GOVERNMENT OF KARNATAKA

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ
Karnataka Evalution Authority

KARNATAKA EVALUATION AUTHORITY

DEPARTMENT OF PLANNING, PROGRAMME MONITORING AND STATISTICS

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March 2020

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Department of Finance

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CONSTITUTION OF INDIA

PREAMBLE

WE, THE PEOPLE OF INDIA,

having solemnly resolved to constitute India into a

SOVEREIGN SOCIALIST

SECULAR DEMOCRATIC REPUBLIC

and to secure to all its citizens:

JUSTICE, social, economic and political;

LIBERTY of thought , expression,

belief, faith and worship;

EQUALITY of status and of opportunity;

and to promote among them all

FRATERNITY assuring the dignity of the

individual and the unity and

integrity of the Nation;

IN OUR CONSTITUENT ASSEMBLY

this twenty-sixth day of November, 1949, do

HEREBY ADOPT, ENACT AND GIVE TO

OURSELVES THIS CONSTITUTION.

FOREWORD

Will be taken print out separately

ACKNOWLEDGEMENTS

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

Foreword

The Direct Benefit Transfer (DBT) scheme rolled out on 1ˢᵗ January 2013 was envisioned to cover 26 social welfare programmes in 43 districts of 16 States/UT. It is a paradigm shift in system of payments from cash to electronic transfer of funds to bank accounts of the beneficiary. to bring efficiency, effectiveness, transparency and accountability and infuse confidence of the masses in governance. To examine the functioning of the system to get the feedback for any mid-course corrections, Finance Department through Karnataka Evaluation Authority initiated evaluation of the scheme focusing on two major schemes of MGNREGA and National Social Assistance Programme. The study is carried out by NABARD Consultancy Services.

The primary data for analysis is collected from a stratified random sample of 2448 beneficiaries under MGNREGA and 2585 under NSAP scheme. The findings of the study indicate near full coverage of 95 percent of beneficiaries under DBT in MGNREGA but under NSAP the coverage is only 52 percent. This has facilitated timely payment of wages without any deductions under MGNREGA. Under NSAP with DBT the time gap is reduced significantly from 45 days to instant payment in case of banks and 15-20 days in case of post office account. It is a real game changer. As duplication is not possible due to Aadhaar linking, now it is possible to distribute the benefits to large population in short time. The major recommendations of the study are: the coverage under MGNREGA to be increased to 100 percent and RDPR to take a district wise quick review and ensure it. SMS alerts on a fixed date should be sent to the beneficiaries about the credit of wages. Grievance Redressal Mechanism should exist at the state level also for DBT in SAKALA mode. With regard to NSAP the major recommendations are: Pension payment should also fully bring under DBT by fixing a definite timeline. Data migration of Khajane I to Khajane II to be citizen friendly. Enough skilled manpower to be engaged even at the district and taluka level. EMV chip based Rupay card may be issued as well as image of beneficiary could be captured, and Banking Correspondent system should be strengthened. Better internet connectivity should be ensured in rural areas and the department should take up on higher priority basis, for wider geographical coverage of non-digitised beneficiaries.

As the State is steadily moving towards digitized economy, I expect that the findings and recommendations in the study will be useful to Finance, Revenue and RDPR Departments to formulate future strategies.

The study received support and guidance of the Additional Chief Secretary/ Principal Secretary Programme Monitoring and Statistics Department, Government of Karnataka. The report was approved in 45th Technical Committee meeting. The review of the draft report by KEA, members of the Technical Committee and an Independent Assessor, has provided useful insights and suggestions to improve the quality of the report. I duly acknowledge the assistance rendered by all in successful completion of the study.
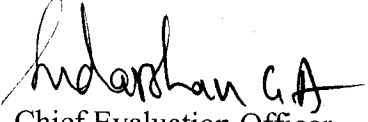
Chief Evaluation Officer
Karnataka Evaluation Authority

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1.	AEPS	Aadhar Enables Payment System
2.	APL	Above Poverty Line
3.	BPL	Below Poverty Line
4.	CB	Commercial Bank
5.	CEO	Chief Executive Officer
6.	DEO	Data Entry Operator
7.	DSSP	Directorate of Social Security & Pension
8.	DWP	Destitute Widow Pension
9.	FGD	Focused Group Discussion
10.	FTO	Fund Transfer Order
11.	GOI	Government of India
12.	GOK	Government of Karnataka
13.	GP	Gram Panchayat
14.	IGNOAP	Indira Gandhi National Old Age Pension
15.	KEA	Karnataka Evaluation Authority
16.	LDM	Lead District Manager
17.	MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
18.	MO / EMO	Money Order / Electronic Money Order
19.	MoRD	Ministry of Rural Development
20.	NABARD	National Bank for Agriculture & Rural Development
21.	NABCONS	NABARD Consultancy Services
22.	NGO	Non-Government Organization
23.	NMR	National Muster Roll
24.	NPCI	National Payment Corporation of India
25.	NSAP	National Social Assistance Program
26.	PDO	Project Development officer
27.	PFMS	Public Fund Management System
28.	PHP	Physically Handicapped Persons
29.	PPS	Probability Proportion to Samples
30.	RBI	Reserve Bank of India
31.	RDPR	Rural Development & Panchayat Raj
32.	RI	Revenue Inspector
33.	SB a/c	Savings Bank Account
34.	SC	Scheduled Caste
35.	SSPs	Social Security Pension schemes
36.	SSY	Sandhya Suraksha Yojana
37.	ST	Scheduled Tribe
38.	TOR	Terms of Reference
39.	TP	Taluk Panchayat
40.	TQ	Taluk
41.	VA	Village Accountant
42.	ZP	Zilla Panchayat

Executive summary

The Central and State Governments transfer of subsidies presently stands at 4% of countries GDP, about more than Rs. 4 trillion a year. Prior to 2013, these transfers were affected through multiple intermediaries. Direct Benefit Transfer (DBT) scheme was launched on January 1st, 2013 by the Union Government to address the need to effect numerous transfers including wage payments, fuel subsidies, food grain subsidies, pensions, etc., from the government to different sections of the people especially to the underprivileged sections by sending the money directly into the bank accounts of the beneficiaries transparent manner, there by ensuring financial inclusion of various categories of beneficiaries.

In line with the Union government, Government of Karnataka also stepped into this socio / economic welfare venture and dispensed benefits in cash and kind under its exclusive schemes. Presently, there are 111 schemes pertaining to 25 Ministries and Departments of Government that are covered under DBT in Karnataka.

In order to assess the process, performance and shortcomings in the implementation of the scheme, the Karnataka Evaluation Authority (KEA) assigned the Evaluation study of two of the most popular schemes, viz., Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) & National Social Assistance Programme (NSAP) to NABCONS.

The objectives of the study are to examine the need and progress of DBT in India and Karnataka, to understand the status of DBT roll out in the state in respect of identified schemes, to assess the awareness level issues under benefit payments either with or without Aadhaar linked DBT transfer among the beneficiaries, to examine the process and coverage of Aadhaar enabled benefit payments among scheme beneficiaries, to study the method and approach for Aadhaar seeding for individual beneficiary account under selected schemes, to study the issues and challenges among multi stakeholders in Aadhaar seeding process for the beneficiary data base, to carry out cost benefit analysis of Aadhaar linked DBT roll out and identify challenges and hurdles in NSAP and MGNREGA schemes.

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Approach and Methodology to the study involved: i) Pre-Testing, which was done by making use of sample survey instruments in Devanahalli Taluk, Bengaluru Rural district of Karnataka, (ii) Preparation of Inception Report, wherein the understanding of the terms of reference and detailed study methodology was elaborated in respect of NSAP & MGNREGA (iii) Collection of data from Directorate of Social Security Pension (DSSP) Departments and Department of Rural Development & Panchayat Raj (RDPR) (iv) Field Study & Focus Group Discussion for field data collection from the beneficiaries for the Evaluation Study, and (v) Compilation, consolidation and Report Preparation.

Primary data was collected through field survey covering 8 districts each under NSAP and MGNREGA schemes. Secondary data was collected from the respective departments, viz., DSSP and RDPR, their officials and also from the websites of DBT Karnataka, etc.

