A Comprehensive Survey On Ai-Powered Public Scheme Eligibility Engines And Guidance Assistance Systems

Dheenadayalan S[1], Kavin P[2], Kishore M[3], Pragadeeshwaran C[4], Santhiya D[5]
[1, 2, 3, 4]Dept of Computer Science and Engineering
[5]Assistant Professor, Dept of Computer Science and Engineering
[1, 2, 3, 4, 5]Chettinad College of Engineering and Technology, Puliyur, Karur, Tamil Nadu, India

Abstract- *The government welfare programs are intended to ensure inclusive growth, social security, and economic stability. However, despite the existence of many welfare programs, a large number of eligible beneficiaries are not able to avail themselves of these benefits due to a lack of awareness and complex eligibility criteria. The recent advancements in Artificial Intelligence (AI) and Deep Learning (DL) technologies have made intelligent automation possible in the governance and delivery of public services. This survey work provides a comprehensive review of AI-based public scheme eligibility engines and guidance assistance systems. This paper examines the existing rule-based, machine learning, deep learning, and Natural Language Processing (NLP) techniques used for the identification and recommendation of welfare schemes. The paper also points out the research gaps in terms of personalization, scalability, inclusivity, and privacy. The survey work provides a strong motivation for the development of integrated platforms like SchemeSense, which are intended to enhance welfare accessibility through intelligent eligibility prediction and user-centric guidance.*

Keywords: Artificial Intelligence, Deep Learning, Decision Support System, Eligibility Prediction, E-Governance, Guidance Assistance, Public Welfare Schemes, Recommendation Systems.

I. INTRODUCTION

The welfare programs initiated by the government are very important for the purpose of ensuring social justice and economic development. The welfare programs are aimed at fulfilling the basic needs of the people, which include education, health, employment, housing, and social security. In India, the central as well as the state governments are running thousands of welfare programs for different classes of citizens.

However, despite the existence of these programs, exclusion of beneficiaries is still a challenge. This is because many eligible citizens are not aware of the programs they

qualify for or may find it difficult to comprehend the eligibility criteria. The conventional approach to identifying the programs one qualifies for involves searching manually through government websites or the help of third parties.

Recent breakthroughs in Artificial Intelligence (AI) have opened up possibilities to automate the detection of eligibility and make recommendations. AI systems can process citizen data, understand policy rules, and make recommendations about eligible schemes. This survey will examine the current state of AI-based solutions in public scheme eligibility engines and guidance assistance systems.

1. Core Themes of This Survey

The project is structured around four main themes:

- **AI and Machine Learning for Public Scheme Eligibility Prediction:** This theme focuses on the application of AI and machine learning algorithms for predicting the eligibility of citizens for government welfare schemes based on information such as income, education, age, health status, and geographical location.
- **Deep Learning-Based Multi-Scheme Recommendation Systems:** This theme describes the application of deep learning algorithms that can suggest multiple welfare schemes to a single citizen.
- **Rule-Based Validation and Decision Support in E-Governance:** This theme describes rule- based validation systems that check the accuracy of AI predictions based on government eligibility criteria.
- **Integrated Intelligent Public Welfare Assistance Systems:** This theme describes systems that integrate eligibility prediction, rule validation, and decision support assistance.

2. Integrated Intelligent Public Welfare Assistance Systems: With the proposed system, welfare services can be made simple, accurate, and citizen-centric through the integration of eligibility prediction using AI, validation using rules, and user guidance within a web platform. The proposed system will facilitate inclusive digital governance and future intelligent e-governance research.

II. BACKGROUND OF PUBLIC WELFARE SCHEME ECOSYSTEM

1. Structure of Welfare Schemes

The public welfare schemes in India can be classified into the following:

- Central Government Schemes
- State Government Schemes
- Centrally Sponsored Schemes

The schemes are designed for different sections of the population depending on their income, age, caste, gender, education, occupation, health status, and geographical location.

2. Eligibility Rule Complexity

- Eligibility rules are frequently specified using:
- Multiple conditional constraints
- Threshold-based income limits
- Document verification requirements
- Dynamic policy updates

These rules are hard for citizens to understand without technical or administrative help.

