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Direct Cash Benefit Scheme: A Review of Issues in India

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Introduction

Despite a sustained period of high economic growth and significant expenditure on the social sector nearly 19 percent of total central government expenditure in 2011-2012, India still is facing a multipart development conundrum (Ganesh, 2013) because India's job-less and non-inclusive growth has made little impact on incidences of poverty, unemployment and inequality. So one of the priorities that have emerged in recent years is the need to strengthen India's social safety net and improve the delivery mechanisms of poverty alleviation programs. This is to ensure that vulnerable groups can withstand unforeseen shocks to income and continue to access basic goods as well as services at affordable prices. This has forced the government to extend existing welfare schemes and initiate new grand social programmes such as the National Rural Employment Guarantee Act, mid-day meals and the right to education etc. (Sahoo, 2013).

Globalization and the market system are generating a situation characterised by a growing incidence of social and economic shocks. People are exposed to a high probability that whole communities will be hit by a growing incidence of costly hazards, where events that may be regarded as normal life-cycle events (such as marriages, births, illnesses and deaths) are economically threatening, because of their rising cost and their rising capacity to disrupt income flows. On top of shocks and hazards, there is a growth in the extent of economic uncertainty, which by definition is uninsurable (UNICEF, 2012). Moreover, income and wealth inequalities have become much sharper and more threatening to the social stability of the country. It is not just poverty but economic insecurity that mars the social structure (UNICEF, 2012).

Since independence, Governments in India have been strongly committed to addressing the issues of poverty and deprivation. Accordingly, Central and State Governments have devoted a major share of their budgets to put in place broad-ranging social safety nets and livelihood assistance programs. The fundamental objective of these programs has been to provide a basic minimum quality of life for the vast majority of people who require social assistance. They make it possible for the poor to access basic goods and services that would otherwise be unaffordable.

India's welfare schemes have long been dogged by leakages, corruption and poor delivery as well performance. For example, less than 50 per cent of food provided by the Public Distribution System (PDS) is reaching the targeted beneficiaries. According to Jha and Ramaswami (2010) when government spends $1 on the provision of food subsidy, poor households get only a fraction of it. There exists inclusion as well as exclusion errors. Inclusion error occurs when non-beneficiaries are included whereas exclusion errors occur when those who are actually needy are excluded from the program. Again Jha and Ramaswamy (2010) showed that during 2004-05 both inclusion as well as exclusion errors were as high as 70%. Others problems with present system are leakages, corruption, implementation problems etc.

Thus with a view to curb these problems and to efficiently reduce the poverty levels and to bring about improvements in living standards of poor, in October, 2012 decided to introduce the DIRECT CASH TRANSFER scheme in India. Under this scheme all the subsidies, pensions, scholarships etc would go directly into the bank account of the beneficiary through *aadhar* based UID (Unique Identification Number).

Direct Cash Transfers hold promise in addressing the malaise of Indian welfare service delivery. The track record of Direct Cash Transfers in other countries demonstrate their potential: the success of cash transfer schemes in Latin American countries, for example, not only helped tide over the debt crisis of the 1990s, but also created valuable social capital by significantly improving a host of development indicators in Brazil, Nicaragua, Colombia and Mexico (Ganesh, 2013).

Politicians and policy makers in developing countries and most donor agencies including the international financial agencies, have long dismissed the idea that poverty and unemployment can be redressed through cash transfers. But recently this view has begun to change (Guy Standing, 2008). Direct Cash Transfers can be of two types viz: Conditional Cash Transfer and Unconditional Cash Transfer. Under Conditional Cash Transfer the money is transferred to the persons who fulfill the specific criterion fixed by the authorities for instance enrolling children in school can be a criterion for conditional cash transfer. Whereas under unconditional cash transfer no such criterion is set up and money is transferred just according to the income statistics. They are used to (a) to incentivize private behaviour to secure positive externalities such as enhanced consumption of merit goods like health and education (b) target vulnerable groups who are unable to access merits goods due to negative income effects caused by cyclical downturns and/or exogenous shocks (UNDP report, 2009). The system of cash transfer is being promoted by the government to reduce the amount of leakages, corrupt practice and to effectively and efficiently implement various programs for upliftment of poor.

