

# Entitlements Mapping — Helping Tribal Communities Access What They Are Owed

A 2023 Health Economics study of Odisha's Mamata conditional cash transfer scheme found that the poorest households — those in the bottom wealth quintile — were significantly less likely to receive benefits than wealthier eligible women. The programme reduced child wasting by 7 p...

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**B** practice-note Social Justice & Tribal Welfare

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The Mamata finding is not unusual. Research on conditional cash transfer programmes across India consistently shows that documentation requirements, distance to registration points, and the need to navigate bureaucratic processes correlate with exclusion in exactly the ways you would predict: the poorest, least educated, and most geographically remote households are systematically less likely to access schemes designed for them.

This is the entitlements gap — the space between what government policy provides and what communities actually receive. For Odisha's tribal households, this gap is enormous. Across dozens of schemes covering nutrition, maternal health, education, social protection, housing, and employment, there are households entitled to benefits they are not receiving, for reasons that are fixable with sustained community support.

**The NGO opportunity is specific:** Most of the exclusion is not about programme design — it is about information gaps, documentation barriers, registration complexity, and the lack of a trusted guide through the bureaucratic process. These are exactly the gaps that community-level NGO work is positioned to close.

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## The Major Scheme Categories — and the Common Exclusions

Before mapping entitlements in any community, your team needs to know the landscape. This section covers the major scheme categories relevant to tribal Odisha communities, the eligibility criteria, and the common exclusion patterns.

### Nutrition and maternal health

**ICDS (Integrated Child Development Services):** Every child under 6, pregnant woman, and

lactating mother in the ICDS catchment area is entitled to supplementary nutrition, immunisation, health check-ups, pre-school education, and health education through the Anganwadi. Common exclusions: families living beyond easy walking distance from the AWC; families who are socially marginalised within the community (Dalits or specific sub-communities excluded by social dynamics from the AWC); families who have not registered their pregnancy or child.

**Mamata Scheme (Odisha):** Pregnant and lactating women aged 19 and above for the first two live births receive ₹5,000 in two instalments. For PVTGs (all 13 communities), the two-live-birth limit is relaxed — PVTG women receive Mamata benefits for all births. Common exclusions: women who don't have a bank account in their own name; women who don't have Aadhaar linked to their bank account; women in remote areas who aren't aware of the scheme; women who are married young and fall below the age threshold; PVTG women who don't know about the birth limit relaxation.

**PM POSHAN (Midday Meal):** Children enrolled in government schools receive free midday meals. Common exclusions: children in unrecognised schools, children from communities that don't trust the school system, children whose schools are irregularly functioning.

## Social protection

**National Social Assistance Programme (NSAP):** Old Age Pension (IGNOAPS), Widow Pension (IGNWPS), and Disability Pension (IGNDPS) for BPL households. Common exclusions: households without SECC/PM-Awaas Yojana surveys, households whose eligible members died before registration was completed, households where the pension has been diverted by intermediaries.

**Rashtriya Swasthya Bima Yojana / PM-JAY (Ayushman Bharat):** Cashless hospitalisation for families in the lowest wealth quintiles. Common exclusions: households not on the PM-JAY list, households with beneficiary IDs they don't know how to use, households who aren't aware the scheme covers specific treatments.

## Housing

**PM Awas Yojana — Gramin:** Permanent housing for BPL households not owning pucca houses. Common exclusions: households who don't appear on the Awaas Plus survey list, households who appear on the list but whose applications are stuck in documentation, households where women's names are required on the title but are not being included by local officials.

## Employment and livelihoods

**MGNREGS:** Every rural household is entitled to 100 days of wage employment per year on demand. Common exclusions: households without job cards; job cards with outdated or incorrect details; areas where works are not being sanctioned despite demand; delayed wage payments that discourage workers from seeking future work; households with excluded members due to

name mismatches.

**PVTG-specific schemes:** Under PM-JANMAN (2023) and the PVTG micro-project schemes, Odisha's 13 PVTG communities are entitled to housing, connectivity, mobile medical units, and livelihood support specifically. Common exclusions: communities not properly surveyed, communities where micro-project agencies are not reaching the most remote habitations.

