

An exploratory study on the adoption of social security programmes and direct money benefits to the marginalised in helping them achieve the minimum standards of livelihood. Case study of schemes that have been adopted by the government of India in recent years

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DOI: 10.46609/IJSSER.2026.v11i05.020 URL: <https://doi.org/10.46609/IJSSER.2026.v11i05.020>

Received: 2 May 2026 / Accepted: 19 May 2026 / Published: 30 May 2026

ABSTRACT

Despite significant economic growth, poverty and inequality persist in India, particularly among marginalised populations. In response, the government has introduced various social security programmes such as MGNREGA, PMJDY, and PMAY to improve income security, financial inclusion, and living standards. This paper analyses the effectiveness of these schemes in enhancing earning capacity and promoting long-term economic independence. Using a mixed-method approach based on secondary data and qualitative analysis, the study finds that structured programmes like MGNREGA have contributed to poverty reduction, wage stability, and increased labour participation. Similarly, financial inclusion and housing schemes have improved access to resources and overall well-being, though their impact varies across regions. The paper also highlights concerns regarding the growing trend of election-driven “freebies,” which may undermine fiscal sustainability and long-term development. It concludes that welfare policies should prioritise skill development, employment generation, and entrepreneurship to ensure sustainable and inclusive growth.

Key words: poverty alleviation, social security schemes, inclusive growth, marginalised communities, MGNREGA, sustainable livelihood

Research question: an analysis would be attempted on the role of social security benefits to the marginalized and underprivileged. Do these schemes help in increasing the beneficiaries earning capacity? Are these schemes used as political weapons to increase vote banks? Is there a timeline for these schemes to end? How far have these schemes enabled the recipients to become independent and increase their earning capacity? These and many such questions will be attempted to be addressed during the course of this paper.

1. Introduction

Despite India's significant economic growth in recent decades, the benefits of this growth haven't been equally distributed across various sectors of society. Rural areas and among socially disadvantaged groups continue to suffer from persistent poverty, unemployment rates, and inadequate access to essential services. These distinctions have brought attention to the idea of inclusive growth, where economic development and employment, poverty reduction, and human development outcomes are intertwined. [1]

A significant structural feature of the Indian economy is its dependence on agriculture for livelihoods. Despite the declining contribution of agriculture to national income, a large proportion of the population continues to rely on this sector for employment. This mismatch between income generation and labour dependence has resulted in widespread rural poverty and income insecurity. Studies on inclusive growth suggest that improving agricultural productivity, expanding employment opportunities, and strengthening human development indicators such as education and health are essential for reducing poverty and ensuring equitable development. [1]

However, economic policy debates in India have often been influenced by the assumption that rapid economic growth would eventually benefit the poor through the process commonly described as "trickle-down economics." According to this perspective, wealth creation by businesses and economic elites would indirectly improve the livelihoods of the poorer sections of society through increased investment, employment, and economic activity. Critics argue that this approach has limited effectiveness in addressing structural inequalities, as the gains from economic growth tend to remain concentrated among those who already possess economic and social advantages. Consequently, relying solely on growth-oriented policies may fail to significantly reduce poverty or improve the living conditions of marginalised populations. [2]

In response to these concerns, the Government of India has introduced a wide range of social security programmes and welfare schemes aimed at providing economic protection to vulnerable populations. These include employment guarantees, subsidised food distribution systems, pension schemes, and direct financial assistance programmes designed to ensure minimum standards of livelihood. In recent years, the government has also attempted to improve the delivery of welfare benefits through technological initiatives such as the Unique Identification (UID) or Aadhaar system, which assigns a biometric identity number to residents and links welfare benefits to authenticated beneficiaries. [3]

The UID project was introduced with the objective of improving the efficiency and transparency of welfare delivery by reducing leakages and identifying genuine beneficiaries. However, research has shown that many households already possessed some form of identification before

the introduction of Aadhaar. For instance, a survey of rural households across several states found that between 85% and 95% of households already possessed identity documents such as voter IDs, ration cards, or job cards, while more than 80% had bank or post office accounts. At the time of the survey, however, only about 15% of households possessed an Aadhaar number, suggesting that the lack of identity documentation was not necessarily the primary cause of exclusion from welfare programmes. [3]

These findings highlight the broader complexities involved in designing and implementing social security programmes in India. While such schemes are intended to provide immediate economic support to disadvantaged populations, questions remain regarding their long-term effectiveness. It is important to examine whether these programmes contribute to enhancing the earning capacity, skills, and employability of beneficiaries, or whether they primarily function as short-term welfare measures. Additionally, concerns have been raised about the political use of welfare schemes as instruments for mobilising electoral support.

