

Assessment of Beneficiary Coverage and Outreach of Social, Educational and Employment Schemes in Palghar District for the year 2025–26

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Abstract—This study assesses the beneficiary coverage and outreach of selected social, educational, and employment schemes implemented in Palghar district for the year 2025–26. Palghar, characterized by a high concentration of Scheduled Tribe population and geographically dispersed rural settlements, presents unique administrative and developmental challenges. The research examines ten government schemes covering housing support, disability assistance, educational access, digital skill development, micro-enterprise promotion, agricultural support, and self-employment initiatives. Using taluka-wise secondary data, the study evaluates the extent of beneficiary distribution and identifies disparities in outreach across Palghar, Vasai, Dahanu, Jawhar, Vikramgad, Talasari, Wada, and Mokhada.

The findings reveal uneven distribution of benefits across schemes and talukas. While certain schemes such as sewing machine distribution, bicycle support, and agricultural implements show relatively higher coverage, others, particularly assistance for disabled parents and children, demonstrate very limited outreach. The study highlights issues related to awareness gaps, administrative filtering, and potential exclusion errors in last-mile delivery. It concludes that strengthening identification mechanisms, inter-departmental coordination, digital inclusion, and proactive outreach strategies is essential to ensure equitable and inclusive scheme implementation in tribal and rural regions of Palghar district.

Index Terms—Beneficiary Coverage, education scheme, social scheme, Employment scheme

I. INTRODUCTION

Palghar district is one of Maharashtra's most socially diverse and administratively challenging districts,

with a large tribal (Scheduled Tribe) concentration across several talukas. District profile data show very high ST shares in talukas such as Jawhar, Vikramgad and Talasari, and a substantial ST population even in Palghar and Dahanu, which makes “last-mile” coverage of welfare programmes especially important in 2025–26. In this context, social protection is not just about announcing schemes, but ensuring that eligible households are identified, enrolled, and actually receive benefits with minimal delays and exclusions. Across 2025–26, Palghar's development outcomes depend heavily on the effectiveness of social, educational, and employment-related schemes implemented through multiple departments and tiers of government. At the district level, citizens can access consolidated scheme information via district and state portals, and Zilla Parishad listings show a wide range of programmes covering livelihoods (e.g., MSRLM/UMED-type interventions), scholarships, disability support, and other welfare provisions. Because these schemes are delivered through different administrative channels, beneficiary coverage and outreach can vary sharply by geography, social group, and awareness, creating the risk that the most vulnerable communities remain under-served despite the existence of multiple schemes.

Assessing “beneficiary coverage and outreach” therefore means examining the entire pipeline: awareness and mobilisation, application/intake, eligibility verification, enrollment, and benefit delivery. Public-sector audit and governance discussions emphasise that errors at any stage, especially identification and enrollment, can undermine inclusion and overall scheme performance, producing exclusion errors (eligible people left out) or

inclusion errors (ineligible people included). Research on targeted programmes in India similarly documents large exclusion errors in practice, showing how design features and administrative filters can systematically miss poorer households. For a district like Palghar, where terrain, settlement patterns, and tribal livelihoods can complicate outreach, these risks become even more policy-relevant.

Educational and employment schemes are particularly critical levers for Palghar because they directly shape human capital formation and household income security. Scholarship and DBT-linked support systems are intended to reduce financial barriers to schooling and retention for disadvantaged groups, while employment and livelihood missions aim to stabilise incomes and strengthen self-help groups and skilling pathways. Evidence from broader Indian programme evaluations (especially on rural employment guarantees and benefit delivery reforms) shows that implementation quality affects not only outcomes but also trust in the state, participation, and timeliness of payments, factors that influence whether people continue to engage with schemes.

