

Awareness and Reach of Pradhan Mantri Social Security Schemes among Rural Households in Maharashtra: A Secondary-Evidence Assessment

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Abstract: To provide financial protection to those who are vulnerable and financially unreachable, Pradhan Mantri Social Security Schemes were formulated which are life insurance, accident insurance, pension schemes. But the presence of a scheme does not guarantee awareness, enrolment, ongoing uptake and effective access to a scheme among rural households. This research study explores the awareness and penetration of three key Jan Suraksha schemes namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) focusing on rural Maharashtra. This study fills a gap in the literature in focusing on the difference between aggregate enrolment and meaningful household level awareness and accessibility. A descriptive secondary research design has been used for data collection and analysis and the data has been collected from the official documents of the Department of Financial Services, Pension Fund Regulatory and Development Authority, Parliament of India and published empirical studies on the awareness of the rural people. The enrolment data of PMJJBY at the district level is analysed for rural/semi urban and urban area of Maharashtra as on November 2025. The evidence indicates that there is significant penetration – Maharashtra had 18.62 million cumulative PMJJBY enrolments, with around 10.41 million of them being rural/semi-urban, accounting for about 56.0% of the state. As of April 2025, the three schemes had managed to enrol in excess of 23.63 crore, 51.06 crore, and 7.66 crore beneficiaries under PMJJBY, PMSBY and APY respectively at the national level. Rural evidence, however, has been published that awareness doesn't always mean enrollment. It was observed that 76% of respondents knew of at least one newly established social-security scheme, and 44% registered for one. A study was carried out in rural Pune and it was found that 76% were aware of at least one newly established social-security scheme, while 44% were registered for one. The study reveals a recurrent literacy awareness-enrolment-utilisation gap linked to the socio-economic factors, communication channels, the complexity of the procedures and the last-mile access. The novelty is the identification of scheme reach and scheme awareness and the suggestion of an integrated scheme awareness, accessibility, enrolment, persistency and utilisation. The study finds that Maharashtra is making good progress in terms of numerical reach, but requires greater financial literacy, outreach by gram-panchayat, banking correspondents, a multilingual approach and systematic monitoring of renewals and usage to prevent social protection from becoming saturated.

Keywords: PM Social Security Schemes, PMJJBY, PMSBY, APY, Rural Maharashtra, Financial Inclusion, Insurance Awareness, Social Security, Financial Literacy, Scheme Reach



I. INTRODUCTION

Inclusive economic development is one of the components of financial security. Households, especially informal workers, farmers, casual workers and small businesses are still exposed to loss of income due to poor retirement protection, death and disability, and accidents. In these cases, inexpensive insurance and pension products can help mitigate economic shock impacts on finances.

In 2015, the Government of India introduced three major Jan Suraksha schemes i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY). The three schemes were designed to provide affordable financial protection, especially for the underserved and vulnerable sections of society. PMSBY, PMJJBY and APY have seen cumulative enrolments cross 23.63 crore, 51.06 crore and 7.66 crore respectively by April 2025, indicating the scope of social-security expansion in India.

PMJJBY offers a life insurance cover of ₹2 lakhs against any cause of death to the eligible bank account holders who fall under the age group of 18-50 years and pay an annual premium of ₹436. The accident insurance cover provided by PMSBY is a cover of ₹2 lakh for accidental death or permanent total disability and ₹1 lakh for specified permanent partial disability for account holders aged between 18–70 years with an annual premium of ₹20. APY is a contributory pension scheme with a guaranteed minimum pension of ₹1,000 to ₹5,000 per month from the age of 60 onwards, based on the pension contribution structure and eligibility criteria, and especially designed for the unorganised sector workers. These schemes are very significant in rural India. Private insurance advisers and formal pension products and sophisticated financial services might not be readily available for rural households. Business Correspondents, post offices, self-help groups, gram panchayats and local government institutions therefore are the important avenues for last-mile delivery.

Maharashtra is a significant state to study this as it has a large and diverse rural population, a wide spread banking network and has significant variation in various districts in terms of literacy, income, dependence on agriculture and financial infrastructure. The recent parliamentary evidence offers district level data on the enrolment in PMJJBY in rural/semi-urban and urban areas of Maharashtra, thereby providing a more accurate picture of geographical coverage.

