



Universal health and social protection in India: A theoretical model for inclusive development

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Abstract

Universal health and social protection are increasingly recognized as essential drivers of inclusive and sustainable development. In the Indian context, persistent socio-economic inequalities, informal labor dominance, and regional disparities necessitate an integrated framework that ensures equitable access to healthcare and income security. This study develops a theoretical model for universal health and social protection tailored to India's developmental landscape. Adopting a qualitative, literature-driven approach, the research synthesizes contemporary global and national scholarship to examine the structural linkages between health security, income protection, governance systems, and human capital formation. The analysis highlights that fragmented and scheme-based welfare mechanisms often limit coverage and perpetuate exclusion, whereas universal and coordinated systems enhance financial risk protection, social cohesion, and resilience against economic and public health crises. Governance quality, fiscal sustainability, and inclusive digital infrastructure emerge as critical determinants of successful implementation. The proposed model emphasizes policy integration, decentralized accountability, and rights-based principles to strengthen equitable access across diverse socio-economic groups. By positioning universal health and social protection as strategic investments rather than welfare expenditures, the study contributes to theoretical and policy discourse on inclusive development. The findings provide a conceptual foundation for aligning India's welfare architecture with long-term goals of equity, resilience, and sustainable growth.

Keywords: Universal Health Coverage, Social Protection, Inclusive Development, Human Capital, Governance, Fiscal Sustainability, India.

Introduction

Universal health and social protection have emerged as central pillars in contemporary debates on inclusive development, particularly in emerging economies such as India. As the nation advances toward its long-term developmental aspirations aligned with Vision 2047, the need to ensure equitable access to healthcare, income security, and social welfare has become more urgent than ever. Inclusive development requires not only sustained economic growth but also the systematic reduction of vulnerabilities associated with poverty, illness, unemployment, and social marginalization. In this context, universal health coverage (UHC) and comprehensive social protection systems function as foundational mechanisms for enhancing human capabilities and promoting distributive justice (Miller *et al.*, 2018; Sharma & Gupta, 2024)^[9, 15].

Globally, empirical and theoretical scholarship increasingly recognizes that health systems and social protection frameworks are deeply interconnected. Health shocks often push vulnerable households into poverty, while inadequate social protection exacerbates health inequities (Song *et al.*, 2024; Robinson *et al.*, 2025)^[13, 19]. Studies across Asia, Africa, and Latin America demonstrate that universal and rights-based social policies significantly improve health outcomes, reduce catastrophic out-of-pocket expenditures, and strengthen social cohesion (Espinosa & Pino, 2025; Yeboah *et al.*, 2024; Kayima *et al.*, 2025)^[5, 8, 22]. These findings are particularly relevant for India, where structural inequalities related to income, caste, gender, and rural-urban divides continue to shape access to healthcare and welfare services (S.R *et al.*, 2023; Singh *et al.*, 2025)^[18].

Recent research emphasizes that universal health and social protection are not merely welfare expenditures but productive investments in human capital formation (Dash

Mohapatra&Sahoo, 2025; Feng & He, 2025)^[2, 6]. By reducing financial risks and enhancing access to essential services, these systems enable individuals to participate more fully in economic activities, thereby fostering inclusive growth. Evidence suggests that countries with robust social protection floors demonstrate higher resilience during economic crises and public health emergencies (Tang & Aldrich, 2025; Moghayedi, 2025)^[10, 20]. The COVID-19 pandemic further underscored the importance of integrated health and social protection mechanisms, revealing systemic vulnerabilities in fragmented welfare systems (Sharma & Gupta, 2024; Silva *et al.*, 2025)^[15, 17].

In the Indian context, policy initiatives such as Ayushman Bharat and expanded social insurance schemes reflect a growing commitment toward universal coverage. However, persistent gaps in implementation, financing, governance, and awareness limit their transformative potential (Das *et al.*, 2025; Dutta *et al.*, 2025)^[1, 3]. Rural populations, informal workers, women, and marginalized communities often face barriers in accessing entitlements due to bureaucratic inefficiencies and digital divides (Dwi, 2025; NGUYEN *et al.*, 2025)^[4]. Furthermore, fragmentation between central and state-level programs creates coordination challenges that undermine policy effectiveness (Shobande *et al.*, 2025)^[16].