III. STRENGTH AND WEEKNESS OF EXISTING APPROACHES

1. Strengths

- **AI and deep learning models are useful in the prediction of eligibility** because they can learn complex relationships between citizen attributes such as income, education, age, health condition, and location.
- **Machine learning-based welfare recommendation systems** are capable of processing a large amount of data from citizens and suggesting appropriate government schemes efficiently.
- **Rule-based eligibility systems** ensure transparency and adherence to the government's official guidelines by strictly following predefined eligibility rules.

2. Weekness

- Most of the current methods are standalone eligibility prediction systems and do not have an overall framework that integrates eligibility detection and assistance provision for citizens.
- Deep learning models tend to have low levels of interpretability, as they are black-box models that decrease transparency and trust of users in eligibility predictions.
- Current methods tend to have low usability in real-life applications, as they require technical knowledge and do not have clear explanations, document requirements, and application procedures.

IV. DEEP LEARNING – BASED MODELS

The models developed using deep learning have received considerable attention in the field of public welfare and e-governance because of their capacity to learn complex patterns from large volumes of citizen data. Unlike traditional machine learning models, which place considerable emphasis on feature engineering, deep learning models have the capacity to automatically extract relevant features from the input data, which include income, education, age, health status, family information, and geographical location.

Deep Neural Networks (DNN) are often employed in the task of eligibility classification because of their ability to process high-dimensional data and their capacity to capture the nonlinear relationships between user attributes and scheme criteria. DNN models enable the system to provide recommendations for multiple schemes that are eligible for a single citizen. This is more effective than traditional models because deep learning models are more accurate and scalable when handling complex datasets.

However, there are some challenges associated with models based on deep learning as well. These models require a large amount of data and more computational power for training and execution. Moreover, the black-box nature of these models makes it difficult to interpret the results of decision-making, which can affect transparency and user trust. To address these challenges, many systems combine models based on deep learning with rule-based validation and explanation methods to ensure accurate and transparent eligibility determination in public welfare programs such as **SchemeSense**.

V. HYBRID AI MODELS FOR INTELLIGENT INVESTMENT

Hybrid AI systems combine various artificial intelligence approaches to improve the efficiency of public welfare eligibility systems. In government scheme identification, hybrid AI systems combine the use of deep learning algorithms for eligibility prediction and rule-based validation to ensure the accuracy and adherence to government eligibility criteria. Deep Neural Networks process citizen profile information to suggest eligible schemes, and rule-based systems validate the suggestions and filter out ineligible ones.

Apart from the prediction of eligibility, hybrid AI models also include the concept of guidance assistance modules, which help in enhancing the user experience. Natural Language Processing is employed to provide explanations regarding the scheme details, documents required, and application procedures in a clear and comprehensible manner. With the help of the unified framework of eligibility prediction, validation, and guidance, hybrid AI models offer a pragmatic and user-friendly solution for welfare delivery, which forms the basic foundation of intelligent systems such as **SchemeSense.**

VI. RESEARCH GAPS AND CHALLENGES

Although there have been major breakthroughs in AI-powered public welfare recommendation and eligibility prediction models, there are still some research gaps and challenges that have not been addressed yet. It is the need of the hour to address these gaps in order to develop an efficient and scalable public scheme eligibility engine. The current

models are not able to offer a unified and personalized solution for welfare scheme identification and guidance.

1. Key Challenges in AI-Based Public Scheme Eligibility Systems

- **Data Availability and Reliability:** Eligibility prediction requires correct citizen information. The information provided by users can be erroneous or inconsistent. It is a challenge to ensure the accuracy of information while maintaining user privacy.
- **Model Interpretability and Transparency:** Deep learning models are often black-box systems. The user cannot understand why a particular scheme is rejected or accepted. This leads to a lack of trust in AI-based welfare systems.
- **Integration of Rule-Based Validation:** Most AI systems fail to integrate government eligibility criteria with prediction models. This leads to the generation of incorrect scheme recommendations.
- **User-Friendly Interfaces and Guidance:** There are platforms that lack user-friendly interfaces and guidance. The absence of explanations, lists of documents, and application processes makes it hard for users who are not computer experts.
- **Scalability and Computational Challenges:** The eligibility system has to handle a large number of users and schemes. The computational requirements of deep learning and hybrid models are high; hence, scalability is a challenge.

