transfer covered 400 schemes of 46 ministries. Cash transfers are performed through Public Financial Management Systems. During the COVID-19 lockdown, ₹366.59 billion (US\$4.41 billion) were transferred to the bank accounts of the beneficiaries.

Institutional mechanisms

INSTITUTIONAL MECHANISMS	
Bodies and mechanisms exist for social policy coordination across ministries and departments	3
Bodies and mechanisms exist for multistakeholder engagement at the grassroots level	3

Cross-ministry/department coordination: In India, convergence efforts have been undertaken to promote cross-departmental coordination for the effective implementation of social protection programmes. Convergence aims to bring together different departments and ministries to synergise their efforts, resources and expertise, thereby maximising the impact of social protection interventions. Here are some key examples of convergence efforts in India:

- **MGNREGS convergence:** MGNREGS has actively promoted convergence with various ministries and departments to enhance the outcomes of rural development. This includes convergence with the Ministry of Rural Development for the creation of durable assets, the Ministry of Agriculture for watershed and horticulture programmes, the Ministry of Women and Child Development for the Integrated Child Development Services (ICDS), the Ministry of Jal Shakti for Swachh Bharat Mission (SBM), and many more. These convergence efforts aim to address multiple dimensions of poverty and vulnerability through integrated interventions.

- **Integrated Child Development Services (ICDS) convergence:** ICDS, a flagship programme for early childhood care and development, has fostered convergence with multiple departments and ministries. This includes convergence with the Ministry of Health and Family Welfare for immunisation, the Ministry of Education for pre-school education, the Ministry of Women and Child Development for nutrition supplementation, and the Ministry of Drinking Water and Sanitation for water and sanitation facilities. Such convergence ensures a comprehensive approach to address the holistic needs of children and their families.
- **PDS convergence:** The PDS, a programme aimed at providing subsidised food grains to vulnerable populations, has integrated with various departments for effective implementation. Convergence efforts include linking PDS data with Aadhaar for targeted delivery, integrating with the Ministry of Consumer Affairs for better operationalisation, and collaborating with the Ministry of Agriculture for efficient procurement and storage of food grains.
- **National Rural Livelihood Mission (NRLM) convergence:** NRLM focuses on poverty reduction through the promotion of self-help groups and livelihood opportunities. It has undertaken convergence efforts with multiple ministries such as the Ministry of Agriculture, the Ministry of Rural Development, Ministry of Skill Development and Entrepreneurship, and the Ministry of Micro, Small, and Medium Enterprises. This convergence facilitates access to various resources, training and market linkages for rural households, ensuring comprehensive support for their socioeconomic empowerment.

These examples highlight the concerted efforts of the Indian government to foster collaboration and coordination among departments and ministries for the successful implementation of social protection programmes. Convergence aims to break down silos, leverage synergies and enhance the efficiency and effectiveness of interventions, ultimately leading to improved outcomes for the intended beneficiaries.

Multistakeholder engagement in delivery: State governments in India play a crucial role in social protection by implementing and managing various social welfare programmes and policies. State governments are responsible for executing centrally sponsored social protection schemes. They have the flexibility to adapt national programmes to suit the specific needs and conditions of their state. State governments allocate budgets for social protection programmes, which can include subsidies, pensions, food distribution and healthcare services. States often innovate and pilot new social protection initiatives to address unique challenges within their jurisdiction. They collaborate with

local governments and Panchayats (local self-governing bodies) to ensure efficient service delivery at the grassroots level.

Devolution of power to Gram Panchayats and local communities plays a crucial role in the planning and implementation of social protection programmes such as MGNREGS and the PDS. The involvement of Gram Panchayats ensures that decision-making power is decentralised, allowing for better understanding of local needs and effective utilisation of resources. It empowers local communities to actively participate in the design and implementation of these programmes, ensuring that they are tailored to address the specific challenges and requirements of the community.

Gram Panchayats are entrusted with the responsibility of preparing plans, prioritising works, and approving project proposals under MGNREGS. They have the authority to identify suitable projects that can generate employment opportunities and enhance the overall development of the area. This devolution of power promotes participatory governance and fosters a sense of ownership and accountability among the local communities.

