



*Studio/Jim Elsz, A025
Women taking part in the digging of a well at Anand.*

Realising Rights

A Handbook of Welfare in India

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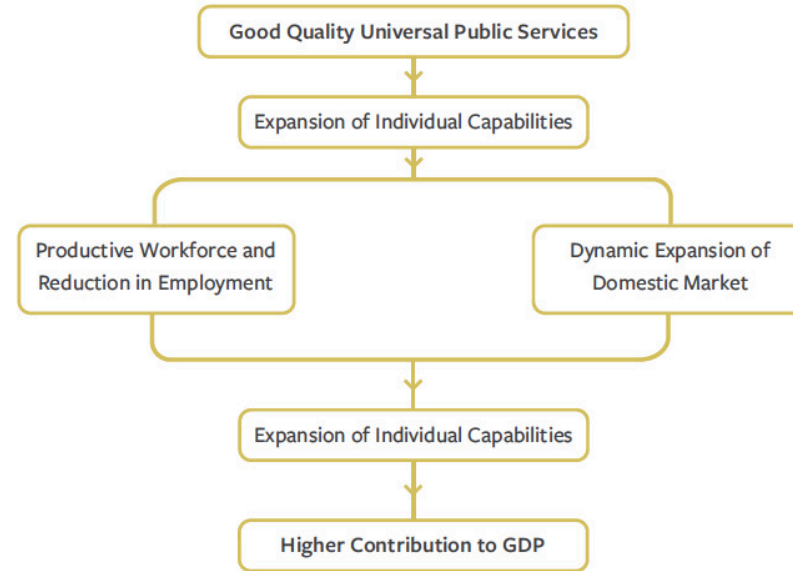
Centre for the Study of the Indian Economy

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Dipa Sinha & Rajendran Narayanan

June 26th, 2026

Figure 2.1: Economic effects of public social spending on inequality and development



Without welfare spending inequalities of income and assets would persist, leading to underemployment and underutilisation of resources. Which would further cause a reduction in productivity and wasted potential resulting in lower contributions to GDP.



*Ph.Studio/Oct.51,A31a
DELHI MUNICIPAL ELECTIONS ON (15.10.51)
Women voters in a queue. A lady polling officer is explaining the procedure to the voters.*

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ICDS

Rights-holders

Children below the age of six;
Pregnant and Lactating Women

Minimum entitlements

Supplementary Nutrition

[Children aged 0-6 years: 500 kcal +
12-15 gm protein

Pregnant women/lactating women/
adolescent girls: 600 kcal + 18-20 gm
protein

Severely malnourished children: 800
kcal + 20-25 gm protein]

Immunisation; Health check-
ups; Referral services; Pre-school
education; Nutrition and Health
Education for Women

Eligibility criteria

The scheme is universal

Year of introduction

1975

Why this scheme?

Comprehensively addresses
nutritional, health and educational
needs of children below the age of six

MDMS

Rights-holders

All children in primary and
elementary government
schools

Minimum entitlements

Primary: 450 calories and 12
gm of protein

Upper Primary: 700 Calories
and 20 gm of protein

Eligibility criteria

None, the scheme is universal

Year of introduction

1995

Why this scheme?

Comprehensive benefits
to child development and
education

PMJAY

Scheme Name

Pradhan Mantri Jan Arogya Yojana (PMJAY)

Minimum entitlements

Health insurance of up to ₹5 lakh per year
per household for hospitalisation services in
empanelled public and private hospitals

Eligibility criteria

12 crore+ poor and vulnerable households
based on the deprivation criteria of Socio-
Economic Caste Census 2011 (SECC 2011), all
senior citizens aged 70 years

Year of introduction

2018

Why this scheme?

