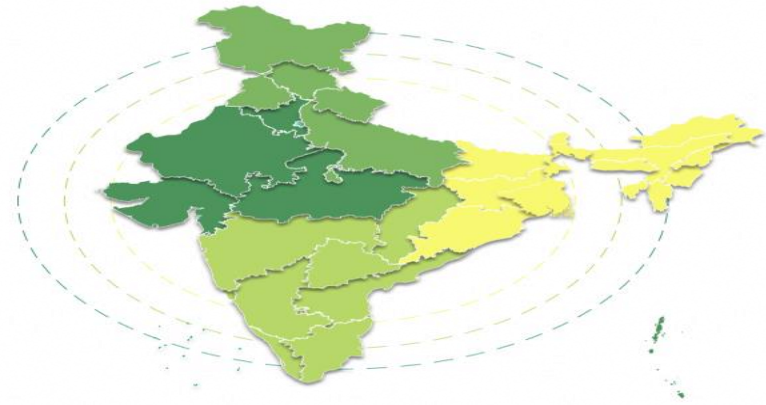


#GovernmentSchemesForYou

Discover all Government
schemes on one stop portal



Adhikaar: Citizen Welfare Schemes Implementation Proposal

February 2025



Table 5: Vote choice of the beneficiaries of welfare scheme (%)

Schemes	Voted for...			
	Congress	Congress allies	BJP	BJP allies
MGNREGS	20	10	39	8
Awas Yojana	19	12	43	6
PDS	18	13	37	7
Ayushman Bharat	23	11	45	6
Ujjwala	21	12	44	5

Note: Rest voted for other parties. The AAP is the Congress's ally only in Gujarat, Haryana, and Delhi, and the Trinamool Congress is only in U.P.

Since 2014, however, there has been a marked centralization in the design and implementation of welfare programmes.

Prime Minister Modi has also relentlessly claimed the credit for welfare programmes.

The Politics of Social Welfare – Impact on Voting Behavior

- Voting studies tell us that voters **reward incumbents** who take care of the economic self-interest of voters. Surveys show [voters identify welfare programmes with the ruling parties](#)
 - CSDS-Lokniti post-poll survey: While comparative studies tell us that voters prefer the incumbent when they have benefited from a policy output or action of the government, voters do not have much sentiment towards a party that inaugurates a welfare scheme
- The scale of welfare provision is staggering.
 - There are more than 300 programs delivering benefits to citizens across the country, programs that range from a \$10 cooking gas cylinder to a \$2,000 house. These programs reach nearly 950 million people and have accounted for \$270 billion in government spending since 2017.

The Hindu Research : Welfare schemes and their impact on vote choice: cash matters more than ration. High benefit from govt. programmes seems to have helped BJP in the election –

Only *muft* (free) ration beneficiaries did not help the BJP much, a combination of ration and money in account seems to have mattered more

Households that benefited from...	How they voted	
	Voted Cong.	Voted BJP
Only free ration (21%)	39	38
Only money in account from a scheme (7%)	41	44
Both free ration and money in account from a scheme (46%)	38	47
Neither free ration nor money in account (26%)	37	45

Various BJP promoted Welfare and Benefit schemes are not accessible to citizens due to:

- Language barriers
- Digital illiteracy
- Absence of hand-holding on paperwork !

Table 3: Accessibility of welfare schemes

How easy or difficult was it to benefit from welfare schemes	(%)
Very easy	12
Easy	35
Difficult	36
Very difficult	14

Note: Question was asked to only those who benefited from any scheme. Rest did not respond.

Question asked: (If benefited from any scheme) Based on your overall experience, how easy or difficult was it to benefit from welfare schemes – was it very easy, easy, difficult, or very difficult?

Categories

States/UTs

Central Ministries

Find schemes based on categories



89 Schemes

Banking, Financial Services and Insurance



80 Schemes

Business & Entrepreneurship



304 Schemes

Education & Learning



84 Schemes

Health & Wellbeing



7 Schemes

Public Safety, Law & Justice



14 Schemes

Science, IT & Communications



72 Schemes

Skills & Employment



466 Schemes

Social welfare & Empowerment



13 Schemes

Transport & Infrastructure



10 Schemes

Travel & Tourism



24 Schemes

Utility & Sanitation

ADHIKAAR – Connecting Citizens to Welfare Entitlements



Adhikaar is a non-profit venture, from KarmaKonnnect aimed at providing **assisted-tech services** for **doorstep delivery** of **government welfare entitlements** for individuals and businesses.

