



**INDUS
ACTION**

Enabling Social Protection



Administrative Burden in India's Welfare System

Examining the learning, compliance and psychological costs faced by vulnerable citizens in accessing social protection programs

Acknowledgements

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What is administrative burden?

Manpreet steps off a crowded bus and walks back home, surrounded by the tired, slow evening crowd who all seem to have heavier bags than they did this morning. They feel a sense of relief as the thought of home fills their minds, but also bouts of worry and uncertainty. Rent is due. They quickly check their bank balance to make sure they have enough. It is, just about. Groceries can be managed, even if meals are less filling.



Constantly working long hours simply to make ends meet is frustrating, and everything seems to be getting more expensive by the year. Then there is the uncertainty of what the next gig will be once the current contract ends. With a 10th-grade education and limited social networks, any alternative feels distant.

Their thoughts are interrupted as they bump into a man walking down the street —



— he hurriedly picks up his bunch of pamphlets from the ground and rushes to the bus stop, just in time for the last ride home.

Manpreet continues to walk home silently, missing the pamphlet on the ground that reads:



India has a wide range of welfare schemes targeted at vulnerable citizens. According to the **2024 Economic Survey, the Indian Government spent over one quarter of its budget on social protection**. Such a large system is bound to be complex. If Manpreet were to access a scheme that reduced their household's vulnerability, what hurdles would they encounter?

They first need to be aware of its existence, the benefits it offers, whether they qualify, and then be able to access information through a suitable channel. This can be via word of mouth, posters, community workers, government websites, helplines, or intermediaries.

Once a citizen decides to apply, they must gather the required documents. The burden here includes determining what's needed, printing and photocopying, travelling to various offices to collect documents, and often dealing with the frustration of unclear requirements or missing documents. A worker might need to visit a municipal corporation office to prove residence, an employment office to verify work history, or a bank to open an account.

The citizen fills out application forms and submits them, all while understanding the confusing forms, printing, paying intermediaries for help, and experiencing anxiety about whether they've done it correctly. They then wait for the application to be processed and approved, and receive benefits. Often, they are unaware of application status and must make repeated visits to check, while wrestling with the anxieties of potential rejection and government delays.

These are all common challenges faced by citizens across India. Scholars Pamela Herd and Donald Moynihan¹, who were interested in the phenomenon of eligible citizens failing to access programs they qualify for despite the obvious benefits, developed the concept of ‘administrative burden’ to explain it.

Administrative burden refers to the learning, compliance, and psychological costs that citizens incur when interacting with government programs and services. These costs accumulate across stages, leading to compounding costs in time, money, and psychological stress. Such barriers erode trust in the government and limit citizens’ ability to benefit from programs and schemes, underscoring the need for more accessible, user-friendly public services.

Administrative burden manifests in 4 measurable ways:

- 1 Monetary Cost**
How much money do citizens spend to acquire necessary documents, travel to government offices, and complete application procedures?
- 2 Time Cost**
How long does it take citizens to complete various stages of the application process? What are the indirect economic impacts of time lost from work or other productive activities?
- 3 Psychological Cost**
How frequently must citizens seek clarification about requirements? What levels of stress, uncertainty, or frustration do they experience? How do these psychological costs affect their willingness to pursue entitlements?
- 4 Citizen Experience**
What is the overall experience quality when interacting with government systems? How do citizens perceive the fairness, transparency, and responsiveness of the welfare delivery process?

India has a multitude of well-intentioned social protection programs targeting various vulnerable populations. **But these programs are only successful if citizens actually access them.** A high administrative burden results in stress, time lost, and high expenses, and can even lead citizens not to apply at all, leaving them exposed and vulnerable despite the existence of social protection programs.

¹Moynihan, D., Herd, P., & Harvey, H. (2015). Administrative burden: Learning, psychological, and compliance costs in citizen-state interactions. *Journal of Public Administration Research and Theory*, 25(1), 43-69.

Indus Action places the admin burden within it's citizen journey framework



How does Indus Action's work reduce administrative burden?

Indus Action reduces administrative burden through multi-pronged interventions, including, but not limited to, increasing citizen awareness, redesigning welfare schemes, implementing efficient grievance redressal systems, and improving interoperability of the state's technological architecture. The interventions are designed to work at different stages of the citizen journey.

We provide a non-exhaustive list of some of our interventions that can reduce administrative burden in different ways:

1 Building & Other Construction Work (BoCW) website and mobile app redesign — Simplifying online registration and entitlement access for labourers, cutting out physical visits to government offices and manual form-filling.

- Reduces time spent queuing at registration centres (from days to minutes via self-service portals).
- Eliminates redundant data entry by pre-populating forms with worker details.
- Lowers travel costs and opportunity losses for low-income workers accessing 1+ entitlements remotely.
- Boosts registration volumes, easing state backlog without additional staff.

2 Scheme redesign — Addressing root causes in scheme design to reduce the administrative burden on citizens.

- Mapping citizen journeys to identify redundant or hard-to-get documents (e.g., marksheets already in government databases), then recommend self-declarations, templates, or removal.
- Assigning clear ownership of processes, reducing approval layers, and setting auto-escalation rules, such as forward filing after 7 days. This prevents pendency, reduces follow-ups, and ensures benefits are received on time.