For rolling out the implementation of Aadhar based cash transfer scheme the National Committee on Direct Cash Transfers has been set up. According to the 1st meeting report (Introduction to cash Transfers- A Background Note) of National Committee on Direct Cash Transfers held on 26th Nov, 2012, the main purpose of cash transfer in india would be:

- To provide monetary benefits for specific purpose or use – such as for education through scholarship, for health care through medical assistance programme etc
- Direct Income Support – such as unemployment assistance through unemployment benefits, old age support through pensions etc. this is based upon the view that there is a need to redistribute the income.
- To provide for a Direct Subsidy for specific products – such as for food, kerosene, fertilisers etc.

Now the main question arises is what would be the result of this programme? Before predicting the consequences of this scheme there are few issues which need attention.

1. Cash Transfer scheme: International Scenario

The core concept of conditional cash transfers originated in Latin American countries in response to the macroeconomic crisis of 1990s when the demand from poorer households for social services like education and health was perceived to have declined drastically (UNDP Report, 2009).

Brazil (Bolsa Familia)

In 1995, the Programa Bolsa Familiar para a Educacao (Family Grant Programme for Education) in the Federal district targeted children in poor families (per capita income below one minimum wage) who were between 7 and 14 yrs of age and paid one minimum wage to a family on condition that its children have attendance of 90% in school (Fario Veras Soars 2011). The main components of this programme were beneficiary children's savings account which could only be withdrawn at the end of secondary school only if they fulfil the required criteria of attendance.

Another programme Minimum Income Guarantee programme included other responsibilities, for instance those related to health, attending educational meetings which used to be conducted by psychologists and social workers every month. Apart from these some other similar programmes were also introduced, for instance food grant for poor families with children upto 6 years and/or pregnant women, an unconditional benefit to compensate poor families for phasing out the cooking gas subsidy etc. But due to problems in coordination of different programmes, all of them were unified into one Bolsa Family. The main aim was promotion of access to health, education and other such public services, promotion of food security an adequate nutritional levels, for upliftment of families living in extreme poverty.

This program covers 46 million people (11 million households) which constitute about 25% of population of the country. According to International Poverty center evaluation Note (Dec, 2007), there has been a noticeable impact of this programme upon aggregate consumption. Expenditure upon education, food, child clothing has increased. It has also shown increase in child nutrition. The probability of absence is 3.6% lower in Bolsa Family beneficiaries than the non- beneficiaries. But at the same time it is 4% more likely for the beneficiaries of failing to advance in studies as compared to non-beneficiaries. Labour market participation rate of treated adults was 2.6 point higher than the non-treated. Also this programme was genderised in a sense that for women the labour participation rate was 4.3 points higher.

Mexico (Opportunidades)

The Opportunidads programme has been promoted by World Bank and Inter American Development Bank in Mexico in 2002 as the emblematic example of poverty fighting programme (Pablo Yanes, 2011). This programme consisted of conditional cash transfer that includes scholarships for children and a small amount of financial support for food and energy. For children and pregnant women it provides nutritional supplement. As the school advances, the amount of scholarships increase and the amount is more for girls than boys. There are conditions imposed upon cash transfers such as regular medical check-ups, participation at self-care courses and regular school attendance. Most of the beneficiaries belonged to rural areas but now base is expanding to urban areas too. In 2010 a very important change was introduced in this programme. For every child under 9 yrs of age, a small transfer of $8 per month but with a limit of three such children in a single family. It covers around 5.8 million people which is around 25%of total population and provide for 20% of household consumption.