Scholars argue that achieving inclusive development requires moving beyond scheme-based approaches toward a holistic theoretical model integrating health, income security, and social assistance within a unified framework (Moghayedi *et al.*, 2025; urRehman *et al.*, 2025)^[10]. Such a model must be grounded in principles of equity, universality, accountability, and sustainability. Comparative analyses show that countries that institutionalize universal social protection floors, combined with strong primary

healthcare systems, achieve more equitable development outcomes (Flego&Tei, 2025; Song *et al.*, 2024) [7, 19]. These lessons are instructive for India's evolving welfare architecture.

Moreover, the intersectionality of vulnerabilities—such as gender disparities, aging populations, climate-related health risks, and migration—necessitates adaptive and inclusive policy designs (Singh *et al.*, 2025; Tang & Aldrich, 2025) [18, 20]. Theoretical perspectives increasingly highlight the need to integrate digital governance, data-driven targeting, and community participation to enhance transparency and service delivery (Das *et al.*, 2025; Robinson *et al.*, 2025) [1, 13]. However, digitalization must be accompanied by safeguards to prevent exclusion of technologically marginalized groups (Dwi, 2025) [4].

The conceptualization of universal health and social protection in India must therefore be embedded within a broader developmental paradigm that recognizes health as a public good and social security as a fundamental right. Evidence indicates that countries investing in equitable health financing and comprehensive welfare policies experience improvements in labor productivity, educational attainment, and intergenerational mobility (Feng & He, 2025; Yeboah *et al.*, 2024) [6, 22]. This aligns with human development theory, which posits that expanding substantive freedoms enhances both individual well-being and macroeconomic stability (Miller *et al.*, 2018) [9].

Against this backdrop, the present study proposes a theoretical model for universal health and social protection tailored to the Indian context. The model synthesizes global best practices with domestic institutional realities, emphasizing policy integration, fiscal sustainability, decentralized governance, and participatory accountability. By situating universal health and social protection within the framework of inclusive development, this paper contributes to the evolving discourse on sustainable and equitable growth in India. Ultimately, strengthening these systems is not only a social imperative but also a strategic investment in India's long-term developmental trajectory (Dash Mohapatra&Sahoo, 2025; Moghayedi *et al.*, 2025; Silva *et al.*, 2025) [2, 10, 17].

Literature Review

The discourse on universal health and social protection has gained significant scholarly attention in recent years, particularly within the broader framework of inclusive and sustainable development. Theoretical and empirical studies increasingly converge on the understanding that health security and social protection are not peripheral welfare measures but central pillars of equitable growth and social justice. This literature review synthesizes contemporary research to situate universal health and social protection within global development debates and the Indian policy context.

1. Conceptual Foundations of Universal Health and Social Protection

Universal Health Coverage (UHC) is widely conceptualized as ensuring that all individuals have access to needed health services without suffering financial hardship. Miller *et al.* (2018) [9] emphasize that UHC is grounded in the principles of equity, solidarity, and risk pooling, aligning with the broader human development approach. Similarly, Song *et al.* (2024) [19] argue that universal health systems function as

social equalizers by reducing disparities in access and outcomes across socio-economic groups.

Social protection, encompassing income security, unemployment benefits, pensions, and social assistance, is conceptualized as a multidimensional framework aimed at reducing vulnerability and enhancing resilience (Robinson *et al.*, 2025) [13]. According to Espinosa and Pino (2025) [5], universal social protection floors provide minimum guarantees that safeguard individuals against life-cycle risks such as illness, disability, old age, and unemployment. These frameworks are increasingly recognized as integral to inclusive development strategies (Yeboah *et al.*, 2024) [22]. Theoretical contributions by Feng and He (2025) [6] link social protection to endogenous growth theory, suggesting that investments in health and social welfare enhance productivity, human capital accumulation, and long-term macroeconomic stability. Thus, universal health and social protection are not merely redistributive instruments but growth-enhancing mechanisms.

2. Interlinkages Between Health Shocks, Poverty, and Inequality

A significant body of literature highlights the cyclical relationship between health shocks and poverty. Households facing catastrophic health expenditures often experience downward economic mobility, reinforcing intergenerational inequality (Sharma & Gupta, 2024). Singh *et al.* (2025) [15, 18] demonstrate that out-of-pocket health expenditures remain a major driver of impoverishment in developing economies, particularly where informal employment dominates.