3 **API integration with department databases** — Enabling real-time eligibility matching between government departments, automating checks that previously required manual cross-verification.

- Cuts document submission cycles for scheme claims by instantly identifying eligible labourers.
- Reduces errors in entitlement matching, minimising rejection-appeal loops and pendencies.
- Saves time and reduces psychological cost by reducing citizen-state interactions per claim.

4 **Revised cess collection SOPs and dashboards** — Streamlining revenue collection for welfare boards via updated processes and real-time monitoring tools.

- Automates reporting and compliance tracking, reducing manual audits and follow-ups.
- Frees state resources for direct welfare delivery rather than time-consuming administrative tasks.



How does Indus Action study Administrative Burden?

Indus Action primarily studies administrative burden through comprehensive surveys that focus on citizens' experiences with various government processes. The surveys are designed to capture a range of quantitative and qualitative data points that collectively illuminate the extent and nature of administrative burden.

These surveys gather specific information on:

Financial Costs

Questions address various expenses incurred during the stages of awareness, documentation, application submission and approval, including travel expenses during these processes. They also inquire if any payments were made to government workers or intermediaries to complete the process, and the total amount paid.

Time Costs

The surveys measure the time spent on different stages, such as the duration from application submission to approval, the number of visits to offices, and the time from application approval to benefit receipt.



Psychological Costs

Questions explore the emotional experiences of applicants, including how they felt while waiting for payments, their perception of the difficulty faced while filling out forms, and the biggest challenges encountered

Process Experiences

The surveys also cover aspects such as the experience of understanding document requirements, the sources of information about schemes, and the effectiveness of communication modes. They investigate whether repeated visits were necessary and whether any additional charges were incurred.

The questions follow a modular structure, addressing a citizen's journey chronologically and thematically, beginning with questions about awareness, where individuals first heard about a scheme and their general agreement with perceptions towards the government, followed by detailed inquiries about application and documentation for schemes, i.e., the difficulty of filling forms along with gathering required documents, and overall assistance sought during this stage. The citizen journey ends with questions tracking the time taken for approval, the number of visits to offices, and the experience of waiting for benefits. The survey also gauges the user's satisfaction with the overall process, the perceived ease or difficulty of each stage, and suggestions for improvement.

The data collected through these surveys allows Indus Action to quantify costs in terms of money and time, identify bottlenecks by analysing challenges faced across different stages, report the feelings and perceptions of those who interact with the welfare delivery system, and commonalities in feedback that may inform policy and program design.

Our Administrative Burden research is ongoing, and the sections below will be updated regularly with new findings.



Results from our Administrative Burden surveys

Indus Action conducted structured surveys with citizens accessing social protection to understand how administrative burden exists in different contexts. We present estimates of administrative burden from our work in two Indian states. We have anonymised the names of the states owing to non-disclosure agreements with the respective state governments. We have worked on reducing administrative burden for over three years in the first state and, as of April 2026, have begun operations in the second. Hence, we refer to the states as Mature and Nascent in terms of IA's interventions for the remainder of this document. Findings are organised by state, and each section is treated independently to capture the distinctive context, intervention landscape, and unique experiences across the two states.

Mature IA Intervention

Indus Action has been implementing burden-reduction interventions in this state for several years across awareness, policy, forms, and technology. We surveyed **427 workers** across five administrative divisions of the state. The results below reflect a system that has matured considerably, with citizens demonstrating resilience as they continue to navigate structural barriers.