In this context, evaluating the role and impact of social security programmes becomes crucial for understanding their contribution to inclusive development. This study therefore seeks to analyse the adoption of social security schemes and direct monetary benefits in India, with a focus on their effectiveness in enabling marginalised populations to achieve minimum livelihood standards and move toward greater economic independence.

2. Background/literature review on existing schemes in india

In the post-independence period, India was underdeveloped and had a high poverty ratio. The agrarian economy was restructured through development policy measures, as poverty levels were believed to be linked to unequal land ownership and low agricultural productivity.

1947-1991

The abolition of the zamindari system marked one of the earliest institutional reforms aimed at addressing rural inequality. By removing intermediaries between the state and cultivators, the reform sought to ensure that tillers of the soil had greater control over the land and were entitled to retain a larger share of agricultural output. This was supplemented by tenancy reforms, which aimed to provide security of tenure and protect tenant farmers from arbitrary eviction, as well as fluctuating rents. Land ceiling laws were also introduced to redistribute surplus land from large landowners to the landless. However, existing literature highlights that the effectiveness of these reforms was constrained by weak implementation, political resistance, and administrative loopholes, resulting in only limited redistribution of land and a marginal impact on poverty levels [4].

In addition to land reforms, the government adopted a range of supportive policies to strengthen the agricultural sector. Recognising agriculture as the primary source of livelihood for a majority of the population, policymakers chose not to impose direct taxation on the sector. Instead, subsidies were provided for key inputs such as fertilizers, irrigation, and electricity in order to reduce production costs and attain higher output. While these measures contributed to some improvement in agricultural conditions, they were insufficient to address the structural issues of low productivity and disguised unemployment that characterized the rural economy during this period [5].

Food security emerged as another major concern, leading to the establishment of the Public Distribution System (PDS). The PDS was designed as a state-led mechanism to distribute essential commodities, particularly food grains, at subsidized prices to vulnerable sections of society. Its primary objective was to protect low-income households from market fluctuations and ensure minimum consumption levels. However, research indicates that the PDS suffered from significant inefficiencies, including leakages in the supply chain, poor targeting of beneficiaries, and regional disparities in access. As a result, its effectiveness in substantially reducing poverty remained limited in its initial decades [6][7].

Despite these interventions, the broader economic context of the pre-1990 period posed significant challenges to poverty reduction. A large proportion of the labour force continued to depend on agriculture, which generated relatively low incomes. Furthermore, prior to the Green Revolution, India faced chronic food shortages and relied heavily on imports, underscoring the inadequacy of domestic agricultural production. The Green Revolution of the late 1960s and 1970s marked a critical turning point, introducing high-yielding varieties of seeds, improved irrigation, and modern farming techniques. This led to a substantial increase in agricultural productivity and enabled India to achieve self-sufficiency in food production by the 1970s. Consequently, food security policies such as the PDS gained greater prominence and expanded in scope during this period [5][8].

However, even with improvements in agricultural production, overall economic growth remained relatively slow until the early 1990s. The period was characterized by low GDP growth rates, often referred to as the “Hindu rate of growth,” coupled with a high rate of population growth. These factors diluted the impact of poverty alleviation programmes and limited improvements in per capita income. Additionally, social security measures during this time were relatively underdeveloped, with limited coverage and effectiveness in reaching the most vulnerable populations [8].

1991 onwards

A major shift in India's development trajectory occurred with the economic reforms of 1991, which introduced liberalization, privatization, and globalization. The dismantling of the License Raj and the opening up of the economy to global markets led to higher rates of economic growth in the subsequent decades. Importantly, this period also witnessed a gradual decline in population growth rates and improvements in several human development indicators. However, the benefits of growth were not evenly distributed, leading to renewed emphasis on inclusive development and targeted poverty alleviation strategies [5].