We are solving for:

- **Information gap** about entitlements/ welfare services (Central, State Schemes)
- **Last-mile access issues** due to friction in process, low literacy and opportunity cost

#GOVERNMENTSCHMES / #SCHEMESFORYOU

Find Schemes For You →

1000+

Total Schemes →

300+

Central Schemes →

700+

States/UTs Schemes →

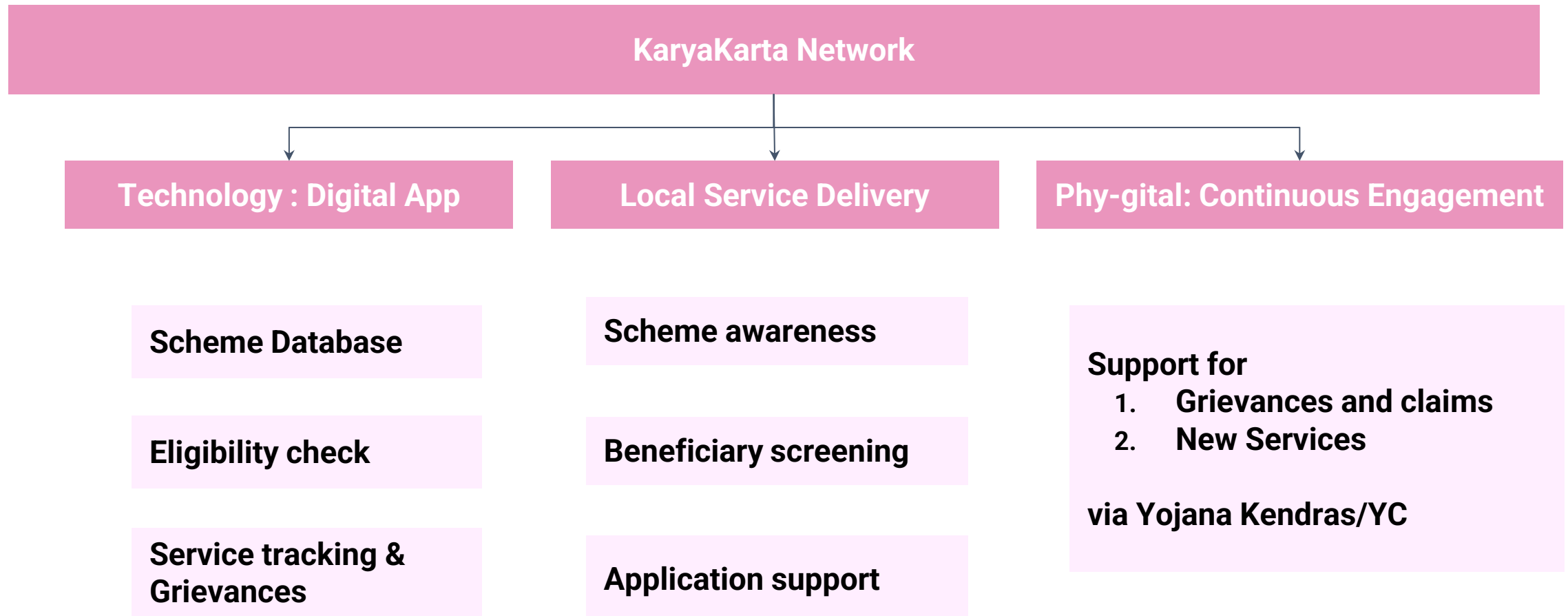
Top state schemes in PUNJAB, GUJARAT and RAJASTHAN

KarmaKonnnect Adhikaar has researched on **291 distinct schemes for each state**. Some of the most popular schemes include:

Scheme Name	Scheme Description
PM Garib Kalyan Ann Yojana	This scheme supplies free food grains to migrants and underprivileged citizens.
Pradhan Mantri Fasal Bima Yojana	This is a government sponsored crop insurance scheme for farmers. It aims to provide a comprehensive insurance cover against failure of the crop, thus helping to stabilise the income of the farmers.
Orunodoi Scheme	This scheme provides financial assistance to women through direct benefit transfers
Atal Amrit Swasthya Bima Yojana	This scheme offers cashless treatment to citizens in empanelled hospitals for certain critical health problems
Ujjwala Gas Connection	Free gas cylinders are provided to households under this scheme
Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)	Renewal of MGNREGA scheme, which offers a guarantee of wage-employment
Pradhan Mantri Jan Dhan Yojana	Cash transfers to women under this scheme, which is a financial inclusion program offering affordable access to financial services such as bank accounts, credit, pensions, etc

We propose to leverage a **PHY-GITAL Network**:

- **Information gap** through a digital App in regional languages (Central, State Schemes)
- **Last-mile access issues through network of field support agents** who we will train and use our tech platform for welfare services linkages



Implementation Plan

#GOVERNMENTSCHMES / #SCHEMESFORYOU

Find Schemes For You →

1000+

Total Schemes →

300+

Central Schemes →

700+

States/UTs Schemes →

A Three Step Phy-gital Process

1

Check eligibility (central and state schemes) and Provide a list of documents for each scheme and regional contact offices