It can be said with Oportunidades, Mexico became an exporter of social technology (Pablo Yanes, 2011). According to Children's Health Opportunities and Project Evaluation: Mexico Opportunidades Programme (2011), this programme has led to better health outcomes. The beneficiaries are less prone to being an anaemic, stunned, at a risk of overweight.

According to another report External Evaluation of Opportunidades (2008), this programme has led to prolonging the exposure of beneficiaries for formal education. It has surely led to attainment of objective to break the cycle of intergenerational poverty (poverty passing from generation to generation) paid employment in the rural areas has helped the people to survive crises. Thus this programme has led to educational achievement, improvement in reproductive pattern, reduction in gender gap in educational institutions. But there are some threats too. In the utter backward rural areas, the lack of infrastructure like shortages of jobs acts as an obstacle for complete success.

2. Direct cash transfer scheme in India

In India there is a need of shifting to Direct Cash Transfer because of failure of the existing myriad schemes which are implemented for poverty alleviation. More than half of the amount spent on welfare schemes does not reach the targets because of leakages, wastage, corruption, errors etc. Former Prime Minister Rajiv Gandhi commented famously that only about 15% of allocations reached the beneficiaries (Mohhamad, 2012). Out of Rs 20, 000 crores spent on subsidies, only Rs 2000 crores reach the beneficiaries. Jha and Ramaswamy (2010) show that only 10% of the total subsidy amount reaches the poor. 43% becomes illegal diversion cost, 20% is excess cost, and 19% is the income to the non-poor.

To curb all these problems Cash Transfer Scheme has been introduced. This scheme is Biometric Based Identification based. Under biometrics a person is identified on the basis of his own personal traits or characteristics. To facilitate creation of unique ID's for all an agency was formed by the Government of India named the **Unique Identification Authority of India** in Nov, 2009 chaired by former co-chairman of Infosys Nandan Nilekani.

This authority will issues a unique identification number which would be a 12-digit number "Aadhar" for all the individuals of the nation. For this a person has to visit the local UID office. At the local UID office or camp, a person gets photographed, fingerprinted, and gets an iris scan (Arka Roy Chaudhary, E Somnathan 2011). Thus a unique id will be created which would be stored in a centralized database. This information can be easily used for targeting the beneficiaries. Moreover, it would be easier to directly make a transfer of funds to their bank account. The government intends to cover 1.4 crore scholarship holders, 2.1 crore pensioners, 87 lakh BPL families who get free electricity and about eight crore NREGA workers in the cash transfer scheme within the next year and a half (Niraj kumar, 2013)

But for being fully operational this scheme there are some requirements which need to be met. The National Committee on Direct Cash Transfer laid down the following pre-requisite for implementation of this scheme (National Committee on Direct Cash Transfer, 2012)

- A Unique ID Card for All – all the likely recipients of this scheme must have a unique id issued by above mentioned UIDAI.
- Universal Access to Banking – Every individual must have an access to banking system at a reasonable distance. State bank of India (SBI) has already appointed over 30, 000 banking correspondents, who will open accounts and deliver cash on behalf of government to households verified through Aadhaar biometric system (Niraj Kumar).
- Financial Inclusion – Besides having access to banks, individuals must have a bank account.
- Data Bases for Transfer and Link with Unique ID – A fully developed database containing the information about the beneficiaries is to be developed. Different list for different programs is to be prepared.
- Transfer Mechanisms, Rules, Audits – Proper transfer mechanism is to be established. Linking banks so as to facilitate easy transfers, clearing of checks etc.
- From Jan 2013, Cash transfer has been rolled in 20 districts (6 States and 3 Union Territories). But for the time being Food, Fuel and Fertilizers' subsidy has been exempted.

3. Cash transfer scheme: An asset

In terms of both theory and practice, there appears to be a strong case for cash-based responses to food emergencies where supply and market conditions are appropriate (David Peppiatt, John Mitchell and Penny Hokzmann, 2001).