In the post-reform period, the government increasingly focused on designing welfare programmes that directly addressed income insecurity and social exclusion. One of the most significant initiatives in this regard is the *Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)*, which provides a legal guarantee of wage employment to rural households. By ensuring a minimum number of days of paid work, the programme aims to enhance income security, reduce vulnerability, and create productive rural assets. Studies suggest that MGNREGA has played an important role in stabilizing rural incomes, particularly during periods of economic distress, although concerns regarding implementation and efficiency persist [9].

Financial inclusion has also emerged as a central pillar of poverty alleviation policy in recent years. The Pradhan Mantri Jan Dhan Yojana (PMJDY) was introduced to expand access to formal banking services among previously unbanked populations. By facilitating the opening of zero-balance bank accounts, the scheme aims to integrate marginalized groups into the formal financial system. Complementing this initiative, the Direct Benefit Transfer (DBT) system was implemented to transfer subsidies and welfare benefits directly into beneficiaries' bank accounts. This shift toward digital and direct transfers is intended to reduce leakages, enhance transparency, and improve the efficiency of welfare delivery [10].

While these programmes represent a significant step up in policy design, the literature points to persistent challenges in their implementation and long-term impact. Issues such as regional disparities, administrative inefficiencies, and gaps in infrastructure continue to affect outcomes. Moreover, there is an ongoing debate regarding whether such schemes contribute to sustainable improvements in income generation and employability, or whether they primarily function as short-term safety nets. Scholars have proposed that without investing more in education, healthcare, and skill development, welfare programmes may not be effective in providing long-term economic mobility for the marginalized population [11].

Thus from the post independence period, the direction poverty alleviation schemes have taken in India reflect a transition from structural land-based reforms and agricultural support policies to a

more comprehensive approach. While much has been accomplished, the ongoing issues of poverty and inequality highlight the necessity for more cohesive and efficient policy structures.

3. Research gap and methodology

This paper attempts to timeline the various benefit schemes that have been in existence primarily since 1991 to indicate the extent of beneficiaries and the impact they have had on reduction in poverty levels as well as improvement in standards of living in the bottom percentile of our population. Do these schemes result in independence of the beneficiaries? Do they increase their earning capacity? Are the recent schemes more of ‘freebies’ to attract votes?

The methodology adopted would be of a mixed method where both quantitative and qualitative analysis would be adopted. The quantitative analysis would be primarily from authentic secondary sources. The qualitative discourse would be substantiated by quantitative data.

4. Analysis

The effectiveness of poverty alleviation in India can be better understood through an evaluation of major welfare schemes such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Pradhan Mantri Jan Dhan Yojana (PMJDY), and Pradhan Mantri Awas Yojana (PMAY), alongside the increasing role of politically motivated welfare transfers in electoral contexts. While these interventions collectively aim to address different dimensions of poverty, their impact varies significantly depending on design, implementation, and political incentives.

MGNREGA

MGNREGA represents a shift in India’s welfare approach from optional relief to a rights-based framework, guaranteeing wage employment to rural households. Existing literature suggests that the programme has had a measurable impact on rural poverty reduction, primarily through its effect on income stability. Studies indicate that access to guaranteed employment reduces vulnerability during agricultural lean seasons and provides an alternative source of income in regions characterized by underemployment [12]. Furthermore, empirical analyses demonstrate that districts with higher programme intensity have experienced relatively greater declines in poverty levels, suggesting that the scheme has contributed to narrowing regional disparities [13].

Beyond income effects, MGNREGA has also influenced labour market dynamics. By establishing a floor wage in rural areas, it has contributed to an increase in prevailing agricultural wages, thereby benefiting even non-participants. At the same time, the availability of local employment opportunities has reduced distress migration, particularly among marginal farmers

and landless labourers. The scheme has also had notable gender implications, with women accounting for a substantial proportion of total employment generated. This has enhanced female labour force participation and provided a degree of financial independence, which is significant in a socio-economic context where gender disparities remain pronounced.