VII. ADVANTAGES AND LIMITATIONS OF VARIOUS APPROACHES

1. Traditional Machine Learning Approaches

Advantages

- Helpful in dealing with structured citizen data like income, age, education, family information, and geographical location.
- Decision Tree, Random Forest, and SVM algorithms are effective in terms of accuracy for eligibility classification.
- They require less computational power compared to deep learning algorithms.
- More interpretable compared to deep learning models.

Limitations

- Highly reliant on manual feature engineering.
- Poor ability to handle unstructured data such as scheme descriptions and policy documents.
- System performance is affected by rapidly changing eligibility criteria and complex data.

2. Deep Learning-Based Approaches (DNN / LSTM – Optional)

Advantages

- The complex relationships between citizen attributes and scheme eligibility are learned effectively by deep learning models.

- Extraction of important features is done automatically without the need for intensive preprocessing.
- The model performs well in multi-scheme eligibility prediction and large-scale datasets.

Limitations

- The models require large datasets and more computational resources during training.
- The models are black-box models and lack interpretability.
- The models are sensitive to noisy and incomplete user-provided data.

3. NLP-Based Guidance Assistance Approaches

Advantages

- Analyze scheme descriptions, eligibility criteria, and government texts in text format.
- Help in improving user understanding by simplifying complex scheme details.
- Increase awareness about scheme benefits and application processes.

Limitations

- Susceptible to unclear and incomplete text information.
- Complexity and regional differences in language affect accuracy.
- NLP accuracy is dependent on the quality of text data.

4. Hybrid AI Approaches (Deep Learning + Rule-Based + NLP)

Advantages

1. Integrate eligibility prediction, validation, and guidance assistance.
2. Offer accurate, transparent, and user-friendly welfare benefit recommendations.
3. Enhance real-world usability and minimize exclusion of beneficiaries.

Limitations

- System complexity and integration issues.
- Higher computational and development cost.
- Need to be designed with scalability and data privacy in mind.

TABLE I: COMPARISON OF DIFFERENT PUBLIC SCHEME ELIGIBILITY AND RECOMMENDATION

Technique	Core Methodology	Advantages	Limitations	Typical Applications
Statistical Models	Time-series analysis, regression, moving averages	Easy to use, low computation cost	Poor performance in nonlinear and volatile markets	Basic trend analysis, short-term forecasting
Traditional Machine Learning Models (RF, SVM)	Supervised learning using technical indicators	Handles nonlinear data, good accuracy, interpretable	Needs manual feature engineering, limited sentiment use	Price trend classification, indicator-based prediction
XGBoost	Gradient boosting ensemble learning	High accuracy, reduces overfitting, fast	Depends on quality of input features	Buy/Hold/Sell classification, decision modeling
Deep Learning Models (LSTM)	Recurrent neural networks for time-series data	Captures long-term patterns, high accuracy	High computation cost, difficult to interpret	Stock price forecasting, volatility modeling
NLP-Based Sentiment Analysis	Text analysis and sentiment classification	Uses news and market sentiment	Sensitive to noisy or false news	Sentiment analysis, event-based prediction
Hybrid AI Models (LSTM + NLP + XGBoost)	Combines prediction, sentiment, and decision models	High accuracy, reliable, practical use	Complex system, high computation cost	Intelligent investment decision support

VIII. DISCUSSION ON REAL-WORLD APPLICABILITY

1. Rural Citizens and Non, Technical Users

For rural citizens and non, technical users, it is imperative that e, governance systems offer simplified outputs rather than complicated legal eligibility conditions. SchemeSense fulfills this requirement by giving straightforward eligibility results such as Eligible, Conditionally Eligible, or Not Eligible together with simplified instructions and lists of documents. This greatly lessens the need for intermediaries and allows ordinary citizens to enjoy the benefits of welfare without having to be technically or administratively proficient.