II. SCHEMES IN PALGHAR

1. **Construction of New House for Backward Class Beneficiaries:** This scheme aims to provide financial assistance for the construction of new houses to beneficiaries belonging to backward classes who lack adequate housing facilities. The primary objective is to improve living standards, ensure social security, and reduce housing vulnerability among economically weaker sections. By supporting permanent housing construction, the scheme contributes to social inclusion, dignity, and long-term asset creation for marginalized communities, particularly in rural and tribal areas of Palghar district.
2. **One-Time Financial Assistance to Severely Disabled Parents:** This scheme provides lump-sum financial assistance to severely disabled parents to help them manage essential household and caregiving expenses. It is designed to reduce financial stress and enhance social protection for families facing physical and economic hardships. The scheme reflects a welfare-oriented approach by acknowledging the dual burden of disability and poverty and aims to promote social justice and financial stability.
3. **Providing Electric Tricycle for Orthopedically Disabled Persons:** Under this scheme, electric tricycles are provided to orthopedically disabled individuals to enhance mobility and independence. The objective is to facilitate access to employment, education, healthcare, and social participation. By improving physical mobility, the scheme promotes inclusivity, self-reliance, and economic empowerment among persons with disabilities, particularly in geographically dispersed areas of Palghar district.
4. **Providing Bicycle Scheme for Backward Class Students (Studying in 9th Class):** This educational support scheme provides bicycles to backward class students studying in the 9th standard to reduce transportation barriers. Many rural students travel long distances to attend secondary schools; hence, this scheme encourages regular attendance, reduces dropout rates, and improves academic continuity. It plays a significant role in promoting educational equity and accessibility in tribal and rural talukas.
5. **Providing Professional Computer Training (MS-CIT):** The MS-CIT training scheme aims to enhance digital literacy and employability skills among youth by offering structured computer education. In the era of digital transformation, computer proficiency is essential for career opportunities and entrepreneurship. This scheme strengthens human capital development in Palghar district and supports youth in becoming competitive in the modern job market.
6. **Providing Financial Assistance for Education to Children of Disabled Parents:** This scheme offers financial assistance to children whose parents are disabled, ensuring that economic hardship does not disrupt their education. It promotes inclusive education by supporting vulnerable families and preventing intergenerational poverty. The scheme emphasizes equal educational opportunities and social protection for children from disadvantaged backgrounds.
7. **Providing Xerox Copy Support for Small Scale Industries:** This employment-oriented scheme provides xerox (copying) machines or financial support for establishing small-scale xerox businesses. It encourages micro-entrepreneurship

and self-employment, particularly among economically weaker sections. By facilitating small service-based enterprises, the scheme contributes to income generation and local economic development in semi-urban and rural areas.

8. Providing Economically Sewing Machines for Small Scale Industries: This scheme distributes sewing machines to eligible beneficiaries to promote home-based tailoring and garment-related activities. It is particularly beneficial for women entrepreneurs and self-help group members. The scheme enhances livelihood opportunities, supports women empowerment, and encourages small-scale production activities that contribute to household income generation.
9. Providing Agricultural Implements to Backward Class Farmers: This scheme provides agricultural tools and implements to backward class farmers to improve farm productivity and reduce manual labor intensity. By modernizing agricultural practices, the scheme enhances efficiency, increases crop yield, and supports rural economic sustainability. It plays a vital role in strengthening the agricultural backbone of Palghar district.
10. Financial Assistance for Self-Employment for Persons with Disabilities (3 Stall Scheme): This scheme offers financial assistance to persons with disabilities to establish small stalls or micro-businesses for self-employment. The objective is to promote economic independence, reduce dependency, and enhance social integration. By enabling entrepreneurship among persons with disabilities, the scheme supports inclusive growth and livelihood security within the district.

III. REVIEW OF LITERATURE

1. Dreze & Khera, (2015), In the research titled “Understanding leakages in the Public Distribution System” The study concludes that “leakages” in the PDS are mainly driven by diversion of grain along the supply chain and weak last-mile accountability, rather than by lack of need among beneficiaries. It highlights that the extent of leakage varies widely across states, suggesting that governance quality, monitoring, transparency (records, vigilance committees), and timely grievance redressal are decisive for performance. Overall, the work argues that strengthening delivery systems and accountability mechanisms, along with reforms that reduce scope for diversion, can substantially improve PDS effectiveness and inclusion.
2. Imbert & Papp (2015), In the research titled “Labor market effects of social programs: Evidence from India’s employment guarantee” This research concludes that India’s employment guarantee (MGNREGA) has meaningful labor-market impacts beyond simply providing short-term jobs. It finds that the program can raise local wage levels and alter labor supply decisions, especially for poorer households, thereby improving bargaining power of rural workers. The study also suggests that implementation intensity matters: where the program functions better and provides more work, the broader labor-market effects are stronger. Overall, the employment guarantee is framed as a policy that can influence rural labor conditions and incomes, not just a safety net.
3. Khera (2011), In the research titled “Trends in diversion of PDS grain” Khera concludes that diversion of PDS grain has historically been substantial, but trends are not uniform: some regions show improvements while others continue to face serious leakage. The study emphasizes that diversion reflects administrative weaknesses and opportunities for rent-seeking within procurement, transport, storage, and fair-price shop operations. It underlines that reforms such as better record-keeping, monitoring, transparency measures, and stronger local oversight can reduce diversion, but sustained political and administrative commitment is essential for long-term improvement.
4. Muralidharan et.al (2016), In the research titled “Building state capacity: Evidence from biometric smartcards in India” The study concludes that biometric smartcards can significantly strengthen “state capacity” by improving the accuracy, security, and efficiency of benefit delivery. By reducing identity fraud and payment-related leakages, smartcards can increase reliability of transfers and lower transaction costs for beneficiaries, while also improving administrative control and documentation. Importantly, the findings imply

that technology works best when embedded in supportive administrative processes (training, oversight, grievance systems) rather than treated as a standalone fix. Overall, smartcards are presented as a scalable reform that can improve governance and citizen experience in welfare delivery.

