

# Effectiveness of Government Welfare Schemes in Improving the Living Standards of Marginalized Communities a Secondary Data-Based Study

**Papanna N. A.<sup>1</sup>, Satheesh Kumar B. D.<sup>2</sup>**

<sup>1</sup>Assistant Professor of Social Work, Smt. Rukmini Shedthi Memorial National Government First Grade College, Barkur, Brahmavara Taluk, Udupi District 576210.

<sup>2</sup>Assistant Professor of Social Work, Smt. Rukmini Shedthi Memorial National Government First Grade College, Barkur, Brahmavara Taluk, Udupi District 576210.

## **Abstract:**

Government welfare programmes play a significant role in alleviating poverty, enhancing access to basic services and ensuring social justice among the marginalized groups. In India, several people groups, like Scheduled Tribes, Scheduled Castes, women, households in rural areas, informal workers, elderly people, persons with disabilities, and migrant workers are more likely to suffer multiple deprivations in areas such as income, housing, food, health, education, sanitation and social protection. The present paper is an attempt to explore the success of some important government welfare schemes in enhancing the standard of living of the marginalized communities in India through secondary data analysis. Published secondary data from NITI Aayog, the World Bank, National Family Health Survey, government ministry reports, existing academic literature is used for the study. The paper dwells on the selected schemes like Mahatma Gandhi National Rural Employment Guarantee Scheme, National Food Security Act/Pradhan Mantri Garib Kalyan Anna Yojana, Pradhan Mantri Jan-Dhan Yojana, Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana, Pradhan Mantri Awas Yojana and Pradhan Mantri Ujjwala Yojana. The results show that welfare programs have helped to decrease multidimensional poverty, increase food and health security, enhance financial inclusion, employment in rural areas, women's asset ownership and access to clean cooking fuels. The effectiveness of these schemes is not equally as successful because of implementation issues, exclusion errors, digital barriers, regional differences, lack of awareness, delays in payments and the challenges faced by low-income groups in accessing benefits. The study finds the effectiveness of welfare schemes when there is a combination of legal entitlement, adequate funding, transparent delivery systems, accountability at the local level and community awareness. The paper calls for enhancing grievance redressal, improving the quality of data, making it accessible to the last mile, addressing digital exclusion and creating a more holistic approach to welfare to enhance the life of the marginalized communities.

**Keywords:** Welfare schemes, marginalised communities, living standards, poverty, social protection, India, secondary data.



## Introduction

Inclusive development is at the heart of the welfare role of the state. Market-led growth is not sufficient to ensure food security, housing, health services, education, and employment, or access to social protection, in developing countries such as India. Caste, tribe, gender, disability, being rural, under- or non-employed, low education level, landless, and being socially excluded are amongst the factors that leave marginalised communities out of the mainstream of economic growth. Thus, the aim of government welfare measures is to lessen vulnerability, shield households from shocks, and enhance their long-term living standards.

Welfare schemes have grown hugely in India in the past two decades. Social protection no longer only involves provision of short-term relief, but rather employment guarantee, subsidized food, health insurance, housing support, sanitation, financial inclusion, clean fuel, pensions, scholarships and livelihood promotion. Although less comprehensive, Drèze and Khera (2017) suggest that India's social security programmes provide important bases for an expanded rights-based welfare state. These programmes are very relevant to marginalised groups as they target non-income deprivation as well as income deprivation.

Standard of living is a multi-dimensional concept. This embraces income, employment, nutrition, housing quality, access to health services, education, sanitation, drinking water, electricity, clean cooking fuel, social dignity and shocks and stresses resilience. The National Multidimensional Poverty Index (NMPI) measures poverty in terms of indicators of nutrition, child and adolescent mortality, maternal health, years of schooling, school attendance, cooking fuel, sanitation, drinking water, electricity, housing, assets, and bank accounts (NITI Aayog, 2023). This broader knowledge will be helpful because if the income of a marginalized community is raised a little bit, but if they do not also get better housing, nutrition, access to health care, or education, then they can still be poor.