To achieve Universal Health Coverage (UHC
and mitigate financial risk caused by the cost
of medical treatment

CASE STUDY

Surekha | Belagavi, Karnataka

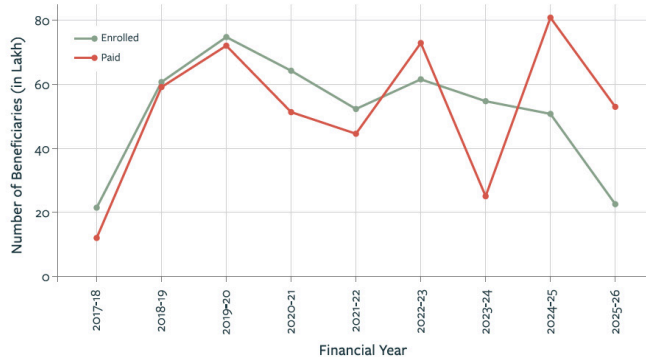
Surekha is a resident of Jamboti Panchayat, Khanapur Taluk in Belagavi district, Karnataka. This Marathi speaking village is located in a dense forest in the north western periphery of Karnataka. The village, located in the north-western part of the state, has seen high levels of male seasonal migration to Goa for work in construction and service occupations, leaving women with limited sources of income. With the support of a migrant worker turned labour organiser, Surekha learned about MGNREGA in 2011 and began mobilising other women in her village to participate in public works. For the first time, women discovered that they could earn the same as men, that they could have their own bank account and that they could work on their own terms. A growing sense of autonomy extended beyond the workplace into community life. In the village temple, where a weekly bhajan ritual was traditionally restricted to men, women began to assert their right to participate. Led by Surekha and other MGNREGA workers, they challenged these norms and secured equal participation in the ritual. Akin to the temple entry movements of the 1920s, MGNREGA became the *Satyagraha* engine for Surekha in the 2010s. Women sit shoulder to shoulder and sing note to note with other men in the temple today.

Figure 13.2: Comparison of population estimates based on the SECC data and NSAP central caps for elderly persons, widows and PwD



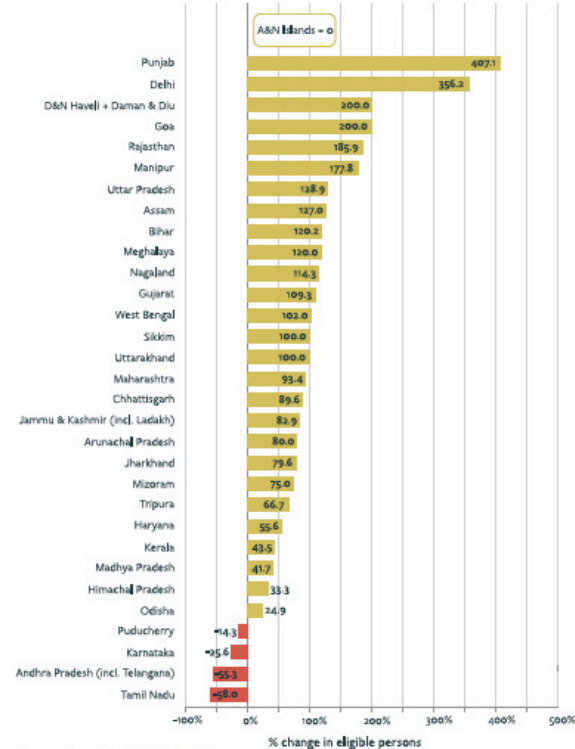
Sources and notes: SECC Data

Figure 4.2: PMMVY national trends in enrolment and payments (2017-18 and 2025-26)



Sources and notes: PMMVY Portal (pmmvy.wcd.gov.in). Includes both Center and State share 2025-26 is as on 30.10.2025. Before 2023-24, payments via PMMVY-CAS. Telangana not implementing PMMVY. Odisha onboarded in FY 2025-26

Figure 11.1: Priority population under NFSA (2013) versus pre-NFSA BPL cardholders (pre-NFSA includes state BPL cards) (% change)



Sources and notes: Foodgrain Bulletin, Govt.