5. Puri et.al (2017), In the research titled “Can rigorous impact evaluations improve humanitarian assistance” Puri and colleagues conclude that rigorous impact evaluations can improve humanitarian programming, but only when evidence is timely, decision-relevant, and integrated into organisational learning and accountability systems. The study notes that humanitarian contexts create challenges, rapidly changing needs, ethical constraints, and operational pressures, that can limit the usefulness of traditional evaluation approaches if they are too slow or disconnected from implementation realities. It argues for pragmatic evaluation designs, stronger feedback loops, and a culture that values evidence in real-time decisions. Overall, evaluations are most effective when they support adaptive management rather than just post-facto reporting.
6. Reddy (2022), In the research titled “Assessing the outreach of targeted development programmes: A case study from a South Indian village” This study concludes that outreach and actual benefit capture in targeted development programmes often fall short because of information gaps, documentation barriers, local power dynamics, and administrative filtering. Even when schemes exist on paper, the most vulnerable can be excluded due to weak awareness, complex procedures, and uneven support from intermediaries. The research suggests that better beneficiary identification, simplified processes, proactive outreach, and strong grievance redressal are necessary to reduce exclusion errors. Overall, the paper highlights that “targeting” alone does not ensure inclusion, implementation and local context determine who truly benefits.
7. Reddy (2014), In the research titled “The impact of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): Review of implementation and effectiveness” The review

concludes that MGNREGA has the potential to improve rural livelihoods by providing wage employment, supporting consumption smoothing, and in some areas strengthening rural assets and local infrastructure. However, its effectiveness depends heavily on implementation quality, timely wage payments, adequate work availability, proper worksite facilities, transparency, and social audits. The study points out persistent challenges like delayed payments, uneven demand registration, political-administrative bottlenecks, and varying outcomes across states. Overall, MGNREGA is seen as impactful where governance is strong, but its full promise requires continuous administrative reforms and accountability.

IV. RESEARCH GAP

Although the above studies provide strong insights into leakages, labor-market effects, diversion trends, technological reforms, outreach challenges, and implementation quality of major welfare schemes such as PDS and MGNREGA, a clear research gap exists in terms of integrated, district-level assessment of beneficiary coverage and outreach across multiple social, educational, and employment schemes simultaneously. Most existing research focuses on single schemes at national or state levels, emphasizing leakage, impact, or technological reforms, but does not comprehensively examine whether eligible beneficiaries at the grassroots, especially in socio-economically and geographically vulnerable districts, are fully aware of, enrolled in, and actually receiving benefits across different schemes. There is limited empirical evidence on convergence issues, awareness gaps, documentation barriers, digital exclusion, inter-departmental coordination, and last-mile delivery challenges within a specific district context. Therefore, a localized, scheme-convergent study assessing real beneficiary coverage, exclusion errors, and outreach effectiveness at the district level remains underexplored, creating a strong justification for focused research in regions like Palghar during 2025–26.

V. RESEARCH METHODOLOGY

The present study is based on a descriptive research design using secondary data for the year 2025–26 collected from district-level administrative records and scheme-wise beneficiary reports in Palghar district. The study covers ten selected schemes categorized under social, educational, and employment sectors. Taluka-wise beneficiary data were compiled and analyzed using comparative and tabular methods to assess coverage distribution and outreach effectiveness. The analysis focused on identifying patterns of inclusion, regional disparities, and relative scheme performance across eight talukas. The study primarily employs quantitative assessment through frequency analysis and comparative interpretation to evaluate beneficiary spread and detect potential outreach gaps at the grassroots level.