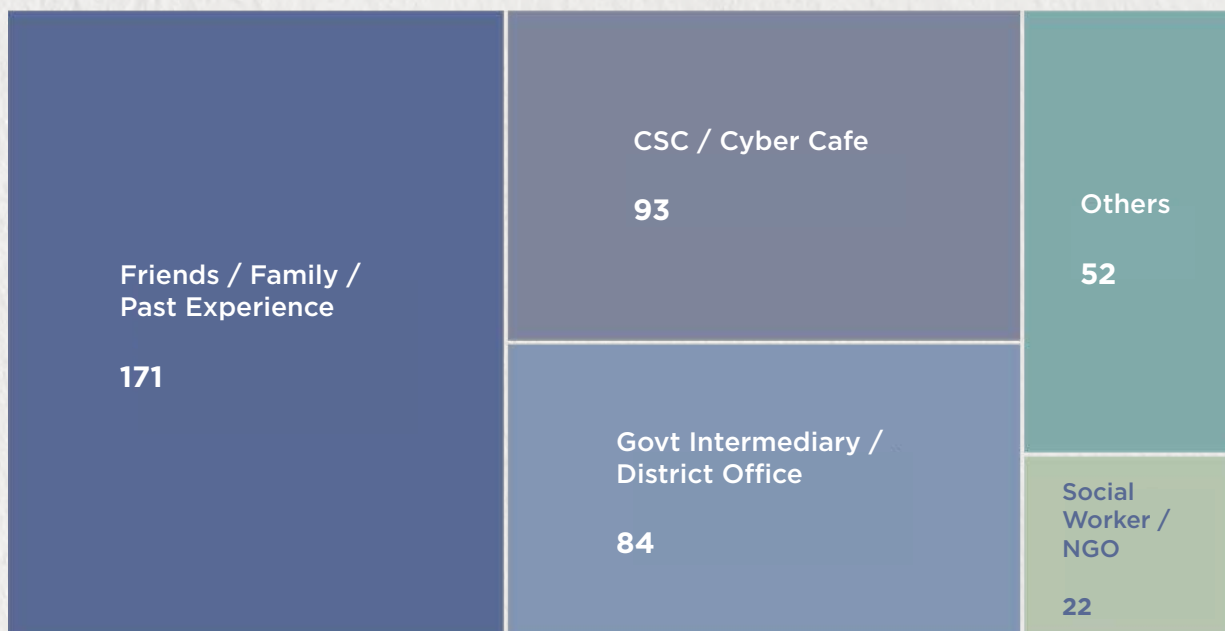
Sample Profile

Total respondents	427			
Gender	22% Male		78% Female	
Median age	35 years			
Community composition	76% OBC	13% ST	9% SC	2% General
Median daily wage	Rs 200 (range: Rs 100 - 700)			
Survey period	August 2025			

BoCW: Registration, Renewal and Scheme Access

Discovery and Information Access

Where do citizens get their information regarding BoCW registration?



- **Friends and family networks** serve as the primary information source for **40.0%** of respondents seeking information on registration, renewal, and scheme applications.
- **Common Service Centres (CSCs)** emerge as the second-largest information provider, serving **21.8%** of respondents (93 citizens) for registration & renewal. The significant role of CSCs suggests successful integration of digital intermediary services, but also indicates citizens' reliance on paid services for accessing basic government information that should be freely available.
- Citizens report overwhelmingly positive experiences at the awareness stage, with 98.4% rating information acquisition as good or very good (80.1% good, 18.3% very good). Only 1.2% report negative experiences. As noted in the broader literature on administrative burden, such high satisfaction ratings in the presence of clear structural challenges may reflect citizens calibrating expectations to available service levels rather than aspirational standards.

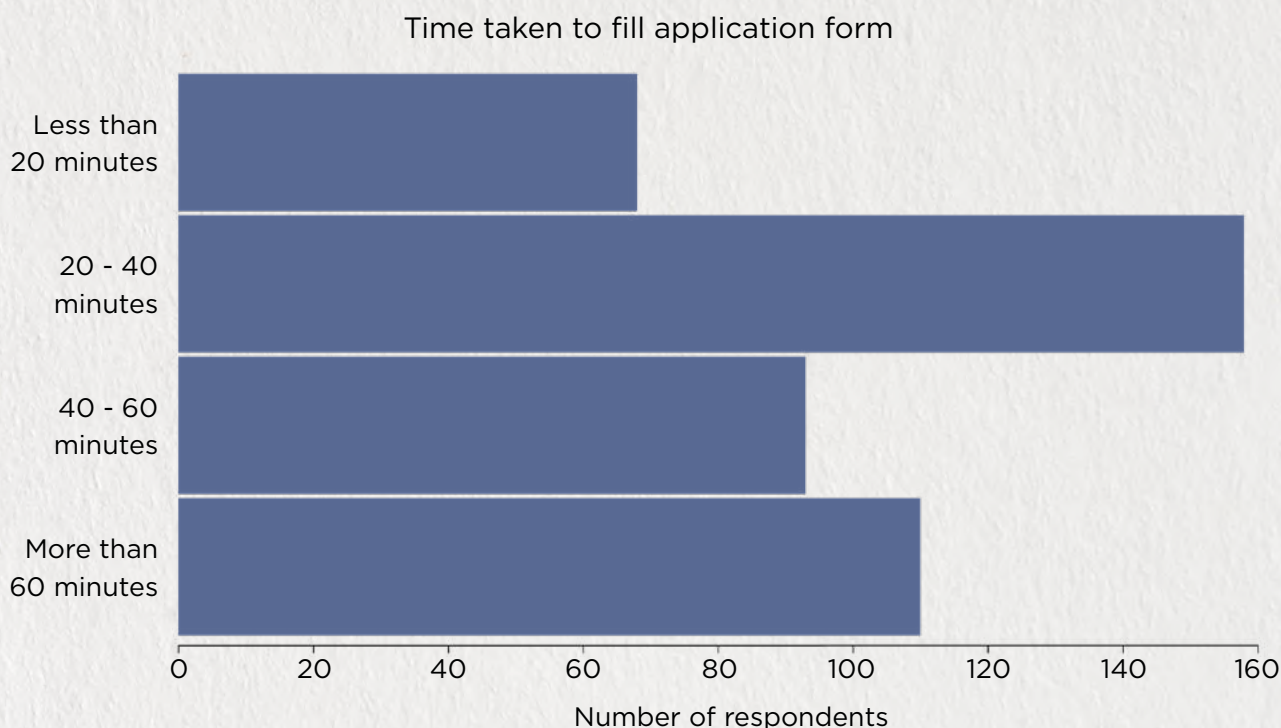
Documentation Burdens

- While 54.3% of respondents (232 citizens) managed to obtain the required documents without taking time off work, **35.1% (150 citizens) sacrificed at least one full day of wages.**

- Among those who incurred direct **financial costs for documentation**, the median outlay was **Rs 500**. This is equivalent to 2-3 days' median citizen's daily wage. **15.7%** of respondents (67 citizens) reported spending money to access required documents.
- On documentation clarity, 58.5% understood requirements immediately (250 citizens), while 37% required one round of clarification (158 citizens). Just 3.7% needed multiple clarifications (16 citizens), indicating that most citizens can navigate documentation requirements adequately.