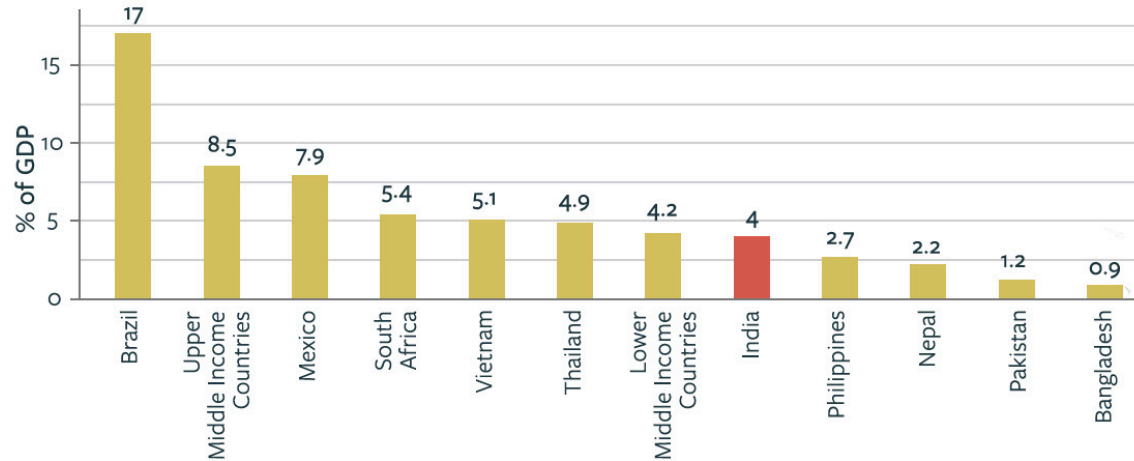
1. % change = (NFSA coverage - pre-NFSA BPL) / pre-NFSA BPL * 100.

2. Chandigarh and Lakshadweep excluded (pre-NFSA BPL = 0).

3. All figures from Foodgrain Bulletin of respective years

4. States in red had near-universal PDS coverage even before the NFSA.

Expenditure on Social Protection as a % of GDP, Selected Countries (2023)



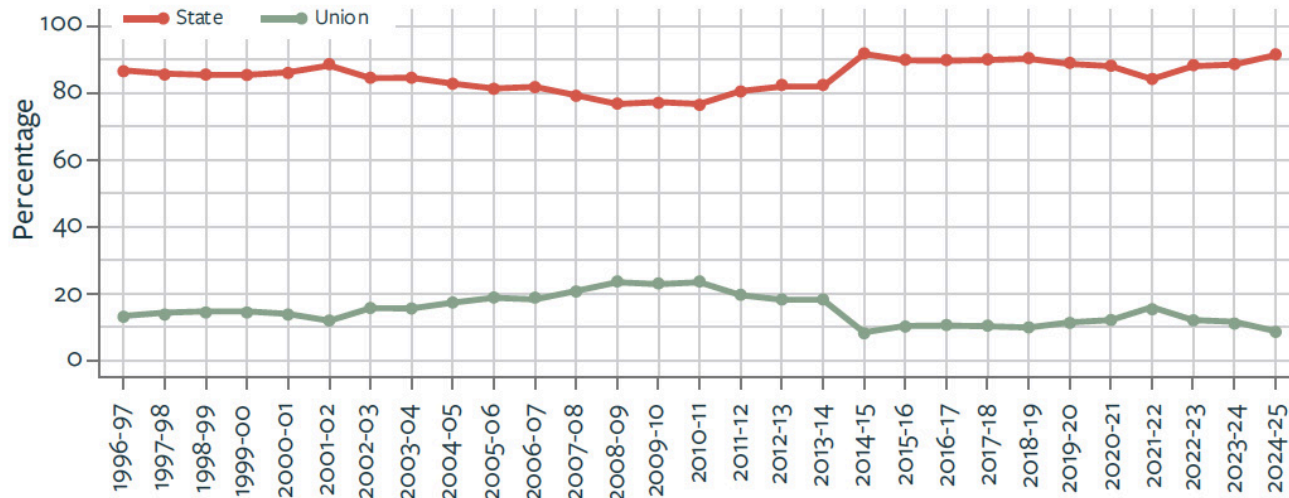
Sources and notes: ILO WSPDB, “Public social protection expenditure excluding healthcare (% of GDP).” Covers cash benefits and social insurance/assistance expenditure across eight branches (children/family, maternity, disability, old age, survivors, work injury, unemployment, and sickness); excludes education, health service delivery, and other public services. Figure 2.3 in the Handbook.

- Public expenditure on education as a percent of GDP has stagnated at around **4 per cent** since the 2010s despite policy goal of 6 per cent
- Public spending on health as a percent of GDP is less than **2 per cent**, the National Health Policy aimed to spend 2.5 per cent by 2025

States Spend a Significant Amount on Welfare

State governments account for almost 90 per cent of combined state and Union government expenditure on the social sector.