So it is important for the present study to take into account an important distinction: high enrolment does not necessarily imply high awareness. A household can be enrolled using a bank account without knowing the benefits and/or the conditions of the scheme, the exclusions, the conditions for renewal, the procedure for claiming the benefits and/or. The household may be enrolled using a bank account without knowing the benefits and/or conditions of the scheme; the exclusions; the conditions for renewal; the procedures for claims and/or eligibility conditions. This paper thus attempts to study the correlation between awareness and the actual coverage of PM Social Security Schemes in rural Maharashtra.

II. LITERATURE REVIEW

Financial Inclusion, Social Security and awareness of social-security schemes

Financial inclusion is more than owning a bank account—it's about having access and access that is meaningful to and effective use of financial products and services, such as saving, credit, insurance and pension products. The Pradhan Mantri Jan-Dhan Yojana (PMJDY) has established an institutional framework for providing formal financial services to previously informal financial providers, whereas the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) have linked basic banking access with insurance and pension protection. Thus, the financial-inclusion architecture can be conceptualised as:

Awareness, Financial Resilience, Insurance/Pension Protection, Enrolment, Bank Account

But having a bank account does not necessarily mean that an individual is aware, enrolled or using social-security products effectively. Financial inclusion should involve households gaining an understanding of the financial products that are available to them, and the financial knowledge needed to make appropriate decisions about eligibility, benefits, premiums, renewal and claims. Financial literacy and financial education thus are important channels for translating access to financial infrastructure into effective participation.



Literature on awareness of social security schemes by the government shows that there is a large gap between awareness and participation. Vidhate and Kundap (2016) conducted a cross sectional study among 150 respondents of rural areas in the village of Kusgaon, Pune, Maharashtra for awareness regarding PMJJBY, PMSBY, APY and Sukanya Samriddhi Yojana. Study noted that 76% knew of at least one scheme while 44% registered for schemes. The participation in APY was relatively low, with PMJJBY and PMSBY being more visible. The study also identified difference with regard to age, gender, literacy and socioeconomic status. These results indicate that awareness is not enough to ensure enrolment and indicate a significant awareness–enrolment gap in the context of rural Maharashtra.

Evidence from other rural areas also suggests that demographic and socioeconomic attributes may affect awareness of government social-security programmes. Research carried out in rural Kanpur has clearly highlighted the significance of age, gender, and levels of education and socioeconomic status in the understanding of Government's social security schemes. These results indicate that communication of government financial programmes is not equally effective for all groups of people. The ability of households to receive information, as well as understand and respond, can vary depending on differences in education, economic status, and demographic.

However, in more recent data from Palghar, Maharashtra, there is continued evidence of issues around awareness and understanding of government financial schemes. Of the 162 rural respondents, 59.3% were aware of government financial schemes, while 40.7% were unaware. The study also revealed that the respondents were not able to comprehend the information related to the scheme. The study has examined a larger number of government programmes though the examined programmes are not limited to PM-KISAN and e-Shram and the results are applicable to the wider problem of communication and access to the government programmes in the field of finance and social protection in rural Maharashtra.

The evidence thus suggests that the success of social-security schemes can only be judged by the number of people who have been enrolled in the scheme, and not by its effectiveness. There is a sequence from the availability of a scheme to its actual contribution to the household financial security. There are, however, a variety of scenarios that can lead to the household having a bank account but not knowing about a social-security scheme; the household may be aware of a social-security scheme but not understand the benefits; the household may understand a social-security scheme but may experience barriers to accessing an enrolment channel; and the household may enlist in a social-security scheme but not subsequently understand the procedure for claiming benefits.

II. THEORETICAL UNDERPINNINGS

This study adopts the Financial Inclusion Theory, Financial Literacy Theory, and Diffusion of Innovation approach to account for the linkages among participation, awareness and access to social-security schemes.

Financial Inclusion Theory is used to explain social-security schemes as a tool for financial protection of the households. Households may have access to formal financial institutions that offer them the ability to secure savings, insurance and pension products, and thus bolster their ability to handle financial risks. Here, PMJDY acts as the base banking system that enables access of PMJJBY and PMSBY and APY to the eligible households. But access to finance is not enough to ensure meaningful inclusion.

