



Centre for Economic Policy Research

**Working Paper on
How India failed its poor**

It's been 70 years since we gained independence and since then, a lot of poverty alleviation schemes have been adopted by different governments being elected time to time. But, in order to reduce poverty, each government needed to find out the exact poverty line and persons that lie below that poverty line. Since then, who is poor and where the poverty line lies has been a subject of intense debate. Several working groups and committees has been formed to define a threshold level for measuring poverty in our country. Some of them are as follows:

- In 1962, a Planning Commission working group set the poverty line at a monthly income of Rs 100-125 for a family of five at 1960-61 prices.
- In 1971, economists V.N. Dandekar and N. Rath first suggested that poverty should be measured not by income, but by calorie consumption, and all those with intake of less than 2,250 calories a day should be classified as poor.
- In 1979, the Planning Commission instituted the Y.K. Alagh Committee set the poverty line at 2,400 calories a day in rural areas and 2,100 in urban areas. Minimum per capita monthly income to enable such consumption was set at Rs 49.10 for rural areas and Rs 56.70 for urban areas.
- In 1993, the Planning Commission set up the D.T. Lakdawala Committee, which made key changes in the method of determining consumption expenditure and thereby poverty, as a result of which the population below the poverty line almost doubled to 37.3 per cent in rural areas and 32.4 per cent in urban areas.
- The Lakdawala formula, applied for 2004/05 yielded the poverty estimate of 28.3 per cent in rural areas and 27.5 per cent in urban ones.
- In 2011, the Suresh Tendulkar Committee constituted by the Planning Commission suggested going beyond food to add expenses on education, health, transport and electricity to consumption expenditure. At 2004/05 prices, it set the poverty line at Rs 27 per day in rural areas and Rs 33 in urban ones. Its estimate became controversial as it increased the BPL population in rural areas to 41.80 per cent, though urban poverty remained the same as calculated by the Lakdawala formula.
- Using the Tendulkar Committee methodology, the BPL population in 2011/12 was estimated at 25.7 per cent in rural areas and 13.7 per cent in urban ones.
- But yet another Planning Commission committee, headed by C. Rangarajan, which submitted its report in 2014, estimated the overall BPL population much higher at 30 per

cent for 2011/12. It posited minimum cost of living at Rs 32 a day in rural areas and Rs 47 a day in urban ones.

- Last October, a World Bank report set a global poverty line of \$1.90 a day in purchasing power parity terms. It said, depending on the methodology used, India's BPL population in 2012 was either 21.2 per cent or 12.4 per cent.

VARIOUS POVERTY ALLEVIATION SCHEMES LAUNCHED UNDER PRESENT NDA GOVERNMENT:

In order to combat poverty, defined by different threshold levels by different working groups and committees, various poverty alleviation schemes have been launched by different governments in rule. But, the disappointing part lies on the fact that most of the schemes launched to eliminate poverty failed to achieve their desired goals. This embarks a question on present NDA government also, whether the initiatives undertaken by it, is fulfilling the said promises or not. Some of the major policies launched by NDA government are as follows:

- **Pradhan Mantri Jan Dhan Yojana (PMJDY):** PMJDY was launched by Prime Minister Narendra Modi on 28 August, 2014, with the aim of increasing financial inclusion by ensuring access to financial services such as availability of savings bank account to every individual in the country, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e., weaker sections & low income groups. In addition, the beneficiaries will get RuPay Debit card having inbuilt accident insurance cover of Rs. 1 Lakh.
- **Pradhan Mantri Ujjwal Yojana (PMUY):** PMUY launched by Prime Minister Narendra Modi on 01 May, 2016 at Ballia, Uttar Pradesh, aims to safeguard the health of women and children by providing them with the clean fuel- LPG. Under this scheme, 5 Cr LPG connections will be provided to BPL families with a support of Rs. 1600 per connection in the next 3 years and to ensure women's empowerment, the connections will be issued in the name of women of the households.
- **Direct Benefit Transfer (DBT):** DBT was launched on 01 January, 2013, with the aim to ensure that benefits go to individuals' bank accounts electronically thereby reducing delay in payments, ensuring accurate targeting of the beneficiary and curbing pilferage and

duplication. It initiated in 43 districts and identified 27 schemes under it, and later on 78 more districts were added pertaining to scholarships, women, child and labour welfare. DBT was further expanded when Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was brought under it in 300 identified districts with higher aadhar enrolment.