India has made significant strides in tackling poverty. According to the NITI Aayog, in 2013–14, 29.17% of population fell into multidimensional poverty while this fell to 11.28% in 2022–23 which indicates that in between 2013–14 and 2022–23, millions of people have transitioned out of multidimensional poverty. Likewise, the World Bank has observed significant decline in poverty in India over the past decade, yet poverty persists in needy regions and for vulnerable groups in India (World Bank, 2025). They are not solely due to welfare schemes as economic growth, migration of labour, remittances, education, infrastructure and demographic changes are also important factors. Welfare schemes, however, have helped a lot in the improvement of the access to basic services of households and in the mitigation of immediate risks.

This paper reviews the effectiveness of government welfare measures for the benefit of the people of marginalized communities using secondary data. This study does not gather primary data but instead analyses published reports and government data and academic research on the impact of welfare schemes on various aspects of living standards. Limitation to implementation and recommendations for better welfare delivery are also discussed.

## Research Objectives

The overall question of the present research is whether government welfare programs are effective in enhancing the livelihood of the marginalized populations in India.

## The targeted goals are:

1. To find key government welfare programs that focus on marginalized communities.
2. To look at the role of these schemes in alleviating the living standards by providing employment, food security, housing, healthcare, and financial inclusion, and basic services.
3. To analyse secondary data trends related to poverty reduction and welfare coverage.
4. To determine implementation issues that make welfare schemes less effective.
5. To suggest actions to enhance welfare delivery and inclusion.

## Research Questions

### The research questions that will guide this study are:

1. What is the effectiveness of government welfare programs in enhancing the lives of the marginalized groups?
2. What aspects of living standards have been made better by welfare interventions?
3. What are the major gaps in the implementation of welfare schemes?
4. What can we do to make welfare schemes more inclusive, accountable and sustainable?

## Review of Literature

It is well known that social protection has been viewed as an important means of alleviating poverty and vulnerability. The International Labour Organization states that social protection systems cushion individuals against lifecycle risks like unemployment, sickness, disability, old age, maternity and poverty (International Labour Organization, 2024). In Indian context, welfare programmes have been slowly changing to become entitlements rather than relief based. Mahatma Gandhi National Rural Employment Guarantee Act, National Food Security Act among other programmes are efforts to ensure a minimum level of social and economic security.

Drèze and Khera (2017) analyzed significant social security programs in India, such as food subsidies, employment guarantee, pensions, childcare and school meals. They claimed that such programmes have helped in social protection yet are limited by poor implementation, low benefits, and on administrative loopholes. Their contribution to this study is that they emphasize the effectiveness of welfare does not solely lie in the design of the scheme but also in the quality of delivery.

In their study of biometric smartcards in Andhra Pradesh, Muralidharan, Niehaus, and Sukhtankar (2016) discovered that enhanced payment infrastructure has the potential to enhance state capacity, minimize leakage, and enhance beneficiary experience. Their results affirm the thesis that digital systems have the potential to enhance the provision of welfare when done with caution. Nevertheless, digital welfare systems may also lead to exclusion in case of beneficiary biometric failure, lack of connectivity, bad records, or information. Masieri and Buddha (2021) demonstrated that digital social welfare systems can result in data justice issues when beneficiaries miss out because of inaccurate records or ambiguity in grievance systems.

Another significant aspect of welfare delivery is financial inclusion. The Pradhan Mantri Jan-Dhan Yojana contributed to the increase in the number of bank accounts, particularly among the rural households and women. Bank accounts enable the government to make direct transfers of welfare benefits, minimize intermediaries, and encourage savings. Financial inclusion however only makes sense when the accounts are active, accessible and also connected with financial literacy. Serrao, Sequeira, and Varambally (2021)

discovered that formal financial services access can positively contribute to the socio-economic well-being of vulnerable households, yet there are differences in the real application.

Living standards are also focused on health protection. The out-of-pocket healthcare spending may lead poor households into debt. Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana is a scheme to cover secondary and tertiary healthcare. Recent research by Kumar et al. (2025) discovered that the out-of-pocket spending was lower among the beneficiaries of PM-JAY than non-beneficiaries. It implies that the publicly funded health insurance can enhance welfare, but access to hospitals, empanelment, awareness, and reimbursement delays are also significant issues.

Clean cooking fuel impacts health, dignity, use of time, particularly to women. Asharaf and Tol (2024) analysed the effect of Pradhan Mantri Ujjwala Yojana and discovered that the programme enhanced access to LPG among poor households, yet sustained usage was a problem due to affordability and geographical differences influencing refill behaviour. This implies that access to assets or services is insufficient but welfare schemes have to be both affordable and used.