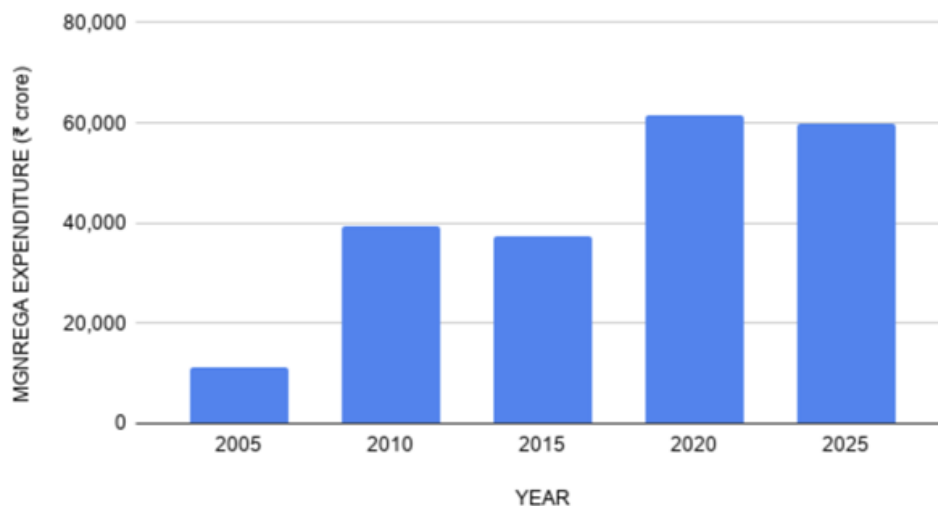
However, *the effectiveness of MGNREGA is constrained by implementation challenges. Delays in wage payments, inadequate administrative capacity, and leakages in fund allocation reduce its overall efficiency and limit its poverty-reducing potential.* Moreover, variations across states indicate that governance quality plays a crucial role in determining outcomes, with better-performing states achieving more substantial impacts.

Table 1: Analysis of MGNREGA Beneficiaries, MGNREGA Expenditure, Poverty Rate

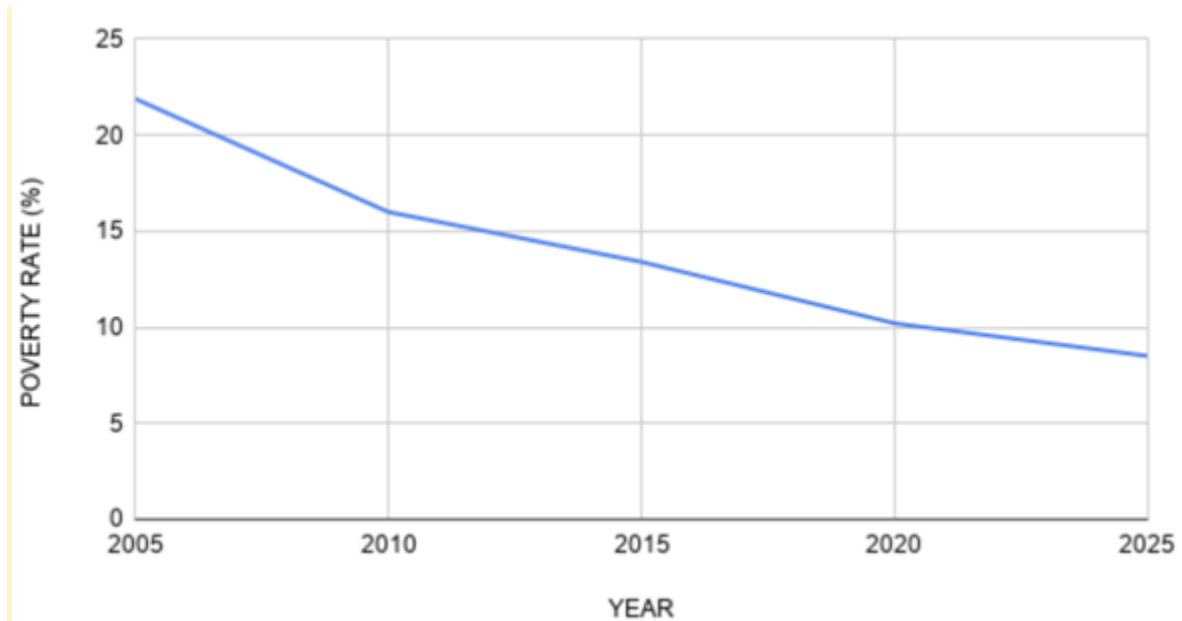
YEAR	NUMBER OF MGNREGA BENEFICIARIES (millions)	MGNREGA EXPENDITURE (₹ crore)	POVERTY RATE (%)
2005	21	11,300	21.9
2010	55	39,400	16
2015	48	37,300	13.4
2020	111	61,500	10.2
2025	90	60,000	8.5

Source: Government of India, Ministry of Rural Development (MGNREGA Reports); World Bank (2025); Reserve Bank of India; NITI Aayog.