The total beneficiary sample covered under the NSAP scheme was 2585. The sample beneficiaries were those who received pension under the SSP scheme (OAP, SSY, DWP & PHP) in FY2017-18. Two districts from each revenue division, one high enrolment district and one with low enrolment was selected for the study. Two Talukas were selected from each district based on the enrolment i.e. one high enrolment and one low enrolment taluk. Sample beneficiaries for each scheme were selected in proportion to the total number of beneficiaries in each scheme. The sample districts for SSP schemes were Ballari, Belagavi, Bengaluru Rural, Kodagu, Mandya, Tumkur, Uttara Kannada and Yadgir. Under MGNREGA a sample of 2448 beneficiaries were covered. The sample beneficiaries were those who have worked under MGNREGA, have linked Aadhar under MGNREGA scheme and received wages in their bank account in FY 2017-18. Two districts from each revenue division, one high enrolment district and one with low enrolment were selected for the study. Two Talukas were selected from each district based on the enrolment i.e. one high enrolment and one low enrolment taluk. The sample districts were Belagavi, Bengaluru Urban, Chitradurga, Hassan, Kodagu, Raichur, Uttara Kannada and Yadgir. Focus Group Discussions and Personal interviews were also held with various stakeholder at state, district, taluk and gram panchayat levels. The data collected were analysed and presented in the form of Tables and Graphs.

Major observations under MGNREGA scheme

About 6% of the beneficiaries are still receiving wages in cash which suggests that there is a possibility of misuse in respect of dispensation of wages to such beneficiaries as about 17%

of them are reportedly paying commission or tip for receiving their wages. Such practices are observed more in Raichur, Belagavi and Chitradurga districts.

During Stakeholders interview, officials had shared data regarding joint accounts held by beneficiaries. Before DBT, there were 12 lakh joint accounts but now there are only 40,000 joint accounts. Misuse of wages were informed from Joint Accounts, especially with family members enlisted in same job card.

Aadhaar enrolment is an important tool to remove duplication and source of accurate data for better real time tracking of fund transfer. Linking of Aadhaar is the basis for DBT implementation and the study has revealed that about 5% of the beneficiaries have not added Aadhar number to the MGNREGA scheme despite having Aadhaar card. As regards gender perception, it is observed that majority of non- linked beneficiaries are male members only. This is attributed to lack of awareness about the interventions mainly regarding the linking, as noticed in Hassan, Belagavi & Raichur districts. The linking process is also a major issue hindering the full coverage of DBT in MGNREGA. From Table no 29. it is evident that nearly 53% (i.e. amongst 103) of beneficiaries who have not linked their Aadhaar with MGNREGA are unaware that it is beneficial for them to link Aadhaar to MGNREGA and 21.4% (i.e. amongst 103) of beneficiaries are aware of benefits but are unaware of the procedure of linking. The gap in Aadhar seeding is mainly observed in Belagavi & Raichur districts i.e., about 8% and 10% respectively (Table 27).

Further, it was noticed that though simplified procedures have been introduced by the Government for seeding of Aadhar with the MGNREGA scheme, only in respect of 47.3% cases that the seeding of Aadhar with the scheme was completed within a reasonable time up to 10 days. The delay was more pronounced in Raichur (Table 30). A good grievance mechanism is characterized by its efficiency, simplicity and timeliness. Considering the enormity of coverage in terms of people and quantum of benefits, the number of issues/complaints could be deemed to be less and indicates the high level of satisfaction amongst the beneficiaries. Although, about 96% of complaints are resolved but it took at least a year or more to resolve about 20% of complaints.

As per secondary data provided by RDPR, 94% of beneficiaries have bank account. During survey, it was observed that 98% of sample beneficiaries had bank accounts. While districts like Yadagir, Kodagu and Uttar Kannada, it is almost 100%, in Bengaluru urban only 93% of beneficiaries have saving account. Similarly, percentage of Aadhaar linking to bank

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account in Bengaluru urban and Belagavi is only 91% and 92% respectively, in comparison to that districts in districts like Hassan, Kodagu, Uttar Kannada and Yadagir which have achieved 99% linkage.

Barring a few, almost all the beneficiaries have bank account. Aadhar linkage with bank account has been completed in respect of 95% cases of sample beneficiaries which facilitate implementation of DBT mechanism. Only a small percentage (5%) of beneficiaries have not seeded their Aadhar with bank account comprising 20% of SC/ST beneficiaries and remaining belonging to Gen/OBC category. On an analysis of the district-wise analysis of the data, variation in adoption as well as awareness of the DBT is observed. Of the total sample size, 22% of the beneficiaries are illiterate, 54% have only primary education and 14% of the beneficiaries who do not have bank account informed that they are not conversant with banking transactions. This section of people is not comfortable in drawing their cash from the bank account and are mainly dependent on neighbours, other family members or other customers in bank. This necessitates effective deployment of Business Correspondents which could instil confidence amongst beneficiaries as well as help to iron out typical issues faced by them.

Major observations under SSP scheme

Out of 2585, 48% i.e. 1230 SSPs beneficiaries have received pension through Money Order and 52% i.e. 1355 beneficiaries have received in bank\PO account. A total of 2558 (99%) beneficiaries have Aadhaar card and 27 beneficiaries do not have Aadhaar card. Out of 2558 Aadhaar holder beneficiaries, only 77% i.e. 1986 beneficiaries have enrolled their Aadhaar card with the SSPs Scheme. Of the total beneficiaries, 2442 beneficiaries have account either in bank or post office and 163 beneficiaries do not have bank account. Among the 2383 beneficiaries who have bank/PO account as well as Aadhaar, only 69% i.e. 1642 have linked their Aadhaar details to their bank\PO account. From the total sample of 2585, only 44% i.e. 1138 beneficiaries have been identified to have seeded Aadhar with the scheme as well as with the bank account and are receiving pension into such bank accounts. Among districts studied in this regard, Uttar Kannada, Mandya and Yadgir districts have recorded lowest number of such beneficiaries. Besides, these districts have underperformed in other indicators such as linking of Aadhaar with scheme as well bank/PO account.

Out of 1230 beneficiaries, who receive their entitlements through Money Order, only 55% of them receive the pension amount regularly. On the other hand 74% of 1355 beneficiaries who receives their pension through bank\PO account are satisfied with regular payment.

Out of 2422 SSPs sample beneficiaries with bank account, 1211 i.e. 50% of these beneficiaries visit bank mainly for withdrawal of their pension amount. Of these, 90% of these beneficiaries do banking transaction mainly through withdrawal slip. Only 6% of beneficiaries have used services of Mobile banking.

Non-availability of IT solutions and limited number of technical man power to support departmental staff in district as well as taluka is a major problem observed in the study. At present Account based DBT is being followed and not the Aadhaar based DBT. The limiting factors towards Aadhaar based DBT is the lack of application of biometric authentication (IT Solution), poor Aadhaar seeding percentage with bank accounts, poor manpower availability at DSSP. These constraints could be seen in the field and Panchayat levels also. The CPMS seeding is not yet being used till date for SSPs in the study region.

Critical challenges like Duplicate and Ghost beneficiaries have been raised. Directorate has taken various steps to identify and eliminate ghost beneficiaries. With the availability of Aadhaar, this process has become easier.

The **scheme-wise recommendations** emanated from the evaluation study are discussed below.

MGNREGA

In MGNREGA, DBT is working in GOI platform and 95% of the beneficiaries have linked their bank account with MGNREGA scheme. To further improve the efficiency of DBT implementation the following suggestions are made.

i. Of the total sample beneficiaries, 103, i.e. 5% have not linked Aadhar card with MGNREGA. The reasons are that the beneficiaries are not aware of Aadhaar linking with MGNREGA and also not aware of the procedure. A few beneficiaries are not aware whether their Aadhaar number has been enrolled with MGNREGA, because they have not been informed by the implementing department. As 93% of respondents who are unaware about the Aadhaar enrolment with MGNREGA are mainly from Raichur and Belagavi, the department may take steps to spread the awareness by gearing up the district and Panchayat machinery to conduct Information Education Communication using rozgaar days and through SHGs.

ii.   Further, as the literacy level of beneficiaries is low, both SMS as well as direct oral/written acknowledgement of Aadhar linkage with the scheme may be issued to individual beneficiaries by the district machinery.

iii.   As only about 6% of beneficiaries are receiving wages in cash the beneficiaries concerned should be encouraged to open individual accounts. RDPR may take a district wise quick review and ensure 100% coverage.

iv.   They should be assisted in opening savings account in coordination with stakeholder banks/PO. Care may be taken to ensure availability of bank/PO account, aadhaar card at the time of enrolment for issuing new job cards so as to achieve 100% Aadhar-bank-MGNREGA seeding.