On balance, the literature indicates that welfare schemes are effective, but their implementation has to be targeted, adequately funded, implemented, accessible, and with awareness and accountability. Schemes should help to ameliorate many deprivations simultaneously rather than just one indicator, which is most advantageous to marginalized communities.

## Methodology

This study follows a qualitative and descriptive secondary data-based research design. Research based on secondary data is appropriate in the analysis of national welfare schemes since the administrative and survey data on the welfare of a large population are already accessible and through trustworthy institutions. The article is a review and interpretation of published data, instead of developing new primary data.

## Data Sources

The study uses the following sources:

Source	Type of Data Used	Relevance to Study
NITI Aayog National Multidimensional Poverty Index	Poverty indicators and multidimensional poverty trends	Measures living standard improvements beyond income
World Bank Poverty and Equity Brief	Poverty and inequality estimates	Provides international poverty comparison
National Family Health Survey-5	Health, nutrition, sanitation, fuel, women's empowerment indicators	Shows household-level living standard conditions
Ministry of Rural Development reports	MGNREGA and PMAY-G data	Employment and housing outcomes
Department of Food and Public Distribution	NFSA and PMGKAY coverage	Food security outcomes
National Health Authority	PM-JAY cards, hospital admissions and coverage	Healthcare protection outcomes
Department of Financial Services	PMJDY accounts and financial inclusion	Banking and DBT access

Academic journal articles	Impact and implementation analysis	Provides critical evaluation
---------------------------	------------------------------------	------------------------------

## Scope of the Study

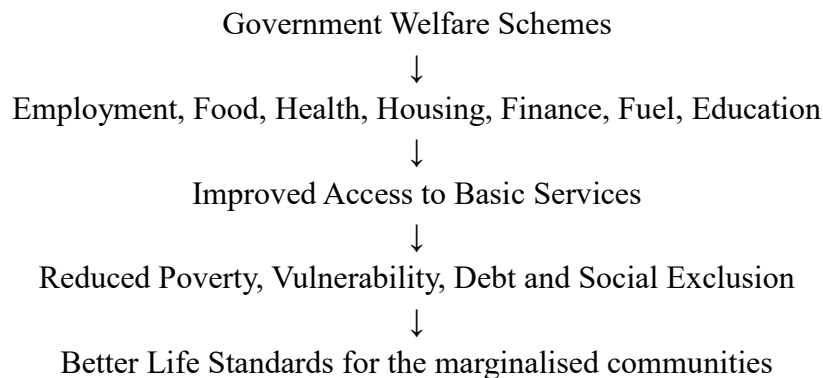
The research targets India and chosen national welfare schemes. It looks at marginalized communities in general, such as poor rural households, Scheduled Castes, Scheduled Tribes, women, informal workers, elderly people, persons with disabilities, and migrant households. The research lacks state-wise statistical modelling, but rather gives a descriptive assessment using published secondary data.

## Methodology Limitations.

The research relies on the published data, thus, it is not able to directly confirm beneficiary experiences. Administrative statistics can indicate coverage but not necessarily quality of service. Certain scheme data are updated regularly and hence figures can vary. This study is descriptive and therefore does not provide a direct causality between welfare schemes and poverty reduction. Nevertheless, a combination of government data, survey evidence, and scholarly literature can give an effective sense of effectiveness.

## Conceptual Framework

**Figure 1. Conceptual Framework of Welfare Scheme Effectiveness**



The conceptual framework provides evidence of how welfare schemes are able to raise welfare levels in several ways. Employment schemes enhance income and purchasing power. Food schemes help to decrease hunger and nutrition insecurity. Households are shielded from catastrophic health expenditures by their health insurance. Housing schemes will enhance safety, dignity, and ownership of assets. Financial inclusion promotes direct transfer and savings. Clean fuel not only helps to improve health but also the time burden on women. All of this can contribute to poverty reduction and to increase social inclusion.