- **Pradhan Mantri Mudra Yojana (PMMY):** PMMY was launched by PM Narendra Modi on 08 April, 2015 which aims at developing and refinancing activities related to micro units. It has been categorized into three portions depending upon the amount of loan being sanctioned, namely, Shishu (loan up to Rs. 50,000), Kishore (loan ranging from Rs. 50,000 to Rs. 5 lakhs), & Tarun (loan ranging from Rs. 5 lakhs to Rs. 10 lakhs).
- **Pradhan Mantri Jan Aushadhi Yojana:** This scheme was launched by government to provide quality generic medicines at affordable prices to all, especially the poor, throughout the country, through outlets known as Jan Aushadhi Stores.
- **Jan Suraksha Schemes:** Under this, Pradhan Mantri Narendra Modi launched 3 schemes on 09 May, 2015, namely, “Pradhan Mantri Jeevan Jyoti Bima Yojana” (provides life insurance cover to all citizens between the age 18-50 years), “Pradhan Mantri Suraksha Bima Yojana” (provides accidental cover to all citizens between the age 18-70 years) & Atal Pension Yojana (increase the number of pension scheme beneficiaries).
- Apart from these major policies, several other policies have also been launched in order to address the problem of poverty, such as, “Kisan Vikas Patra” (to provide safe and secure investment opportunities to small investors), “Deen Dayal Upadhyaya Gram Jyoti Yojana” (provide around the clock power to rural households and adequate power to agricultural consumers), etc.

HOW THESE POLICIES WERE AN IMPROVEMENT OVER PREVIOUS POLICIES:

The following table shows poverty estimates for different periods based on the Tendulkar committee methodology.

TABLE 1: ESTIMATES BASED ON TENDULKAR COMMITTEE

YEAR	POVERTY (%)
1993-94	45.3
2004-05	37.2

2009-10	29.8
2011-12	21.9

SOURCE: Planning Commission

If we look at the figures, we can clearly depict one thing, i.e., with new set of government coming into power, the policies initiated by them to alleviate poverty was always an improvement over the previous ones. Similarly, with these new set of policies, NDA government out par the performance of previous policies of UPA government. The one major thing that embarked NDA governance under Prime Minister Narendra Modi in last 3 years is that he not only initiated some new policies but, also endeavors to make existing programmes more efficient by cutting leakages. The following are some policy changes initiated by him to fulfill the loopholes in their implementation:

- Large social programmes such as Public Distribution System (PDS), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and subsidized sales of LPG cylinders were initiated under UPA and were subject to massive leakages through use of multiple and ghosts accounts. In order to eliminate ghosts accounts, NDA government has linked these policies to biometric identity Aadhar and the beneficiaries are paid via DBT. On an average 3.5 crore ghost beneficiaries are eliminated from LPG rolls and Rs. 3,000 crores from MGNREGA by the end of 2016. In PDS, around 1.6 crore fake ration cards were eliminated using Aadhar.
- By the mid of 2016, the NDA government has already unlocked Rs. 3.5 lakh crore of the Rs. 3.8 crore road projects, held under the UPA regime. Road construction rose from 8.5 km/day to 11.9 km/day in 2014-15 and to 16.5 km/day in 2015-16. Apart from this, rural infrastructure witnessed laying of 35,000 km of rural roads in 2014-15, which was 11,000 km more than the previous year.
- Apart from this, Prime Minister Jan Dhan Yojana achieved a major success in financial inclusion. The programme entered the Guinness Book of World Records for opening 1.8 crore accounts in one week. 26.03 crore accounts have been opened by the end of December 2016, out of which 15.86 crore accounts are in rural areas and 10.17 crore in urban areas.
- Tremendous enrolment has been seen under the three Jan Suraksha schemes launched by Prime Minister Narendra Modi. By the end of May 2016, on an average 9.4 crore beneficiaries had enrolled under the Suraksha Bima Yojana and 3 crores under the Jeevan

Jyoti Scheme and 20 lakh under Atal pension Yojana (which was significantly lower than the other two).

- Apart from these three insurance schemes under Jan Suraksha Scheme, the Budget 2016-17 announced three major initiatives related to health insurance, Jan Aushadhi scheme and dialysis programme. Under health insurance, government stated to cover eight crore families from economically weaker section free of charge through an Aadhar linked programme. Under Jan Aushadhi scheme, the government stated to open 3,000 stores nationwide out of which 1235 has been opened to provide low cost generic drugs.