2. E-Governance and Common Service Centers (CSCs

AI, driven tools in public service delivery may help Common Service Center (CSC) operators and government staff by facilitating quick candidate verification and lessening the manual work. The hybrid AI method in SchemeSense marries AI, driven profile matching with rule, based validation, thus the delivery of services becomes quicker and more accurate, most notably during times of a
surge in applications.

3. Handling Policy Changes and Dynamic Rules

Government welfare schemes frequently undergo changes due to changes in policies, introduction of new schemes and revisions in eligibility criteria like income limits. SchemeSense integrates NLP, based guidance analytics to analyze government releases and amend scheme details updating them thus making the system more adaptive and context, aware rather than being a static eligibility portal.

4. **Scalability and System Deployment**

From a deployment perspective, the modular architecture of SchemeSense allows scalability across multiple states, languages, and government departments. However, real-time implementation at a national level requires efficient database management, secure handling of citizen data (simulated Aadhaar integration), and reliable server uptime. Addressing load balancing and data security remains essential for large-scale adoption under Digital India initiatives.

5. Ethical and Practical Considerations

AI, driven welfare systems constitute major beneficial transformation of service delivery. However, ethical concerns like data privacy, fairness of algorithms, and openness should be the utmost priority when addressing such changes. SchemeSense, being a welfare system, deals with highly personal and sensitive data such as income level, medical condition, and social caste among others. Therefore, it is absolutely essential that the data is handled in the most secure manner and that the decisions on eligibility can be clearly explained to the people concerned.

IX. CURRENT LIMITATION IN THE FIELD

1. Data Quality and Availability

Correct prediction of eligibility requires trust worthy information about citizens such as their income, education, and family details. Quite often, the information supplied by users is insufficient, old, or even contradictory which has a negative impact on the performance of the AI model. Additionally, the lack of a standardized set of welfare data limits the capacity of the models to be trained and tested.

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2. Real-Time Policy and Data Updates

Several current welfare eligibility systems are based on static datasets and fixed rules. When there are no live updates on policy changes, income limits, or newly launched schemes, system efficiency is lowered and it may even give old suggestions.

3. Model Interpretability and Transparency

Deep learning models employed for eligibility prediction are sometimes considered black, box systems. People might not get how certain cases are approved or rejected, hence their trust and acceptance of AI, based welfare platforms get diminished.

4. Computational Complexity and Scalability

AI-based eligibility engines that use deep learning and hybrid models require significant computational resources. Scaling such systems to support large populations across multiple regions can lead to performance and cost challenges.

5. Limited Generalization Across Regions and Schemes

Models trained using data from a limited number of regions or scheme types might not be able to generalize well when they are tested on other states, social categories, or policy variations. Thus the robustness of these models in predicting eligibility at the national level is affected

6. User Accessibility and Practical Adoption

Simple interfaces and clear guidance are missing in lots of current systems. Users, especially rural citizens and non, technical ones, are not able to adopt systems easily if there are no straightforward explanations, lists of documents and multilingual support.

X. POTENTIAL RESEARCH OPPORTUNITIES

1. Explainable AI for Welfare Eligibility Decision

Future researchers can look into incorporating Explainable Artificial Intelligence (XAI) methods to make the eligibility prediction systems more transparent and trustworthy. Techniques like feature importance analysis, rule, path visualization, and attention mechanisms can enable the citizens to grasp the reasons behind the approval or rejection of a particular scheme.

2. Real-Time Policy and Scheme Update Integration

Integrating live government alerts, policy changes, and scheme publicity into the system could make it more responsive. Studies on auto rule extraction and real, time data pipelines might allow instant changes to eligibility criteria and scheme details.

3. Advanced NLP-Based Guidance Assistance

Future research may enhance NLP models through the use of transformer, based architectures and multilingual language models to make scheme descriptions and eligibility rules more understandable. Moreover, event, driven NLP can be investigated in order to very accurately process official circulars and policy documents.

