



E-ISSN: 2664-603X
P-ISSN: 2664-6021
Impact Factor (RJIF): 5.92
IJPSG 2025; 7(8): 218-223
www.journalofpoliticalscience.com
Received: 11-06-2025
Accepted: 14-07-2025

Shalini Gupta
M.S. K.B College, Babasaheb
Bhimrao Ambedkar Bihar
University, Muzaffarpur,
Bihar, India

Direct benefit transfer and the welfare state: Evaluating social justice in Indian democracy

Shalini Gupta

DOI: <https://doi.org/10.33545/26646021.2025.v7.i8c.649>

Abstract

The Direct Benefit Transfer (DBT) system, formally launched by the Government of India in January 2013, represents a landmark reform in the delivery of social welfare schemes. Designed to ensure that subsidies, pensions, scholarships, and other welfare benefits reach beneficiaries directly, DBT leverages Aadhaar-based authentication and bank account linkages to minimize leakages, reduce corruption, and eliminate intermediaries. By doing so, it seeks to make welfare distribution more transparent, accountable, and efficient, aligning governance with the ideals of good administration and citizen-centric service delivery. In political science discourse, DBT is more than a technological innovation; it is a structural reform that redefines the relationship between the state and its citizens. Traditionally, welfare delivery in India suffered from inefficiency, leakages, and rent-seeking behaviour due to a complex network of intermediaries. DBT, through the JAM Trinity - Jan Dhan accounts, Aadhaar, and Mobile connectivity promises to bypass these inefficiencies and provide a direct interface between the state and the beneficiary. This marks a paradigm shift in the welfare state's approach, where technology becomes a vehicle for social justice and inclusive development.

Social justice, a core principle of democratic governance, demands that state interventions not only reach the poor and marginalized but do so equitably, efficiently, and with dignity. The DBT system embodies this aspiration by aiming to ensure that public funds reach their intended recipients without discrimination, delay, or dilution. By integrating financial inclusion measures, particularly through the Pradhan Mantri Jan Dhan Yojana, DBT has also brought millions of unbanked individuals, especially from rural and disadvantaged communities, into the formal banking system, strengthening their socio-economic agency. However, the debate around DBT is not without complexities. While its proponents highlight its role in reducing corruption, improving efficiency, and saving public funds, critics caution against potential exclusion errors, digital divides, and challenges in grievance redressal mechanisms. Technical glitches in Aadhaar authentication, outdated beneficiary databases, and lack of last-mile infrastructure in rural areas often result in eligible citizens being deprived of their rightful entitlements. Thus, the DBT system, while progressive, must constantly evolve to ensure that no citizen is left behind.

This article explores the extent to which DBT reflects the principles of social justice within the Indian democratic framework. It examines its contributions to transparency, accountability, and financial inclusion, while also critically assessing its limitations and the structural reforms required to make welfare delivery both efficient and equitable. By situating DBT in the larger discourse of governance and welfare politics, the article highlights whether this reform truly embodies the ideals of a just and inclusive state.

Keywords: Direct Benefit Transfer, Welfare State, Policy Evaluation of DBT, Social Justice

Introduction

Efficiency, Transparency, and Fiscal Savings

The Direct Benefit Transfer (DBT) system has emerged as one of the most transformative reforms in India's welfare governance, redefining the way subsidies and social benefits are delivered to citizens. Prior to its implementation, the subsidy delivery framework was riddled with inefficiencies, including multiple bureaucratic layers, dependence on intermediaries, and widespread incidences of leakage, diversion of funds, and the presence of ghost beneficiaries- fictitious recipients who siphoned off resources meant for the poor. These structural flaws not only resulted in significant financial losses for the exchequer but also weakened public trust in welfare programs. With the introduction of DBT in January 2013, the government established a streamlined mechanism that ensures direct transfer of benefits into the Aadhaar-linked bank accounts of verified beneficiaries, thereby eliminating