Kayima *et al.* (2025) and NGUYEN *et al.* (2025) [8] provide cross-country evidence that universal and tax-financed health systems significantly reduce catastrophic expenditures and improve health equity. In fragile economies, health shocks often intersect with gender disparities and rural-urban divides, intensifying social exclusion (S.R *et al.*, 2023). The literature consistently underscores that fragmented health financing models disproportionately burden marginalized populations. Shobande *et al.* (2025) [16] further argue that inequality in access to healthcare services is structurally embedded in broader socio-economic hierarchies. Therefore, addressing health inequities requires systemic reforms rather than incremental policy adjustments.

3. Social Protection and Economic Resilience

Recent scholarship underscores the role of social protection systems in strengthening economic resilience during crises. The COVID-19 pandemic provided empirical evidence of the protective function of universal welfare systems (Silva *et al.*, 2025) [17]. Countries with pre-existing social safety nets demonstrated faster recovery trajectories and reduced income volatility.

Tang and Aldrich (2025) [20] highlight that social protection enhances adaptive capacity during climate-related and health-related emergencies. Moghayedi (2025) [10] similarly posits that comprehensive welfare systems reduce macroeconomic instability by stabilizing consumption and preventing demand shocks.

Moghayedi *et al.* (2025) [10] extend this argument by proposing an integrated social risk management framework that combines healthcare financing, income support, and digital governance systems. Their theoretical model

emphasizes policy coherence and inter-sectoral coordination as prerequisites for sustainable inclusive development.

4. Governance, Digitalization, and Institutional Effectiveness

The governance dimension of universal health and social protection has attracted growing scholarly attention. Das *et al.* (2025)^[1] argue that effective implementation depends on institutional capacity, fiscal sustainability, and decentralized accountability mechanisms. Digital platforms and data integration systems are increasingly deployed to enhance transparency and reduce leakages.

However, Dwi (2025)^[4] cautions against digital exclusion, noting that technological solutions may inadvertently marginalize populations lacking digital literacy or connectivity. Robinson *et al.* (2025)^[13] further emphasize that participatory governance and community engagement are critical for improving policy responsiveness and trust in public institutions.

Flego and Tei (2025)^[7] suggest that policy fragmentation across administrative tiers weakens service delivery outcomes. Coordinated governance structures, combined with clear fiscal federalism frameworks, are essential for achieving universality in large and diverse nations.

5. Universal Health and Social Protection in the Indian Context

In India, the literature reflects a growing recognition of the transformative potential of universal systems, *yet also* identifies persistent structural constraints. Dash Mohapatra and Sahoo (2025)^[2] argue that India's social protection architecture remains scheme-driven rather than system-oriented, leading to overlaps and coverage gaps. Dutta *et al.* (2025)^[3] highlight financing challenges and disparities in state-level implementation.

Sharma and Gupta (2024)^[15] examine the impact of Ayushman Bharat and note improvements in hospitalization coverage but emphasize limitations in primary healthcare strengthening. Singh *et al.* (2025)^[18] observe that informal workers—constituting a majority of India's labor force—often lack comprehensive social security coverage.

Furthermore, urRehman *et al.* (2025) advocate for a rights-based approach, suggesting that universal social protection should be embedded within constitutional and legal frameworks to ensure enforceability. Comparative studies by Espinosa and Pino (2025) and Kayima *et al.* (2025)^[5, 8] indicate that countries adopting universal tax-financed systems achieve more equitable outcomes than those relying heavily on contributory models, a lesson particularly relevant for India's large informal sector.

6. Toward an Integrated Theoretical Model for Inclusive Development

The emerging consensus in the literature suggests that universal health and social protection must be conceptualized as interconnected pillars of inclusive development rather than isolated policy domains. Yeboah *et al.* (2024)^[22] argue that integrated systems enhance social cohesion and reduce structural inequalities. Similarly, Feng and He (2025)^[6] connect welfare investments with human capital formation and long-term economic dynamism.