## Education

**Pre-matric and post-matric scholarships:** SC and ST students at various education levels are entitled to scholarships. Common exclusions: students without required documents (caste certificate, income certificate, Aadhaar), students whose schools don't process scholarship applications, students in remote areas who don't know about the scheme.

**Kasturba Gandhi Balika Vidyalaya (KGBV):** Residential schools for girls from SC, ST, OBC, and minority communities at Class 6. Common exclusions: families unaware of the scheme, girls not in the tracking systems that identify eligible candidates, girls excluded from consideration by community gatekeepers.

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## The Entitlements Mapping Methodology

Entitlements mapping is not a survey. It is a community facilitation process that produces three outputs: a household-level map of which schemes are being accessed and by whom; an identification of who is excluded from what and why; and an action plan for closing the specific gaps identified.

### Step 1: Prepare your team (2 days)

Every NGO field staff member conducting entitlements mapping needs to know: which schemes exist, what the eligibility criteria are, what documents are required, and how to register. This sounds basic. It is often not. Schemes change frequently, eligibility criteria are updated, and documentation requirements shift.

Before mapping a community, your team should:

- Download and read the current Mamata scheme guidelines from WCD Odisha ([wcd.odisha.gov.in](http://wcd.odisha.gov.in))
- Know the current PM-JAY eligibility criteria and how to check whether a family is listed
- Know what documents are required for MGNREGS job card registration vs. renewal
- Have the contact number of the block-level MGNREGS Programme Officer, the CDPO, and the Block Social Welfare Officer

Print a one-page reference sheet for the major schemes covering: eligibility, required

documents, registration point, and contact for disputes. Your field staff will use this in the field.

## **Step 2: Community entry and consent (half day)**

The entitlements mapping conversation is personal. You are asking families about their income, their documentation status, their household composition, and their experiences with government officials. This requires trust, and trust requires proper entry.

Hold a community meeting first — not to explain entitlements mapping, but to explain who your organisation is, what you are doing in this community, and why. If your organisation already works in the community, this step is shorter. If you are new, spend more time. Ask the AWW and the sarpanch to be present and to introduce your team.

Explain clearly: you are helping the community understand what government programmes they are entitled to and why they might not be accessing them. You are not a government official. You cannot guarantee scheme access. You can help them navigate the process.

## **Step 3: Household-level mapping (3–5 days per cluster of 50–80 households)**

The household mapping conversation covers:

**Household composition:** How many members? What are their ages, genders, and relationships?

**Documentation status:** Does the household have: Aadhaar for all members? Ration card and PDS entitlement? Bank accounts for adult members (including women, in their own names)? Caste certificate? Income certificate? Any of these missing is a gap that may be blocking scheme access.

**Scheme access:** Scheme by scheme, is the household currently accessing each? If yes, are they receiving the correct amounts on time? If no, why not — are they unaware of the scheme, unable to complete registration, blocked by a missing document, or excluded from the eligible list despite qualifying?

**Previous attempts:** Has the household tried to access schemes they aren't currently receiving? What happened when they tried? This often reveals specific barriers — an official who turned them away, a document requirement they couldn't meet, a form they couldn't complete — that guide the action plan.

Record this information in a simple household register. The format matters less than the content. What you need at the end is: a list of households, the schemes they are accessing, the schemes they are entitled to but not accessing, and the specific reason for each gap.

## Step 4: Community-level analysis (1 day)

Aggregate the household data. Ask: what are the most common exclusions across households in this community? What are the most common barriers? This analysis produces your community entitlement map — the picture of what is being accessed and what is not.

Present this map at a community meeting. Not as a list of failures — as a picture of opportunity. The community now knows which benefits are available, which they are entitled to, and what is in the way. The meeting asks: what can we do together to close these gaps?

## Step 5: Action planning and follow-through (ongoing)

An entitlements mapping that produces a list of exclusions but no action plan is a research exercise, not a programme. The action plan must be specific:

- For documentation gaps: help households obtain missing documents (Aadhaar enrolment, caste certificate application at tehsil, income certificate)
- For registration gaps: accompany households to the AWC, gram panchayat, or block office for registration
- For list exclusions (household entitled but not on the scheme list): file an application for inclusion, escalate to Block Social Welfare Officer if application is ignored
- For payment delays: document the delay, file a written grievance with the CDPO or BDO, and follow up

Each action should have a responsible person (your field staff or a trained community volunteer) and a deadline. Review progress monthly.