Corresponding Author:
Shalini Gupta
M.S. K.B College, Babasaheb
Bhimrao Ambedkar Bihar
University, Muzaffarpur,
Bihar, India

duplications and fraudulent claims ^[1]. The use of the JAM Trinity - Jan Dhan bank accounts, Aadhaar identification, and Mobile technology - has played a crucial role in providing a robust digital infrastructure for real-time authentication, monitoring, and error-free fund transfers. As a result, DBT has strengthened transparency, improved accountability, and reduced administrative overheads, leading to faster and more reliable service delivery. The scale of its impact is evident in the rapid expansion of its coverage- from 28 schemes in 2013-14 to 323 schemes in 2024-25 - and a nearly 1,000-fold rise in transfer volumes, from ₹7,400 crore to about ₹7 lakh crore (DD News). Moreover, government estimates indicate cumulative savings of approximately ₹3.5 lakh crore, showcasing DBT's efficiency in preventing leakages and optimizing public expenditure. Beyond financial gains, DBT reinforces principles of social justice and inclusive growth by ensuring that welfare assistance reaches the most vulnerable sections of society promptly and transparently, thereby strengthening the credibility of India's welfare state and enhancing citizen trust in governance mechanisms ^[2].

Launched in January 2013 with only 28 welfare schemes, the Direct Benefit Transfer (DBT) system has grown exponentially over the past decade, emerging as a cornerstone of India's welfare delivery framework. By 2024-25, the number of schemes under its purview had surged to 323, indicating its widespread integration across sectors such as food subsidies, LPG, fertilizers, pensions, and rural employment programs. This massive expansion reflects not only administrative commitment but also growing confidence in DBT as a reliable, corruption-resistant mechanism for public welfare. Financially, the scale of transfers has witnessed an extraordinary leap, rising nearly 1,000-fold - from ₹7,400 crore in 2013-14 to an estimated ₹7 lakh crore in 2024-25 (DD News). Such a quantum jump underscores the operational capacity and technological robustness of DBT, while also highlighting its success in plugging leakages, streamlining beneficiary verification, and ensuring timely disbursement of subsidies. More importantly, this expansion signals a paradigm shift in welfare governance, where direct transfers replace outdated and leak-prone mechanisms, ensuring transparency, efficiency, and accountability in the allocation of public resources ^[3].

Government estimates indicate that the Direct Benefit Transfer (DBT) system has resulted in cumulative savings of approximately ₹3.5 lakh crore (DD News), marking one of the most significant fiscal impacts of welfare reforms in India. These savings stem primarily from the elimination of duplicate and ghost beneficiaries, which previously inflated subsidy lists and drained public funds, as well as the prevention of fraudulent claims that exploited loopholes in the manual system of verification. Additionally, DBT has substantially reduced administrative overheads by replacing cumbersome paper-based processes with a technology-driven framework capable of real-time authentication and monitoring. In contrast, the pre-DBT subsidy delivery model was heavily dependent on human intervention and multi-layered bureaucratic approvals, making it prone to delays, corruption, and pilferage at various stages of fund disbursement. By leveraging Aadhaar-based identification and the JAM Trinity, DBT has introduced precision in targeting and ensured that welfare benefits reach the intended recipients quickly, transparently, and without diversion, thereby reinforcing financial discipline and accountability in

public expenditure ^[4].

A crucial factor driving the success of the Direct Benefit Transfer (DBT) system is the robust technological foundation provided by the JAM Trinity - Jan Dhan bank accounts, Aadhaar identification, and Mobile connectivity. Together, these three pillars create an integrated digital ecosystem that enables seamless delivery of welfare benefits while minimizing errors and leakages. Jan Dhan accounts ensure financial inclusion by providing beneficiaries with accessible, zero-balance bank accounts; Aadhaar identification offers a unique biometric-based verification system that eliminates duplicate and ghost beneficiaries; and mobile connectivity allows real-time authentication, instant notifications, and direct tracking of fund transfers. This digital integration facilitates transparency at every stage of the transfer process, ensuring that subsidies reach the right person at the right time without human interference. Reports highlight that this system has not only improved operational efficiency but also enhanced citizens' confidence in government mechanisms. By reinforcing the principles of accountability, transparency, and good governance, JAM has elevated DBT from a mere financial reform to a cornerstone of India's digital welfare infrastructure, setting a precedent for future governance innovations ^[5].