The second theoretical basis is provided by Financial Literacy Theory. The use of financial products is meaningful if people understand their nature, advantages, costs, eligibility conditions, risks and procedures. Financial literacy can impact how households interpret the role of financial insurance and pension products, determine if they are beneficial for their situation, keep up with the appropriate balance to have the premiums deducted from their paychecks, and stay engaged with social-security programs and recognize how to access the benefits when needed.

The third theoretical perspective is the Diffusion of Innovation view. Before government sponsored financial schemes can be adopted, they need to be communicated to potential beneficiaries via communication networks. These networks can be Bank, Business Correspondents, Gram Panchayats, self-help groups, financial-literacy centres, social media, TV, local newspapers, community meetings, etc. in rural Maharashtra. The diffusion process is therefore not just



affected by the innovation itself but also by the channels by which information about the innovation reaches potential users and the perceived relevance and understandability of the innovation.

In a synthesis of these approaches, the present study treats the participation in social security as a process, with the following steps:

Awareness, Understanding, Perceived Relevance, Accessibility, Enrolment, Persistency, Utilisation

This framework goes beyond the traditional financial-inclusion journey of just accessing a financial product to meaningful and enduring engagement. It acknowledges that enrollment in the social security system is just the first step in social security coverage and does not necessarily indicate financial protection and/or financial literacy.

IV. INTEGRATED RESEARCH GAP

The literature reviewed proves that awareness of government social-security schemes exists among rural households; however, there are various demographic and socioeconomic groups whose awareness of these schemes vary and it is not enough to lead to enrolment. It has also been shown in the literature that education, literacy, gender, age, socioeconomic status, and access to formal financial institutions can have an impact on financial participation. But there are several key gaps.

First, most of the empirical literature available is largely limited to awareness and enrolment, most often with relatively small samples. These studies are useful for information on beneficiaries' awareness and involvement levels, but offer limited evidence on infrastructure coverage at the district level.

Secondly, there is a lack of linkage between administrative and household evidence. Official statistics tends to report on cumulative enrolment, while household surveys are based on awareness, knowledge or registration. Therefore, it is important to note that a high administrative enrolment does not necessarily imply that there is high household awareness and/or informed participation. Some studies combine these two types of evidence but they are not systematic.

Thirdly, there is a geographical disparity in Maharashtra. The findings of the Pune study by Vidhate and Kundap (2016) are important but the evidence is from a localised rural sample. Very few recent studies have looked at the extent of geographical penetration of PM Social Security Schemes in the rural/semi-urban districts of Maharashtra with modern administrative data.

Fourth, there is limited research in the literature that addresses the difference between enrolment and informed participation. Just because someone is enrolled in a scheme does not mean that beneficiaries are aware of scheme benefits, exclusions, eligibility requirements, premium deductions, renewal requirements or claim procedures. This means that the level of meaningful social protection might be more than what is captured by the numbers.

Fifth, the need to integrate access and socioeconomic barriers as part of a single framework is weak. While individual studies suggest education, age, gender, literacy, and socioeconomic status are factors that affect awareness, fewer studies link these to the communication pathways, accessibility pathways, and institutional intermediaries that can affect the transition from awareness to enrollment.

The present study is based upon the integrated conceptual framework. The framework model of this study is the integrated conceptual framework.

Given these gaps, the following study is based on an integrated five-stage framework:

Incorporating into practice in the classroom and beyond. Incorporation into practice, in classroom and beyond.

It is the framework's starting point, as households will not join a scheme if they are not aware of it. "Accessibility" is the capacity of the household to acquire information; to access formal financial institutions and to access assistance from them, be it through a bank or another channel of assistance, including Business Correspondents and Gram Panchayats. Enrolment is an indication of the formal involvement in the scheme. Persistency reflects ongoing participation – renewal and maintenance of the scheme. Lastly, utilisation is the capacity of the household to avail of the benefit of the insurance or pension scheme when needed.