v.   Of the beneficiaries surveyed, 22% are illiterate and most of them did not open any savings account as they were either not conversant with the banking operations or on account of distance factor to the nearest branch/PO. They should also be sensitized and assisted by BCs in carrying out banking operations.

vi.   Banking Correspondent system should be strengthened to enable withdrawal of the wages by the workers who are having issues with other modes of banking transactions.

vii.   The issues concerning linking Aadhar with Bank account appears to be trivial like need to undertake multiple visits. The issues can be ironed out in Bankers' grievance day hearings and other fora like joint Taluka level campaigns by DPCs and bankers.

viii.   SMS alerts on a fixed date should be sent to the beneficiaries about the credit of wages into the bank account so that the beneficiaries can avoid making multiple visits to the bank or post office as well as instil confidence in them with respect to DBT system.

ix.   Better Internet connectivity should be ensured for payment through banking correspondents, especially in remote areas.

x.   During Focused group discussions, beneficiaries were concerned about faulty transfer of their wage in some other's account or even Paytm account. These instances cause stress and loss of trust of beneficiary on DBT. Therefore, such instances should be examined in consultation with NPCI and are avoided in future.

xi. Out of the fund transfers, 67% of transfers are secured through AEPS. Though Aadhar Enabled Payment is not mandatory, it can be encouraged with the prior consent of the beneficiaries as per the guidelines given under the scheme. Necessary verification and placing them in NPCI Mapper could be expedited so as to avoid faulty transaction and ensure easier tracking of fund transfer.

xii. The issues such as demanding commissions for cash payments should be addressed especially in districts like Raichur, Chitradurga and Belagavi.

xiii. Grievance Redressal Mechanism should exist at the state level also for DBT. Of the sample surveyed, 43% of beneficiaries are not aware of the procedure for filing a complaint mainly in Raichur and Chitradurga. Training/publicity to the beneficiaries should be given regarding grievance redressal Mechanism. The reasons for the grievance should be examined and online complaint register should be begun to track the complaints registered.

NSAP

i. Data migration of Khajane I to Khajane II is under progress which should be expedited and on total migration Khazane I shall cease to be in existence. In the process of transfer citizens' perspective are to be taken into consideration.

ii. Out of total sample of 2585, 1230 of the sample beneficiaries i.e. 48% receive pension through Money Order. The pension payments through money order are not paid regularly on a monthly basis. To address these problems, it is suggested as under:

    a. Pension payment should be fully brought under DBT platform by fixing a definite timeline.

    b. Money order based payment should be discontinued and payment through the bank shall be strengthened with additional deployment of Banking Correspondents. This would help door to door service and also ensure regularity in monthly payments.

iii. Since the pensioners by and large prefer to be paid in cash and service provided at their doorstep on account of their disability, age, gender, distance, time and cost factors, difficulties in using ATM/smart cards, the banks should be advised to recruit adequate number of Business Correspondents.

iv.   As followed under MGNREGA, Aadhar linkage with bank accounts should be taken up with due consent of beneficiaries as specified in the GoI guidelines governing DBT implementation so that mismatches and duplicate beneficiaries can be avoided.

v.   Pension should be disbursed on a fixed date and system of intimating the disbursement details to the pension beneficiaries through SMS and other modes shall be introduced so that beneficiaries will be assured of payment.

vi.   As skilled manpower are required to implement Aadhaar based payment system, sufficient manpower of skilled staff are to be employed at the district and taluka level.

vii.   Better internet connectivity and adequate infrastructure should be ensured for payments through BC especially in remote areas.

viii.   EMV chip based Rupay card may be issued as well as image of beneficiary could be captured in lieu of thumb based biometric authentication as many beneficiaries are facing difficulties in affixing thumb impression.

ix.   In order to expeditiously implement the DBT system, Village Accountant at Gram Panchayat may organize awareness camps. Besides, awareness campaign on the lines of MGNREGA may be conducted through SHG group members, teachers, Banking correspondents etc.

x.   The grievance redressel mechanism may be strengthened with System of procedures on the lines of MGNREGA and as per the provisions of Public service delivery act.

xi.   Based on experiences from different states, it is desirable to hasten digitization process so that maximum inclusion of all eligible beneficiaries could be brought under the system and de duplication or flagging exercise in respect of beneficiaries being targeted for central assistance can be carried out. Besides, digitization will help in mapping of beneficiaries under different schemes.

DBT

Main benefit of DBT is receipt of wages on time and regularly without any deductions. The problem of delay due to manual intervention, pressures, losses on account of payment of commission etc. have been obviated.

However, for enrolment under DBT, a beneficiary who did not have any savings bank account will have go through the entire process of opening the account in the bank, then to seed the Aadhar with the scheme and with the bank account, each process requiring submission of multiple documents to both the concerned Taluk Offices and the banks.

For some beneficiaries distance to the concerned branches is a major constraint. Normally in rural places the branches are sparsely placed and some branches are not properly connected by the transport services. As such visiting the banks only for this purpose entails cost and time because of which they might lose the wages for the day.

Most of the beneficiaries being illiterate are diffident to approach the bank staff and draw the wages

Getting wages through Banking Correspondents (BCs) mode is a better proposition since BCs can service the nook and corners of the villages. However, though the concept is good the system of BCs is not yet stabilized which if resolved will go a long way in meeting the dire needs of the needy section.

Introduction

1 This chapter includes Genesis of DBT, Objectives of DBT, SOP of DBT, status of implementation at national level, estimated benefit of DBT, schemes evaluated and progress in implementation.

1.1 Genesis of DBT

The Government of India as well as the State Governments have been implementing a range of social sector schemes for social and economic security of citizens, since its initiation of planning in 1951. These schemes are aimed to fulfil commitments made under the Directive Principles of State Policy, the Fundamental Rights guaranteed under the Constitution of India and the commitments made to the International Community on the Millennium Development Goals. With the aim of reforming Government delivery system by re-engineering the existing processes for simpler and faster flow of information/funds and to ensure accurate targeting of the beneficiaries, Direct Benefit Transfer (DBT) was started on 1st January, 2013 by Government of India.

DBT Mission was created in the Planning Commission to act as the nodal point for the implementation of the DBT programmes. The Mission was transferred to the Department of Expenditure in July, 2013 and continued to function till 14 September 2015.

First phase of DBT was initiated on 1st January, 2013 and the programme was started in 43 districts between 1st January and March, 2013. Later on 78 more districts were added in Phase II on 1st July, 2013 under 27 schemes pertaining to scholarships, women, child and labor welfare. DBT was further expanded across the country on 12 December 2014. About 7 new scholarship schemes and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) were brought under DBT in 300 identified districts with higher Aadhar enrolment.

Electronic Payment Framework was laid down in 2015. This Framework is required to be followed by all Ministries/ Departments and their attached Institutions/PSUs. It is also applicable on all Central Sector (CS)/ Centrally Sponsored schemes (CSS) and for all schemes where cash component is transferred to individual beneficiaries. Aadhar is not mandatory in DBT schemes. However, it provides unique identity and useful in targeting the intended beneficiaries therefore, Aadhar is preferred and beneficiaries are encouraged to have Aadhar.

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Jan Dhan, Aadhar and Mobile (JAM) are DBT enablers and as on date more than 22 crore Jan Dhan Accounts, more than 100 crore Aadhar and about 100 crore Mobile connections provide a unique opportunity to implement DBT in all welfare schemes across the country including States & UTs. DBT is expected to bring efficiency, effectiveness, transparency and accountability in the Government system and infuse confidence of citizen in the governance. DBT is the high priority and focus area of the Government.

Similar operations of Benefit transfer schemes in other countries

Based on available literature, a comparative table presenting the methodology adopted in a few other countries and possible takeaways therefrom is presented below:

Country	Year	Modalities	Possible Takeaways
Mexico: Oportunidades	1997	• Focus on geographically poor regions. Households identified in these regions using marginal index • Covers 20% of total Population • Cost of scheme – 0.4% of GDP • Size of transfer – 235 pesos (average) • **Payments made bimonthly** • **Benefits can be withdrawn from bank branches and authorized non-financial agencies** • Conditions – Minimum attendance requirement and mandatory health check ups	• Dispensation similar to DBT. • Apart from banks, the services of Payment banks may be explored for effective dispensation of wages and pension under MGNREGA and NSSP schemes. • Similarly, the health scheme of PM Jan Arogya Yojane (PMJAY) Ayushman Bharat could be linked to these major schemes.
Bangladesh: Shombhob (Pilot)	2012	• Households identified using PMT score • Size of transfer – BDT 400 for households with infants or primary school going children, BDT 800 households with both • **Payment through electronic payment system devised by Bangladesh Post** • Conditions – Growth monitoring of children, nutrition sessions to be attended by mothers, and	• The gap analysis of eligible beneficiaries not enrolled under MGNREGA or Pension has to be carried out with Aadhar as the basis for ensuring 100% coverage. • As Post Bank is also operational now, an exclusive Electronic payment system could be introduced.