- **Prevention of wastage**

The National Institute of Public Finance and Policy presented "A Cost Benefit Analysis of Aadhar" (November, 2012). It was asserted that substantial benefits would accrue to the government by integration of Aadhar with various on-going schemes like PDS, MGNREGS, LPG and Fertilisers' subsidies, as well as education (Sarav Shiksha Abhiyaan, Mid Day Meal) , housing (Indra Awas Yojna) and health related programmes (Janani Suraksha Yojna, Accredited Social Health Activist, ASHA) . The benefits would arise due to reduction in leakages and wastages which would be attained by proper identification and authentication.

A study by Planning Commission and the Ministry of Consumer Affair, Food and Public distribution conducted an independent study for evaluation of current Public Distribution System (PDS) in India and published a report in March, 2005. According to this study, 58% of allotted funds for PDS do not reach the BPL families due to errors in identification, unethical practises and non-transparent operations in the implementation of TPDS. Moreover for Rs. 3.65 spend by government on poor, he (poor) gets just Re.1. Moreover there exist the problem of 'bogus' beneficiaries which includes 'duplicates' (i.e., a single person getting benefits twice) and 'ghost' beneficiaries (i.e., a person who is dead but his name is still there on government records). The definition of ghost card includes (a) below the poverty line (BPL) cards that are not in possession of their owners, and (b) the excess of total number of ration cards over that of total households (Reetika Khera, 2013). Around 17% of funds are attributed to ghost cards. According to NIPFP, 2012 report, out of total Rs 19.600 crore subsidy on kerosene, 38% does not reach its beneficiaries. For MGNREGS, the same report (NIPFP, 2012). In case of MGNREGA 8.6% are ghost beneficiaries and only 61% of wages claimed have been actually received by the workers. Similarly for other programmes too there have been large cases of leakages.

Thus linking PDS with this "Aadhar" based Cash Transfer would help to reduce these leakages because there would no middle-men (or institution). The beneficiaries would directly get their share of allotted funds. Secondly there would be no possibility of duplicate accounts because of the unique identity for all individuals. It is assumed that 5% of the leakage can be plugged through wage disbursement using Aadhaar – enabled bank account and 7% through automation of muster rolls (NIPEP, 2012).

- **Consolidation of cash transfers**

Some households are getting benefits from multiple sources (different government programmes) and in multiple forms. But this approach, in long would facilitate integration of all programmes into one. Moreover such programmes represent shifts to more specifically targeted programmes from general subsidies. This it would help in achieving better efficiency in the long run.

- **Speed and Cost**

The main benefit of cash transfer lies in the fact that it is quicker to transfer cash rather than food. Secondly savings in costs is also beneficial. According to a report by FAO in Ethiopia, it was realised that 34% of cost of food was required for transportation purposes. On the other had cash has minimum transaction costs. Thus, per beneficiary unit cost would be less.

- **Work Disincentive**

Usually it is assumed that giving direct cash to the beneficiaries would generate incentives for the individuals to maintain low income levels, so as to continue being qualified for benefits. This would leads to offsetting of all positive impact and the aim of poverty alleviation would not be achieved. But this is not true. Cash transfers usually provide incentives to look and continue the job so as to sustain a higher standard of living. Empirical evidences from South Africa indicates that while the measured direct effect of social cash transfer on employment are modest, they are positive and statistically significant, refuting the notion that social cash transfers create disinvestment for employment and economic growth (Michael Samson, 2009).

4. Problems with cash transfer approach

The Unique Identification Authority of India (UIDAI) has issued 31.64 crores of Aadhar cards which comprise of 25.13% of population. Maximum number (30.51%) of Aadhar cards have been issued for the people belonging to age-group 16-30 yrs of age. Thus the authority has to go a long way to cover 100% population.