Targeting and Inclusion: Rights vs. Benevolence

The Direct Benefit Transfer (DBT) system has significantly advanced the precision of welfare targeting in India by replacing politically driven or discretionary processes with a data-centric, evidence-based approach. Earlier welfare delivery mechanisms were plagued by misidentification of beneficiaries, leakage of funds, and manipulation of records, which led to both inclusion errors - where ineligible individuals received benefits - and exclusion errors - where genuinely deserving households were left out. DBT addresses these challenges by leveraging Aadhaar-based biometric authentication, digitized beneficiary databases, and socio-economic indicators such as the Socio-Economic Caste Census (SECC) 2011, ensuring that subsidies and entitlements reach only those who qualify under clearly defined parameters ^[6]. One of the most notable illustrations of DBT's precise targeting is the Pradhan Mantri Awas Yojana-Gramin (PMAY-G), a flagship rural housing initiative, where nearly 60% of the beneficiaries belong to historically marginalized communities such as Scheduled Castes, Scheduled Tribes, and minorities (Strategic Study India). This demonstrates not only the efficiency of DBT in reaching vulnerable sections but also its role in promoting social equity by correcting long-standing disparities in resource allocation. Furthermore, digital payment trails and real-time monitoring mechanisms help in maintaining transparency, ensuring that funds are disbursed promptly and directly into beneficiaries' bank accounts without the interference of intermediaries. This enhanced accuracy in targeting also optimizes public spending, as limited fiscal resources are directed to households with the greatest need, thereby maximizing developmental outcomes and reinforcing the government's commitment to inclusive growth, poverty alleviation, and good governance. By combining technological innovation with welfare delivery, DBT not only reduces systemic inefficiencies but also strengthens citizen trust in state institutions, setting a benchmark for future reforms in social protection systems ^[7].

The transformation brought by the Direct Benefit Transfer

(DBT) system, while lauded for its efficiency, raises critical concerns about the philosophical foundations of welfare governance in India. By emphasizing precision targeting and technological delivery, DBT marks a shift from a rights-based framework, where welfare is treated as a constitutional entitlement enforceable by law, to a paradigm of conditional benevolence, where benefits are perceived as favors extended by the state. This shift risks redefining citizens from active rights-bearers, capable of demanding accountability, to passive recipients reliant on state generosity. Such a narrative could erode the social contract, replacing democratic accountability with paternalistic control and weakening the moral foundation of welfare policies. Moreover, critics argue that while DBT reduces leakages and improves fiscal discipline, it may also undermine the vision of empowerment advocated by theorists like Amartya Sen and Martha Nussbaum, who emphasize welfare as a means to expand capabilities and ensure social justice rather than as an administrative concession^[8].

Furthermore, the debate between welfare as a right and welfare as benevolence intersects with fundamental questions of social justice, democratic accountability, and the nature of citizenship. When welfare is conceptualized as a right, it empowers citizens to demand transparency, timely disbursement, and equitable access, thereby creating mechanisms through which the state can be held accountable for failures in delivery^[9]. This framework aligns with constitutional principles and legal entitlements such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and the National Food Security Act (NFSA), where beneficiaries can seek redress in case of non-compliance. Conversely, when welfare is framed as benevolence, citizens lose the moral and legal standing to claim benefits as enforceable entitlements, making delivery contingent on administrative discretion and political considerations. Such a paradigm risks fostering paternalistic governance, where accountability diminishes, and arbitrariness in implementation increases. Therefore, the critical challenge lies in ensuring that DBT's remarkable efficiency gains and precision targeting are supported by robust institutional safeguards, legal frameworks, and grievance redressal mechanisms that reaffirm welfare as a constitutional guarantee rather than a revocable favor, thus preserving the democratic ethos and normative ideals of social justice in India's welfare state^[10].