V. THE FRAMEWORK THUS DIFFERENTIATES BETWEEN:

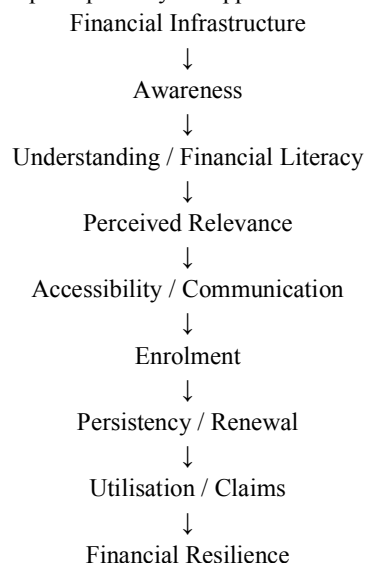
Enrolment and persistence are outcomes that follow Awareness – which follows Administrative Reach – which follows Utilisation.

This distinction is basically the main research gap tackled by the current research study. Cumulative enrollment is not considered as a proxy for successful financial inclusion in the study. Rather, it considers social-security coverage by looking at it from a holistic perspective of awareness, accessibility, enrolment, persistence and utilisation.

The framework is also in line with the larger financial-inclusion work of Jagannarayan and her colleagues. Jagannarayan and Prasuna 2024 show that there are differences in the economic behaviours of households in rural and urban areas in Maharashtra and that these behaviours are linked to socio-economic factors such as income, household size, education, gender and occupation. Jagannarayan and Sivakumar (2024) also highlight that the concept of financial resilience, financial literacy and digital transformation have gained importance in the research of household economic behaviour in Maharashtra. Jagannarayan's research on fintech and digital payments also focuses on the growing influence of digital financial mechanisms on household economic activity and Jagannarayan, Kannan and Kanthadai (2026) explores the link between digital access, socioeconomic characteristics and economic participation. These studies offer complementary evidence that the socioeconomic context of the household is part of the availability of financial and digital systems.

For this reason, the present study builds upon the financial-inclusion literature by specifically examining the provision of government-supported social-security protection in rural Maharashtra, as well as by tying the evidence of awareness of social-security protection to the geographical extent of the administrative reach. It is innovative in its attempt to move from the question of “how many people are enrolled?” to the more important question of “how effective is enrolment in the provision of meaningful and sustained social-security protection?”

As per literature, following integrated conceptual pathway is supported:



This integrated framework is used to discuss Awareness of PM Social Security Schemes, national level outreach of PMJJBY, comparative outreach of PMJJBY, PMSBY and APY, socio-economic and communication barriers in reaching the rural population and policy suggestions to improve the outreach of PMJJBY in Maharashtra.



VI. OBJECTIVES OF THE STUDY

The study is to have the following objectives:

To study awareness level of PM Social security Schemes among rural population in Maharashtra from existing empirical evidence.

To study the geographical spread of PMJJBY with special emphasis on enrolment in rural/semi-urban areas.

To prepare an official national evidence to compare the reach of PMJJBY, PMSBY and APY.

To identify socio-economic and communication related barriers which impact awareness and enrolment.

To come up with policy suggestions to enhance the outreach of PM Social Security Schemes in rural areas in Maharashtra.

VII. HYPOTHESES / RESEARCH PROPOSITIONS

The following are suggested hypotheses for future primary testing with secondary evidence used in the present paper:

H1: There is a positive relationship between financial literacy and awareness of PM Social Security Schemes.

H2: There is a positive association between awareness and enrolment in PM Social Security Schemes.

H3: The likelihood of rural households enrolment in PM Social Security Schemes is positively associated with their formal banking channel.

H4: The awareness of PM Social Security Schemes is positively associated with education (H4).

H5: There is a positive relationship between household income and awareness, and enrolment.

H6: The perceived affordability has a positive relationship with enrollment.

H7: The access to banks and Business Correspondents and local facilitation centres positively affects scheme participation.

VIII. RESEARCH METHODOLOGY

RESEARCH DESIGN

The study is a descriptive and analytical type of secondary research. It integrates the official administrative and published empirical studies on awareness, enrolment and utilisation.

Awareness and literacy, insurance penetration and rural-urban divide, PM Social Security Schemes and role of government schemes for insurance for all are identified as the relevant themes in the seminar document. The present study explicitly informs the themes.