Country	Year	Modalities	Possible Takeaways
		80% attendance in schools	
Kenya: Give Directly UCT (Pilot)	2011	• Focus on poor households in the most vulnerable geographical areas • Size of Transfer - $32 • Benefits paid monthly or lump sum (for nine months) • Benefits equivalent to 33% of household expenditure • **Payment made through MPESA (Mobile platform)** • Recipient of benefits either male or female	For promoting mobile based payment system, similar platform could be linked both by banks and Post Offices.

1.2 Objectives of DBT

The main objectives of DBT are:

1. To bring end to end transparency through re-engineering the processes.

2. To control leakages by cutting out middlemen by adopting a system-based approach for managing schemes and reducing human contact in delivery services.

3. To weed out bogus and fake beneficiaries.

To spearhead the transitional process of schemes to DBT, the schemes/components can be classified into two broad categories based on the type of benefit given to the beneficiaries:

1.2.1 Cash Transfer to Individual Beneficiary

This category includes schemes/ components of schemes wherein cash benefits are transferred by Government to individual beneficiaries, for example, PAHAL, MGNREGA, NSAP, Scholarships, etc. This transfer of cash benefits from Ministry / Department to beneficiaries happens through different routes as mentioned below:

a)   Directly to beneficiaries (from consolidated Fund of India)

b)   Through State Treasury Account to beneficiaries (from State Consolidated Fund)

c)   Through any Implementing Agency to beneficiaries (as appointed by Centre/ State Governments)

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1.2.2 In-kind Transfer to Individual Beneficiary

This category includes schemes/ components of schemes where in-kind benefits are given by the Government to individuals through an intermediate agency. Typically, the Government or its agent incurs internal expenditure to procure goods for public distribution and to provide services for targeted beneficiaries. Individual beneficiaries receive these goods or services for free or at subsidized rates. The schemes include SSA, mid-day meals, PDS, etc.

DBT aims to directly transfer benefits into bank/ postal accounts, preferably through Aadhar seeded accurately targeted beneficiaries. DBT can be undertaken by digitization of beneficiaries and making payments directly to the bank account through electronic transfer. However, to achieve DBT objectives to its true sense Aadhar seeding is desirable.

1.3 Standard Operating Procedure of DBT

DBT is a cumbersome process involves several steps and minutely detailed procedures to be executed at different level. As indicated in Figure 1, entire DBT process broadly involves four stages:

1.3.1 Preparatory Steps:

Identifying schemes, development of IT based platforms and related grievance redressal units.

1.3.2 Registration on Public Fund Management System (PFMS):

Registration of Ministries/ Implementing Agency (IA)/ Department running the schemes with subsequent process of approval and creation of treasury users along with user portals.

1.3.3 Beneficiary Database:

State Department/ Implementing Agency has to identify suitable agency to identify beneficiaries. Thereafter, digitization beneficiary database after verification. Seeding Aadhar should be done after getting account details of beneficiary. Uploading of Aadhar and account to PFMS has to be done by State Department/ Implementing Agency.

1.3.4 Beneficiary Data and A/c Validation:

PFMS sends account details of the beneficiaries to banks and National Payment Corporation of India (NPCI) for validation. Banks/ NPCI share validation response with PFMS and PFMS with State Department / IA. The State Department /IA rectifies the data and resend the same to PFMS.

Figure 1: Process of DBT
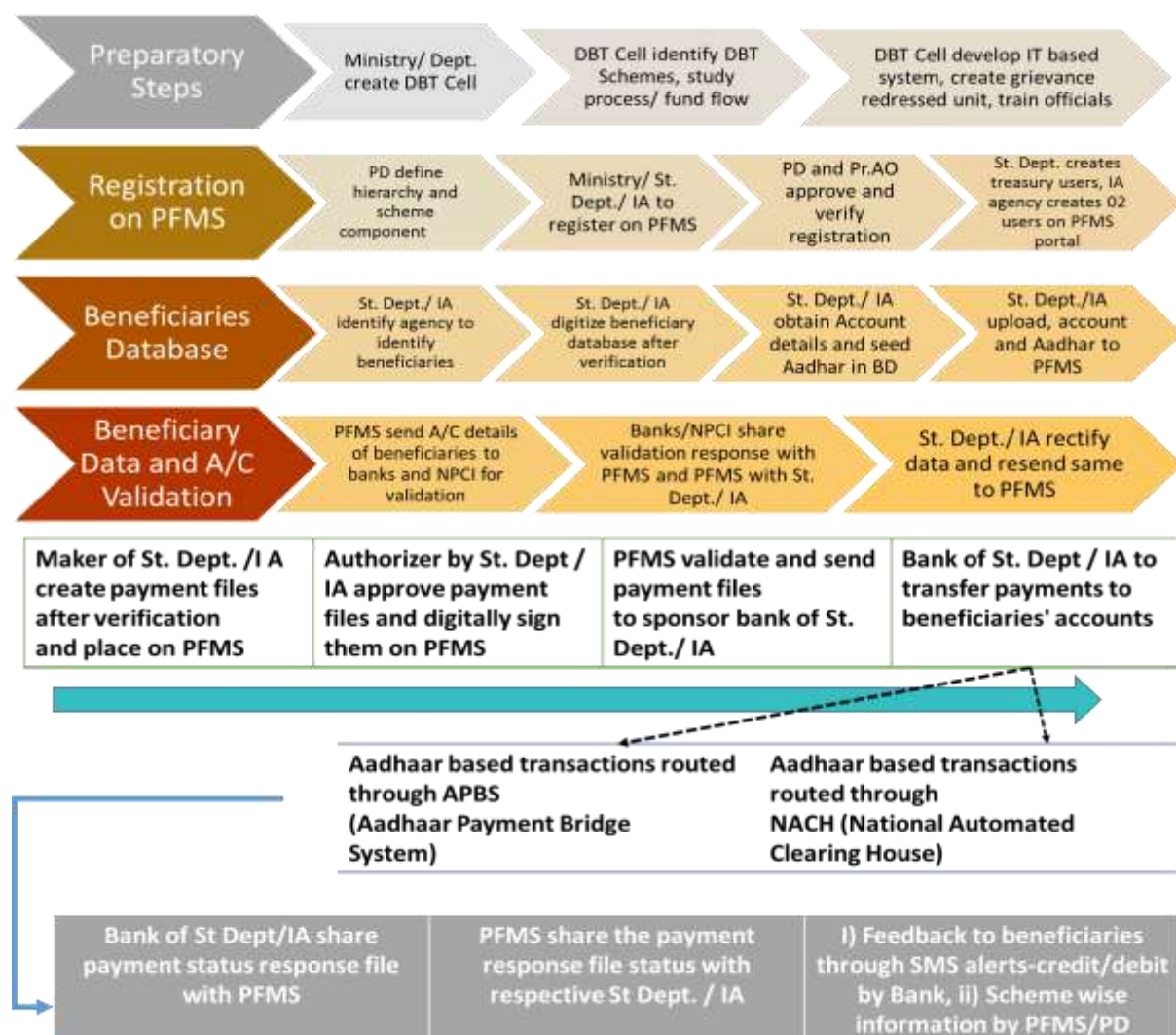
1.4 Status of Implementation at National Level

At national level, cumulatively, the total amount of funds transferred as on 31 August, 2019 through DBT is Rs.7,81,804 crore (dbtbharat.gov.in). During the Financial Year 2019-20 (up to 31 August, 2019), the amount transferred through DBT is Rs.78212 Crore and the total number of transactions are 65 crore. There are 439 schemes under DBT involving 56 Ministries. The estimated gain through implementation of DBT is of Rs.1,41,677 crore (https://dbtbharat.gov.in). The details of amount transferred under MGNREGA and NSAP including number of transactions are indicated in the Table 1

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Table 1: All India Direct Benefit Transfer Details for last 3 years