Furthermore, the engagement of NGOs and CBOs is instrumental in the implementation of social protection programmes. These organisations often have a deep understanding of local dynamics and possess expertise in mobilising communities, building capacities and providing support services. NGOs and CBOs act as facilitators, working closely with Gram Panchayats and communities to ensure effective implementation, monitoring and evaluation of NRLM, ICDS, MGNREGS and other social protection programmes. They play a crucial role in creating awareness, enhancing participation, and providing technical assistance to beneficiaries.

In addition to devolution of power to Gram Panchayats and the engagement of NGOs and CBOs, the Panchayats (Extension to Scheduled Areas) Act, 1996 (PESA) is a significant piece of legislation that aims to empower tribal communities in scheduled areas. PESA grants autonomy and self-governance to Gram Sabha, the village-level assembly of tribal communities. It recognises their traditional rights over resources, including land and forests, and provides them with decision-making authority in matters of local governance, natural resource management and social protection. PESA ensures the participation and involvement of tribal communities in the planning and implementation of social protection programmes, enabling them to address their unique needs and aspirations effectively.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

MGNREGS guarantees a minimum of 100 days of wage employment per year to rural households. It focuses on providing livelihood security through manual labour-intensive work projects like road construction, water conservation and afforestation.



Programme design features

Innovative disaster risk management instruments are employed in the programme. Under MGNREGS, an additional 50 days of employment is offered in case of severe droughts or other climate disasters. The CRISP-M tool, developed as part of the Infrastructure for Climate Resilient Growth programme by IIED, integrates a 'drought EWS' to allow early planning for additional employment without awaiting a drought declaration. However, it is currently in its pilot phase.

The entire adult rural population of India is eligible under MGNREGS. Real-time progress and beneficiary data for the programme is maintained in the NREGA soft portal, which is transitioning to the central Aadhaar Database. The JAM Trinity is utilised for efficient and direct benefit transfers of payments to beneficiary bank accounts.

MGNREGS's rights-based access and flexibility allows it to function effectively as a form of disaster response. Because it guarantees work on demand, the availability of jobs under the scheme can increase in response to a crisis, such as a natural disaster or a pandemic. For example, if a drought or flood leads to a loss of regular agricultural work, affected families can turn to MGNREGS for alternative employment. By guaranteeing a certain number of days of work and an income, MGNREGS provides a safety net that helps vulnerable households manage the economic impact of such crises. Furthermore, the type of works undertaken can be adjusted based on local needs. Following a disaster, MGNREGS projects could focus on rebuilding critical infrastructure or implementing measures to reduce the risk from future disasters.

MGNREGS involves many projects related to sustainable development and climate resilience. Approximately 70% of permissible works under MGNREGS are related to natural resource management (NRM). The NRM works typically include water

conservation and harvesting, afforestation, flood control and protection and drought proofing, including afforestation and tree planting. The programme also focuses on improving water management by rehabilitating water bodies. About 65% of the total MGNREGS expenditure is on NRM works, with a considerable portion allocated for water conservation and watershed management. MGNREGS also focuses on climate-proofing physical infrastructure like roads, bridges, rural connectivity, and so on. Community-based DRR assets are envisaged, including disaster preparedness and restoration works. These projects can help communities better manage the risks associated with climate change. For instance, water conservation and drought proofing projects can help ensure water security and reduce vulnerability to droughts. Afforestation can help absorb carbon dioxide, combat land degradation and desertification and contribute to biodiversity.

By promoting more sustainable use of natural resources, MGNREGS works can also contribute to the livelihood resilience of rural communities. For example, land improvement and reforestation projects can enhance the productivity of land, benefiting local agriculture and potentially improving food security.

However, the extent to which the scheme's potential for promoting climate resilience is realised can depend on various factors, including the quality of project implementation, community involvement and the consideration of local environmental conditions and needs.