Application and Intermediaries

- The application stage is characterised by heavy reliance on formal intermediary infrastructure. **58.3%** of respondents (249 citizens) submitted their applications through **CSCs**, and **31.1%** (133 citizens) used **district labour offices**. Self-submission accounted for just 0.5% (2 respondents), confirming that completing independent digital applications remains beyond the practical reach of most workers.



- Form completion demands considerable time. **84.5% required more than 20 minutes**: 36.8% needed 20-40 minutes, 21.8% required 40-60 minutes, and 25.5% needed over an hour.
- This time burden is likely compounded for workers who depend on intermediary assistance, since visits to CSCs or labour offices entail additional travel and waiting time.

- **26.9% of applicants paid** for form-filling assistance (115 respondents), with a median payment of **Rs 300**, which is roughly equivalent to one day's wages. Despite this financial burden, most citizens rated the overall form difficulty favourably: 75.2% found it very easy (321 respondents) and 8.9% found it easy (38 respondents). This reflects the fact that the assistance provided by CSCs and intermediaries effectively absorbs much of the technical complexity, even as it transfers a financial cost onto citizens.



Approval and Scheme Delivery

- Office visits during approval are limited for most: 55.5% (237 respondents) required no visits, and 33.3% (142 respondents) needed just one. However, 10.8% of respondents required two or more visits, and this burden is geographically concentrated – **two districts together account for 77% of all extra visits**, pointing to district-level capacity constraints that warrant targeted intervention.
- The psychological burden of waiting is distributed unevenly. 52.9% of respondents describe the wait as acceptable (226 citizens), and 11% report indifference (47 citizens). However, 28.1% experienced slight frustration (120 respondents), and 4.5% were highly frustrated (19 respondents).

Nascent IA Intervention

At the time of the survey in the second state, Indus Action's interventions were relatively nascent, meaning most surveyed workers had not yet been exposed to them. This survey, therefore, primarily serves as a baseline for measuring future impact and provides insight into administrative burden in an unmodified system context. Surveys were conducted in **two districts**, and they covered **BoCW registration and renewal (n = 200)** and scheme-level sub-samples: **Marriage Scheme (n = 41)** and **Maternity Scheme (n = 46)**.

Sample Profile

Total respondents	200			
Gender	61% Male		39% Female	
Median age	35 years			
Community composition	54% OBC	33% ST	1% SC	12% General
Median daily wage	Rs 395 (range: Rs 1000)			
Survey period	October - December 2025			