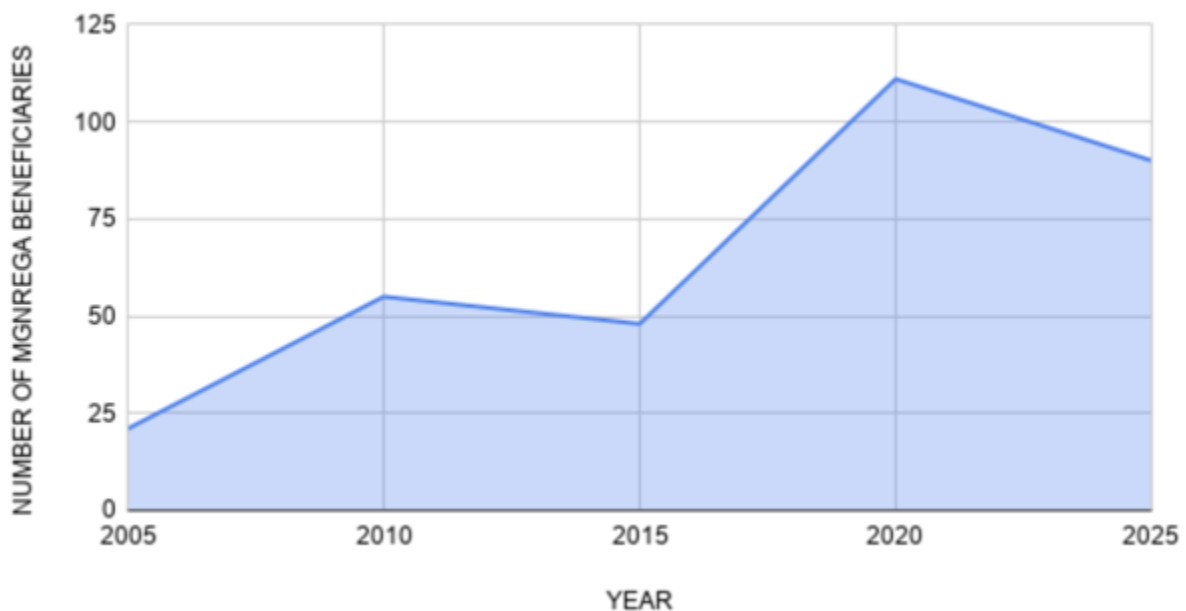
MGNREGA Expenditure (₹ crore) vs. Year



Poverty rate (%) vs. Year



Number of MGNREGA beneficiaries (millions) vs. Year



As shown in the above table, the expansion of MGNREGA in terms of both coverage and expenditure coincides with a steady decline in poverty levels in India, although the relationship is correlational rather than strictly causal.

Recent policy developments, including the restructuring of rural employment programmes and shifts in budgetary allocations, suggest a gradual transition away from universal guarantees toward more targeted interventions, raising questions about the future role of MGNREGA in poverty alleviation. In 2025–26, MGNREGA was replaced by the *Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) (VB–G RAM G)*, marking a significant policy shift in India’s rural employment strategy from a demand-driven, rights-based framework to a restructured model aligned with the *Viksit Bharat 2047* vision [14].

State governments have expressed significant concerns regarding the restructuring of the Mahatma Gandhi National Rural Employment Guarantee Act into the *Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin)* framework, particularly with respect to fiscal and administrative changes. One of the primary criticisms relates to the shift from a predominantly centrally funded model to a cost-sharing mechanism between the Centre and states. This transition is viewed as placing an additional financial burden on state governments, especially those with limited fiscal capacity, potentially leading to disparities in implementation across regions [21]. Furthermore, analysts argue that the move away from a demand-driven structure, where employment is guaranteed upon request, toward a more targeted, scheme-based approach could weaken accountability and reduce accessibility for rural households [22]. Concerns have also been raised about the feasibility of extending the employment guarantee from 100 to 125 days without corresponding increases in assured funding, as states already face challenges in fully delivering the existing guarantee [23]. Collectively, these critiques suggest that the restructuring may dilute the rights-based nature of the programme and affect its effectiveness as a tool for poverty alleviation.