Programme functions

Prevention: MGNREGS helps in prevention by undertaking various measures to protect against future risks, especially those related to climate change. Many of the public works carried out under MGNREGS are aimed at improving natural resource management and environmental conservation. These include:

- **Water conservation and harvesting:** By developing infrastructure for rainwater collection and groundwater recharge, MGNREGS helps to prevent water scarcity and reduce vulnerability to droughts.
- **Afforestation and tree plantation:** These activities help prevent soil erosion, land degradation and desertification. They also sequester carbon, thereby contributing to climate change mitigation.
- **Flood control and protection:** The construction of embankments, check dams and other structures helps to prevent flooding in vulnerable areas.

Protection: MGNREGS plays a crucial role in protection by providing a form of social protection to the most vulnerable populations in rural areas. It does so by guaranteeing a minimum of 100 days of paid employment in a year to every household that demands it, thereby ensuring a basic level of income security.

- **Income security:** By providing guaranteed employment, MGNREGS protects rural households from the impacts of seasonal employment fluctuations, economic downturns or unexpected personal crises (such as illness or death of a breadwinner).
- **Food security:** The income from MGNREGS work can help households afford food and other essentials, thus contributing to food security.
- **Disaster recovery:** In the aftermath of a disaster, MGNREGS can provide an immediate source of income to affected households, helping them to recover and rebuild.

Promotion: MGNREGS contributes to the promotion of sustainable livelihoods and more resilient rural communities.

- **Livelihood diversification:** By providing an alternative source of income, MGNREGS can help households diversify their livelihoods, which is a key element of resilience. It also provides a form of employment that can be accessed by individuals who may face barriers to participating in other types of work (for example, due to age, gender or social status).

- **Skills development:** Although the primary focus of MGNREGS is on unskilled labour, participation in MGNREGS works can potentially provide opportunities for developing skills. For instance, workers could gain skills related to the construction and maintenance of different types of infrastructure.
- **Community infrastructure:** The public works carried out under MGNREGS lead to the creation of productive assets (like roads, wells and ponds) that can benefit the wider community and contribute to long-term rural development. These assets can enhance local productivity, for example, by improving access to markets, enhancing water availability for irrigation or by enriching local soils.
- **Environmental sustainability:** As mentioned under 'prevention', many MGNREGS works contribute to environmental sustainability, which is crucial for the long-term resilience of rural livelihoods.

In all these ways, MGNREGS contributes to building resilience in rural areas, by preventing and mitigating environmental risks, protecting vulnerable households from income shocks and promoting sustainable and diverse livelihoods.



INDIA: PROGRAMMES

PROGRAMME DESIGN	Total: 64%
PROGRAMME EFFICACY	
Coverage	2
Benefit incidence	2
Benefit adequacy	1
Average per capital transfer	1
PROGRAMME EFFECTIVENESS	
Benefit cost ratio	2
INNOVATIVE DRM INSTRUMENTS	
The programme uses early warning systems to provide anticipatory support to target groups	3
The programme uses anticipatory risk financing instruments such as contingency funds, catastrophe bonds, parametric insurance, weather derivatives, etc.	1
The programme adopts a layers of risk approach (ie assessing the probability and severity of risks) that reflects a continuum from frequent but less damaging events through to rare but catastrophic disasters and then manages this risk through a variety of instruments	1
The programme uses a national database/registry for its operations	4
The programme uses platforms that enhance delivery efficiency and effectiveness of delivery (eg mobile-based payments)	4
CLIMATE-FOCUSED APPROACH	
The programme maps geographical areas, livelihood groups, social groups, etc., which are vulnerable to climate change impacts and uses these different dimensions of vulnerability to plan scaling up and resource allocation	4
The programme undertakes environmental conservation and restoration of degraded landscapes (eg biodiversity conservation) to help protect natural resource-based livelihoods	4
The programme undertakes interventions on improving water management (eg rehabilitating water bodies) that can lead to water security for domestic and agriculture purposes	4
The programme undertakes interventions that lead to climate-proofing of physical infrastructure (eg roads, bridges, etc.)	4
The programme envisages constructing community-based disaster risk reduction assets (eg storm shelters)	4