## Overview of Major Welfare Schemes

Scheme	Main Objective	Target Beneficiaries	Contribution to Living Standards
MGNREGA	Guarantee wage employment in rural areas	Rural households demanding manual work	Income support, women's participation, rural assets
NFSA/PMGKAY	Provide subsidized/free food grains	Poor and vulnerable households	Food security and reduced hunger

PMJDY	Universal access to bank accounts	Unbanked households, women, poor households	Financial inclusion and DBT access
PM-JAY	Health insurance coverage	Poor and vulnerable families	Reduced medical expenditure
PMAY-G/PMAY-U	Provide pucca housing	Rural and urban poor households	Housing security and dignity
PMUY	Provide LPG connections	Poor women and households using traditional fuel	Clean cooking access, health benefits
Social pensions	Provide income support	Elderly, widows, persons with disabilities	Basic income security
Scholarships and hostels	Support education	SC, ST, OBC, minority and poor students	Educational mobility

## Findings and Analysis

### Measurable improvement in poverty and multidimensional poverty is achieved

Decrease in multidimensional poverty is one of the most powerful indicators of the effectiveness of welfare. India's multidimensional poverty headcount ratio declined from 24.85% in 2015–16 to 14.96% in 2019–21, and NITI Aayog later estimated a further decline to 11.28% in 2022–23 (NITI Aayog, 2023, 2024). This is a result of improved nutrition, sanitation, electricity, housing, bank accounts, drinking water and other factors. Many of these indicators are directly associated to government schemes, so welfare interventions seem to have had a positive impact in improving living standards.

But poverty reduction is not levelled. According to the World Bank data, poverty is concentrated in certain States and among vulnerable groups (World Bank, 2025). The situation of deprivation is worse for Scheduled Tribes, Scheduled Tribes, landless labourers and households in distant areas. Hence, although overall poverty alleviation is good, efforts towards social and regional inequalities in welfare should be more focused.

### Employment and Income Security through MGNREGA

The Mahatma Gandhi National Rural Employment Guarantee Scheme is an important rights-based welfare scheme in India. It ensures legal security of jobs for the rural households. In the time of distress, MGNREGA is significant for the marginalised communities as it provides them with income support during agricultural lean seasons. It also provides opportunities for women to work in the near vicinity.

Government data shows that MGNREGA is still creating a lot of person days of employment. According to M.R.D. 196.30 crore person days have been generated in the period under review of FY 2024-25, and women and SC/ST workers contribute significantly to this process (Ministry of Rural Development, 2024). This means that the scheme is reaching a high number of vulnerable households.

The effectiveness of MGNREGA can be gauged in 3 ways. First, it offers direct wages to the poor rural households. Secondly, it develops rural resources, like water conservation structures, roads, ponds, land development works etc. Third, it enhances the bargaining power of rural workers as it provides them with

an alternative source of work. However, challenges remain. Lack of wage payments, reduced days of work, lack of awareness, poor planning limits the effectiveness of the scheme. In much of the country, workers never get the 100-day job. In this context, MGNREGA proves to be a good safety net; however, it could be enhanced through timely payments and improved local planning.

### **Relief in the form of food security under the NFSA and PMGKAY.**

Food security is a basic condition of living standard. The National Food Security Act has introduced a legal framework of subsidized food grains for a significant part of the population. PMGKY (Pradhan Mantri Garib Kalyan Anna Yojana) maintained free food grain support of poor and vulnerable households. According to the government, the free food grains were continued for approximately 81.35 crore beneficiaries for five years from January 2024 (Department of Food and Public Distribution, 2024).

Food schemes are of great significance for marginalized communities as they contribute to alleviating food insecurity, safeguarding the food basket, and freeing household resources for other consumption priorities. Food distribution was a key survival lifeline in times of economic shocks like the COVID-19 pandemic. The public distribution system plays a crucial role for landless labourers, elderly persons, single women, migrant workers and families who have irregular income.

But the effectiveness will rely on access of ration card, portability, quality of grains, biometric authentication, and fair price shop working. The One Nation One Ration Card system has enhanced the portability of ration cards for migrants, but there are instances where it still fails to benefit migrants because of card documentation or failure in card authentication, or exclusion from the list of beneficiaries. Therefore, food welfare schemes have a role to play in hunger reduction but needs to be strengthened by effective redressal of grievance and improved beneficiary identification.

### **Financial Inclusion through Direct Benefit Transfer (DBT) and PMJDY.**

Financial Inclusion is a key pillar of the contemporary welfare delivery system. Pradhan Mantri Jan-Dhan Yojana has improved bank accounts coverage of rural/poor households. Official PMJDY statistics reveal that over 58 crore beneficiaries have been banked, and there is a significant proportion of women and rural/semi-urban households (Department of Financial Services, 2026). This is a very important milestone as bank accounts enable households to access benefit transfers, subsidies, pensions, scholarships and emergency assistance.