2

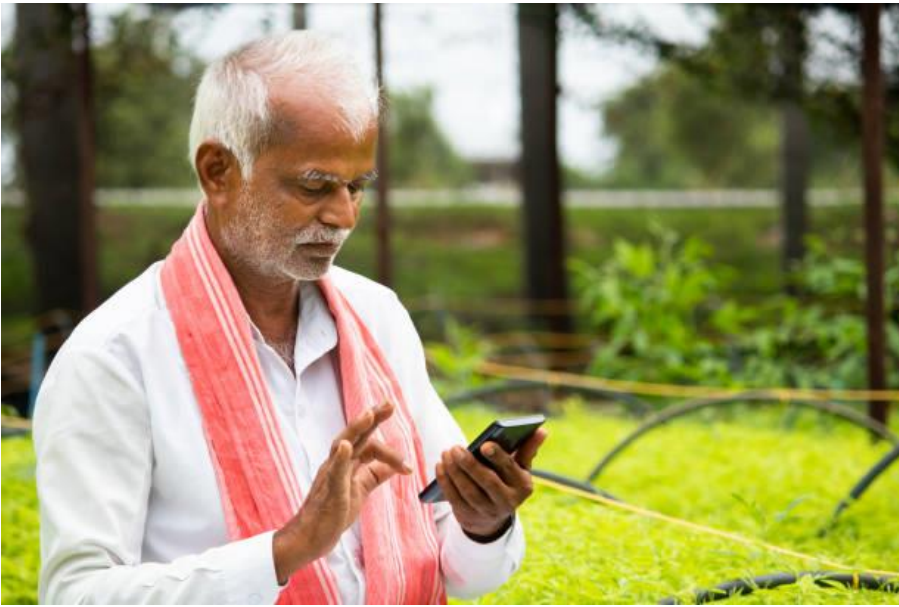
A Trained Karyakarta will then assist the civilians through the process - Start to end

3

Local Karyakarta or Yojana Kendra supported by BJP State Leader will be trained and will specialize in 1-2 Scheme process locally in each district
(who to meet, what to do)

1

A Digital App that screens your information and suggests ALL Applicable Schemes and Benefits



How it works

Easy steps to apply for Government Schemes



Enter Details

Start by entering your **basic**
details!



Search

Our search engine will **find**
the relevant schemes!



Select & Apply

Select and apply for the best
suited scheme

2

The Physical Karyakarta Support: Aiding Citizens with scheme linkages



- Customized scheme-linkage service for citizens, including documents, pension, Direct benefit transfers,, health/insurance, livelihood schemes, and crucial documents.
- This involves Screening and application support for two documents/schemes for citizens with a Yojana card
- **Women employment and empowerment:** The **servicing is to be done by women field agents** identified from the community, trained by KarmaKonnnect, and enabled by technology.



Brick and mortar centre - Yojana Kendra : A community-led sustainable centre to ease access to social protection

- A brick and mortar set-up for availing **application-support services** for **welfare entitlements** for **individuals and micro-businesses**
- A training center for community-based support agents -- *KarmaKonnnect Adhikaars*-- as well as a common point to organise meetings with government officials, local leaders/institutions and NGOs.
- A model where the center becomes sustainable post 18 months of intervention without any funding support
- A solution to create tangible impact for citizens and livelihood opportunity for *KarmaKonnnect Adhikaars*



The physical space can play a critical role across any and every step in the customer journey from **awareness > service > grievance redressal > customer re-engagement > loyalty.**

Support Needed from State Level Leadership: For Yojana Kendra Setup



Identification of blocks or areas for citizens to be serviced

Infrastructural Support, i.e a physical space for the KarmaKonnnect to set up kiosks and interact with citizens,

Implementation Support, to arrange orientation sessions through which the KarmaKonnnect team can speak to citizens and encourage them to apply for government schemes/documents.



Implementation process to set up the Yojana Kendra and sustain it.

Selecting a space for the Yojana Kendra

Typically near public areas such as markets, bus stands with quick access to local government offices, banks etc

Training of the *KarmaKonnnect Adhikaar Volunteers*

- KarmaKonnnect mobile app
- Schemes (benefits of the schemes, application form filling)
- Communication (Community mobilization, communication with Govt officers)

Scheme Delivery

- KarmaKonnnect Adhikaars support citizens door to door as well as at the center
- KarmaKonnnect Adhikaars pay part of the revenue they collect from citizens to the center

Setting up the Yojana Kendra

- Infrastructure set-up for the Yojana Kendra
- Furnishing of the Yojana Kendra
- Creating visibility/branding around the Kendra

Identification of *KarmaKonnnect Adhikaar Volunteers*

- Through the village community
- Through the existing cadres such as SRLM, ICDS, local NGOs
- Through other sources such as school teachers, post offices, Gram Panchayats etc

Sustainability

Trained *KarmaKonnnect Adhikaars* continue to service citizens post implementation.

The center earns income from the services provided by KarmaKonnnect Adhikaars and sustains its operations

Supporting residents with scheme linkages

Diagrammatic Process