Data Sources The study uses:

- The Department of Financial Services, Ministry of Finance;
- The Pension Fund Regulatory and Development Authority;
- Parliament of India/Lok Sabha answers;
- Evidence of financial inclusion with respect to Reserve Bank of India;
- Peer-review published research on rural awareness, and;
- Secondary evidence relating to Maharashtra.

The Maharashtra administrative dataset is the Lok Sabha reply dated 15 December 2025 with PMJJBY enrolment data along with district wise rural/semi-urban & urban. The Maharashtra administrative dataset is the Lok Sabha response dated 15 December 2025, having PMJJBY enrolment data with district wise rural/semi-urban & urban.

Analytical Sample

The Maharashtra reach analysis study is based on 36 districts reported in the districts-wise table of the official PMJJBY. The administrative sample thus represents the entire universe of the district, not a small sample for a questionnaire survey.

The paper uses rural studies to frame the context for awareness analysis, the 150-person rural Pune study, and the Palghar study of 162 persons to provide context for the awareness studies. They do not get amalgamated in a synthetic respondent level dataset.



Measures

The following are the main signs:

The Awareness Rate is calculated as (number of respondents who are aware / total number of respondents) $\times$ 100.

The enrolment rate (ER) is calculated as the percentage of the eligible population enrolled in a program. Enrolment rate = (Number of enrolled students/Eligible population) $\times$ 100.

The difference between the level of awareness and the percentage of enrolment is called the Awareness–Enrolment Gap.

For geographical reach:

Rural Reach Share = Rural/Semi-urban enrolments/Total reported enrolments $\times$ 100

IX. DATA ANALYSIS AND INTERPRETATION

National Reach of Jan Suraksha Schemes

The scale of the three schemes demonstrates substantial national penetration.

Scheme	Key feature	National cumulative enrolment
PMJJBY	₹2 lakh life cover; premium ₹436	23.63 crore
PMSBY	₹2 lakh accident cover; premium ₹20	51.06 crore
APY	Guaranteed pension ₹1,000–₹5,000	7.66 crore

Source: Government of India/PIB, data reported as of April 2025.

PMSBY is the scheme with the highest cumulative enrolment while PMJJBY and APY have lower cumulative enrolments. This is partly because scheme design in PMSBY is very simple, with an extremely small premium of ₹20 per year and a wide age range of eligible beneficiaries (18-70 years). Premium of PMJJBY is ₹436 per annum and the age range is 18-50 years.

APY is a different type of behaviour as it demands regular contributions and focuses on long-term pension security. As per the latest data from April 2025, PFRDA has reported a gross enrolment of over 7.60 crore members as of March 2025, with over 1.17 crore new enrollments during 2024-25.

In Maharashtra, PMJJBY is being promoted. PMJJBY is being promoted in Maharashtra.

The detailed recent evidence for Maharashtra is available for PMJJBY.

Category	Enrolments
Rural/Semi-urban	10,410,377
Urban	7,835,654
Converged schemes/RCB	369,371
State total	18,615,402

Source: Government of India, Lok Sabha, PMJJBY in Maharashtra, enrolment as of 26 November 2025.

The rural/semi-urban category accounts for approximately **56% of the district-reported PMJJBY enrollment total**. This is significant because it demonstrates that rural Maharashtra is not outside the insurance ecosystem; rather, it constitutes a major part of the scheme's enrolment base.

However, enrollment should not be interpreted as equivalent to awareness. The rural Pune study found that although 76% of respondents were aware of at least one social-security scheme, only 44% had registered for one.

This creates an important distinction:



Administrative Reach ≠ Household Awareness ≠ Effective Utilisation

District-Level Variation

The Maharashtra PMJJBY data demonstrate substantial variation across districts.

Selected districts illustrate the pattern:

District	Rural/Semi-urban enrolments	Urban enrolments	Cumulative enrolments
Ahmednagar	518,812	128,134	664,552
Amravati	229,880	168,808	398,996
Aurangabad	381,853	323,566	708,611
Beed	372,334	153,082	525,727
Latur	303,853	141,496	445,617
Nanded	445,221	177,134	622,435
Nashik	572,149	355,281	930,380
Pune	600,780	1,721,366	2,326,177
Solapur	495,529	237,496	736,038
Yavatmal	303,590	121,030	424,867

Source: Lok Sabha Annexure I, as of 26 November 2025.