At the same time, the restructured framework also presents certain potential advantages. By aligning rural employment programmes with broader development goals under the *Viksit Bharat 2047* vision, the scheme aims to integrate livelihood generation with long-term economic planning. A more targeted approach could improve efficiency in resource allocation by directing funds toward regions and sectors with the greatest need. Additionally, the emphasis on livelihood suggests a shift toward creating more sustainable and diversified income opportunities, rather than focusing solely on short-term wage employment. If effectively implemented, this could promote skill development, enhance productivity, and support the transition of rural workers into more stable and higher-income activities. Moreover, greater involvement of state governments in financing and implementation may encourage decentralised planning and context-specific solutions tailored to local economic conditions.

Thus, while the restructuring raises valid concerns regarding accessibility, fiscal burden, and the dilution of rights-based guarantees, its long-term impact will depend on the extent to which it balances efficiency with inclusivity and successfully promotes sustainable livelihood generation.

PMJDY

In contrast to MGNREGA's focus on employment, the Pradhan Mantri Jan Dhan Yojana addresses poverty through financial inclusion. By expanding access to formal banking services, the scheme has enabled previously unbanked populations to participate in the financial system. This has facilitated the direct transfer of government benefits, thereby improving the efficiency of welfare delivery. According to World Bank estimates, the expansion of financial inclusion mechanisms, including PMJDY, has contributed to a significant decline in extreme poverty in India over the past decade [15]. The integration of bank accounts with Aadhaar and mobile technology has further strengthened this framework, enabling real-time transfers and enhancing transparency.

The impact of PMJDY goes beyond immediate income effects. Access to banking services allows households to save securely, access credit, and manage financial risks more effectively. This contributes to long-term poverty reduction by enabling investment in education, health, and small-scale economic activities. However, the level to which these benefits are realized depends on the active usage of accounts, as evidence suggests that a proportion of accounts remain dormant. Importantly, the effectiveness of PMJDY has been reinforced by parallel developments in India's digital ecosystem. Regulatory interventions by the Telecom Regulatory Authority of India, along with increased competition in the telecom sector, have contributed to a sharp decline in data prices, making mobile internet widely accessible [24]. This, combined with the rapid spread of affordable smartphones and expansion of digital infrastructure, has enabled greater adoption of digital financial services, including mobile banking and direct benefit transfers [25]. Consequently, while PMJDY has established the foundational infrastructure for financial inclusion, its sustained impact is closely linked to digital connectivity, user engagement, and complementary financial literacy initiatives.

PMAY

Similarly, the Pradhan Mantri Awas Yojana addresses poverty from a multidimensional perspective, recognizing that inadequate housing is both a cause and consequence of poverty. By providing financial assistance for housing construction, the scheme aims to improve living conditions and enhance asset ownership among economically weaker sections. Improved housing has positive spillover effects on health, education, and overall well-being, thereby contributing to human capital development. In this sense, PMAY represents a long-term investment in poverty reduction.

Nevertheless, the implementation of PMAY has encountered several challenges, including delays in construction, rising input costs, and difficulties in beneficiary identification. These factors

have slowed progress in certain regions and limited the scheme's immediate impact. As with other welfare programmes, state-level variations in administrative efficiency significantly influence outcomes, highlighting the importance of governance in determining effectiveness.

Overall, the analysis indicates that while India's major welfare schemes have made significant contributions to poverty reduction, their effectiveness is uneven and contingent on implementation quality. Structural programmes such as MGNREGA, PMJDY, and PMAY address different dimensions of poverty, income, financial access, and living conditions, and collectively form a comprehensive framework for inclusive development.

Structural policy measures in eradicating poverty, skill enhancement and empowering the marginalised.