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

PROGRAMME FUNCTION	Total: 82%
PREVENTION	
The programme offers anticipatory support	4
The programme offers services to protect health, livelihoods and incomes before crises hit	4
The programme encourages community-level advance planning and interventions (eg evacuation planning)	4
The programme offers subsidised health, food or education before crises hit	1
The programme offers skills training, capacity building or awareness generation to prepare crisis response	4
The programme supports individual or community-level asset creation (eg cyclone shelters) to protect from future crises	4
The programme promotes awareness, particularly among marginalised people, to achieve their representation in decision-making processes	4
PROTECTION	
The programme offers cash transfer, food aid or livelihood support during a crisis	4
The programme offers rapid additional humanitarian support to tide communities over a crisis	4
The programme supports access to health facilities or relief assistance (eg food, water) after a crisis	1
The programme provides income-earning opportunities through public works programmes or protection against livelihood loss or non-economic loss and damage (NELD) through insurance or other compensatory mechanisms	4
The programme offers waiver/relaxation/subsidy benefits to target populations in the event of climate hazards	1
PROMOTION	
The programme offers support for livelihood diversification	4
The programme supports improved income opportunities via building entrepreneurial skills, access to higher education or community/individual asset creation	4
The programme promotes new livelihood opportunities	3
The programme implements planned labour mobility, migration and placement interventions	1
The programme improves access to markets, natural resources, government departments, financial inclusion, community infrastructure, etc.	4
The programme encourages target populations to participate in decision-making processes	4

Public Distribution System (PDS)

The PDS is a government-run programme that aims to provide essential food commodities at subsidised prices to eligible populations. It ensures food security by distributing items like rice, wheat, sugar and kerosene through a network of fair price shops.



Programme design features

The PDS is a national food security system established by the Government of India. Under the PDS, subsidised food and non-food items are distributed to poor people. Major commodities distributed include staple food grains, such as wheat, rice, sugar and kerosene.

Innovative disaster risk management instruments:

The PDS, governed by NFSA, started as a means to manage food grain scarcity and has evolved into a rights-based food security platform.

The programme identifies vulnerable areas and groups and allocates resources based on this vulnerability. The NFSA defines “eligible households” as priority households and Antyodaya Anna Yojana beneficiaries. Categories include households headed by widows, terminally ill or disabled persons, or people aged 60 or over with no subsistence means, landless agriculture labourers, marginal farmers, artisans, slum dwellers, primitive tribal households, and others in both rural and urban areas.

The programme extensively uses a national database registry for its operations, with 100% digitisation of ration cards and beneficiaries' data under NFSA across all States/UTs. Almost 195 million ration cards cover approximately 800 million beneficiaries, with over 99.5% Aadhaar-linked. Nearly 90% of food grain distribution to States under NFSA is biometrically/Aadhaar authenticated.

PDS has fully embraced digital technology for operational efficiency. The programme uses platforms like the Jan Dan-Aadhaar-Mobile trinity. Nearly 99.6% of ration cards are Aadhaar-seeded, leading to elimination of ineligible ration cards and reducing ghost lifting of subsidised food grains.

It is not primarily designed as a disaster risk management tool. However, it plays a significant role in providing essential support to vulnerable households during crises. In situations like a pandemic, drought, or other disasters that impact people's ability to access food or earn a livelihood, PDS acts as a safety net that can provide food security to those in need. A central pool of grains is maintained for a range of allocations, including calamity relief.

For example, during the COVID-19 pandemic, the programme's potential for shock-responsiveness was demonstrated. The Indian government used the PDS to distribute additional food grains to ensure food security for the vulnerable populations. However, PDS does not have a formal anticipatory response mechanism to predict and respond to disasters. It acts more as a safety net that is responsive to shocks, providing a buffer against food insecurity during crises. However, its effectiveness can be hindered by issues such as leakages, corruption and difficulties in accessing the benefits.

A key strength of the PDS in this regard is its extensive coverage and infrastructure, which enables it to reach a large number of households across the country. However, its disaster response role is more reactive than anticipatory. In other words, while PDS can provide critical support during a crisis, it does not have mechanisms to predict disasters and pre-emptively scale up support.

One potential gap is that, because the PDS is not designed specifically for disaster response, the speed and adequacy of its response can vary depending on the nature and scale of the crisis, as well as other factors such as local administrative capacity and the state of existing PDS infrastructure. The system must also grapple with issues like leakages and exclusion errors, which can reduce its effectiveness in reaching those in need during a crisis.