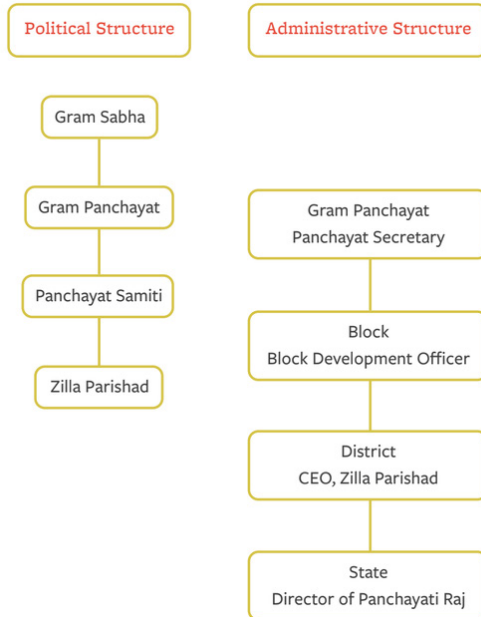
Share of Union and state governments in total social sector expenditure over time



Sources and Notes: RBI Database.



*IPU/March, 1960/TCJ, A46L
Distribution of fertilizer to members of the Daurala (Meerut) Cooperative Store.*



Box 16.1: Six principles of Bhilwara framework for accountability



Access to Relevant Information
(*jaankaari*)



Complaint Protection
(*suraksha*)



Grievance Registration
(*sunwai*)



Citizen Participation
(*bhaagidaari*)



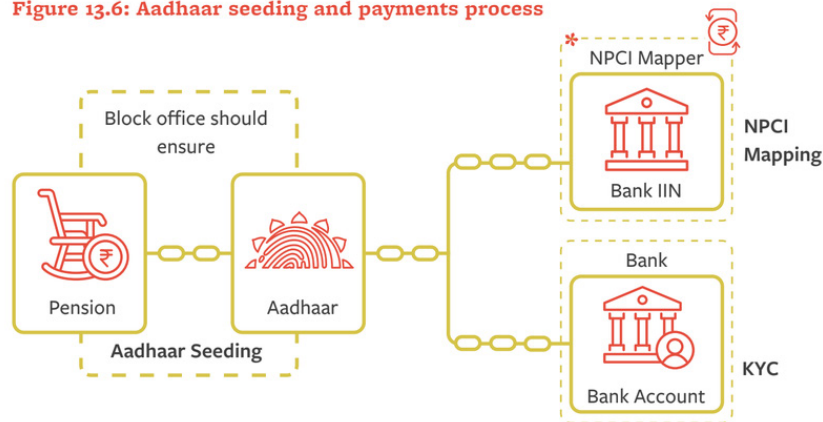
Time-bound Redress
(*karyawahi*)



Public Collective Platforms for
Dialogue (*janta ka manch*)

Icons: Information by Ricoster; complaint by Hanbai; fix by kholifah rokhman; Security by Funtasticon; Participation by tatia salsabila; collective by SeeMo; all from Noun Project (CC BY 3.0)

Figure 13.6: Aadhaar seeding and payments process



ICDS Table 5.2: Aadhaar-verified vis-à-vis registered beneficiaries (in Crore)

Year	Verified children	Verified Pregnant Women (PW) and Lactating Women (LW)	Children in registers	Pregnant Women and Lactating Women in registers
2023-24	8.64	1.03	8.91	1.07
2024-25	5.81	0.73	8.82	1.06

Sources and Notes: Ministry of Women and Child Development, Annual Report 2023-24 and Annual Report 2024-25.
<https://wcd.gov.in/documents/annual-report>

RTE 12.1.C

Table 8.2: Bright spots—protocols for potential national replication

State or Samaaj organisation	Bright spot protocols for potential scale
Rajasthan and/or Indus Action	Open-source, end-to-end MIS code on GitHub
Delhi and Uttarakhand	Lottery preferences for girls and children with disabilities
Odisha and Chhattisgarh	Decentralised validation by local officials
Andhra Pradesh and Tamil Nadu	Auto-validation using state family registries/databases
Delhi and Andhra Pradesh	Per-child cost committees and normative reimbursements
Chhattisgarh and Bihar	Experimental studies for discovery protocols; Bihar's PFMS system for reimbursements