Given the fact that an important component of cash transfer is that the beneficiaries would get cash transferred to their account. This means all the beneficiaries must have bank accounts. But in India only 40% of households have bank accounts. Only 38% of the scheduled commercial banks are located in rural areas. There exist only 32, 919 rural bank branches for 6, 00, 000 villages in India.

The most obvious threat of preferring cash transfer over kind transfer is problem of inflation. In developing countries like India, markets are generally deregulated. Thus due to cash transfers the prices in such markets would rise making necessities unaffordable for those who require them the most. Moreover the real value of the cash which is transferred would fall and this approach would prove to be a failure. Sceptics have used the recent global food crisis to argue that cash transfers are inappropriate in weak economies, pointing to the inability of many large-scale programmes to increase cash payment rates in line with price rise (Rachel Sabates-Wheeler and Stephen Devereux, 2010).

It is feared by many experts that the cash which is being provided for food and other essential commodities, may be spent on demerit goods. Alcohol consumption is a big problem in India. If direct transfer of cash is easy money of people, as they haven't worked for it. Thus there is a huge possibility that such cash would be spend for consumption of alcohol, or other such toxicants.

The success of cash transfer requires development of matching level of infrastructure. Providing cash without creating employment opportunities would make people dependent for external support which would lead to condition of transfer of poverty from one generation to another.

Opposition has accused the present government of introduction of cash transfer approach as being politically motivated. It is said that government is trying to attract votes towards their side in the wake of coming Assembly elections in 2014. In the long run government would gradually withdraw itself from welfare program. According to a World Bank (2012) paper "Conditional Cash Transfer, Political Participation and Voting Behaviour" it was established that *Familias en Accion,* a cash transfer scheme in Cambodia did help the ruling party to cash in more votes specially from the beneficiaries' side.

While targeting the benefit two types of errors can occur. Inclusion error (including those beneficiaries who are non-poor) and Exclusion error (excluding poor from the list of beneficiaries). Although it is known that 29.8% people live below the poverty line in India. But it is evident from the National Sample Survey Organisation and National Family Health Survey information that the proportion of the population that is nutritionally deprived is significantly larger than the "poor" population (Jayati Ghosh, 2011). Moreover 90% of workforce and 50% of national product of our country is accounted by the informal and unorganised sector (National Statistical Commission, 2012). The knowledge of employment, salary etc does not give the right picture in unorganised sector of the economy. Thus identifying the poor in our country becomes a difficult task.

All the success stories of cash transfers (Latin American nations) is the result of introducing cash transfer in addition to existing systems and structures of public provision which are absent in India. There are arguments that the Indian government should not replace the existing public provision of services, particularly food grain, health and education with cash transfers. For example, under the Public Distribution Scheme (PDS) the government has been buying food from producers in surplus regions and distributing it across the states. If the PDS is dismantled and replaced by cash transfers it may skew the availability of food grains across regions. The private sector might exploit such a situation, which would not be good for food producers, and food prices or food security. There are already pilot studies which show that households, particularly females in households, prefer food through the PDS rather than cash transfers. The reason for this is the availability of food even in the absence of markets nearby. But if the PDS retains, then its ability to deliver quality food items would need to be improved (Sahoo, 2013).

Suggestions:

Cash transfers offer a feasible, transparent and equitable means of reducing the growing inequalities that are endemic and systemic in an economy. The first and perhaps most important argument in favour of cash transfers is that they would gave recipients a greater sense of basic economic security and economic freedom (UNICEF, 2012). To improve the direct transfer schemes, following measures may be suggested:

First, creation of a Core Subsidy Management System (CSMS) for the purpose of maintaining book keeping information on entitlements and subsidies for all beneficiaries. The CSMS will also provide increased transparency in the movement of goods, levels of stocks, prediction and aggregation of demand, and identification of beneficiaries. It will be able to use analytics to detect fraud and diversion. It can also integrate with a contact centre for grievance handling. Beneficiaries can report malpractices to the Government directly making it possible for the government to react in a timely manner (Task force, 2011).