Data Analysis

The data analysis of scheme-wise beneficiary coverage in Palghar district for 2025–26 reveals that

the majority of livelihood and education-oriented schemes have successfully achieved 100% of their assigned targets, indicating effective administrative execution and strong beneficiary response. Schemes such as sewing machine distribution, agricultural implements, bicycle support, MS-CIT training, and xerox copy support show full target accomplishment, reflecting better awareness, streamlined processes, and higher demand. In contrast, disability-focused and highly targeted welfare schemes, including electric tricycle distribution and one-time financial assistance to severely disabled parents, exhibit noticeable shortfalls, highlighting possible constraints related to identification, documentation, or outreach challenges. Overall, the analysis suggests that while general development and livelihood schemes demonstrate robust implementation, specialized welfare schemes require improved monitoring, awareness generation, and facilitation to ensure equitable and inclusive beneficiary coverage across Palghar district.

Social Scheme

	Construction Of New House for Backward Class Beneficiaries	One Time Financial Assistance to Severely Disabled Parents	Providing Electric Tricycle For 3 Orthopedically Disabled People
Palghar	34	0	4
Vasai	4	0	1
Dahanu	13	0	1
Jawhar	6	1	0
Vikramgad	8	0	0
Talaseer	11	0	1
Wada	5	1	8
Mokhada	7	0	2
Total	88	2	17

Source: Zilla Parishad Office Palghar District, <https://www.zppalghar.gov.in/en/social-welfare-department/>

The above table presents taluka-wise distribution of beneficiaries under selected social welfare schemes in Palghar district. It is observed that Palghar taluka has the highest number of beneficiaries under the scheme Construction of New House for Backward Class Beneficiaries (34 cases), indicating relatively higher outreach or demand in this region. Dahanu (13) and

Talaseer (11) also show notable coverage under this housing scheme, while Vasai (4) and Wada (5) report comparatively lower numbers. Under the scheme One Time Financial Assistance to Severely Disabled Parents, the coverage is extremely limited, with only Jawhar and Wada reporting one beneficiary each, and zero beneficiaries in other talukas, suggesting either low awareness or limited approvals. For the scheme Providing Electric Tricycle for Orthopedically Disabled Persons, Wada (8) has the highest

beneficiaries, followed by Palghar (4) and Mokhada (2), while Vikramgad reports no beneficiaries. Overall, the data reflects uneven distribution of benefits across talukas, highlighting possible

variations in accessibility, awareness levels, or administrative implementation of social schemes within Palghar district.

Education Scheme

	Providing Bicycle Scheme For Backward Class students 2 Children Studying In 9 Class	Providing Professional Computer Training Ms Cit	Providing Financial Assistance For Education To Children Of Disabled Parents
Palghar	49	9	2
Vasai	1	0	
Dahanu	10	19	
Jawhar	24	13	
Vikramgad	13	14	1
Talaseer	10	27	
Wada	14	6	1
Mokhada	18	23	
Total	139	111	4

Source: Zilla Parishad Office Palghar District, <https://www.zppalghar.gov.in/en/social-welfare-department/>

The above table presents taluka-wise distribution of beneficiaries under selected education schemes in Palghar district. Under the Providing Bicycle Scheme for Backward Class students (2 children studying in 9th class), the highest number of beneficiaries is recorded in Palghar (49), followed by Jawhar (24), Mokhada (18), Wada (14), and Vikramgad (13), while Vasai shows very minimal coverage (1). The total beneficiaries under this scheme are 139, indicating relatively wider implementation compared to other schemes. In the Providing Professional Computer Training (MS-CIT) scheme, Talasari (27) and Mokhada (23) show the highest participation, followed by Dahanu (19), Vikramgad (14), and Jawhar

(13). Palghar has 9 beneficiaries, whereas Vasai reports none. The total coverage under MS-CIT training is 111 beneficiaries, reflecting strong emphasis on digital skill development in tribal and rural talukas like Talasari and Mokhada. For the scheme Providing Financial Assistance for Education to Children of Disabled Parents, the coverage is extremely limited with only 4 beneficiaries in total, distributed across Palghar (2), Vikramgad (1), and Wada (1), while other talukas report no beneficiaries. Overall, the data highlights that while bicycle and computer training schemes show moderate outreach, financial assistance for children of disabled parents has very low coverage, suggesting the need for improved awareness and targeted implementation across talukas of Palghar district.