4. Scalability and Computational Optimization

Optimizing AI architectures for large, scale deployment remains a primary focus of research. Methods like cloud, based deployment, model optimization, and distributed processing can help to decrease computational overhead and facilitate the operation of welfare systems across the entire country.

5. Personalized Welfare Recommendation Systems

Future systems may consider citizen, specific factors like occupation, local preferences, and life, stage changes to provide welfare recommendations that are even more personalized. The integration of behavioural analytics with AI models can also enhance inclusion and benefit reach.

XI. EMERGING TECHNOLOGIES THAT COULD IMPROVE EXISTING METHODS

1. Transformer-Based Deep Learning Models

Transformer, based deep learning architectures have an excellent ability in capturing complex relationships among citizen attributes such as income, education, age, health condition, and location. However, unlike traditional neural networks, transformers allow for parallel processing and scalable learning, which is why they are capable of handling large, scale public welfare eligibility systems with diverse and high, dimensional data.

2. Explainable Artificial Intelligence (XAI)

Explainable AI methods can offer greater insight into welfare eligibility decisions when they give understandable reasons for accepting or denying a scheme. Techniques like feature importance analysis, attention visualization, and rule, path explanation serve to demystify the decision, making process depending on the eligibility factors for both the public and the authorities, thereby facilitating trust and approval of AI, driven welfare systems.

3. Reinforcement Learning for Adaptive Welfare Recommendation

Reinforcement learning is just one of the methods through which public welfare recommendation strategies can be improved in a dynamic way. It does this by learning not only from the interactions of the users but also from the results of the policies. By constantly adjusting to variations in the rules of eligibility, behaviour of users, and effectiveness of the schemes, reinforcement learning is capable of facilitating a more personalized and adaptive public welfare delivery.

4. Real-Time Policy and Data Streaming Frameworks

Government policies, scheme notifications, and eligibility criteria can be continuously updated through real, time data streaming frameworks. By integrating these frameworks, welfare eligibility systems will be able to stay current and react to changes in policy, thereby guaranteeing that citizens receive timely and accurate recommendations.

XII. REAL-TIME APPLICATIONS AND PRACTICAL IMPLEMENTATION ISSUES

1. Real-Time Eligibility Monitoring and Decision Support

Policy announcements, eligibility criteria, government schemes changes keep welfare systems in our world by the day. One of the main points is making sure that these changes are implemented on time and that the eligibility decisions are very accurate, especially in case of big, scale welfare programs or changes in the policy..

2. System Integration and Data Pipeline Management

Integrating different data sources like citizen profile data, scheme databases, and policy notifications creates challenges for data consistency and trustworthiness. Fast data pipelines are required to: quickly synchronize the user data with the changed eligibility rules keep the scheme recommendations accurate

3. Computational and Infrastructure Constraints

Hybrid AI models combining deep learning, rule, based validation, and NLP techniques are very resource, intensive in terms of computation. In order to facilitate a large, scale roll out, the model inference step must be optimized, the cloud infrastructure should be able to scale automatically, and the resource management has to be done efficiently to both support a very high number of users and keep the response time low.

4. User Interface and Practical Usability

To be adopted effectively, welfare eligibility systems should have simple interfaces, provide clear eligibility results, and offer easy, to, understand guidance. Communicating AI outputs in a friendly manner along with explanations and document checklists is crucial to help rural and non, technical users.