The PDS does not have a specific focus on climate-related risks. But by providing access to subsidised food, the PDS can help vulnerable households cope with these impacts. For example, if a drought reduces agricultural output and raises food prices, households that depend on the PDS would be protected from these price increases. In this way, the PDS can contribute indirectly to climate resilience.

A potential gap is that the PDS may not be adequately prepared for the increasing risks posed by climate change. For instance, climate change can impact the supply of food grains to the PDS, either by affecting domestic production or by disrupting supply chains. Furthermore, extreme weather events can damage PDS infrastructure and disrupt its operation. There may be a need for more proactive measures to adapt the PDS to these risks, such as incorporating climate considerations into the planning and management of the PDS or strengthening the resilience of PDS supply chains and infrastructure to climate impacts.

Programme functions

Prevention: The PDS contributes to the preventive dimension of resilience by:

- **Food security:** The PDS prevents food insecurity by distributing essential commodities, particularly food grains, at subsidised prices. This helps to guard against the risk of food price inflation, particularly during times of crop failures or other supply disruptions.
- **Nutrition:** Access to affordable staple food grains through the PDS can help prevent malnutrition, particularly among vulnerable sections of the population.

Protection: The PDS contributes to the protective dimension of resilience by:

- **Income protection:** By providing food at subsidised prices, the PDS helps to protect the real incomes of poor households. This is particularly important during times of economic stress or when food prices are high.
- **Disaster response:** In the aftermath of a disaster or during a crisis such as a pandemic, the PDS can provide an essential safety net by ensuring access to food for affected households.

Promotion: PDS contributes to the promotional dimension of resilience by:

- **Livelihood support:** By lowering the household's expenditure on food, the PDS can free up resources that can be used for other productive purposes. This indirectly supports livelihood promotion.
- **Social equity:** The PDS, especially in its targeted form, aims to promote social equity by ensuring that the poorest sections of the population have access to food grains at very low prices.

While the PDS contributes to resilience, it's important to note that the system also faces significant challenges, including leakages, targeting errors, and issues related to the quality and nutritional value of the food supplied. Addressing these issues is critical to enhancing the contribution of the PDS to resilience.


INDIA: PROGRAMMES

PROGRAMME DESIGN	Total: 56%
PROGRAMME EFFICACY	
Coverage	5
Benefit incidence	4
Benefit adequacy	1
Average per capital transfer	2
PROGRAMME EFFECTIVENESS	
Benefit cost ratio	5
INNOVATIVE DRM INSTRUMENTS	
The programme uses early warning systems to provide anticipatory support to target groups	1
The programme uses anticipatory risk financing instruments such as contingency funds, catastrophe bonds, parametric insurance, weather derivatives, etc.	1
The programme adopts a layers of risk approach (ie assessing the probability and severity of risks) that reflects a continuum from frequent but less damaging events through to rare but catastrophic disasters and then manages this risk through a variety of instruments	1
The programme uses a national database/registry for its operations	4
The programme uses platforms that enhance delivery efficiency and effectiveness of delivery (eg mobile-based payments)	4
CLIMATE-FOCUSED APPROACH	
The programme maps geographical areas, livelihood groups, social groups, etc., which are vulnerable to climate change impacts and uses these different dimensions of vulnerability to plan scaling up and resource allocation	4
The programme undertakes environmental conservation and restoration of degraded landscapes (eg biodiversity conservation) to help protect natural resource-based livelihoods	1
The programme undertakes interventions on improving water management (eg rehabilitating water bodies) that can lead to water security for domestic and agriculture purposes	1
The programme undertakes interventions that lead to climate-proofing of physical infrastructure (eg roads, bridges, etc.)	1
The programme envisages constructing community-based disaster risk reduction assets (eg storm shelters)	1

Public Distribution System (PDS)