Song *et al.* (2024) and Tang and Aldrich (2025)^[19, 20] emphasize that resilience-oriented frameworks should incorporate preventive healthcare, climate-sensitive policies,

and adaptive social assistance mechanisms. These multidimensional models align with inclusive development paradigms that prioritize distributive justice, sustainability, and intergenerational equity.

Despite growing scholarship, gaps remain in developing a context-specific theoretical model tailored to India's demographic diversity, fiscal constraints, and federal governance structure. Existing research often examines health or social protection in isolation, limiting the ability to conceptualize systemic synergies (Moghayedi *et al.*, 2025; Robinson *et al.*, 2025)^[10, 13]. Therefore, there is a need for an integrative framework that synthesizes global evidence with domestic realities.

The reviewed literature collectively underscores that universal health and social protection are foundational to inclusive development. Empirical evidence highlights their role in reducing poverty, mitigating inequality, enhancing resilience, and fostering human capital formation. Theoretical perspectives emphasize equity, universality, governance coherence, and fiscal sustainability as critical pillars. In the Indian context, while significant policy strides have been made, structural fragmentation, financing limitations, and implementation disparities persist. The literature calls for a holistic, rights-based, and integrated approach that aligns health systems with comprehensive social protection mechanisms. Building upon these scholarly insights, the present study seeks to develop a theoretical model that integrates universal health and social protection as strategic drivers of inclusive development in India.

Research Methodology

This study adopts a qualitative research approach to conceptualize and critically examine universal health and social protection as foundational pillars of inclusive development in India. Given the multidimensional nature of health inequities, social vulnerabilities, fiscal governance, and institutional frameworks, a qualitative design enables an in-depth exploration of structural, socio-economic, and policy-driven dynamics that may not be fully captured through quantitative metrics alone. The study situates universal health coverage and social protection within broader debates on human development, distributive justice, and welfare state transformation, recognizing that inclusive development is shaped by complex intersections of economic structures, governance systems, and social hierarchies.

The research primarily relies on a systematic and critical review of scholarly literature, policy documents, government reports, and comparative international studies. Key sources include contemporary works on universal health financing and equity (Miller *et al.*, 2018; Song *et al.*, 2024)^[9, 19], social protection systems and resilience (Robinson *et al.*, 2025; Silva *et al.*, 2025)^[13, 17], fiscal sustainability and welfare governance (Moghayedi, 2025; Moghayedi *et al.*, 2025)^[10], and inclusive development frameworks (Feng & He, 2025; Yeboah *et al.*, 2024)^[6, 22]. In the Indian context, the study draws upon analyses of health reforms, insurance expansion, and welfare architecture (Sharma & Gupta, 2024; Dash Mohapatra & Sahoo, 2025; Dutta *et al.*, 2025)^[2, 3, 15], alongside research on structural inequalities, informal labor vulnerabilities, and access disparities (Singh *et al.*, 2025)^[18]; S.R. *et al.*, 2023; Shobande *et al.*, 2025)^[16]. Comparative insights from cross-national experiences of universal systems (Espinosa & Pino,

2025; Kayima *et al.*, 2025; NGUYEN *et al.*, 2025) ^[5, 8] are also integrated to contextualize India's policy trajectory within global welfare transformations.

Objectives of the Study

- To examine the conceptual foundations of universal health and social protection and their relevance to inclusive development in India.
- To analyze the structural linkages between health inequities, income insecurity, and socio-economic vulnerabilities within the Indian context.
- To evaluate the role of governance mechanisms, fiscal frameworks, and digital infrastructures in shaping access, equity, and efficiency in health and social protection systems.
- To synthesize global and national scholarly insights to propose an integrated theoretical model for universal health and social protection tailored to India's developmental context.

Data collection involved systematic extraction and categorization of information from peer-reviewed journal articles, international development reports, national policy frameworks, and case-based analyses of welfare implementation. Academic databases were reviewed to identify recurring themes related to equity, financial risk protection, informal labor coverage, resilience during crises, and institutional coordination. Government publications and policy briefs were analyzed to understand programmatic design, financing structures, and implementation challenges within India's federal governance system.