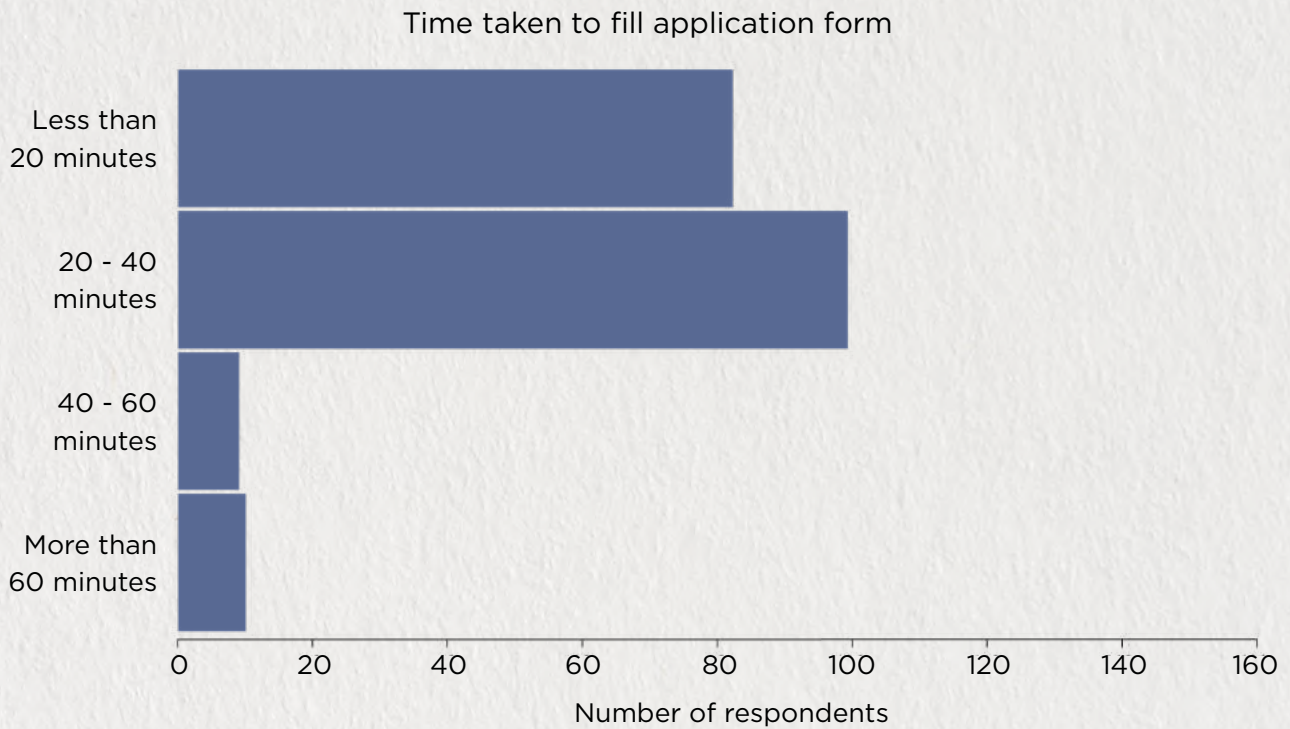
BoCW Registration and Renewal

Monetary Cost

- The median cost to citizens for the labour card renewal process is **Rs 3,145**. The largest component of this is **wage loss**, with Rs 2,100 of the median burden attributable to income foregone during the renewal process.
- The remaining costs are distributed across travel, intermediary fees, documentation charges, and other incidental expenses. This financial burden is particularly significant, given that the median daily wage of respondents is Rs 395, which means the total process **costs approximately eight days' earnings**.

Time Cost

- Each citizen spends an average of **3 working days** to obtain the required documents or complete the application process. This figure reflects the compounding effect of multiple visits, travel time, and document-gathering requirements spread across the renewal journey.



- The form-filling process is somewhat more efficient in the state than might be expected: 41% of respondents completed their renewal forms in less than 20 minutes, and 49.5% in 20–40 minutes.
- More than 3 out of 4 citizens visited government offices at least once for approval-related purposes, with a **median of 2 visits** overall.

Psychological Cost and Citizen Experience

- The renewal process holds a substantial psychological burden. **60% of citizens required additional clarifications** regarding documentation requirements during the renewal journey. **16% of respondents admitted to having considered abandoning the process** at some point, indicating a significant risk of disengagement among eligible citizens. 37% of respondents reported feeling disrespected in at least some encounters with government intermediaries.

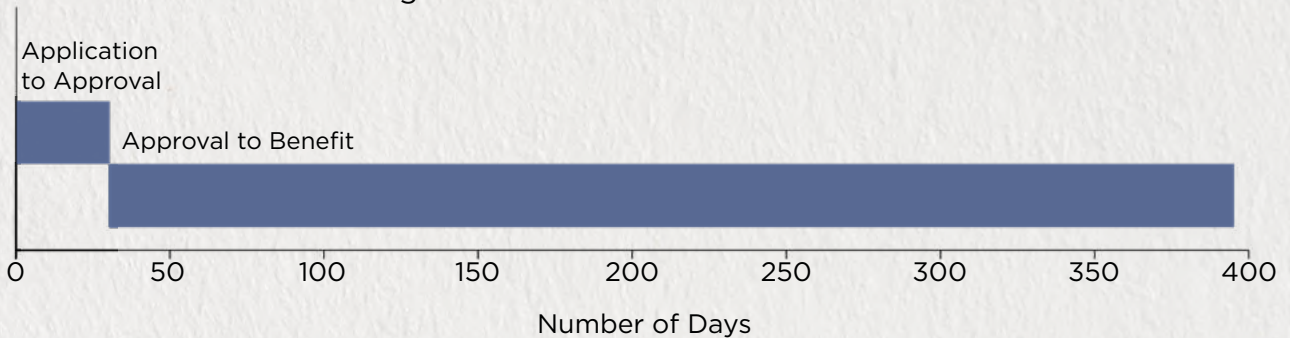
Marriage Scheme

The Marriage Scheme provides financial assistance to the daughters of registered construction workers at the time of marriage. It encourages social inclusion, supports inter-caste and group marriages, and helps ease the financial burden on workers.

Among the **41 respondents** who applied for this scheme, the median monetary burden is **Rs 1,782**, which comes to almost **15% of a worker's monthly income**.

The most commonly required documents include age proof (birth certificate, school-leaving certificate, or family register), Aadhaar verification, a Tehsildar- or Pradhan-verified marriage invitation card, marriage photographs, and a declaration letter. The variety of documents required, each obtained through a different channel, significantly compounds the documentation burden.

How long does it take for citizens to receive benefits?



The approval timeline is moderate at a median of **30 days** from application to approval. However, the approval-to-benefit timeline is where the greatest delay occurs: the median wait from approval to actual receipt of benefit takes **365 days**, with **some respondents waiting up to 2 years**.