Sources and notes: Bright Spots Reports (various years), Indus Action

PM-KISAN

14.7 Some good practices

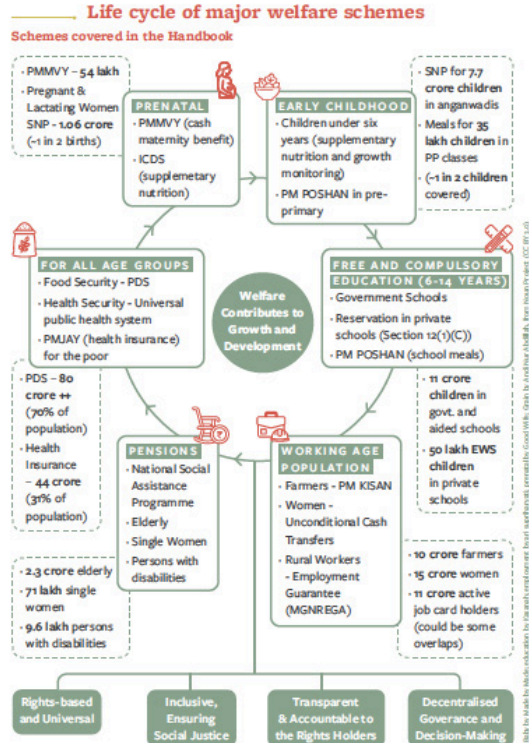
This section highlights practices from Andhra Pradesh and Odisha that improve accessibility and could be adapted within PM-KISAN. It also identifies provisions already operating within PM-KISAN that may be replicated across states.

14.7.1 Rythu Bharosa - Andhra Pradesh

Rythu Bharosa, introduced in 2019 (renamed Annadata Sukhibhava in 2025), is an input subsidy scheme that incorporates greater administrative flexibility than PM-KISAN. Unlike PM-KISAN, the scheme allows nominees of a landholder (pattadar) to receive entitlements even when the original pattadar has died and mutation has not yet been completed. A similar provision within PM-KISAN would enable benefits to continue to legal heirs without making mutation a precondition for access.

14.7.2 KALIA - Odisha

KALIA (Krushak Assistance for Livelihood and Income Augmentation) combines financial assistance with insurance and interest-free loans. The scheme also extends support to landless agricultural households, including SC and ST communities that have historically lacked access to land ownership. Although PM-KISAN excludes landless cultivators by design, the KALIA model demonstrates that broader inclusion is administratively feasible.