The study employs thematic content analysis as its primary analytical technique. Literature and policy documents were coded based on key analytical categories, including universality versus targeting, fiscal sustainability, governance decentralization, digital inclusion, intersectional vulnerabilities, and resilience frameworks. Through iterative comparison, themes were refined to identify patterns in how universal health and social protection systems contribute to poverty reduction, human capital development, and social cohesion. This approach facilitates a comprehensive understanding of both structural determinants and policy-mediated outcomes.

Additionally, the analytical framework integrates principles from human development theory, social risk management frameworks, and inclusive growth paradigms. By mapping intersections between healthcare access, income security, informal employment, and social stratification, the study highlights how fragmented welfare mechanisms may reproduce inequalities, whereas integrated universal systems may enhance equity and long-term developmental stability. The methodology thus bridges theoretical abstraction with policy-relevant synthesis. The objectives guiding this methodology are twofold. First, to critically map the structural and institutional dimensions through which universal health and social protection influence inclusive development outcomes in India. Second, to construct a theoretically grounded yet context-sensitive model that aligns global best practices with India's socio-economic diversity, demographic complexity, and fiscal realities.

By prioritizing a qualitative, literature-driven approach, this research advances a holistic understanding of universal health and social protection as interconnected systems rather than isolated policy schemes. It situates contemporary

welfare reforms within broader socio-economic, political, and governance frameworks, thereby offering a comprehensive foundation for theorizing inclusive development in India.

Discussion

The findings of this study reinforce the argument that universal health and social protection are indispensable pillars of inclusive development in India. The literature consistently demonstrates that fragmented and targeted welfare mechanisms often fail to address the structural roots of inequality, particularly in contexts marked by informality, regional disparities, and socio-economic stratification (Sharma & Gupta, 2024; Singh *et al.*, 2025) ^[15, 18]. Universal approaches, in contrast, promote financial risk protection and equitable access, thereby reducing catastrophic health expenditures and preventing downward economic mobility (Song *et al.*, 2024; Kayima *et al.*, 2025) ^[8, 19].

A key insight emerging from the thematic synthesis is the strong interdependence between health security and income security. Health shocks disproportionately affect vulnerable households, especially informal workers lacking stable social insurance coverage (S.R *et al.*, 2023; NGUYEN *et al.*, 2025) ^[8]. Without integrated social protection systems, medical expenditures translate into long-term indebtedness and poverty traps. This underscores the need to move beyond scheme-based interventions toward system-oriented reforms that combine primary healthcare strengthening with comprehensive income support (Dash Mohapatra & Sahoo, 2025; Dutta *et al.*, 2025) ^[2, 3].

The discussion also highlights governance and fiscal sustainability as critical determinants of universality. Effective decentralization, transparent financing, and digital integration can enhance coverage and reduce leakages (Das *et al.*, 2025; Moghayedi *et al.*, 2025) ^[1, 10]. However, over-reliance on digital platforms without addressing digital literacy and infrastructure gaps risks reinforcing exclusion (Dwi, 2025) ^[4]. Thus, digital governance must be inclusive and complemented by community-level accountability mechanisms (Robinson *et al.*, 2025) ^[13].

Comparative scholarship suggests that countries adopting rights-based and tax-financed universal systems demonstrate stronger resilience during crises, including pandemics and climate-related disruptions (Silva *et al.*, 2025; Tang & Aldrich, 2025) ^[17, 20]. These findings are particularly relevant for India, where demographic diversity and federal governance structures require policy coherence across central and state levels. Overall, the discussion indicates that universal health and social protection should be conceptualized not merely as welfare expenditures but as strategic investments in human capital and social cohesion (Feng & He, 2025; Yeboah *et al.*, 2024) ^[6, 22]. An integrated theoretical model that aligns equity, sustainability, and institutional coordination can thus serve as a foundation for advancing inclusive development in India.

Major Findings

The study identifies several critical findings that underscore the transformative potential of universal health and social protection in advancing inclusive development in India. First, the evidence strongly indicates that universal and integrated systems are more effective in reducing poverty and inequality than fragmented, targeted welfare schemes. Countries that adopt comprehensive and tax-financed

universal frameworks demonstrate lower levels of catastrophic health expenditure and improved equity in access to essential services (Song *et al.*, 2024; Kayima *et al.*, 2025) ^[8, 19]. In the Indian context, despite policy advancements, structural gaps persist due to scheme-based fragmentation and uneven state-level implementation (Dash Mohapatra & Sahoo, 2025; Dutta *et al.*, 2025) ^[2, 3]. The findings highlight that universality, rather than narrow targeting, enhances both financial protection and social inclusion.