Political Mobilization and the 'Beneficiary Class'

The Direct Benefit Transfer (DBT) system has significantly transformed India's welfare architecture by not only streamlining subsidy delivery but also reshaping political mobilization and voter alignments. The emergence of a distinct "beneficiary class" (*labharthi varg*) under DBT represents a shift from indirect, bureaucratically mediated welfare to a direct, personalized engagement between the central government and the citizenry. Unlike earlier models, where state governments, local bodies, and community-level intermediaries played a visible role in distributing welfare, DBT ensures that benefits are credited directly to recipients' bank accounts with minimal administrative friction^[11]. This directness is often amplified by government communication strategies - using the imagery, speeches, and endorsements of national leadership, particularly the Prime Minister - to reinforce the perception that welfare is a gift of the Union

government rather than an entitlement administered through impersonal institutions. Political analysts argue that this personalized delivery model has fostered a new kind of political capital that transcends traditional axes of caste, religion, and region. Welfare schemes such as PM-Kisan Samman Nidhi, which provides income support to farmers, the Ujjwala Yojana, which delivers subsidized LPG connections to women, and Ayushman Bharat, which offers health insurance coverage, are not only framed as developmental interventions but also as symbols of state responsiveness and leadership benevolence^[12]. Recipients, in turn, often attribute their benefits directly to the ruling party at the national level, consolidating electoral loyalty and reducing the influence of local or state-level actors who historically mediated access to welfare resources. Research from institutions like the Carnegie Endowment and reports in the Financial Times suggest that this shift has deepened since 2014, as political branding around welfare delivery has become more centralized and visually linked to national leadership. The result is a growing perception among beneficiaries that their improved access to subsidies, financial assistance, or social security is directly contingent upon the continuity of the party currently in power at the Union level. This dynamic blurs the traditional boundaries between governance and electoral strategy, as welfare becomes simultaneously a tool of poverty alleviation and a mechanism of political consolidation. Furthermore, the increasing visibility of DBT-driven welfare transfers during election cycles - through advertisements, public addresses, and ground-level outreach - strengthens the narrative of a leader-centric welfare state, one that promises efficiency, care, and direct engagement over the older, rights-driven, decentralized model of social assistance^[13].

The trend of attributing welfare benefits primarily to the Union government since 2014 reflects a deeper centralization of political narratives surrounding welfare delivery. Research by the Carnegie Endowment and the Financial Times highlights how beneficiaries of flagship programs such as PM-Kisan, Ujjwala Yojana, and Ayushman Bharat often associate these benefits with national leadership rather than state administrations, even when state machinery plays a critical role in implementation. This shift has amplified the political capital of the ruling party at the center, as welfare delivery is increasingly perceived not merely as a bureaucratic function but as a demonstration of visionary governance and leadership commitment to improving citizens' lives. Such a direct linkage between welfare delivery and central leadership serves to consolidate electoral support by fostering a sense of gratitude and political loyalty among beneficiaries^[14]. Moreover, this phenomenon cuts across conventional markers of voter alignment - such as caste, class, and regional identity - creating a broad-based beneficiary class that identifies with the national government as the primary source of welfare and developmental benefits. However, while this strategy enhances perceptions of governance efficiency and responsiveness, it simultaneously raises concerns about the politicization of welfare. Critics argue that this trend risks transforming welfare from a rights-based entitlement into a politically branded favor, thereby blurring the boundary between governance and electoral imperatives and raising questions about whether the ultimate purpose of welfare is citizen empowerment or political consolidation^[15].

Limitations: Exclusion, Administrative Burden, and Populist Overreach

Despite the remarkable efficiency gains attributed to the Direct Benefit Transfer system, deep-rooted exclusionary challenges continue to undermine its promise of universal and equitable welfare delivery, exposing structural flaws in its heavy reliance on technological infrastructure and stringent documentation protocols. Vulnerable groups such as rural households, migrant workers, the elderly, and tribal communities often face barriers in accessing benefits due to issues like the absence of proper identification documents, biometric mismatches during Aadhaar authentication, or poor internet and banking connectivity in remote regions ^[16]. A comprehensive study by Dvara Research highlights that nearly 72% of grievances are linked to documentation errors, technical glitches, and logistical delays, while 51% of respondents specifically report disrupted or irregular payment schedules caused by verification failures or banking network inefficiencies. The consequences of these systemic shortcomings are not merely administrative but, in some cases, life-threatening, with reports of starvation deaths and extreme distress emerging from areas where welfare access was denied due to Aadhaar authentication failures ^[17]. These incidents highlight the fragile dependence of marginalized citizens on a fully functional digital ecosystem—an expectation that is unrealistic in socio-economically disadvantaged regions characterized by infrastructural deficits and low digital literacy. Moreover, such gaps raise critical questions about the moral legitimacy of claiming success for a welfare system primarily on the basis of efficiency and cost-effectiveness, while overlooking its inability to guarantee last-mile delivery to those most in need. By focusing predominantly on technological optimization and financial savings, DBT risks perpetuating old patterns of exclusion in a new digital framework, thereby compromising its transformative potential to establish a truly inclusive and rights-based welfare model ^[18].