Although policies initiated under the reign of Prime Minister Narendra Modi (whether repackaged version of old policies or new policies) are one step forward from the policies initiated by the previous UPA government. But, this will only be accepted by the country when these policies actually reach the stated beneficiaries (which are usually persons below BPL) and that too within the set target time and budget. Only then, these policies will be effective and better than the previous policies.

DEFICIENCIES IN THESE POLICIES:

Although, some of the policies are subsumed from policies or previous governments while others are launched for the first time. But, all these policies only aim at reducing the situation of poverty in our country. With so many policies working, why is our country still having a large share of population below poverty line. This can accrue to the fact that the policies launched with some desired goals, are not implemented properly. There are various deficiencies in these policies that are hindering in their process of working. Some of the major ones are stated below:

- Since the date of launch of Pradhan Mantri Jan Dhan Yojana till today, on an average 27 crore bank accounts have been opened out of which most of the accounts accrue to the rural households and a smaller portion to urban households. But the question which arise here is that, whether this amount shows the true picture. According to a report published by Microsave (a financial services firm), 33% accounts are re-opened i.e., suffers duplication.
- Moreover, 28% of the accounts opened under PMJDY are dormant and 28.88% are zero and nil balance account. The reason for dormancy can be attributed to lack of information

on operational procedures, product features and opening of duplicate accounts. This shows a huge gap between the picture depicted and the reality.

- Under Pradhan Mantri Ujjwal Yojana, government assured to providing 5 Cr LPG connections to BPL families with a support of Rs. 1600 per connection for the next 3 years of launch. Persons or households that suffers from at least one deprivation under Socio-Economic Caste Census-2011 (Rural) database can avail this benefit. But according to the SECC 2011, persons accruing to this category are 8.69 Cr implying that almost 3 Cr people will be excluded from availing from this benefit. Moreover, as revealed by the official website of PMUY almost 10 Cr Households are deprived of LPG facility. This itself shows that a large share of population deprived of LPG is ignored by this policy.
- Moreover, according to the CEEW study estimates, the richest 15% of the population account for about 25% of LPG consumer base. Despite, much of the hyped campaign “Give It Up” only 3.6% of consumers actually gave up their subsidy claim. Instead of launching it as a voluntary campaign, government could have enforced it, in order to cover the remaining uncovered BPL families under PMUY.
- With the launch of Mudra Loan, government has created trouble for its own policy PMJDY. Analysis has revealed that the flagship product offered under PMJDY, i.e., overdraft facility, is facing severe competition from Mudra loan, given the huge difference between the loan size of the two schemes. Moreover, miscommunication about overdraft being free money and not a transaction history based credit facility, has deterred PMJDY going to an upper level.
- NABARD (provide credit support and services to rural and farming segment) & SIDBI (provide credit to small and medium businesses) are the two refinancing agencies that were set up in July 1982 and April 1990 respectively. But unfortunately, these benefit schemes were not successful in fulfilling their objectives. So instead of opening a new re-financing agency, a step could have been taken in restructuring the existing ones and broadening the scope of these agencies. The issue doesn't lie in shortage of re-financing agencies; it lies in the huge inconsistencies in these agencies. Unfortunately, nothing has been done to address these issues.
- Successful implementation of DBT depends on the effective banking network. In this system, subsidies are transferred directly to the beneficiaries' bank account implying that

the system cannot work if the beneficiary is not having a bank account. With PMJDY notwithstanding, banking facilities among poors is still quite limited. With an ineffective and reluctant banking system in rural areas, it creates trouble for poors in opening bank accounts for availing their granted subsidies.

- NDA government with the initiation of Deen Dayal Upadhyaya Gram Jyoti Yojana, committed to connect 18542 villages with electricity by the end of May 2018. But, according to the latest report published by REC, BPL households supposed to be covered are 437.83 lakhs, while actually covered by now are 268.50, i.e., 61%. Given the limited time, electrifying the remaining 39% seems unachievable.
- Pradhan Mantri Jan Aushadhi Yojana (PMJAY) was actually launched in 2008 as Jan Aushadhi scheme under UPA government. It has been renamed as PMJAY under NDA government. Between 2008 and 2015, only 99 JAs were actually functional. Although the number rose to 1235 by March 2017, but still fell way short then the target of 3000 JAs.
- Moreover, the drugs available between 2008-2015 period were 40-100 instead of target of 200 drugs. This number has also shown an upward trend by reaching beyond 700 levels but still some of the outlets still couldn't cross the level of 200 drugs.