Second, the study finds a strong interconnection between health security and income security. Health shocks remain a significant driver of impoverishment, particularly among informal workers and marginalized populations lacking comprehensive social insurance (Sharma & Gupta, 2024; Singh *et al.*, 2025) ^[15, 18]. Without integrated social protection mechanisms, out-of-pocket expenditures and income instability reinforce cycles of vulnerability (S.R *et al.*, 2023). Therefore, universal health coverage must be embedded within broader income protection frameworks to effectively mitigate socio-economic risks (Robinson *et al.*, 2025; NGUYEN *et al.*, 2025) ^[13].

Third, governance quality and fiscal sustainability emerge as decisive factors in achieving inclusive outcomes. Effective decentralization, transparent financing mechanisms, and institutional coordination significantly enhance service delivery efficiency (Das *et al.*, 2025; Moghayedi *et al.*, 2025) ^[1, 10]. However, fiscal constraints and disparities in administrative capacity across states may undermine universal implementation. The findings suggest that long-term sustainability requires stable public financing models and policy coherence across sectors (Moghayedi, 2025; Feng & He, 2025) ^[6, 10].

Fourth, digitalization and data integration are found to be double-edged instruments. While digital governance can improve beneficiary identification, reduce leakages, and streamline service delivery, it may inadvertently exclude technologically marginalized groups if not designed inclusively (Dwi, 2025) ^[4]. Inclusive digital infrastructures combined with community participation enhance accountability and trust in public institutions (Robinson *et al.*, 2025) ^[13].

Finally, comparative evidence demonstrates that universal health and social protection systems significantly enhance resilience during economic crises, pandemics, and climate-related disruptions (Silva *et al.*, 2025; Tang & Aldrich, 2025) ^[17, 20]. By stabilizing household consumption and protecting human capital, these systems function as macroeconomic stabilizers and drivers of long-term inclusive growth (Yeboah *et al.*, 2024) ^[22]. Collectively, these findings affirm that universal health and social protection are not merely welfare interventions but strategic investments in equity, resilience, and sustainable development within the Indian context.

Conclusion

The study concludes that universal health and social protection constitute foundational pillars for advancing inclusive development in India. The synthesis of contemporary scholarship reveals that fragmented and scheme-driven welfare architectures are insufficient to address structural inequalities embedded within informal labor markets, regional disparities, and socio-economic hierarchies (Dash Mohapatra & Sahoo, 2025; Singh *et al.*,

2025) ^[2, 18]. Instead, universal, integrated, and rights-based frameworks offer a more sustainable pathway toward equity, financial protection, and social cohesion (Song *et al.*, 2024; Espinosa & Pino, 2025) ^[5, 19].

The findings underscore that health security and income security are deeply interconnected. Health shocks continue to push vulnerable households into poverty, particularly in contexts where out-of-pocket expenditures remain high and social insurance coverage is limited (Sharma & Gupta, 2024 ^[15]; NGUYEN *et al.*, 2025). Therefore, universal health coverage must be embedded within a comprehensive social protection system that includes income support, pensions, and risk mitigation mechanisms. Such integration strengthens resilience against economic crises and public health emergencies (Silva *et al.*, 2025; Tang & Aldrich, 2025) ^[17, 20].

Governance and fiscal sustainability emerge as critical determinants of long-term success. Transparent financing models, decentralized accountability, and policy coordination across central and state governments are essential to ensure equitable access (Das *et al.*, 2025; Moghayedi *et al.*, 2025) ^[1, 10]. While digital governance presents opportunities for efficiency and transparency, it must be designed inclusively to avoid reinforcing exclusion among digitally marginalized populations (Dwi, 2025; Robinson *et al.*, 2025) ^[4, 13]. Ultimately, universal health and social protection should be understood not as fiscal burdens but as strategic investments in human capital, productivity, and macroeconomic stability (Feng & He, 2025; Yeboah *et al.*, 2024) ^[6, 22]. By integrating equity, sustainability, and institutional coherence, India can move closer to a development paradigm that is both economically robust and socially just.

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