Critics argue that while the Direct Benefit Transfer system has enhanced efficiency in welfare delivery, its overwhelming focus on streamlining cash transfers risks diverting attention from deeper structural challenges such as chronic unemployment, underfunded healthcare systems, and inadequate educational infrastructure, which are critical to achieving long-term social equity and economic growth. By prioritizing immediate financial relief over systemic reforms, DBT may inadvertently create a welfare framework that alleviates short-term distress without addressing the root causes of poverty and vulnerability ^[19]. Furthermore, the political timing of large-scale transfers often announced or disbursed close to elections has fueled concerns over populist misuse, where welfare initiatives risk being transformed into tools of electoral persuasion rather than instruments of citizen empowerment. The Supreme Court of India has explicitly cautioned against such practices, warning that pre-election handouts designed to sway voter behavior could amount to electoral malpractice. These critiques underline that the true measure of DBT's success lies not merely in its capacity to ensure faster and cleaner fund disbursement but in its ability to reinforce inclusive development, uphold democratic accountability, and tackle structural inequalities in a sustainable and rights-oriented manner rather than reducing welfare to a short-term palliative or a vehicle for political capital ^[20].

Recent Developments & Reassessments

Recent developments indicate that the Direct Benefit Transfer framework is entering a critical phase of reassessment, with the government seeking to balance its achievements in efficiency with the need for inclusivity, equity, and long-term system resilience. Recognizing that welfare delivery mechanisms must evolve in response to changing socio-economic realities, the central government has announced a large-scale audit of DBT beneficiaries across key flagship schemes including Ujjwala, PM-Kisan, and the Public Distribution System (PDS) to update and verify beneficiary databases ahead of the next Finance Commission cycle commencing in April 2026 (The Economic Times) ^[21]. This audit is expected to address multiple concerns simultaneously: removing duplicate or ghost beneficiaries, capturing new eligible households affected by recent economic disruptions, and reflecting demographic changes caused by migration, urbanization, and shifts in rural employment patterns. By enhancing the accuracy of beneficiary data and integrating real-time monitoring systems, the government aims not only to minimize exclusion errors that deprive vulnerable citizens of essential support but also to curb inclusion errors that lead to misallocation of scarce public resources. Moreover, the reassessment signals a policy commitment to improving the integrity and adaptability of the DBT ecosystem, ensuring that it continues to serve as a cornerstone of welfare governance while reinforcing trust in state capacity and democratic accountability ^[22].

At the state level, reform-driven experimentation is expanding the scope of DBT's impact, demonstrating how localized innovations can complement central policy frameworks while addressing region-specific challenges in welfare delivery. Andhra Pradesh, for instance, is piloting a DBT-integrated Public Distribution System (PDS) model that incorporates doorstep delivery of essential commodities for vulnerable populations (The Times of India) ^[23]. This initiative not only aims to eliminate entrenched ration mafias and intermediaries long accused of diverting supplies and eroding public trust but also enhances accessibility for households in remote areas, the elderly, and persons with disabilities who face physical or logistical barriers to collecting rations from fair price shops ^[24]. Beyond this, several states are exploring hybrid delivery models that combine direct cash transfers with in-kind benefits for critical sectors such as nutrition, healthcare, and education, ensuring that welfare support is not merely uniform but responsive to diverse community needs. These evolving approaches represent a broader policy shift toward evidence-based, citizen-centric governance, where audits, real-time data tracking, and localized experimentation are used not only to reduce systemic inefficiencies and prevent exclusion but also to construct a welfare ecosystem that is inclusive, adaptable, and capable of responding to emerging social and economic challenges with greater precision and accountability ^[25].