Employment Scheme

	Providing Zerox Copy for Small Scale Industries	Providing Economically Sewing Machine for Small Scale Industries	Providing Agricultural Implements to Backwards Class Farmers	Financial Assistance for Self-Employment for Person with Disabilities In 3 Stall
Palghar	7	31	36	1
Vasai	1	1	7	1
Dahanu	5	19	23	1
Jawhar	2	22	8	1

Vikramgad	2	25	9	1
Talaseer	2	7	9	1
Wada	3	13	7	1
Mokhada	1	9	12	1
Total	23	127	111	8

Source: Zilla Parishad Office Palghar District, <https://www.zppalghar.gov.in/en/social-welfare-department/>

The above table presents taluka-wise distribution of beneficiaries under selected employment schemes in Palghar district. Under the scheme Providing Zerox Copy for Small Scale Industries, the total number of beneficiaries is 23, with Palghar (7) having the highest share, followed by Dahanu (5) and Wada (3), while Mokhada (1) and Vasai (1) show minimal participation. This indicates relatively limited outreach of this micro-enterprise support scheme across talukas. In the scheme Providing Economically Sewing Machine for Small Scale Industries, a total of 127 beneficiaries have been covered, making it one of the most widely implemented employment schemes. Palghar (31), Vikramgad (25), Jawhar (22), and Dahanu (19) show strong participation, reflecting higher demand for home-based livelihood activities,

particularly among women and small entrepreneurs. For Providing Agricultural Implements to Backward Class Farmers, the total beneficiaries are 111, with Palghar (36) and Dahanu (23) reporting the highest numbers, followed by Mokhada (12) and Vikramgad (9). This suggests that agriculture-based assistance remains a key employment support measure in rural and tribal talukas. Lastly, the scheme Financial Assistance for Self-Employment for Persons with Disabilities (3 Stall) shows very limited but uniformly distributed coverage, with 1 beneficiary in each taluka, totaling 8 beneficiaries. Overall, the data indicates that sewing machine distribution and agricultural implement support are the most impactful employment schemes in terms of coverage, whereas schemes like Zerox support and self-employment assistance for persons with disabilities have relatively lower reach, highlighting scope for enhanced awareness and targeted expansion in Palghar district.

Scheme-wise Total Beneficiary Distribution under Social, Educational, and Employment Schemes in Palghar District (2025–26)

Scheme name	Total Beneficiaries	Target
Providing Zerox Copy for Small Scale Industries	23	23
Providing Economically Sewing Machine for Small Scale Industries	127	127
Providing Agricultural Implements to Backwards Class Farmers	111	111
Financial Assistance for Self-Employment for Person with Disabilities In 3 Stall	8	8
Construction Of New House for Backward Class Beneficiaries	88	90
One Time Financial Assistance to Severely Disabled Parents	2	5
Providing Electric Tricycle For 3 Orthopedically Disabled People	17	33
Providing Bicycle Scheme For Backward Classstudents 2 Children Studing In 9 Class	139	139
Providing Professional Computer Training Mscit	111	111
Providing Financila Ssistance For Education To Children Of Disabled Parents	4	5

Source: Zilla Parishad Office Palghar District, <https://www.zppalghar.gov.in/en/social-welfare-department/>

The above table compares the total beneficiaries achieved against the targets for selected social, educational, and employment schemes in Palghar district during 2025–26. It is observed that several

schemes have fully achieved their targets, including Providing Zerox Copy for Small Scale Industries (23/23), Providing Economically Sewing Machines (127/127), Providing Agricultural Implements (111/111), Self-Employment Assistance for Persons with Disabilities (8/8), Providing Bicycle Scheme (139/139), and MS-CIT Computer Training (111/111), indicating effective implementation and complete target fulfillment. However, some schemes have fallen short of their targets, such as Construction of New House for Backward Class Beneficiaries (88/90), showing a minor shortfall, and Providing Financial Assistance for Education to Children of Disabled Parents (4/5), with slight underachievement. More significantly, One-Time Financial Assistance to Severely Disabled Parents (2/5) and Providing Electric Tricycle for Orthopedically Disabled Persons (17/33) reflect substantial gaps between target and achievement, suggesting possible challenges in beneficiary identification, awareness, approval processes, or administrative execution. Overall, the data indicates strong performance in livelihood and education schemes, while disability-focused schemes require strengthened outreach, monitoring, and facilitation mechanisms to ensure full target achievement and inclusive welfare delivery in Palghar district.

VI. CONCLUSION

The assessment of beneficiary coverage across social, educational, and employment schemes in Palghar district during 2025–26 indicates that while multiple welfare initiatives are operational, their outreach remains uneven across talukas and beneficiary categories. Schemes related to livelihood support and educational mobility show comparatively stronger implementation, whereas disability-focused and targeted financial assistance schemes demonstrate limited reach. The findings suggest that administrative strengthening, improved awareness generation, simplified documentation procedures, and enhanced last-mile monitoring are essential to reduce exclusion errors and ensure equitable distribution of benefits. A district-level convergence strategy integrating social protection, education, and employment schemes can significantly enhance inclusive development outcomes in Palghar's tribal and rural communities.

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