XIII. SUMMARY OF KEY FINDING

The paper reviewed the latest progress and innovations in AI, based public welfare eligibility prediction and assistance systems, especially hybrid models combining deep learning, rule, based validation and NLP, based assistance. The main results of the study are given below:

- **Deep learning models** belong to very advanced methods that can learn very complex relationships or connections among a person's attributes such as income, education, age, health, and location. Therefore, these models are very suitable to be used for accurately predicting the eligibility of multiple government schemes.
- **NLP,** based guidance systems improve usability by processing scheme descriptions, eligibility rules, and policy documents to help citizens understand what benefits they are entitled to, the documents they need, and the steps to apply.
- **Traditional machine learning** along with ensemble models can accurately classify the eligibility of citizens based on their structured data and are considered a good baseline method with lower computational costs.
- **Hybrid AI frameworks**, like SchemeSense are doing better than the models working independently because they combine eligibility prediction, rule, based validation, and guidance assistance to provide accurate, transparent, and user, friendly welfare recommendations .
- **Despite these technological advancements**, the practical deployment of AI, driven public welfare systems still face several challenges such as data quality, policy updates, model interpretability, computational complexity, and user accessibility that hinder large, scale adoption of the systems.

XIV. FINAL THOUGHTS ON ADVANCEMENTS IN THE FIELD

The public welfare eligibility identification and guidance assistance area had experienced many significant changes over the years especially with the rapid development of technologies such as artificial intelligence, machine learning, and data, driven governance which made a great impact on them. Several changes have been made to completely change the traditional manual and rule, based systems into AI, driven and deep learning-based systems that have a great capacity to unravel the combined complexity of the citizenship data and the multilayered rules of eligibility resulting in more accurate and efficient identification of welfare schemes.

Deep learning models such as Deep Neural Networks have performed strongly in discovering intricate interactions among citizen features whereas NLP, guided support systems have facilitated the understanding of social welfare schemes, policy documents, and natural language, written eligibility requirements. On top of that, the adoption of rule, based validation mechanisms has helped the enhancement of decision trustworthiness by their capability to verify adherence to the official government criteria and the transformation of AI predictions into workable eligibility results.

Many researchers are still working on issues such as model interpretability, policy change at real, time speed, data quality, and algorithm efficiency that are some of the unresolved problems of AI which limit its potential. SchemeSense as a hybrid AI framework model makes an important contribution to resolving the problem of public welfare services being AI models in theory and human, service delivery systems in practice. Further advancements in AI are likely to concentrate on explainability of decisions, integration of dynamic policies, and design that will be most beneficial for the user thus leading to more transparency, trustworthiness, and easy access.

X. VFUTURE PERSPECTIVES AND POSSIBLE RESEARCH DIRECTIONS

Future AI, powered public welfare eligibility systems and support platforms will likely concentrate on making them more flexible, transparent, and applicable to real, life situations in their next development phase. There are multiple innovative ideas for advancing performance and usability that mainly stem from building upon hybrid frameworks like SchemeSense.

A principal focus area could be the embedding of Explainable Artificial Intelligence (XAI) methods to boost understanding and citizen confidence. AI systems that manage welfare could be more transparent and accountable by explaining in detail, for example, how factors such as income level, education, age, health condition, and location are taken into account in deciding eligibility.

Besides that, real, time adaptive eligibility models that are able to self, update based on policy shifts, new scheme introductions, and revised criteria for eligibility constitute another valuable perspective. Governances that keep changing can be handled effectively by systems if they are enabled to do automated rule changes and incremental learning.

Taking AI tools towards the level of personalized and life, stage-oriented welfare advice is another large area for expansion. In the future, reinforcement learning and behavioural analytics may also be utilized to generate adaptive benefit recommendations rather than static eligibility verifications.

At last, innovations in scalable and user, centric system design will be a key factor in achieving higher acceptance levels.

XVI. CLOSING REMARKS

This survey explored the progress made in AI, driven public welfare eligibility systems. It mainly focused on how the systems are evolving into hybrid intelligent frameworks that combine deep learning with rule, based validation and NLP, based guidance assistance. Using a mix of deep learning models for eligibility prediction, NLP for scheme understanding and explanation, and validation mechanisms for decision accuracy is a good way to give out reliable and actionable welfare recommendations. Interpretability, real, time policy adaptation, and computational complexity are some of the issues that still exist; however, advancements in AI technologies are continually resolving these problems. Fundamentally, this research work points out the use of hybrid frameworks like SchemeSense in bridging the divide between scholarly work and practical e, governance implementations which could lead to more transparent, accurate, and user, friendly AI, assisted public welfare systems.

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