The pattern suggests that in some districts, the penetration of the rural areas is significant. Pune is an exception as the enrollment in the urban area is significantly higher than that in the rural/semi-urban area. In contrast, districts like Ahmednagar, Nanded, Beed and Yavatmal are more rural.

A district specific variation shows that it is important to implement an implementation instead of a statewide communication strategy.

X. AWARENESS-REACH GAP

The available evidence suggests three distinct levels of participation.

Level	Meaning	Evidence
Awareness	Household has heard about scheme	76% in rural Pune study
Enrolment	Household actually registered	44% in rural Pune study
Effective protection	Household understands and can use benefit	Requires further primary investigation

There is a gap of around 32 percentage points between awareness and enrolment in Pune study.

This is a key policy discovery. Even with high levels of awareness and exposure, a government may register a large number of people for a program and yet have poor retention due to challenges in enrollment, lack of adequate bank balance to auto-debit and understanding of the benefit value of the insurance/pension product.



XI. COMMUNICATION AND ACCESS TO THE END USER.

The government has been increasingly moving towards the importance of local outreach. The Financial Inclusion Saturation Campaign was organized in Maharashtra from July to October 2025, with a total of 27,593 camps held in 27,593 gram panchayats, followed by information and enrolment assistance from banks and local governments. The government also regards Business Correspondents as an important channel of the last mile. About 16 lakh Banking Correspondents in various parts of the country facilitate financial service delivery including PMJJBY enrolment. The shift from a passive to a more active policy architecture, in the sense that expectedly individuals will approach banks in the future but also via gram-panchayat camps, Business Correspondents, financial literacy centres and local administration.

XII. DISCUSSION

The data shows that quantitative outreach has been achieved in Maharashtra to a significant extent under PM Social Security Schemes. The PMJJBY data indicate rural/semi-urban enrolments exceeding 10.4 million and national PMSBY and APY data also indicate large scale enrolments.

But, the evidence also indicates that not all coverage leads to awareness.

The rural Pune study is a valuable reference point. 76% of respondents were aware of one or more schemes but 44% registered. The gap implies that merely communicating is not enough. Awareness needs to be transformed to comprehension, perceived relevance and accessible enrolment.

APY experience is of special significance. In contrast to PMJJBY and PMSBY, APY is an insurance plan which mandates long-term commitments and hence relies on extensive financial planning and knowledge of future benefits. PFRDA has thus focused on outreach, training and awareness activities such as multilingual communication and mass media campaigns.

The Parliamentary Standing Committee on Finance has also highlighted the importance of building greater awareness, subscriber retention and financial-literacy campaigns, especially in rural and semi-urban areas, in the interest of APY.

XIII. PRACTICAL IMPLICATIONS

Enhance Awareness at Gram Panchayat Level

The gram panchayat must be a key forum in order to discuss financial security. Periodic camps are a source of offering:

- Scheme eligibility information;
- Premium details;
- Benefit explanations;
- Enrolment assistance;
- Renewal reminders;
- Claim guidance.

The 2025 Maharashtra saturation campaign is an example of a model that can be adopted and implemented.

Develop Scheme-Specific Communication

- Communication should not be equating PMJJBY, PMSBY and APY as the same product.
- There should be communication around family income protection as it is related to PMJJBY.
- Should be communicated around accident and disability protection: PMSBY
- APY should be talked about when discussing retirement security.
- This segmentation can have an impact on perceived relevance.

Use Local Languages

The information should be delivered in Marathi and other appropriate local language with simple examples, not the jargon of insurance. The Jansuraksha platform is already engaged in providing information in English, Hindi and regional languages.



Strengthen Banking Correspondents

For the remote rural houses it is crucial to have business correspondents, who shorten the distance between beneficiaries and formal financial institutions. Their responsibility should not end with opening an account, but also include informing consumers about their enrollment and supporting them after that.

Start Renewal and Persistency Monitoring. Begin Renewal and Persistency Monitoring.