S.No.	Details	Total	MGNREGA	Per cent	NSAP	Per cent
1	**Total Direct Benefit Transfer (Rs. in Crore)**					
a	2019-20 (as on 31.8.2019)	78212	20153	26	2265	3.0
b	2018-19	329796	46182	14	8351	2.5
c	2017-18	170292	33751	20	9685	5.7
2	**Total No. of Transactions (in Crore)**					
a	2019-20 (as on 31.8.2019)	65	17.00	26.0	6.00	9.0
b	2018-19	129	12.16	9.4	3.01	2.0
c	2017-18	124	11.43	9.2	2.97	2.4

Source: dbtbharat.gov.in

During the current year, as on 31.8.2019, out of total funds transferred under DBT, 26% is for MGNREGA and 3% is for NSAP and out of the total transactions 17% is under MGNREGA and 9% is in respect of NSAP. In the year 2018-19, the DBT amount and transactions forms 14% and 2.5% under MGNREGA and NSAP, respectively. In the year 2017-18, the DBT amount and transactions were higher than the year 2018-19 in percentage terms i.e. 20% and 5.7% under MGNREGA and NSAP, respectively. During the year 2018-19, the achievement is comparatively lesser than the previous year due to election code of conduct in many of the states. MGNREGA and NSAP are the major schemes covered under DBT. Both the schemes are being implemented across all the districts in Karnataka state and the present study is focused on these two schemes.

1.5 Estimated Benefits from DBT and Other Governance Reforms (up to March 2019)

DBT and other governance reforms have led to removal of duplicate/ fake beneficiaries, plugging of leakages, etc., which enable the government to target the genuine and deserving beneficiaries. Estimated savings/ benefits from some of the schemes are as given in Table 2.

Table 2: All India Estimated Benefits/ Gains from DBT and Other Governance Reforms – Up to 31 March 2019 (Amt in Crore)

S. No	Schemes	Cumulative up to March, 2019 (no's)	Percent Share	Year 2018-19	Percent Share	Cumulative up to March, 2019	Percent Share	Remarks
1	All Schemes	90013		51665		1,41,677.56		

S. No	Schemes	Cumulative up to March, 2019 (no's)	Percent Share	Year 2018-19	Percent Share	Cumulative up to March, 2019	Percent Share	Remarks
2	MGNREGA	16073	17.85	4717	9.2	20,790.45	14.67	10% savings on wages on account of deletion of duplicate, fake, etc. beneficiaries
	NSAP	439	0.48	77	0.14	516.01	0.36	Deletion of 4.77 lakh duplicate, fake, etc. beneficiaries

Source: dbtbharat.gov.in

Out of the total estimated cumulative benefits, as on 31.3.2019, of Rs.1,41,677 Crore, 14.67 % is from MGNREGA due to deletion of duplicate, fake / non-existent, ineligible beneficiaries and 0.36% is from NSAP due to deletion of 4.77 lakh duplicate, fake/ non-existent, ineligible beneficiaries (Table 2).

1.6 Schemes Evaluated

1.6.1 Mahatma Gandhi National Rural Employment Guarantee scheme

Mahatma Gandhi National Rural Employment Guarantee Act came into force from 02.02.2006. The main objective of the Act is to enhance livelihood security in rural areas by providing 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work & apply for the Job Card. This also serves other objectives such as generation of productive assets, protecting the environment, empowering rural women, reducing rural-urban migration and fostering social equity among others etc. The Scheme is being implemented as centrally sponsored scheme on a cost sharing basis between Centre and State Governments in the ratio of 90:10. Labour and material ratio has to be maintained at 60:40. The wage portion is fully (i.e., labour) borne by Government of India, where as material portion is borne by Central and State Governments in the ratio of 75:25.

1.6.2 National Social Assistance Programme (NSAP)

The National Social Assistance Programme (NSAP) being implemented with effect from 15th August, 1995. The programme was a significant move towards fulfilling the Directive Principles in Article 41 of the Constitution. The programme introduced a National Policy for

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

Social Assistance of poor people and aims to ensure minimum national standard. NSAP comprises Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (lGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna Scheme.

1.7 Progress in Implementation of Aadhar Seeding – All India

1.7.1 MGNREGA

In MGNREGA, as on 31.8.2019, at all India level there are total of 11.94 crore workers, out of which 10.39 crore (86.99%) workers are Aadhar seeded in MIS wherein 8.48 crore (74.04%) workers have been converted into Aadhar based payments (Table 3).

Table 3: Status of DBT implementation in MGNREGA- All India

(As on 31st August 19)

Total Workers	No of Aadhar seeded in MIS	Percentage Aadhar Seeding in MIS	No of workers converted to Aadhar based payment	Percentage total worker converted to Aadhar based payment
119495295	103956745	86.99 %	88484448	74.04%

1.7.2 NSAP

As per the statistics from NSAP dashboard, there are more than 3.23 crore of beneficiaries enrolled under the National Social Assistance Programme (NSAP) out of which the largest number of enrolment is in Old Age Pension Scheme (IGNOAPS) where in more than 2.44 crore beneficiaries are enrolled. The other two Scheme, Indira Gandhi National Disability Pension Scheme (IGNDPS) and Indira Gandhi National Widow Pension Scheme (IGNWPS) enrolled more than 10.13 lakh and 68.88 lakh beneficiaries respectively (Table 4).

Table 4: Beneficiary distribution under NSAP and status of Aadhar seeding (as on 31.8.2019)

Schemes	Total Beneficiaries (No.)	Beneficiaries seeded with Aadhar (No.)	Percentage Aadhar Seeding
IGNDPS	1013584	604567	59.65
IGNOAPS	24443297	18201252	74.46
IGNWPS[1]	6888705	4362348	63.33
Total	32345586	23168167	71.63

Overall under NSAP, Aadhar seeding has been done for 71.63% of the enrolled beneficiaries.

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[1]NSAP Dashboard as on 04 June 2018

Process of Implementation of DBT under MGNREGA and NSAP in Karnataka State

2.1 Status of DBT in Karnataka

In Karnataka, with the aim of reforming Government delivery system by re-engineering the existing process in welfare schemes and to ensure accurate targeting of the beneficiaries, Direct Benefit Transfer (DBT) was started. As per the State GO bearing No FD 06 CAM 2013 dated 23.11.2016, in-principal sanction was accorded to introduce the DBT as a disbursal mechanism across the departments and to establish a DBT Cell. Sanction was also accorded to establish DBT Cell consisting of an Advisory Council and Steering Committee. Advisory Council is headed by Chief Secretary as the Chairman, Additional Chief Secretary and Development Commissioner, Additional Chief Secretary-Finance, Additional Chief Secretary-e-Governance, Principal Secretary-Revenue and Principal Secretary-Planning as permanent members and respective departments Secretaries as invitees. The Steering Committee is headed by DBT Mission Director who is also Additional Chief Secretary, Finance and DBT Co-Mission Director and Additional Chief Secretary, e-Governance. Various groups such as Operational group, Technical group and Financial Management group operates under their supervision.

Under Phase-l, DBT was launched by linking with biometric-based Unique ID programme Aadhar so as to eliminate 'duplicates' or 'ghost' beneficiaries. Further, it also envisioned the utilization of Micro-ATMs and use of Banking Correspondents (BCs) to leverage the core banking infrastructure of commercial banks for transfer of benefits. In Phase-l of pilot, Aadhar Enabled Payments was rolled out in three districts of Karnataka viz., Tumkur, Mysuru and Dharwad under DBT scheme for its welfare programs and subsidies between 1st January to 1st March, 2013. Thereafter, the programme was extended to all districts of the state from December, 2014.

However, the extent of Aadhar enrolment as well as the number of bank accounts, for beneficiaries of these programmes varies from district to district. Cumulatively, an amount of Rs.399.25 Crore has been disbursed under DBT (Source: https://dbtbharat.gov.in /stateut? sid= Mjk=). The status of DBT during the year 2019-20, so far is given in the Table 5.

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

Table 5: DBT of Cash schemes in Karnataka for current year (as on 31.8.2019)

S.No.	Details	Value
1	Total Beneficiaries (No.)	1,97,080
2	Aadhar Seeded Beneficiaries (No.)	92,695
3	Total Direct Benefit Transfer (Cr.)	144
4	Total number of transactions (No.)	4,17,391

There are 108 schemes pertaining to 25 Ministries and Departments of Government of Karnataka which are covered under DBT wherein the total Number of beneficiaries are 1,97,080. Out of total beneficiaries, only 47% (92,695) beneficiaries are Aadhar seeded. There is 100% electronic based transaction (DBT) of Rs.144 cr. Karnataka Evaluation Authority has chosen two major schemes implemented through DBT, namely, MGNREGA and NSAP for conducting the evaluation study.