The advantage of PMJDY is its linkage with Jan-Dhan accounts, Aadhaar identification and mobile connectivity. Direct transfers lessen the need for middlemen and may help lower leakage. Muralidharan et al. (2016) have shown that better payment systems can enhance welfare delivery and the welfare of the beneficiaries' experience. But there are also new barriers to digital delivery. Actual access may be restricted for a variety of reasons including poor Internet connections, inactivity of accounts, financial illiteracy, biometric failure, distance from banking points. Women may own the account, but not necessarily the control of the account. Thus, financial inclusion can only be achieved if accounts are opened, available and attended by banking correspondents and financial literacy.

### **Healthcare Protection through Ayushman Bharat PM-JAY**

One of the key drivers of poverty for marginalized households is health shocks. High medical costs are a significant problem for poor families, as they must often borrow money, sell assets or wait until they can

afford to receive treatment. To alleviate this burden, Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana is seeking to offer health insurance coverage to poor and vulnerable families.

Government data show that more than 41 crore Ayushman cards had been created and more than 9.84 crore hospital admissions worth over ₹1.40 lakh crore had been authorized under PM-JAY by July 2025 (National Health Authority, 2025). This indicates wide-spread growth of the health protection. Similarly, Kumar et al. (2025) observed that those availed the benefit of PM-JAY had reduced OOP expenditure than non-beneficiaries.

PM-JAY enhances household's financial resilience, provides hospital care to beneficiaries, and prevents catastrophic health expenditure. But the problems are: lack of awareness, uneven empanelment in hospitals, distance from good hospitals, denial of services, delayed reimbursement, and no coverage for out-patient consultations. Health insurance alone may not help to resolve health poverty as many poor households spend a lot on medicines and out of home treatment. The scheme works, but could benefit from more primary healthcare, medicine access and monitoring.

### **Affordable housing and improved living conditions under PMAY**

Housing is a bigger than just a shelter issue and is associated with dignity, safety, health, sanitation, gender security and asset ownership. The main objective of Pradhan Mantri Awas Yojana-Gramin and Pradhan Mantri Awas Yojana-Urban is to provide pucca houses to rural and urban poor households. As per the Government sources, its reported that around 4 crore houses were built under PMAY till 2025 in which there was a significant thrust on the women entrepreneurs for PMAY-Urban (Ministry of Housing and Urban Affairs, 2025).

For people who are part of marginal communities, living in an unsafe community, flood-prone regions, or an overcrowded house, the importance of housing support cannot be emphasized enough. A pucca house is better for protection from weather, less hazardous to health, more room for education, livelihood etc. and raises social dignity. Additionally, women's control or partnership ownership also strengthens gender empowerment and household security.

Delays in instalments, lack of access to basic services, lack of land, costly construction, and problems with documentation may, however, reduce the effectiveness of PMAY. Water, sanitation, electricity, road connectivity and livelihood are necessary to enhance house's contribution to improving living standards. Thus, other schemes need to be brought in in conjunction with housing welfare.

### **PMUY is an initiative to promote clean cooking fuel.**

Widespread use of traditional cooking fuels, like firewood, cow dung and coal, creates indoor air pollution and women's time burden. The objective of Pradhan Mantri Ujjwala Yojana is to provide LPG connections to poor women for their benefit to enhance their health, dignity and convenience. Poor households' access to LPG has been enhanced by PMUY. But Asharaf and Tol (2024) also observed that though the effect on LPG consumption was weak and not uniform across regions and social groups. The findings of the study revealed that the impact was significant on the Scheduled Caste households whereas it was less significant on the Scheduled Tribe households.

This is a critical point: accessing welfare does not equal using welfare. An LPG connection could be offered to a household but the LPG supply is also irregular and prices are high, so that the household still uses firewood. Thus, the living standard is enhanced by PMUY if poor households have the ability to

purchase regular refills. The effectiveness needs to be boosted through targeted subsidies, refill support, last-mile distribution and awareness of health benefits.