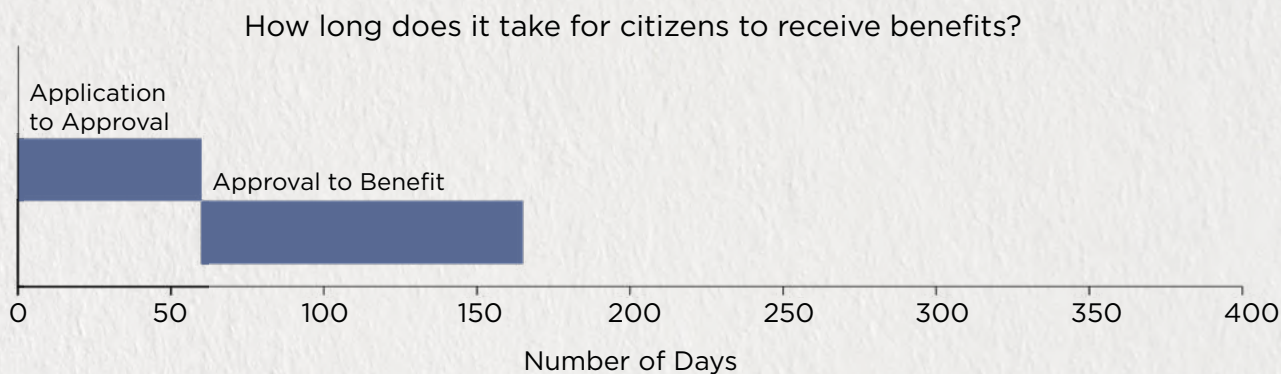
This extended delay represents a significant psychological and financial burden for recipient families (**72% reported some level of frustration**), and may even dissuade citizens from applying for the scheme.

There were further difficulties in interacting with the state, as citizens found it **difficult to make repeated visits to government offices (56% of applicants)** and to **travel long distances (51%)**.

Maternity Scheme

The objective of this scheme is to provide nutritious food to eligible building and other construction workers, for their newborn babies from birth until the age of 2, as well as to registered female workers and the wives of registered male workers after childbirth. The scheme also aims to promote a positive social attitude towards the birth of girls and encourage positive outcomes by discouraging practices like child marriage.

Among the **46 respondents** who applied for this scheme, the median monetary burden is **Rs 2,116**, including a median of **3 days of work skipped**. Required documents include a registered BoCW worker certificate, a voter ID or residence proof, a child’s birth certificate, a bank passbook, a delivery certificate, and a passport-size photograph. Respondents typically access these across multiple institutions, further complicating the process.



The median application-to-approval time for the Maternity Scheme is **60 days**, considerably longer than the Marriage Scheme, and the median approval-to-benefit time is **105 days**. 76% of Maternity applicants reported stress or frustration during this waiting period.

The most frequently cited difficulties were **repeated visits to government offices (74%)** and a **lack of clarity about the overall process (40%)**, the latter significantly higher than in the Marriage Scheme, suggesting that Maternity Scheme processes are less legible to citizens.

Citizens contend with the realities of scheme access within the state’s labour department welfare ecosystem daily. The next section reports how

they navigate that process and what their experiences reveal.

How does citizen experience vary?

Across both welfare schemes, several patterns are consistent. Citizens most frequently cited the following as the easiest aspects of the process: **understanding eligibility criteria and scheme benefits (73% average across both schemes), filling the application form (63%), and seeking assistance from intermediaries (65%).**

Most citizens found it easy to	Most citizens found it difficult to
Understand eligibility criteria and scheme benefits	Seek clarity about the overall process
Seek assistance from intermediaries	Make repeated visits to government offices
Fill out application forms	Travel long distances to / from remote locations
Receive the final benefit	Deal with corrupt / rent-seeking behaviours

The most commonly cited difficulties were: **making repeated visits to government offices (65% average across both schemes), travelling long distances (37%), seeking clarity about the overall process (28%), and dealing with rent-seeking behaviour (20%).**

Another notable finding concerns the differential effect of intermediary type on outcomes. Citizens who filed their renewal through a **private intermediary experienced faster form completion and shorter turnaround times** from approval to benefit receipt.

Filing channel	Forms filled in <20 min (%)	Median cost (Rs)	Median Approval-to-Benefit TAT (days)
Private intermediary	48.1%	Rs 2,750	195 days
District labour office	30.7%	Rs 2,575	432 days

Mature vs Nascent interventions

Showcasing a pathway towards reducing administrative burden

This section compares the administrative burden faced by citizens during BoCW registration and renewal across different contexts. Indus Action has been implementing burden-reduction interventions in one state for several years across awareness, policy, forms and technology, while interventions in the second state are nascent and not yet directly experienced by citizens.