2.1.1 MGNREGA

MGNREGA is being implemented in Karnataka since 2006. Now it covers all the 30 districts of the state. The objective of the scheme is to ensure livelihood and food security by providing unskilled work to people through creation of sustainable assets. During 2019-20, as on 31.08.2019, there are 1.44 Cr workers registered under MGNREGA in Karnataka State and

out of which, only 69 lakh (48%) workers are active.

(https://www.nrega.nic.in/netnrega/mgnrega_new/Nrega_StateReport.aspx?typeN=1).

2.2 Social Security schemes of Karnataka

2.2.1 National Social Assistance Programme (NSAP)

The National Social Assistance Programme (NSAP) which came into effect from 15th August, 1995 represents a significant step towards the fulfilment of the Directive Principles in Article 41 of the Constitution. The programme introduced a National Policy for Social Assistance for the poor and aims at ensuring minimum national standard for social assistance in addition to the benefits that states are currently providing or might provide in future. NSAP at present, comprises of Indira Gandhi National Old Age Pension scheme (IGNOAPS), Indira Gandhi National Widow Pension scheme (IGNWPS), Indira Gandhi National Disability Pension scheme (IGNDPS), National Family Benefit scheme (NFBS) and Annapurna.

2.2.2 Social Security Pension Schemes

Along with NSAP, the Government of Karnataka (GOK) is implementing other Social Security Pension (SSP) schemes like Sandhya Suraksha Yojana (SSY), Destitute Widow Pension (DWP) scheme, Physically Handicapped Pension (PHP) scheme and Old Age Pension (OAP) scheme. Of these schemes, SSY with a similar feature intend to cover the larger section of poor and elderly who are not covered under IGNOAPS. Though benefits and age criteria are same, the difference lies in terms of income eligibility criteria. Benefits under SSY can be availed by elderly persons earning up to Rs. 20,000 per annum and those who were not availing any other benefits like family pension, widow pension, physically handicapped pension and old age pension. The details of the pension schemes implemented in Karnataka is given below:

a) Indira Gandhi National Old Age Pension (IGOAP)

The pension under Indira Gandhi Old Age Pension scheme is paid to any person aged above 60 years and belonging to BPL Households. The main purpose of this scheme is to provide financial assistance to senior citizens. This is a Centrally Sponsored scheme in which the centre contributes certain amount (Rs. 500 per month) to a defined number of eligible beneficiaries and state additionally contributes equal amount as top up.

b) Sandhya Suraksha Yojana (SSY)

Sandhya Suraksha Yojana (SSY) is a fully state supported scheme by Government of Karnataka. The scheme provides relief to the aged above 65 years and annual income should not increase Rs. 20,000, which is certified by the local revenue authority. Those availing assistance under OAP, DWP and disability pension are not eligible for this scheme.

c) Destitute Widow Pension (DWP)

The pension under Destitute Widow Pension scheme is paid to any women aged above 18 years, whose husband is legally dead and whose income is less than Rs.12000 Per Annum in rural areas and 17000 in urban areas. The pension is paid till she remarries or her income limit crosses the prescribed income limit or till her death.

d) Physically Handicapped Pension (PHP)

The pension under Physically Handicapped Pension scheme is given to the persons who fall under the category having disability defined as PHP1 and PHP2. The type of disability defined under the scheme includes blindness, deaf or dumb, locomotive disability, disability due to leprosy, mentally retarded or mentally ill certified by a psychiatrist.

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

2.3 Process of DBT in Karnataka

2.3.1 Process of DBT in MGNREGA

The following are the initial steps in DBT of MGNREGA:

a. Seeding of MGNREGA beneficiary Aadhar details in NREGAsoft.

b. Opening of individual bank account for MGNREGA beneficiary.

c. Sharing the Aadhar consent form to banks for Aadhar number seeding in bank.

d. Mapping by National Payment Corporation of India (NPCI) mapper to enable AEPS (Aadhar Enabled Payment System).

After the Aadhar Enabled Payment status is achieved, the DBT process involves following three major types of transaction to be completed (Figure 2).

Figure 2: Process of Transaction in MGNREGA

Transactions		
Demand Registration Attendance recording MB recording	**Muster Payment** Calculation of wages to be paid Wage list generation Generation of payment order	**Account Credit** Crediting the accounts of Wage earners

e) **Process of Demand Registration**

- Beneficiary applies for the Job Card of work. The details of Aadhar number and bank account along with a photograph are mandatory to enter in a job card. The eligible members in the family are enlisted with individual details.

- The job card is issued within 15 days of application. Upon verification of the Job Card by Project Development Officer (PDO), data entry operator enters the details in MIS at Gram Panchayat (GP).

- Beneficiary at GP level applies for the work with Form 6.

- PDO defines the work and generates Nominal Muster Roll (NMR), which is electronically entered at the GP level.

f) Process of creation of Muster Payment and generation of payment order

a. Once the work starts and the beneficiary undertakes the work then the Attendance of worker is marked and work is closed every week

b. The moment work is closed and the Nominal Muster Roll gets converted into Muster Roll/payment. The president and PDO verifies the details with signature.

c. The verified muster gets converted in Fund Transfer Order (FTO) which is escalated to Ministry of Rural Development (MoRD) within 8-15 days.

d. Wage payment is directly made to beneficiary Aadhar linked latest bank account.

a. In each gram panchayat, one Banking Correspondent is appointed with a Micro ATM. The machine has a finger print and Iris scanner with interoperability. The details of Aadhar of the beneficiary and payment details are enabled in the machine. The payments are made to the beneficiary based on his/her biometric authentication.

2.3.2 Material and Admin Expenses

The share of material and admin expense is in ratio of 40% and 6%, while that of wage is 60%. Once the amount of wages is calculated, the amount pertaining to material and admin is calculated in allocated ratios. As the current system uses e-FMS leveraging core banking infrastructure (NEFT/RTGS) of commercial banks, which in case of Karnataka is State Bank of Mysore (now State Bank of India).

The Bank on receipt of digitally signed wage list debit the Central account and credit the accounts of worker. The wage list is generated by NAREGAsoft on daily basis for all the payment order approved by authorised signatory at Taluk level.

For material and admin expenses, again, uses the same e-FMS. The Finance Department provides the state share and central share comes to the central account. The amount is transferred to districts through eFMS. The activity wise flow chart for MGNREGA is given in Figure 3.

Figure 3: Activity flow under e-FMS for MGNREGA
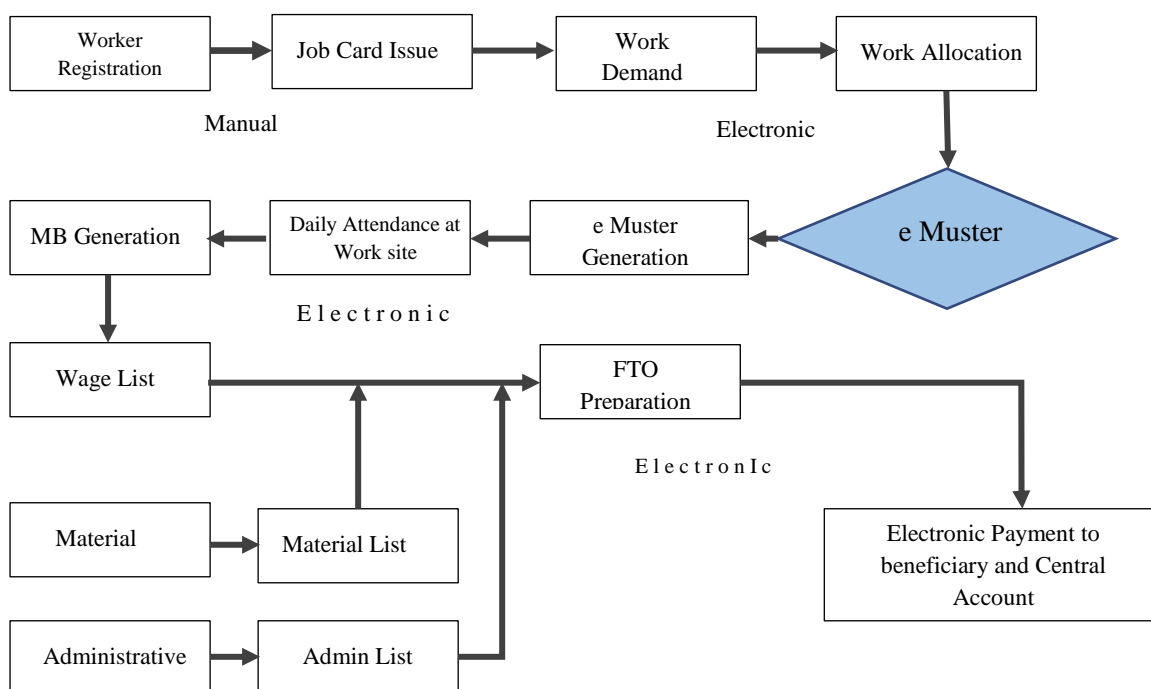
2.3.3 Process of DBT in NSAP

The Directorate of Social Security and Pension (DSSP), Revenue Department, Government of Karnataka is implementing Old Age Pension scheme, Indira Gandhi National Old Age Pension scheme (IGNOAPS) - a Centrally Sponsored scheme and Sandhya Suraksha Yojana (SSY), Destitute Widow Pension scheme (DWP) and Physically Handicapped Pension (PHP) - a fully state funded scheme. The schemes are aimed to help the elderly citizens by providing them with direct cash Pension.