While the aforementioned schemes are largely structural in nature, a different dimension of welfare policy emerges in the context of electoral politics. Recent literature points to the increasing prevalence of cash transfers and subsidies announced in proximity to elections, often referred to as "freebies." The debate surrounding such measures centers on their economic sustainability, their role in democratic processes and empowering the marginalized with skills such that they are in a position to enhance their earnings. Judicial observations have raised concerns that indiscriminate distribution of benefits may distort fiscal priorities and undermine long-term development objectives [16] [17].

Academic studies suggest that while these transfers may provide short-term relief to households, they do not necessarily contribute to sustainable poverty reduction. Instead, they may create dependency and divert public resources away from productive investments such as infrastructure, education, and employment generation [18][19]. Furthermore, the political economy perspective highlights that such policies can influence voter behavior, reinforcing clientelistic relationships between the state and citizens [20]. *This raises important questions about the distinction between welfare and populism, particularly in a developing economy with limited fiscal capacity.*

While traditional employment-generating programmes such as the Mahatma Gandhi National Rural Employment Guarantee Act have contributed to poverty reduction and rising rural wage levels, they differ fundamentally from election-driven welfare "freebies" in both design and intent. MGNREGA is a rights-based, demand-driven programme that guarantees wage *employment in exchange for productive labour*, thereby creating rural assets and strengthening livelihood security. In contrast, electoral freebies, such as *unconditional cash transfers, loan waivers, or subsidised goods, are typically non-productive transfers aimed at immediate consumption and political mobilisation rather than long-term capacity building* [26].

Policy analyses emphasise that while welfare support is essential, the distinction lies in conditionality and sustainability. MGNREGA links income support to labour participation and asset creation, generating multiplier effects in rural economies. Freebies, on the other hand, often lack such linkages and may lead to fiscal stress if not backed by adequate revenue generation, thereby straining both state and central finances [27][28].

Recent debates also highlight that the growing prevalence of electoral freebies introduces a competing fiscal priority, potentially diverting resources away from structured development programmes. As noted in *The Economic Times*, the “freebies culture” has raised concerns about long-term economic sustainability and budgetary pressures, particularly for states with limited fiscal space [29]. Such measures may create dependency without addressing structural causes of poverty, contrasting with employment schemes that aim to enhance productivity and income generation.

In addition, recent policy developments indicate a shift in the structure of MGNREGA itself. The transition toward the Viksit Bharat – Guarantee for Rozgar and Aajeevika Mission (Gramin) reflects a movement away from a purely demand-driven, centrally funded framework toward a more targeted and co-funded model aligned with broader development goals.

Overall, the interaction between structured employment programmes and election-driven welfare policies is likely to shape not only the trajectory of poverty alleviation in India but also the fiscal health of governments. Excessive reliance on short-term populist measures risks diverting resources from sustainable development initiatives, thereby undermining long-term economic resilience.

5. Conclusion

The analysis of social security programmes in India highlights that state intervention has played a crucial role in reducing poverty and improving the participation of marginalised communities in the economic process. Schemes such as MGNREGA, PMJDY, and PMAY demonstrate that when welfare policies are structured around employment generation, financial inclusion, and asset creation, they can contribute meaningfully to income stability, improved living standards, and broader inclusive growth. In particular, MGNREGA’s rights-based framework and wage-setting mechanism has not only provided livelihood security but has also influenced rural labour markets by establishing a floor for minimum wages and reducing distress migration.

However, the growing trend of election-driven welfare measures, often characterised as “freebies,” raises important concerns regarding fiscal sustainability and long-term development outcomes. While such transfers may offer immediate relief, they risk diverting public resources away from productive investments and structural programmes, potentially leading to the dilution

or restructuring of more impactful schemes. This shift underscores the tension between short-term political incentives and long-term economic planning.

The findings of this study suggest that welfare policies are most effective when they move beyond passive income support and instead focus on enhancing the capabilities of individuals. Programs that promote skill development, employment opportunities, and entrepreneurship are more likely to enable beneficiaries to achieve financial independence and sustainable livelihoods. Therefore, the policy focus should increasingly shift toward capacity-building measures that improve earning potential rather than reliance on recurring transfers.

In conclusion, while social security schemes remain essential for ensuring minimum standards of living, their long-term success depends on their ability to transition beneficiaries from dependence to self-reliance. A balanced approach that combines immediate welfare support with investments in human capital, job creation, and economic opportunities is critical for increasing per capita income and achieving sustainable and inclusive development in India.

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