Political Science Insight: Welfare State Reimagined

The Direct Benefit Transfer model signifies far more than a mere technological upgrade in welfare delivery; it represents a fundamental shift in the philosophical and institutional foundations of India's welfare state. Historically, welfare programs were grounded in a rights-based framework, reflecting constitutional promises of equality, social justice, and the state's moral obligation to safeguard vulnerable

sections of society. In contrast, DBT introduces a technocratic and data-driven approach that emphasizes efficiency, fiscal discipline, and leak-proof distribution through mechanisms such as biometric authentication, Aadhaar-enabled verification, and direct bank transfers [26]. While these reforms have substantially reduced leakages, curbed corruption, and minimized the role of intermediaries, they have simultaneously altered the nature of state-citizen relations by framing welfare not as a guaranteed entitlement but as a discretionary act of benevolence, often personalized through political branding and leadership imagery. This transformation raises profound normative questions: Does such a system deepen democratic accountability by ensuring transparent delivery, or does it risk fostering a transactional, performance-oriented political culture where loyalty is exchanged for benefits? Moreover, by bypassing traditional institutions of welfare mediation- such as local governance structures, panchayats, and community organizations-DBT has centralized the welfare architecture, embedding it within a high-tech, performance-based paradigm that privileges efficiency over participatory inclusion. The result is a reimagined welfare state- one that delivers with speed and precision but simultaneously blurs the line between citizenship rights and political favors, raising concerns about the future trajectory of social justice and democratic participation in India [27].

This subtle yet profound transformation carries significant normative implications for the very fabric of democratic governance in India. When welfare is projected as a discretionary gift of political leadership- frequently reinforced through schemes branded with national symbols, leadership imagery, and centralized narratives- it risks normalizing a transactional political culture in which citizens perceive entitlements not as constitutional rights but as favors contingent upon political allegiance [28]. Such personalization of welfare delivery also shifts the basis of state legitimacy from structural commitments to equality and justice toward performance-based optics, where governance is evaluated primarily by visible, short-term deliverables rather than long-term institutional strengthening or rights-based frameworks. Political scientists suggest that this evolution marks a critical reimagining of democracy itself- transforming it from a participatory model rooted in deliberation, accountability, and social justice into one increasingly defined by centralized authority, electoral calculus, and algorithmically managed efficiency. This raises urgent questions about whether democratic citizenship is being subtly reshaped into a form of conditional loyalty, where the promise of welfare is intertwined with the consolidation of political capital rather than the deepening of egalitarian governance [29].

Moreover, the Direct Benefit Transfer system's emphasis on direct state-to-citizen engagement, while enhancing transparency and delivery speed, inadvertently sidelines traditional democratic institutions such as local governance bodies, welfare boards, and community-based networks that historically mediated welfare distribution and fostered grassroots participation. This circumvention risks weakening the participatory scaffolding of Indian democracy, where collective deliberation and decentralized accountability were central to the social contract between state and society. Although DBT has undeniably advanced efficiency, fiscal discipline, and leak-proof delivery, its long-term legitimacy must be assessed against broader democratic benchmarks ensuring that welfare does not

merely function as a technocratic pipeline for cash transfers but as an instrument for advancing social justice, participatory inclusion, and rights-based accountability. Without such safeguards, there is a risk of entrenching a personality-driven welfare regime where governance becomes increasingly transactional, citizens are seen primarily as beneficiaries rather than active stakeholders, and the foundational values of Indian democracy equity, deliberation, and inclusive development gradually erode under the weight of efficiency-centric reforms [30].