Note: Figure 13 in the Handbook

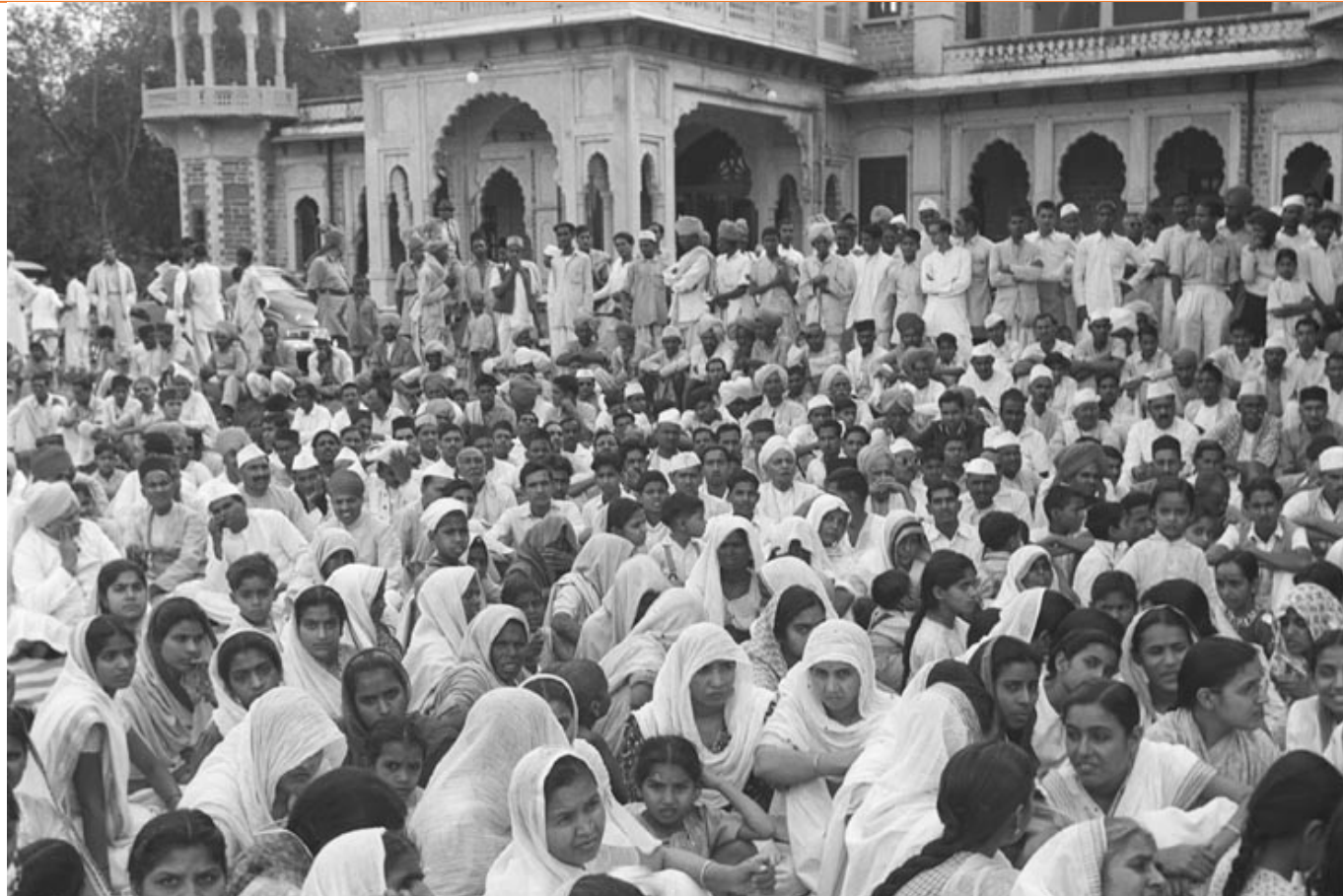
The Fiscal Implications of India's Welfare Regime

- The combined Union and state budget allocations for selected welfare schemes and sectors for 2025-26 was Rs. 24.20 lakh crore
- This accounts for 6.77 per cent of GDP and 21.47 per cent of total government expenditure

The Welfare Overture



- | 1950s-1990s | 2000s | 2015-Present |
|---|---|--|
| <ul style="list-style-type: none">• Focused on growth, industrialisation• Introduction of poverty alleviation programmes• Citizens as 'duty-bound contributors' | <ul style="list-style-type: none">• Shift towards the language of rights• Accountability and decentralisation• Citizens as 'rights-holders' | <ul style="list-style-type: none">• 'New Welfarism'• Digital governance and JAM• Citizens as 'beneficiaries' |



When 'Rights Holders' Turned 'Beneficiaries'

	'Old' Welfare 2000s	'New Welfarism' 2015-Present
Citizen Identity	'Rights-Holders'	'Beneficiaries'
Delivery Channel	Local Institutions	JAM/Centralised
Accountability Mechanism	Social Audits	Digital Dashboards
Focus	Public Services	Asset-based

Shift from Inputs & Processes to Outputs & Outcomes

In PDS, 'established mechanisms for transparency and accountability including wall paintings, social audits, vigilance committees and local grievance redress mechanisms'

'Many women did not own mobile phones... Their children's eKYC could not be completed as they did not remember the mobile number on which the OTP would be received.'

'Data gaayab ho jaata hai'

'In the absence of clear protocols, many NREGA workers were removed on the grounds of being 'unwilling to work', in violation of the Act.'