PROGRAMME FUNCTION	Total: 57%
PREVENTION	
The programme offers anticipatory support	4
The programme offers services to protect health, livelihoods and incomes before crises hit	1
The programme encourages community-level advance planning and interventions (eg evacuation planning)	1
The programme offers subsidised health, food or education before crises hit	4
The programme offers skills training, capacity building or awareness generation to prepare crisis response	1
The programme supports individual or community-level asset creation (eg cyclone shelters) to protect from future crises	1
The programme promotes awareness, particularly among marginalised people, to achieve their representation in decision-making processes	1
PROTECTION	
The programme offers cash transfer, food aid or livelihood support during a crisis	4
The programme offers rapid additional humanitarian support to tide communities over a crisis	4
The programme supports access to health facilities or relief assistance (eg food, water) after a crisis	4
The programme provides income-earning opportunities through public works programmes or protection against livelihood loss or non-economic loss and damage (NELD) through insurance or other compensatory mechanisms	1
The programme offers waiver/relaxation/subsidy benefits to target populations in the event of climate hazards	1
PROMOTION	
The programme offers support for livelihood diversification	1
The programme supports improved income opportunities via building entrepreneurial skills, access to higher education or community/individual asset creation	1
The programme promotes new livelihood opportunities	1
The programme implements planned labour mobility, migration and placement interventions	4
The programme improves access to markets, natural resources, government departments, financial inclusion, community infrastructure, etc.	4
The programme encourages target populations to participate in decision-making processes	1

Pradhan Mantri Kisan Samman Nidhi (PM KISAN)

PM KISAN is an income support scheme for farmers in India. Eligible farmers receive direct income support of ₹6,000 (US\$72.18) per year in three equal instalments, aiming to augment their income and support their welfare.



Programme design features

PM KISAN supplements the financial needs of farmers. The programme utilises Aadhaar, India's national database registry, for operations. Payments to beneficiaries are made directly into their Aadhaar-linked bank accounts through direct benefit transfer. This ensures efficient delivery of the programme objectives across varied financial institutions.

The PM KISAN scheme provides a fixed income support to farmers, which can help them manage risks associated with farming, such as those due to market fluctuations, crop failures or disasters. By ensuring a minimum level of income, the scheme can help farmers cope with these risks, providing a form of disaster risk management. The scheme also offers some risk-informed support via concessionary debt. Farmers affected by severe natural calamities receive benefits such as interest subvention and prompt repayment incentives for rescheduled loans.

However, the scheme does not have an explicit anticipatory response mechanism to predict and respond to disasters. The income support is fixed and does not adjust based on the level of risk or the occurrence of a disaster. Therefore, while PM KISAN can provide some level of resilience against disasters, its effectiveness as a disaster risk management tool may be limited.

The PM KISAN scheme is also not explicitly designed with a climate-focused approach. It is primarily an income support scheme, aiming to provide a safety net for farmers. However, indirectly, the income support can help farmers manage risks associated with climate variability and change, such as changing rainfall patterns or increased frequency of extreme weather events, which can affect agricultural production.

The scheme does not include explicit measures to encourage climate-smart agricultural practices or build climate resilience. For example, the income support is not conditional on the adoption of certain farming practices that could help mitigate climate risks. This could be seen as a gap in the scheme's design from a climate perspective.

For a more comprehensive climate-focused approach, the PM KISAN scheme could potentially be complemented with other measures, such as promoting

climate-smart agricultural practices, providing climate risk information and training to farmers, or linking the scheme with crop insurance programmes that protect against climate risks.

Programme functions

Prevention: PM KISAN contributes to the preventive dimension of resilience as follows:

- **Income stability:** By providing a fixed cash transfer, PM KISAN helps to prevent income instability among farmers. This steady income support can help farmers manage risks and uncertainties associated with agriculture, including those related to weather variability and market prices.
- **Investment in agriculture:** The additional income support can allow farmers to make necessary investments in their farming practices, potentially including preventive measures such as purchasing drought-resistant seeds, improving irrigation or other steps to enhance the resilience of their agricultural activities.

Protection: PM KISAN contributes to the protective dimension of resilience by:

- **Income protection:** The direct cash transfer scheme provides a safety net for small and marginal farmers, protecting them from potential income shocks related to crop failures, natural disasters or market fluctuations.
- **Risk buffer:** The fixed income support acts as a buffer against risks inherent in agriculture, providing some level of financial protection to farmers.