**Graph Data for Paper**

**Figure 2. Decline in India’s Multidimensional Poverty Headcount Ratio**

Period	Multidimensional Poverty Headcount Ratio
2013–14	29.17%
2015–16	24.85%
2019–21	14.96%
2022–23	11.28%

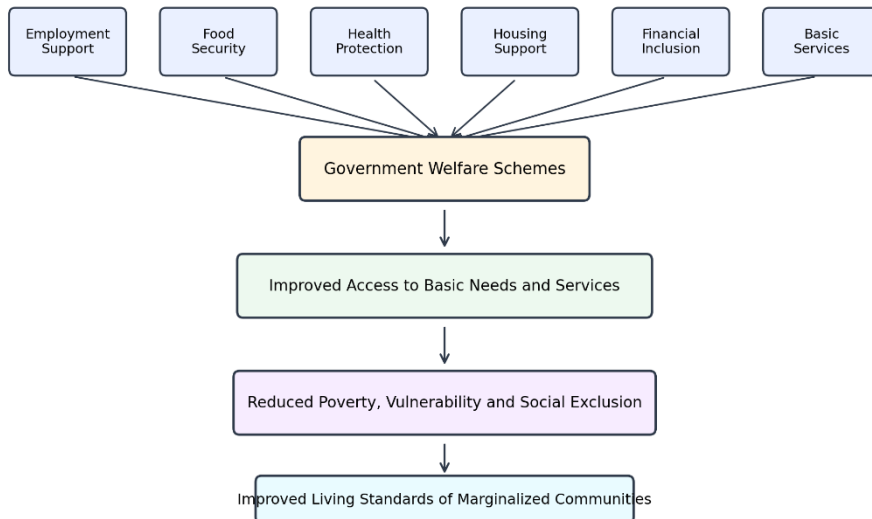
**Caption:** The graph shows a clear decline in multidimensional poverty in India, indicating improvements in living standard indicators such as health, education, housing, sanitation, electricity, cooking fuel, and bank accounts.

**Image Suggestions for the Research Paper**

**Image 1. Welfare Delivery Pathway**

**Caption:** Government welfare schemes improve living standards through employment, food security, health protection, housing, financial inclusion, and access to basic services.

**Image 1. Welfare Delivery Pathway**

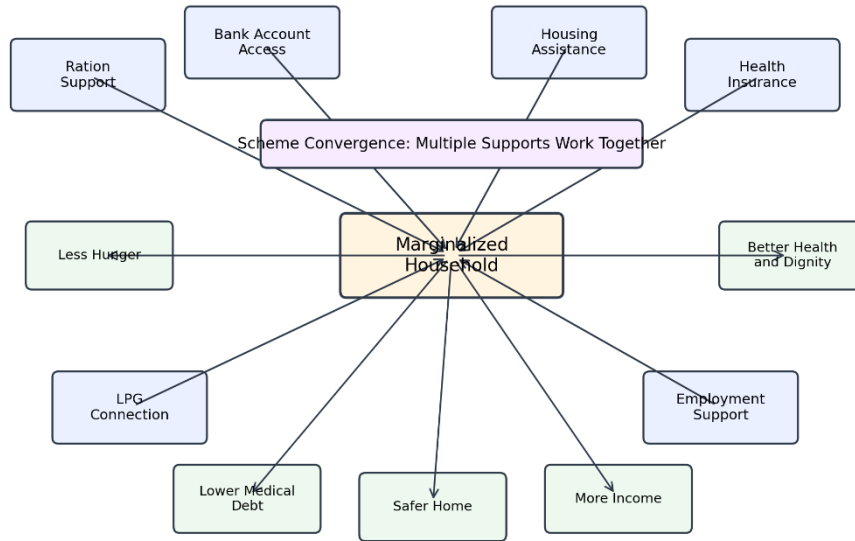


**Caption:** Government welfare schemes improve living standards through employment, food security, health protection, housing, financial inclusion, and access to basic services.

**Image 2. Marginalized Household Benefit Chain**

**Caption:** A poor household benefits most when multiple schemes converge, such as ration support, bank account access, housing assistance, health insurance, LPG connection, and employment support.