There are 216 treasuries out of which 31 are District level treasuries and 185 are sub- district level treasuries. Out of the total 216 treasuries, 195 treasuries are handling the Social Security Pension. There are two systems, Khajane I and Khajane II which are presently used for payment of Social Security Pension in Karnataka. The Khajane I system is older system in which the individual treasury is handling the payment on monthly basis. Khajane II is an updated Khajane I system where in the provisions of new cases are added, duplicate cases and claim preparations are provisioned through a more effective digital platform (Fig 4). Khajane I system is handling payment of legacy pensioners, while new pensioners are handled through Khajane II system and is under pilot testing. This is due to two different databases one with BMS- DSSP and another with Treasury Department (Khajane I system).

Once a pension has been sanctioned, the District Treasury Officer or Sub-Treasury Officer is responsible for payment of Pension either through the banks or Post Offices. In case of transfer of pension to bank accounts, the individual treasuries prepare for their jurisdiction prepares the bank wise, branch wise cheque along with the list of beneficiaries. The money is transferred to saving account of bank beneficiaries (Fig 5).

In case the Pension are to be transferred through the Post Offices, the Sub- Treasury Office (STO) prints the money orders and issues one cheque per 100 money orders to the respective post offices along with 100 money orders in one bundle manually. Post offices disburse the Money Order to the beneficiaries at their door step. It is gathered that large percentage of beneficiaries at present receives their pension through Money Order.

Processes involved:

Khajane II system: The process involves receiving newly added SSP cases, modified SSP cases, SSP cases to be activated, and SSP cases to be suspended/deactivated/closed cases **from BMS-DSSP online. After de-duplication and validation of eligible pensioners, the module for pension disbursement is prepared and sent to the** Banks and Post Offices through e-Payments/NEFT. Banks and Post offices make payment to the beneficiaries.

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

Figure 4: Process mapping for SSP schemes in Karnataka
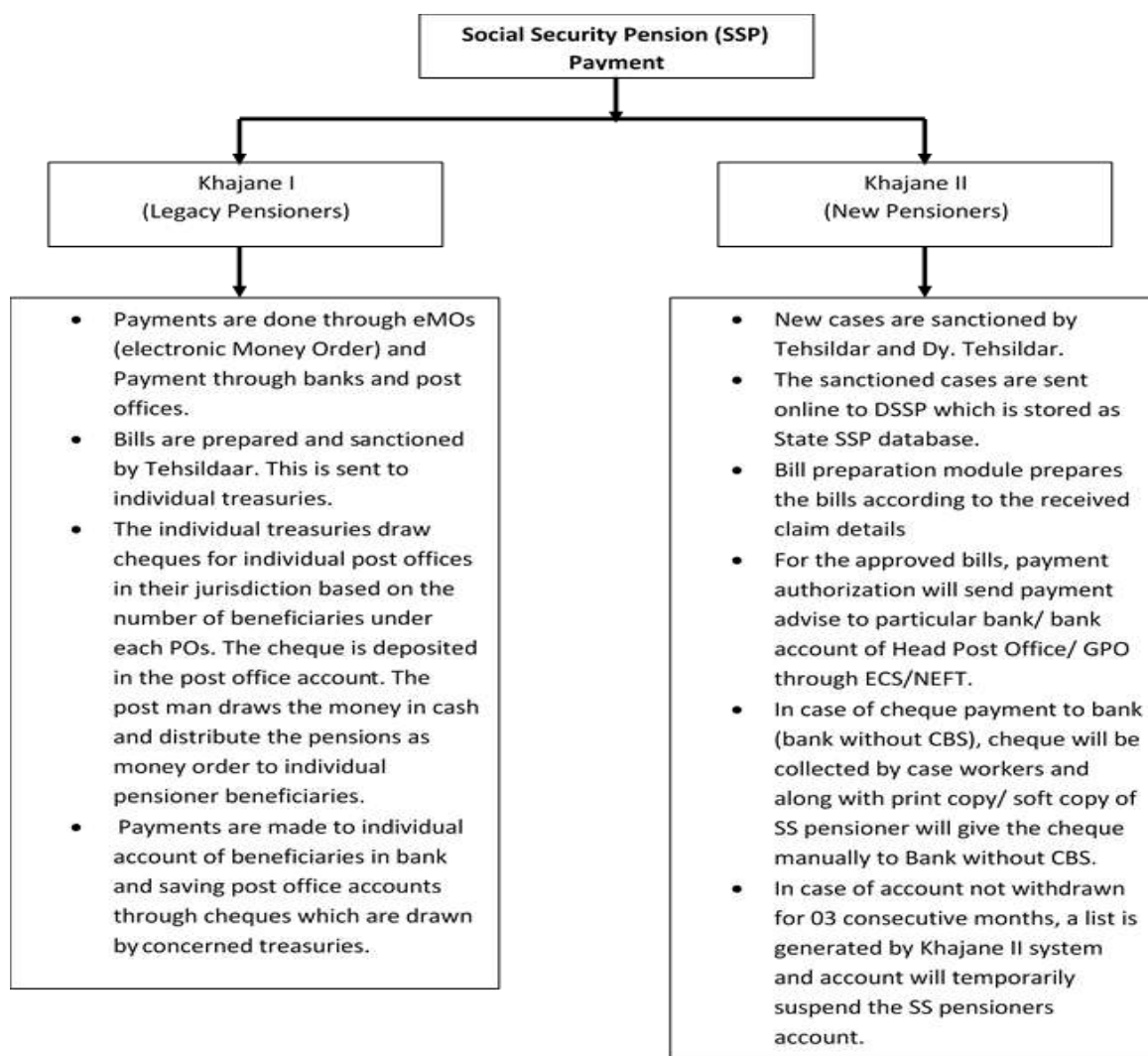
Figure 5: Benefit transfer under SSP in Karnataka
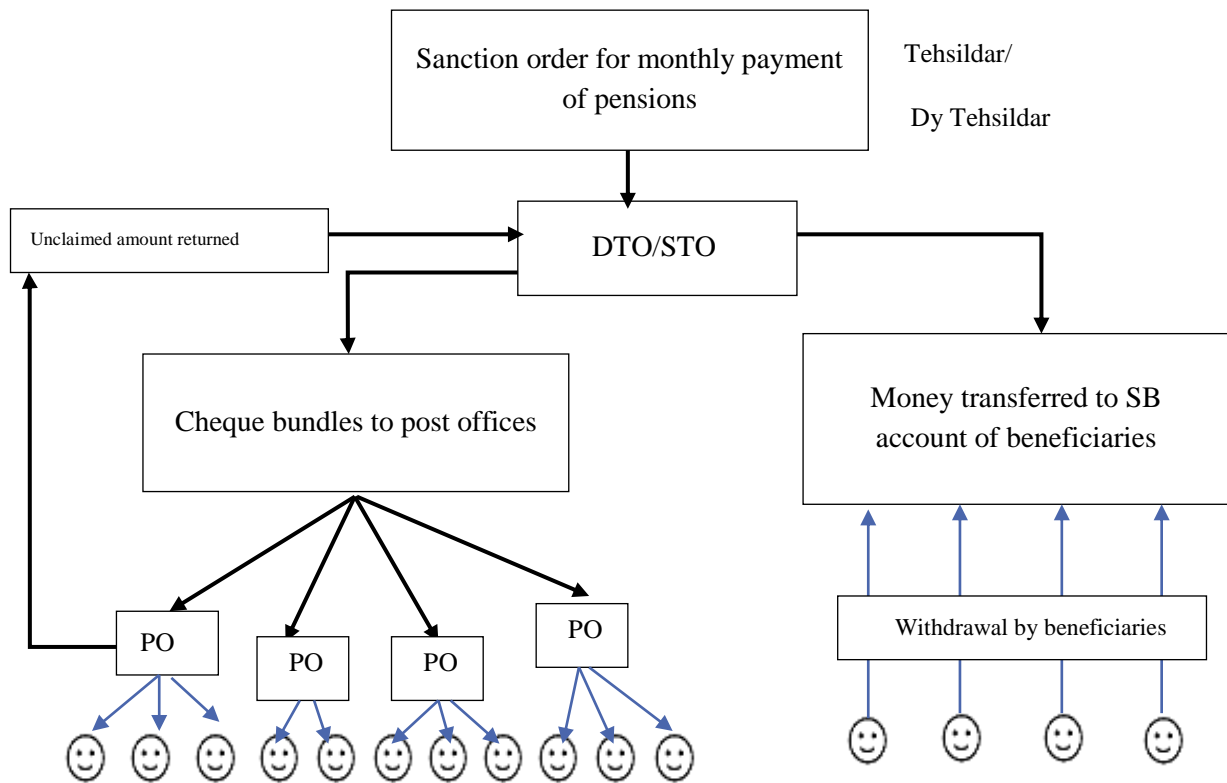
Besides the two approaches of routing the funds i.e., through banks and Post offices, smart card system has been introduced in select districts, whereby the Tahsildars draw total amount by presenting a bill to the concerned treasury and payments to the pensioners are made by the assigned banks. A smart card is issued to the pensioner.