Second, success of these schemes also depends upon political will, good governance, and incentive-compatible solution design, judicious use of technology, a structured transition plan, meticulous project management, effective supervision, audit and execution.

Third, fundamental challenge for any subsidy framework is to ensure effective targeting of beneficiaries. Accurate beneficiary identification has traditionally been a complex task for social security and welfare programs.

Fourth, despite tremendous increase in awareness and changes brought about by reforms like the Right to Information Act, 2005, in recent years, information asymmetry is still widespread. Even when such information is available, it can paint a distorted picture given the leakages and diversion in the distribution chain. So, awareness is a crucial factor for efficient implementation of the scheme.

Fifth, in order to send subsidy payments to all beneficiaries and in a manner that is convenient to them, Government of India should use all possible channels and payment instruments. Access to electronic payments at the last mile is an integral part of the solution for direct transfer of both, cash and non-cash subsidies.

Sixth, illiteracy and old age is another important factor in receiving cash payment from banks and other institutions because in India, in the rural area people are less familiar to banking habits. So to overcome this problem government should establish institutional framework for proper delivery of direct cash payments. Special facilities for disabled women and men and barrier on inclusion such as discrimination free environment should be ensured for equal distribution of benefits of the scheme.

Seventh, it is important to mention here that delay in payment of wages under MGNREGS, pensions and scholarships as well as other benefits have become a regular phenomenon. So, Timely payment of cash transfer is an another important factor for effectiveness of this scheme because delay in payments adversely affect the socio-economic conditions of beneficiaries.

Last but not least, it is worth noting that there should be the efficient Monitoring and Information System.

Concluding Remarks

It can be concluded that India is at a critical stage of social, economic as well as political vulnerabilities. In this context social safety net like direct cash payment has an ability to expand the coverage of social security among poor and marginal sections of the society. Direct Cash Transfers hold promise in addressing the malaise of Indian welfare service delivery. Amartya Sen has said the Union government's cash transfer scheme can be a useful system to supplement other ways of making India a less unequal society, "but it is not a magic bullet, and its pros and cons have to be assessed and scrutinized with an open mind." (Sen, 2013). The present scenario of poverty, unemployment, inequality and discrimination demands for social justice as well as inclusive growth.

Thus Direct Cash Transfer scheme, a financial inclusive strategy, is a great step towards this direction.

In nutshell, Direct Cash Transfer scheme is designed to ensure that poor and needy people should be benefitted and get basic necessities like food, health and education. It is expected to bring down poverty and inequality in India because all the benefits of earlier existing schemes are not reaching to the actual beneficiaries. Due to the poor performance of welfare schemes in India , direct cash transfers is an important idea and expected to change lives of millions. But it is debatable whether it may be better to just improve efficiency in the existing system than attempt to introduce a new system without proper infrastructure. The key issues for direct cash transfers are identifying beneficiaries and deciding the size of transfers. Direct cash transfers could be a game changer in delivering welfare directly to the poor, but only if it is properly designed in terms of supporting infrastructure, institutions and monitoring mechanisms.

There is a need of proper back up of administrative services for the successful implementation of direct cash transfer scheme. Development of infrastructure, careful implementation, time-to-time evaluation is required. The number of branches of banks should be increased so as to cover almost all the rural areas. Also the efficiency of banks should be increased. Before deciding about the amount of cash subsidy the authorities must take into consideration the fluctuations in price levels. It should allow flexibility in the choice of commodity to the beneficiary.

Thus Direct Cash Transfer cannot be seen as panacea of all ills. Generally, the more cash transfer is targeted at poorest, the more likely is it to be effective in reducing severe poverty, although it will be easier to reduce overall numbers below the poverty line by focusing on those close to it, through a uniform benefit for example. However this needs to be weighed against the broader political support for uniform and universal benefit (Armando Barrientos and Jocelyn Dejong, 2004).

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