Promotion: PM KISAN contributes to the promotional dimension of resilience by:

- **Financial empowerment:** By providing a direct cash transfer, the PM KISAN scheme can empower farmers to make decisions based on their specific needs. This could include investing in better farming practices, diversifying their crops, or spending on other needs that can promote their wellbeing and resilience.
- **Improved livelihoods:** With the additional financial support, farmers may be better equipped to improve their farming practices and enhance their livelihoods, which in turn contributes to long-term resilience.

While PM KISAN can contribute to resilience, it is not a comprehensive solution to the complex and interrelated challenges facing India's agricultural sector. Other complementary measures are needed to address issues such as climate change, water management, access to quality seeds and fertilisers, and access to markets and fair pricing.


INDIA: PROGRAMMES

PROGRAMME DESIGN	Total: 42%
PROGRAMME EFFICACY	
Coverage	2
Benefit incidence	2
Benefit adequacy	1
Average per capital transfer	1
PROGRAMME EFFECTIVENESS	
Benefit cost ratio	2
INNOVATIVE DRM INSTRUMENTS	
The programme uses early warning systems to provide anticipatory support to target groups	1
The programme uses anticipatory risk financing instruments such as contingency funds, catastrophe bonds, parametric insurance, weather derivatives, etc.	1
The programme adopts a layers of risk approach (ie assessing the probability and severity of risks) that reflects a continuum from frequent but less damaging events through to rare but catastrophic disasters and then manages this risk through a variety of instruments	1
The programme uses a national database/registry for its operations	4
The programme uses platforms that enhance delivery efficiency and effectiveness of delivery (eg mobile-based payments)	4
CLIMATE-FOCUSED APPROACH	
The programme maps geographical areas, livelihood groups, social groups, etc., which are vulnerable to climate change impacts and uses these different dimensions of vulnerability to plan scaling up and resource allocation	4
The programme undertakes environmental conservation and restoration of degraded landscapes (eg biodiversity conservation) to help protect natural resource-based livelihoods	1
The programme undertakes interventions on improving water management (eg rehabilitating water bodies) that can lead to water security for domestic and agriculture purposes	1
The programme undertakes interventions that lead to climate-proofing of physical infrastructure (eg roads, bridges, etc.)	1
The programme envisages constructing community-based disaster risk reduction assets (eg storm shelters)	1

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

PROGRAMME FUNCTION	Total: 53%
PREVENTION	
The programme offers anticipatory support	4
The programme offers services to protect health, livelihoods and incomes before crises hit	4
The programme encourages community-level advance planning and interventions (eg evacuation planning)	2
The programme offers subsidised health, food or education before crises hit	1
The programme offers skills training, capacity building or awareness generation to prepare crisis response	1
The programme supports individual or community-level asset creation (eg cyclone shelters) to protect from future crises	3
The programme promotes awareness, particularly among marginalised people, to achieve their representation in decision-making processes	1
PROTECTION	
The programme offers cash transfer, food aid or livelihood support during a crisis	4
The programme offers rapid additional humanitarian support to tide communities over a crisis	4
The programme supports access to health facilities or relief assistance (eg food, water) after a crisis	1
The programme provides income-earning opportunities through public works programmes or protection against livelihood loss or non-economic loss and damage (NELD) through insurance or other compensatory mechanisms	3
The programme offers waiver/relaxation/subsidy benefits to target populations in the event of climate hazards	1
PROMOTION	
The programme offers support for livelihood diversification	1
The programme supports improved income opportunities via building entrepreneurial skills, access to higher education or community/individual asset creation	1
The programme promotes new livelihood opportunities	2
The programme implements planned labour mobility, migration and placement interventions	1
The programme improves access to markets, natural resources, government departments, financial inclusion, community infrastructure, etc.	1
The programme encourages target populations to participate in decision-making processes	3

Annex

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This document presents the country analysis of India and is an extract from the IIED working paper ‘Delivering anticipatory social protection: country readiness assessment’, which uses the ASPIRE tool to evaluate the readiness and effectiveness of social protection systems in eight countries, identifying gaps and opportunities to improve anticipatory measures and climate resilience. The research provides actionable recommendations for enhancing these systems to not only respond but also proactively adapt to climate-related risks, thereby fostering resilience among vulnerable populations.

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