**Image 2. Marginalized Household Benefit Chain**

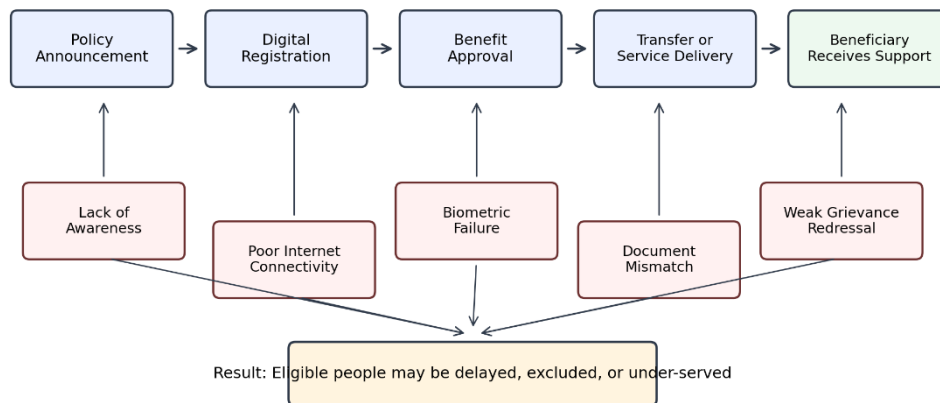


Caption: A poor household benefits most when multiple schemes converge, such as ration support, bank account access, housing assistance, health insurance, LPG connection, and employment support.

**Image 3. Last-Mile Delivery Challenge**

Caption: Digital welfare delivery can improve transparency, but beneficiaries may face challenges such as biometric failure, lack of awareness, poor connectivity, and documentation problems.

**Image 3. Last-Mile Delivery Challenge**



Caption: Digital welfare delivery can improve transparency, but beneficiaries may face challenges such as biometric failure, lack of awareness, poor connectivity, and documentation problems.

## Discussion

The evidence indicates that several aspects of living standards among the marginalised groups have benefited from government welfare programmes. There are positive signs of improvements in multidimensional poverty, food grain coverage, financial inclusion, creation of rural jobs, building houses

and introducing health insurance coverage. These schemes enable poor households to meet their emergency needs, to have access to basic services and to enhance long-term welfare.

The effectiveness is only partial, however. First, welfare programmes tend to be based on the level of coverage instead of quality access. For instance, a bank account can be opened, but people may not have enough money to put food in it; they can have an LPG connection but not enough money to buy LPG; they can obtain a health card but may not be able to find a hospital that accepts it. Secondly, there are higher structural disadvantages, including caste discrimination, gender inequality, remoteness, illiteracy, lack of land tenure, and lack of formal employment, among marginalized communities. Solving these barriers is not possible with welfare delivery only.

Third, digitalisation has made things more transparent, but at the same time it has introduced risks for exclusion. Beneficiaries without a smartphone, Internet access, updated documents or biometric authentication could be denied benefits. If grievance systems are weak, digital welfare can exacerbate inequalities (Masiero and Buddha 2021). So digital governance requires a human support system to go along with it.

Fourth, regional inequality still poses a significant issue. States with higher administration capacity, local governance, awareness campaigns and monitoring systems have better welfare outcomes. It's easier to implement in better states and in remote tribal areas. This implies that results may vary between States as the same national scheme is undertaken.

Fifth, there's still not that much cross-scheme convergence. A marginalized household can require both food and housing, healthcare, and employment, education support and social pension simultaneously. Where schemes work in isolation, the household could be receiving one benefit but still missing out in other areas. There is an urgent need for a welfare approach that is centred on the household, which is, where a range of welfare schemes is linked to vulnerable families identified by local governments.

## **Recommendations**

First, it is important that the identity of the beneficiaries be periodically updated. Many welfare lists are based on older socio-economic data which may not include newly poor households, migrants, widows, landless workers, and informal workers. There should be dynamic and transparent updating required.

Second, the grievance redressal mechanism needs to be enhanced at the village, block and district levels. A beneficiary should be aware where to complain if their wages are not credited, if they are not issued any ration, if they are treated at PM-JAY and not credited to their bank account, and if their DBT is not credited to their bank account.

Third, welfare schemes should help alleviate digital exclusion. People experiencing biometric or connectivity issues should have offline alternatives, assisted service centres, mobile camps and human verification.

Fourth, the social audits should be strengthened. By increasing accountability, transparency and decreasing corruption, community monitoring can strengthen local officials.