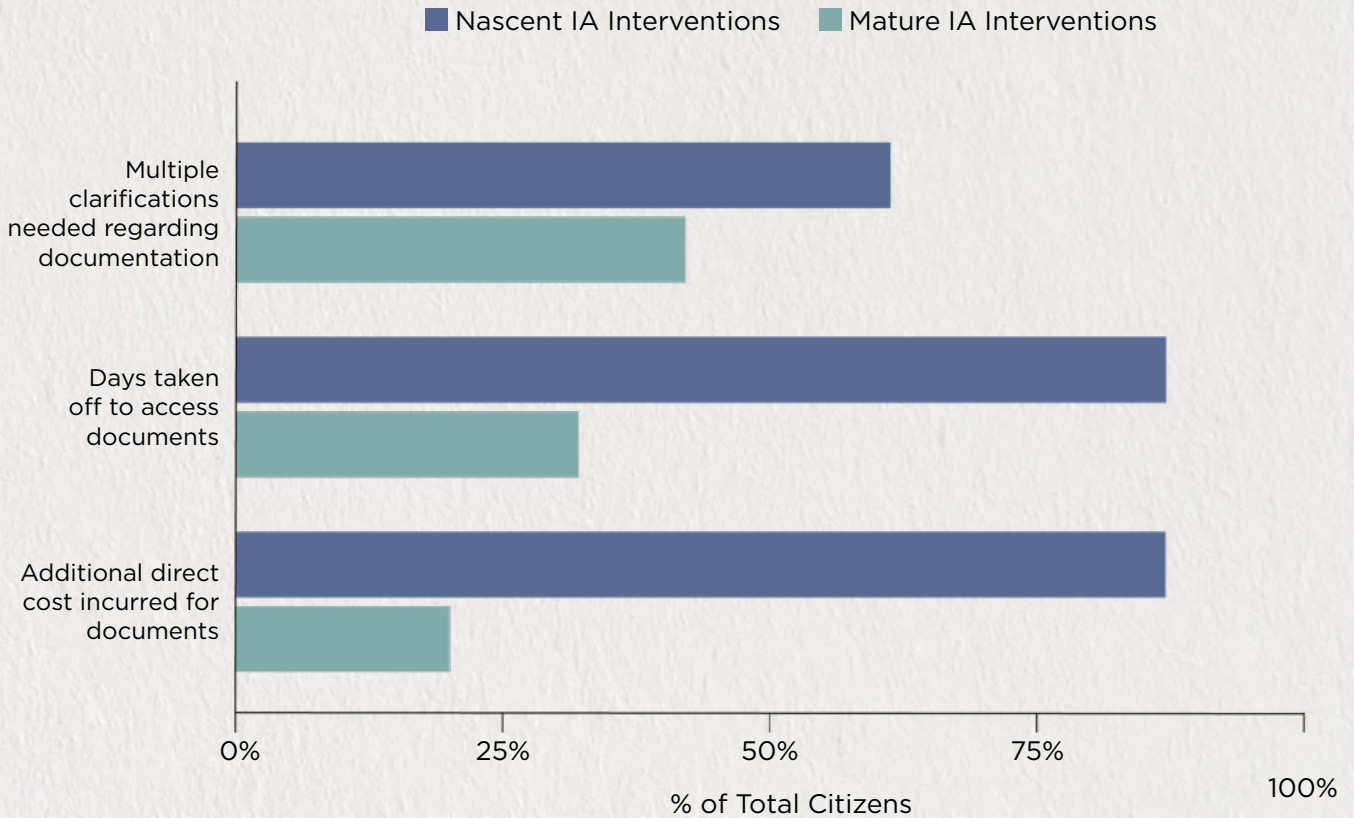
It is important to note that the maturity of Indus Action’s interventions moves hand in hand with the government’s intent to disseminate information about, and deliver welfare to citizens. As Indus Action builds better systems, governments are motivated to increase dissemination and delivery, and vice versa. We do not, therefore, causally attribute the full reduction in administrative burden to Indus Action’s work, but present these findings with the caveat that Indus Action has played a significant contributory role in improving state capacity and the environment for delivery. As opposed to a comparison between the administrative burden across two contexts, readers are advised to view these results as demonstrating a pathway towards change, or the possibility of reducing administrative burden in contexts with mature interventions.

	Monetary Cost	Time	Psychological Cost
Mature Intervention	Rs 300 / citizen	45.4% skip at least 1/2 day of paid work	33% reported some level of stress or frustration
Nascent Intervention	Rs 3,145 / citizen	100% skip at least 3 days of paid work	73% reported some level of stress or frustration



Citizens in states with **nascent BoCW renewal / registration interventions spend more than 10 times as much as those in states where interventions are mature**. Time losses are similarly elevated, with individuals in the nascent state experiencing more frequent and prolonged disruptions to paid employment. The pattern also repeats itself in the psychological toll, with reported stress and frustration among applicants more than double that of the mature state.