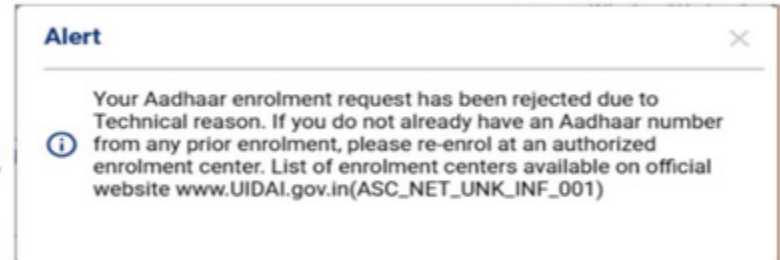
The Digital State

The subordination of persons to digital identifiers

'Rashomon Effect of Data'

Shifting the burden of accountability from the State to citizens

Figure 18.2: Vague technical messages for Aadhaar corrections

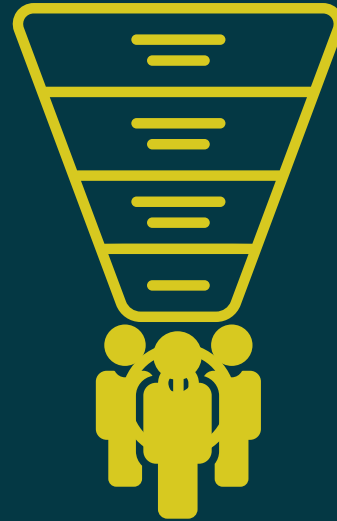


Layers of Exclusions: Eligibility to Access

Design

Conditionalities

Last mile



Entitlements

CASE STUDY

Early marriage, adolescent motherhood and financial exclusion

Kokila Ben, aged 18 and educated up to Class 12, migrated to her marital home of her own volition. During her first pregnancy, she did not receive any maternity benefits because she was registered only after six months of gestation. Following referral from a local clinic, she delivered at a private hospital in Godhra at a cost of ₹18,000. At the time of registration, she neither had a bank account nor updated identity documents, including an Aadhaar card and inclusion in the ration card of her marital household. As a result, she remained ineligible for maternity entitlements under PMMVY.

RE-ANCHORING THE ARCHITECTURE: CORE PRINCIPLES FOR THE FUTURE

UNIVERSAL BASIC SERVICES

Commitment to free, universal public services. Universalism must include active protective and promotional features to overcome deep-rooted discrimination.



UNIVERSAL
BASIC
SERVICES

SOCIAL ACCOUNTABILITY

Reinstating the downward reach of the State. Deepening mechanisms for public scrutiny, open data, time-bound grievance redress, and robust social audits.