Conclusion

The Direct Benefit Transfer system represents one of the most significant shifts in India's welfare governance, redefining how the state engages with its citizens by emphasizing efficiency, transparency, and fiscal discipline through digital platforms. Its capacity to minimize leakages, curb corruption, and deliver benefits directly into the hands of beneficiaries has made it a model of digital governance for other developing democracies. However, these operational achievements, while remarkable, do not automatically translate into social justice or long-term human development. Persistent exclusionary barriers- stemming from documentary errors, technological failures, and structural inequities continue to undermine its promise, particularly for marginalized groups with limited access to reliable identification systems or financial infrastructure. Furthermore, the increasing personalization of welfare delivery, often linked with political branding and electoral narratives, raises serious concerns about the blurring of boundaries between governance and populist strategies. For DBT to fulfill its transformative potential, it must be embedded within a broader framework of rights-based entitlements, participatory decision-making, and sustained investments in healthcare, education, and employment generation-ensuring that digital efficiency serves as a bridge toward inclusive growth rather than a substitute for it. Only by reinforcing democratic accountability and structural equity can DBT evolve from a transactional mechanism into a cornerstone of a reimagined welfare state that advances the ideals of justice, dignity, and participatory citizenship enshrined in the Indian Constitution.

References

1. Barnwal P. Curbing leakage in public programs with direct benefit transfers. East Lansing: Michigan State University; 2016. p.12.
2. Paramasivam C, Arunkumar G. Direct benefit transfer: an innovative approach to financial inclusion in India. New Delhi; 2018. p.8.
3. World Bank. Direct benefit transfers in India: a case study of welfare delivery. Washington (DC); 2020. p.45.
4. Saini S, *et al.* Indian food and welfare schemes: scope for digitization towards cash transfers. Bonn; 2017. p.27.
5. Yerramsetti S. Technocracy and India's direct benefits transfer reform. London; 2019. p.910.
6. Sen A. Development as freedom. New Delhi; 1999. p.87.
7. Nussbaum MC. Creating capabilities: the human development approach. Cambridge; 2011. p.55.
8. Drèze J, Khara R. The public distribution system in India: policy evolution and reform. New Delhi; 2017. p.23.

9. Khera R. Impact of Aadhaar in welfare delivery: rights, inclusion and exclusion. Mumbai; 2019. p.45.
10. Strategic Study India. Social welfare and direct benefit transfer in rural India. New Delhi; 2021. p.112.
11. Chhibber P, Verma R. Ideology and identity: the changing party systems of India. New Delhi; 2018. p.102.
12. Carnegie Endowment for International Peace. The politics of welfare delivery in India. Washington (DC); 2020. p.56.
13. Financial Times. Welfare and political mobilization in India. London; 2021. p.14.
14. Palshikar S. Political branding and electoral strategy in Indian democracy. Mumbai; 2019. p.75.
15. Kohli A. Poverty amid plenty in the new India: welfare and political change. New Delhi; 2022. p.134.
16. Khera R. Dismantling the welfare state? Aadhaar and the right to food. New Delhi; 2019. p.84.
17. Dvara Research. State of exclusion in India's welfare delivery. Chennai; 2021. p.43.
18. Drèze J, Khera R. Aadhaar and food security: welfare in the digital age. Jaipur; 2020. p.67.
19. Supreme Court of India. Judgment on welfare and electoral promises. New Delhi; 2022. p.12.
20. Muralidharan K. Reforming welfare: beyond cash transfers. Mumbai; 2021. p.118.
21. The Economic Times. Government to audit DBT beneficiaries before finance commission review. New Delhi; 2024. p.6.
22. The Times of India. Andhra Pradesh pilots doorstep PDS model with DBT integration. Hyderabad; 2023. p.4.
23. NITI Aayog. DBT 2.0: building inclusive and adaptive welfare delivery systems. New Delhi; 2023. p.27.
24. World Bank. Digital public infrastructure for welfare delivery in India. Washington (DC); 2023. p.39.
25. Ministry of Finance (GoI). Annual economic survey: welfare reforms and DBT expansion. New Delhi; 2024. p.55.
26. Drèze J. Sense and solidarity: Jholawala economics for everyone. New Delhi; 2017. p.145.
27. Kohli A. Poverty amid plenty in the new India: welfare and political change. New Delhi; 2022. p.203.
28. Chandoke N. Democracy and social justice in India. New Delhi; 2019. p.178.
29. NITI Aayog. DBT 2.0: building inclusive and adaptive welfare delivery systems. New Delhi; 2023. p.51.
30. World Bank. Digital public infrastructure for welfare delivery in India. Washington (DC); 2023. p.89.