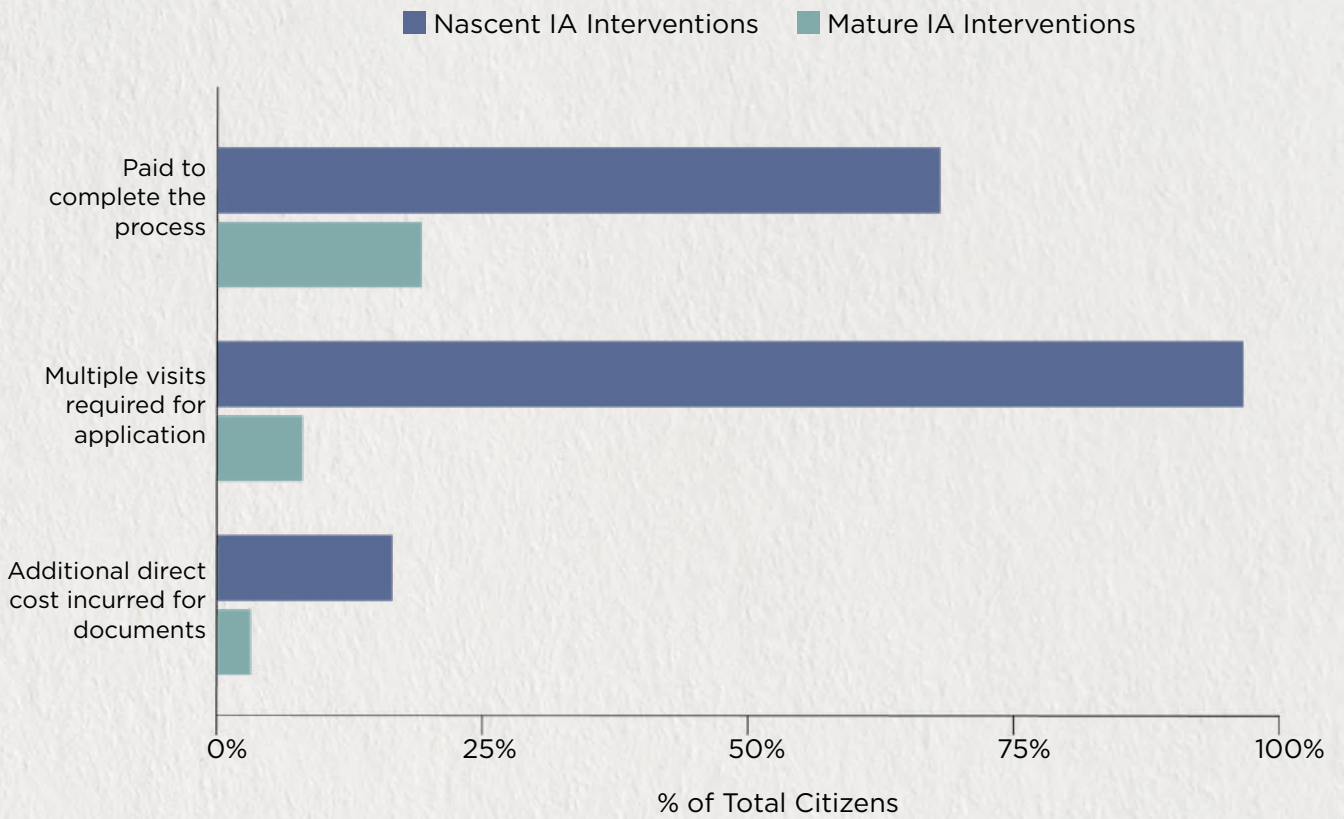
What challenges do citizens face during documentation?



Citizens trying to register / renew for BoCW in the nascent state face a substantially higher documentation burden than in the mature state, with the majority needing multiple clarifications (61.2%), days off (87%), and additional direct costs (87%).

When it comes to completing application forms, **96.52% of citizens made multiple visits where interventions are nascent**, suggesting potential for improvement in the application process. In the mature state, only 8% of citizens made multiple visits during the application process, which could be due to streamlined intermediary infrastructure and process improvements already in place.

Inter-state comparison of application burden



The approval stage further compounds the burden where interventions are nascent, with **68% of people paying** some amount to complete the process, and a median of **2 visits** to the labour office, compared with 19.20% and a median of 0 visits where interventions are mature.



Indus Action and Administrative Burden: The Way Forward

The findings in this report capture a snapshot of an ongoing and expanding body of work. We have demonstrated the scale of the problem where burden-reduction interventions are absent, and shown the tangible gains that sustained, multi-pronged engagement with state systems can deliver.

At the same time, the surveys documented here only measure administrative burden primarily at the point of direct citizen-state interaction: building awareness, the documentation stage, the application process, the wait for approval and disbursement. This is a meaningful and measurable slice of the burden, but it is not the whole picture. Some costs precede formal engagement entirely. How does a lower caste migrant worker overcome social barriers to seeking and receiving help? Does a woman from a marginalised community trust a state scheme at all? These observations remain largely invisible to our survey instruments.

Indus Action plans to address these gaps by conducting qualitative research alongside the existing quantitative surveys to better understand anticipation, invisibility, and the weight of the administrative burden.

However, administrative burden does not exist in isolation from the capacity and disposition of the state. Indus Action's work increasingly recognises that reducing burden at the state-citizen interface requires parallel investment in strengthening the relationship between state agents and citizens, through a better understanding of the nature of interactions, norms and values, and the role of intermediaries. As Indus Action expands its geographic and programmatic footprint into new states, schemes, and populations, building and measuring this relational dimension will be central to how we understand impact.



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