Fifth, there should be a better convergence of schemes. Inherently poor households should be identified, and connected to several relevant schemes rather than being requested to apply for each type of scheme separately.

Sixthly, women's control over benefits needs to be strengthened. Women's decision-making authority should be connected to the ownership of bank accounts and housing, as well as LPG connections and livelihood support.

Welfare spending should be sufficient and in a timely manner, Seventh. If the payment of wages, housing instalments, reimbursements and pension transfers are delayed, the effectiveness of the welfare schemes is reduced.

Last, but not least, evaluation of policy should transcend coverage statistics. Governments should monitor real results: better nutrition, less debt, more school attendance, less out-of-pocket health costs, improved housing quality and women's empowerment.

## Conclusion

India has witnessed an effective impact of government welfare schemes on the lives of the marginalized communities. Secondary data indicate that multidimensional poverty, food security, financial access, health protection, rural employment, housing, and clean cooking fuel access have improved. Poor and vulnerable households have enjoyed a reduction in insecurity and access to basic services due to various schemes like MGNREGA, NFSA/PMGKAY, PMJDY, PM-JAY, PMAY and PMUY. However, effectiveness varies due to exclusion errors, digital barriers, delays, lack of awareness, regional differences, and lack of convergence. The most effective welfare schemes are based on the principles of rights focus, sufficient funding, local accountability and targeting of the needs of marginalised households. The study suggests that government welfare schemes work, but their impact can be maximised if they are better implemented, more targeted, grievance redressal is improved and they are delivered in a more integrated manner. A welfare system that is inclusive, offers dignity and financial inclusion, as well as income security, food, health, and housing, can make a huge difference to the wellbeing of marginalised communities.

## REFERENCES:

1. Asharaf, N., & Tol, R. S. J. (2024). *The impact of Pradhan Mantri Ujjwala Yojana on Indian households*. arXiv.
2. Department of Financial Services. (2026). *Pradhan Mantri Jan-Dhan Yojana progress report*. Government of India.
3. Department of Food and Public Distribution. (2024). *Pradhan Mantri Garib Kalyan Anna Yojana*. Government of India.
4. Drèze, J., & Khera, R. (2017). Recent social security initiatives in India. *World Development*, 98, 555–572. doi:10.1016/j.worlddev.2017.05.035
5. International Institute for Population Sciences, & ICF. (2021). *National Family Health Survey (NFHS-5), 2019–21: India*. Ministry of Health and Family Welfare, Government of India.
6. International Labour Organization. (2024). *World social protection report 2024–26: Universal social protection for climate action and a just transition*. ILO.
7. Kumar, A. P., et al. (2025). Impact of India's publicly funded health insurance scheme on out-of-pocket expenditure. *BMJ Open*, 15(9), e093304.
8. Masiero, S., & Buddha, C. (2021). Data justice in digital social welfare: A study of the Rythu Bharosa scheme. *Information, Communication & Society*.

9. Ministry of Housing and Urban Affairs. (2025). *A home of one's own: Housing for all*. Government of India.
10. Ministry of Rural Development. (2024). *Year end review 2024: Achievements of the Department of Rural Development*. Government of India.
11. Muralidharan, K., Niehaus, P., & Sukhtankar, S. (2016). Building state capacity: Evidence from biometric smartcards in India. *American Economic Review*, 106(10), 2895–2929.  
doi:10.1257/aer.20141346
12. National Health Authority. (2025). *Over 41 crore Ayushman cards created under AB-PMJAY*. Government of India.
13. NITI Aayog. (2023). *National multidimensional poverty index: A progress review 2023*. Government of India.
14. NITI Aayog. (2024). *Multidimensional poverty in India since 2005–06*. Government of India.
15. Serrao, M., Sequeira, A. H., & Varambally, K. V. M. (2021). Impact of financial inclusion on the socio-economic status of rural and urban households of vulnerable sections in Karnataka. *arXiv*.
16. World Bank. (2025). *India poverty and equity brief*. World Bank.
17. Verification notes for the main statistics: India's MPI decline and people escaping multidimensional poverty are reported by NITI Aayog/UNDP; the World Bank's poverty brief notes continued poverty reduction but concentration among poorer states; PMJDY, PM-JAY, PMAY, MGNREGA and NFSA/PMGKAY figures are from official Government of India sources. ([Press Information Bureau](#))