These were some of the discrepancies that have been hindering these benefits to reach target beneficiaries. Inconsistency is not only a part of present NDA government, but the previous NDA government also suffered from these kinds of issues. In order to fulfill the loopholes of the present policies, it's important to learn from the discrepancies occurred in the policies of previous governments.

DEFICIENCIES IN THE POLICIES INITIATED UNDER THE GOVERNANCE OF SH. ATAL BIHARI VAJYPEE:

Most of the policies that were launched by NDA former prime minister Atal Bihari Vajypee are repackaged versions of earlier policies. Some of them which failed to achieve their motive of reducing poverty are as follows:

- **Pradhan Mantri Gramodya Yojana (Gramin Awas):** This policy was initiated by the government in 1998 with the aim of constructing 2 million additional housing units annually. Although with the already existing Indira Awas Yojana since 1985, there was little need for this policy. The guidelines for Gramin Awas policy itself said that it will be

based on the pattern of the Indira Awas Yojana. Steps could have been taken to strengthen the already existing policy and funds could have been used for other efficient purposes. Moreover, as against the target for period 1998-2001 of 2.1 million for urban areas, only around 7.18 lakhs units were built and in rural areas only 5.79 lakhs were built as against the target of 1.8 million.

- **Pradhan Mantri Gram Sadak Yojana:** It was launched by Vajypee in the year 2000 aiming at connecting all villages with the population of 1000 in the next three years and villages with a population of 500 and above by the year 2007. Although, under this scheme, villages with over 500 population in plains and those with over 250 population in hilly and desert areas have been connected with 3.08 lakh kilometers of roads over the last 15 years. But there are still thousands of villages in the country with less than that benchmark population and left unconnected accruing most of people under BPL.
- **No efficient scheme to address the drinking water supply situation in Rural India:** Before the NDA government came into power, two policies “Accelerated Rural Water Supply Programme” & “Rajiv Gandhi National Drinking Water Mission” were already introduced. According to the target set for ARWSP, all villages and hamlets should have had safe drinking water by the end of 1995. But, later after six years, i.e., in 2001, 26121 villages had not been covered yet and 2,13,331 were partially covered. With such huge figures, a step could have been taken to either initiate one more policy if there was shortage of funds in the existing ones or proper funds could have been allocated to fulfill the remaining gap.

WHEN COMPARED TO POLICIES OF OTHER DEVELOPING COUNTRIES:

Poverty was a worldwide phenomenon until past few decades, but many countries have achieved the goal of zero poverty. This can accrue to the effective policies adopted by their respective government depending upon the situation of poverty in their countries. In order to analyze where Indian policies lacked in fulfilling their goals of reducing poverty, a comparison has been done in the best ever policies adopted by India, China & Brazil to combat poverty. According to the latest poverty line set by the World Bank report, India accrues 12.4% of poors, china accrues 1.9% and Brazil accrues 0.5%. This data clearly shows huge difference in the figures of India and that of

China & Brazil, but this was not the situation few decades back. All were on an average at the same level of poverty. This difference occurred because of the different policies adopted by these three developing economies.

- **Bolsa Familia Programme (Brazil):** It started in 2003 and was funded by less than 0.5% of country's GDP. It is a conditional cash transfer (CCT) program, where CCTs are direct monetary transfers that target poor households and require a specified level of investment in the human capital of the household's children. These conditions seek to reduce poverty in a sustainable way by giving poor children the human capital necessary to break the intergenerational poverty cycle. According to a report published by The World Bank in 2013, poverty rate declined from 9.7% to 4.3% between the period 2003-2013. Moreover, income inequality also decreased by 15%. By the end of 2013, it nearly reached 50 million people, i.e., on an average one quarter population of Brazil. The key to success of BF policy lies on the fact that they focused on children rather than on elders. By stabilizing the situation of poverty among children, they created benefits for both short term and long term. This can easily explain the situation of poverty in India as well. Although, various policies are initiated by Indian government to increase school enrollment, but still many children are reluctant in going to school.
- **The Gansu and Inner Mongolia Poverty Reduction Project:** This project was the third joint, targeted poverty reduction project between the World Bank and the Chinese government, following the Southwest project and the Qinba Project. The project was designed to support the Chinese Government's Eight-Seven Poverty Reduction Plan. The objective of this project is to reduce absolute poverty in the remote and inaccessible areas of Gansu Province and Inner Mongolia Autonomous Region. According to the report published by review group, the average head count ratio in project villages declined from 22% in 1999 to 8.2% in 2004. In the project areas of IM, the poverty rate declined from 16.7% in 1999 to 5.4% in 2004, while in the project areas of Gansu, the reduction was from 24.7% to 2.7%. Moreover, the net per capita income in project villages increased by RMB 750 to RMB 2,237 (target: RMB 946) in the project areas of IM and to RMB 2,208 in the project areas of Gansu (target: RMB 1,200). The figures outreached the targeted figures, which rarely happens in India. This project has a major role in transforming the situation of poverty in China since 1994.