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## The Documentation Support Function — the Most Common Barrier

The single most common reason for scheme exclusion in tribal communities is documentation. A woman without Aadhaar cannot access Mamata. A family without a ration card cannot access PDS. An elderly person without a caste certificate cannot access old age pension. A child without a birth certificate cannot access scholarship. Each of these exclusions is fixable, but it requires knowledge of the process and often physical accompaniment to the relevant office.

**Aadhaar enrolment:** Any resident is entitled to Aadhaar. Tribal community members in remote areas are sometimes excluded because they don't have other documents (PAN, voter ID) to use as identity proof. The Aadhaar system has provisions for using a head of household's Aadhaar to verify a family member, and for letter-based verification in exceptional cases. Know these provisions. The nearest Common Services Centre (CSC) handles Aadhaar enrolment.

**Bank accounts:** Every adult is entitled to a Jan Dhan account regardless of documentation

status. For women specifically, bank accounts in their own names are required for Mamata, MGNREGS wage payments, and most other direct benefit transfers. If a woman's bank account is in her husband's or father's name, her entitlements may flow to another person's account.

**Caste certificates:** Scheduled Tribe caste certificates are issued by tehsil offices and require documentation of tribal origin. For families in interior areas, the process requires multiple visits to the tehsil office and can take months. Community volunteers trained in the process can support applications.

**Grievance escalation:** Every scheme has a grievance mechanism. MGNREGS has a helpline (1800-11-6446). PM-JAY has a helpline (14555). Mamata grievances go to the CDPO. Your team should know these mechanisms and use them — documented, formal grievances are more likely to be acted on than verbal complaints.

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## The Priority List: Where to Start

If you are beginning entitlements mapping in a tribal community for the first time, the five highest-impact areas to start with are:

1. **MGNREGS job card status** — check whether every household has a current, valid job card, whether all adult members are on it, and whether the household has demanded work in the last 12 months. This is the highest-volume entitlement and often has the largest exclusion gap in remote areas.
2. **Mamata and ICDS registration for pregnant and lactating women** — time-sensitive because benefits are conditional on registration timing. A woman who doesn't know about Mamata until after delivery has missed the first instalment. The AWW is the registration point, and NGO support means ensuring every eligible woman in the community is registered early in pregnancy.
3. **Bank accounts for women** — the enabling condition for everything else. Without a bank account in her own name, a woman cannot receive direct benefit transfers for any scheme.
4. **PM-JAY hospitalisation coverage** — check whether households know they are covered, know how to access cashless treatment at empanelled hospitals, and have the beneficiary ID needed to do so. For households that have faced large out-of-pocket medical expenses, retroactive claims may also be possible.
5. **Old age and widow pensions** — check whether elderly community members who qualify are receiving their pension, whether the amount is correct, and whether any households have been cut from the list.

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## What Entitlements Mapping Is Not

It is not legal aid (though it connects to it). It is not service delivery (you are not delivering the schemes). It is not a substitute for advocacy to improve the schemes (that is separate, important work). It is not a quick fix — scheme exclusions often involve multiple steps and months of follow-up.

It is a systematic process for ensuring that government-funded benefits reach the government-identified beneficiaries. When done well, it produces measurable improvement in household access to nutrition support, income, health coverage, and housing. When done poorly — as a survey that produces a report that isn't acted on — it wastes community time and builds distrust.

The measure of whether entitlements mapping has worked is not the mapping document. It is how many households are receiving benefits they weren't receiving before the mapping began.

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Related Knowledge Commons content: [Child Welfare Sector Primer \(Sector 01\)](#) · [Women Empowerment Sector Primer \(Sector 02\)](#) · [Practice Note: VLCPC Activation — identifying vulnerable children for scheme linkage](#) · [Practice Note: ASHA Programme — ASHA as scheme navigator](#)

Evidence Grade: B — Multi-study. This Practice Note draws on the Mamata scheme evaluation ([Health Economics 2023](#)), the NRLM exclusion research, and field documentation from entitlements mapping programmes in Odisha and comparable tribal states. Last reviewed: April 2026.

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