One of the major drawbacks of the cumulative enrollment numbers is that they are not always an indicator of current coverage. Government agencies should make indicators available at the district level for:

Eligible Population → Enrolled → Renewed → Active → Claims → Settled

This would provide a much more meaningful measure of social-security reach.

Theoretical Implications

The study contributes to financial inclusion theory by distinguishing **access** from **effective inclusion**.

The traditional financial inclusion pathway can be represented as:

Bank Account → Financial Product → Inclusion

The present study proposes an expanded pathway:

Bank Account → Awareness → Understanding → Perceived Relevance → Accessibility → Enrolment → Persistency → Utilisation → Financial Resilience

This is a framework that proposes that opening a bank account should only be the first step to financial inclusion.

The study also extends the use of the "Diffusion of Innovation" model to government financial schemes. The keys to adoption are to have communication, perceived relative advantage, simplicity, and compatibility with household needs and ease of access.

Policy Framework for Rural Maharashtra

A 5-layer policy framework is suggested.

Layer 1: Awareness

Mass communication using TV, Radio, Social Media, Local Newspapers and Gram-panchayat announcements.

Layer 2: Financial Literacy

Community Education: Interactive sessions educating at the village level on Premium, Coverage, Eligibility, Exclusions and Claims.

Layer 3: Accessibility

Banking Correspondents, post offices, Rural Banks, camps and mobile financial-literacy units.

Layer 4: Enrollment and persistence

Assistance with forms, consent, auto-debit and renewal.

Layer 5: Utilisation

Seek support, redress grievance and seek beneficiary feedback

The resulting framework can be represented as:

Awareness → Literacy → Access → Enrolment → Persistency → Claim/Benefit Utilisation → Financial Security

XIV. CONCLUSION

This study involved a comparative analysis of the awareness and reach of Pradhan Mantri Social Security Schemes in rural Maharashtra based on the official administrative evidence and published empirical studies. The results show there has been a significant development of social protection, both in terms of quantity and coverage. The cumulative enrolments of PMJJBY, PMSBY and APY are very high at National level.

Maharashtra has also got good rural penetration. A total of 10,414,151 enrolments were reported under PMJJBY in rural/semi-urban category as on 26th Nov, 2025, which represents around 56% of the total enrolments reported in the districts.

However, the available evidence in rural areas shows an important awareness-enrolment gap. According to the Pune study, 44% had registered for at least one social-security scheme, while 76% knew about it. This means that if the



number of people covered is considered as a measure of financial inclusion, it should not be regarded as a measure of complete financial inclusion.

The main finding, then, is that Maharashtra has come a long way in terms of providing broad access, and the next important step is to engage participants in an informed and sustained manner. Awareness campaigns must be followed by financial literacy, easy communication, local language information, assisted enrolment, monitoring of renewals and good claim support.

The key contribution of the study is to differentiate between meaningful coverage and reach. While on the one hand a scheme may have millions of enrolments, on the other hand households may still lack information on benefits and procedures. It is therefore important to measure the performance of PM Social Security Schemes in terms of awareness, understanding, reachability, enrolment, persistence and use.

XV. FUTURE RESEARCH DIRECTIONS

Further studies are needed to conduct a primary household survey in various rural districts of Maharashtra. Districts from Vidarbha, Marathwada, Western Maharashtra, Konkan and North Maharashtra can be considered as stratified samples.

The recommended sample size of 600-800 rural households would allow meaningful subgroup analysis based on gender, age, education, occupation, income, caste/social category, banking access and district.

Future studies can employ:

- Descriptive statistics;
- Chi-square tests;
- t-tests and ANOVA;
- Logistic regression;
- Multiple regression;
- Structural Equation Modelling;
- Awareness-index construction;
- Financial-literacy scoring;
- GIS-based district mapping.

One of the most helpful of the models to test:

Awareness (and perception of relevance) → Enrolment intention (and actual enrolment) → Persistency

Moderating variables: financial literacy, income, education and accessibility.

This would supplement the current secondary research based assessment and give strong statistical data on how effective the widespread administrative coverage of PM Social Security Schemes are in offering real financial protection to the rural households in Maharashtra.

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