- **MGNREGA:** Mahatma Gandhi National Rural Employment Guarantee Act (initially named as National Rural Employment Guarantee Act or NREGA) enacted by government of India, is the largest employment programme ever started in a country with a huge public investment. The prime focus of the scheme is to provide 100 days of wage employment to every rural household who wishes to work and asks for unskilled manual work. It is considered as one of the most effective policy in alleviating poverty in India. Based on a report published by Ministry of Rural Development and the National Council of Applied Research, programme reduced poverty overall by up to 32% and prevented 14 million people from falling into poverty. The report was based on two surveys that involved 26,000 rural households across the country. But, the numbers show that MGNREGA is likely to have had a much smaller impact on the rural job market and on rural wages than in commonly believed. Moreover, MGNREGA has virtually no impact on rural employment patterns since it fails to add to the number of days that individuals work. Overall, while the period of 2004-05 to 2011-12 saw a rise in rural wages, MGNREGA plays a modest role in wage increases as per the review published by the United Nations Development Programme.

The different approaches adopted by both countries Brazil & China to reduce poverty indicates different lessons that India could learn from. If MGNREGA goes a step forward of simply increasing rural employment to incorporating possibilities of building rural, non-agricultural based livelihood (as included by the Gansu Reduction Programme) and consider linking financial incentives to social sector (as done by Bolsa Familia Programme), it can actually emerge as a scheme addressing not only short term poverty alleviation but long term improvement in poverty situation in the country.

NITI AAYOG'S REPORT ON POVERTY ALLEVIATION:

NITI AAYOG's task force on elimination of poverty has submitted its report to Prime Minister Narendra Modi. This task force was constituted by NITI AAYOG on March 16, 2015 under the chairmanship of Panagariya. As per the report, NITI AAYOG claims that India will be \$10 trillion economy by 2032, and there will be no family below poverty line. The strategy that has been adopted by this task force lies on two pillars, namely, sustained rapid growth that is also employment intensive and making anti-poverty programs effective.

- First pillar: it includes raising productivity in agricultural sector, as poor predominantly resides in rural areas. It also recommends second green revolution in rain fed areas in general and eastern region in particular. Due to sluggish growth in agricultural sector, it also recommends growth in organized labour intensive sectors such as apparel, footwear, food processing etc. In 2013, China exported \$17,743 crore worth of clothing and accessories compared with only \$1,684 crore by India. This huge difference itself shows a long path for attaining the goal of higher growth in manufacturing sector. For this purpose, it also recommends creation a handful of Coastal Economic Zones (CEZs) that can provide the focal point for the location of employment-intensive industries allowing them to exploit the economies of scale and agglomeration. Effectiveness of these coastal economic zones depend on how effective they are in reaping benefits from the changing situation of manufacturing sector in China.
- Second Pillar: it focuses on making various poverty alleviation programmes MGNREGA, PDS, Midday meal scheme & Housing for all more effective. It also assigns major role to (JAM) trinity i.e., Jan Dhan Yojana, Aadhar & Mobile in reducing poverty in country. Unless, the above stated discrepancies in PMJDY are not considered for remedial measures, it will be difficult to employ this trinity effectively. Moreover, it also recommends that each gram panchayat may be asked to identify five poorest families in the village and endeavor to lift them out of poverty. But, given the situation of very poor villages where almost whole village suffer from poverty, it will be difficult to address only 5 households from it.

Although, the NDA government has taken various initiatives to address the situation of poverty in India. But, most of them still failed to achieve the set target. Most of them still couldn't make much difference in poverty numbers. Unless and until, Governments won't learn from their past mistakes & from other better doing economies and if won't take more effective steps depending upon the socio-economic condition of the country, it's hard to achieve the goal of zero poverty for India by the end of 2030.

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