SOCIAL
ACCOUNTABILITY

EMPOWERED
LOCAL
GOVERNANCE

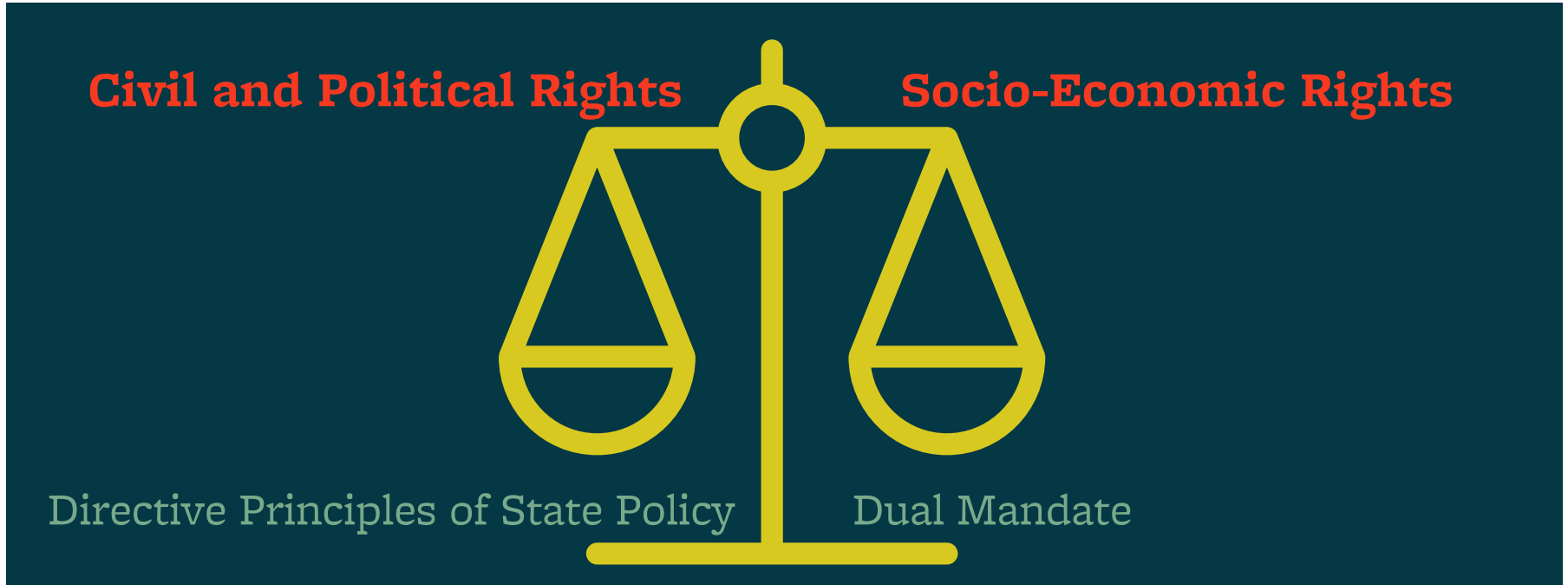
EMPOWERED LOCAL GOVERNANCE

Moving beyond treating panchayats merely as implementers. Aligning fiscal devolution with functional authority to allow democratic decision-making.

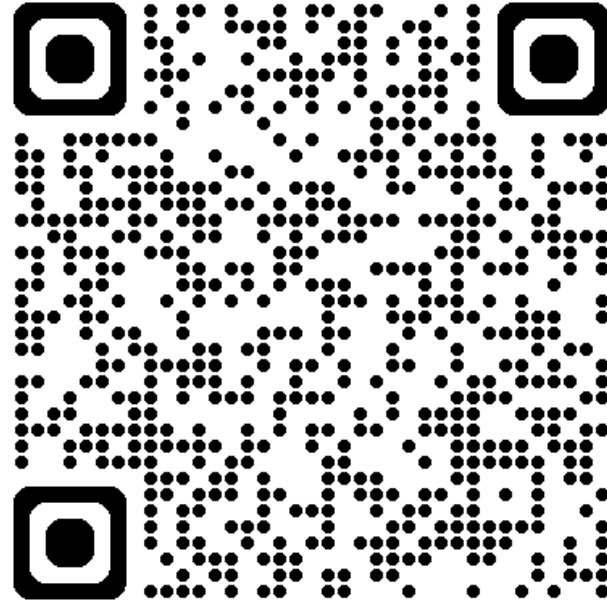
Box 3.2: 5R Framework for social justice and inclusion

Dimension	Indicators
Recognition	<ul style="list-style-type: none"> • Naming the social groups that are excluded • Recognising the <ul style="list-style-type: none"> - root causes of social exclusion - form and nature of social exclusion - magnitude of the issue in terms of population groups, development inequalities, participation inequalities etc.
Respect	<ul style="list-style-type: none"> • Respect <ul style="list-style-type: none"> - the identity and culture, practices of the excluded groups - the contribution and leadership of the socially excluded communities in the national growth and development • Ensure dignity when rights and entitlements are implemented
Representation	<ul style="list-style-type: none"> • Proportionate representation in <ul style="list-style-type: none"> - various social and public spaces - leadership and decision-making spaces • Representation of the concerns and issues in the dialogues, policies, provisions
Reparation	<ul style="list-style-type: none"> • Adequate and effective legislative and other measures to <ul style="list-style-type: none"> - address historical social and economic disadvantages - promote social inclusion • Updated measures to meet the dynamic process of social exclusion-inclusion
Reclamation	<ul style="list-style-type: none"> • Public education for promoting social inclusion • Formal and informal public spaces for social interface across excluded and dominant sections • Active social inclusion measures based on experiential learning • Cultural and social interface based on mutual respect and dignity

Dr BR Ambedkar envisioned socio-economic rights to be on the same footing as civil and political rights



Thank you!



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