Monitoring & reconciliation of payments:

For effective monitoring and timely payments of Pensions to the beneficiaries under Khajane II, the following methodology is being followed:

a. Preparation of files is being generated at District Treasury level(inclusive of Taluka under the jurisdiction of the concerned District)

b. Category-wise total amount to be disbursed is being sent to GPO through e-payments in case of eMOs from the treasuries i.e. GPO has been mapped to all the treasuries.

c. In case of Banks and post office savings banks account consolidated files are sent to SBI (aggregator) and payments are made through NPCI.

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

Reconciliation of Payment and Remittance of undrawn amount: This process involves preparation of status of paid & unpaid list along with the reasons for the undisbursed amount and undrawn status of the Social Security Pensioners who have not withdrawn the amount for three consecutive months which is uploaded in the Khajane II portal. The undrawn amount is remitted back to the Government through Agency Bank.

<u>**Advantages of Khajane II**</u>

1. Single source of Data
2. Immediate file Generation of payment files
3. Payments through e-Payments
4. Immediate payments to the beneficiaries in case of Bank and Post Office Savings Bank accounts
5. SS Pensioners Data Synchronisation with BMS-DSSP
6. Reconciliation of Payment and Remittance of undrawn amount through Khajane II
7. Updating the status (paid or unpaid) of SS Pensioners online.
8. Remittance of undrawn pension amounts through portal

<u>**Time line for making Payment:**</u>

Payment timelines as per department: Payments through e-Payments

➢ Monthly remittance within 7th of every month by all treasuries to banks & post-offices.

➢ Payment time in case of beneficiaries: Immediate in case of Banks and 15 to 20 days after receiving amounts from the treasuries in case of post offices.

➢ In the case of smart card system of payment through Tahsildar, approximately 15-20 days time is taken.

Bank Seeding in NSAP

The Social Security Pension scheme is being implemented in all the 30 districts of Karnataka. During the pilot study, it was observed that there are 28.11 lakh total beneficiaries (http://www.nsap.nic.in/login/dashboard.do?methodName=get656_District) in the state of Karnataka who are enrolled under various Social Security Pension. The data from the NSAP dash board indicates, that in Karnataka 14.11 lakh beneficiaries are enrolled in three different schemes of NSAP out of which 9.02 lakh under IGNOAPS, 4.65 lakh under IGNWPS and about 0.44 lakh covered under IGNDPS as indicated inTable.6. The State Government and Central Government share the expenses equally.

Out of the total 14.11 lakh beneficiaries, 13.69 lakh beneficiaries (97%) are reportedly Aadhar seeded, however, Aadhar seed with bank numbers only 2.12 lakh i.e. about 15%, which means that the Aadhar enabled bank transfer is not so encouraging at present (Table 6)**.**

Table 6: Status of Aadhar seeding under SSP in Karnataka *(As on 31st August, 2019)*

Schemes	Total Beneficiaries (No)	Beneficiaries seeded with Aadhar (No)	Percent Beneficiary seeded with Aadhar to total	Aadhar Seeded with bank	Percent Aadhar seeded with bank to total
IGNDPS	43,639	43,639	100	23,357	53.52
IGNOAPS	9,02,909	8,55,225	95	1,32,375	14.66
IGNWPS	4,65,094	465094	100	55846	12.00
Total	**14,11,642**	**13,63,958**	**97**	**2,11,578**	**14.99**

Source: NSAP dash board

Note: No data found on the SSY in Karnataka

2.4 Bank Seeding in MGNREGA

MGNREGA scheme is currently operational in all 30 districts of Karnataka. There are total 1.44 crore workers in the state, out of which 105.27 lakh workers (72%) have Aadhar seeded in MIS. About 89.61 lakh workers (85%) have converted to Aadhar based payment. There are only 69.39 lakh active workers among identified beneficiaries. Out of the total active workers, 63.63 lakh workers (92%) have Aadhar seeded in MIS however only 45.58 lakh beneficiaries (72%) have been converted to Aadhar based payment (Table 7).

Table 7: Status of Aadhar seeding and DBT of MGNREGA beneficiaries in Karnataka (as on 31.08.2019)

Particulars	Total Beneficiaries (No)	Beneficiaries seeded with Aadhar (No)	Percent Beneficiary seeded with Aadhar	Converted to Aadhar based payment	Percent Converted to Aadhar based payment out of seeded
Total Workers	14492997	10527281	72	8961392	85
Active worker	6939320	6363571	92	4558807	72

The Table 7 indicates, that under MGNREGA, the Aadhar seeding and Aadhar based payment system has been high to an extent of 92% and 72% thus moving effectively towards the DBT.

Direct Benefit Transfer (DBT) framework has a multi-stakeholder architecture which capitalizes on the competencies of various departments and institutions to deliver benefits to beneficiaries in timely and effective manner.

2.5 Need for the Study

Both NSAP and MGNREGA are now being implemented in all 30 districts in Karnataka under different implementation phases. The Aadhar seeding for individual beneficiaries and Aadhar based payments are not under progress for both of above-mentioned schemes.

Hence, there is a need to assess that to what extent Karnataka State has progressed in implementing the DBT scheme in the State and to understand the requirements as well as problems involved in extending the coverage of the schemes. The present evaluation study has been taken up to focus on providing comprehensive and comparative analysis of two major cash transfer schemes - SSP (Pension schemes) and MGNREGA, their Aadhar linked DBT Status and Implementation progress in Karnataka State.

Review of Literature

Basic tenets of DBT - transparency, savings in cost and time and ensuring higher satisfactory level among beneficiaries:

1. UNDP Report, 2009 "Conditional Cash Transfer Schemes for Alleviating Human Poverty: Relevance for India" indicates that Conditional Cash Transfer schemes originated in middle-income Latin American countries that had good infrastructure and supply systems. They were positioned as formal, publicly provided safety net programmes that essentially supplied cash to the needy and helped them tide over the period of economic crisis. The earliest of such programmes, Progresa, was initiated in 1997 in Mexico with a new approach integrating interventions in health, education and nutrition. It was based on the understanding that these important dimensions were direct correlates of human welfare. In **Brazil** the first CCT programme was started in 1996 with a focus on child labour. While some more programmes based on the CCT philosophy were introduced to address specific areas, these were integrated in 2004 into the now well-known programme -- Bolsa Familia. Other countries that initiated CCT programmes include **Chile, Colombia, Ecuador, Jamaica, South Africa and Turkey. In Asia, Bangladesh** had a Female Stipend Programme as early as 1982 followed by a Food for Education Programme in 1993. Food grants were later converted to cash grants in 2002. **Indonesia** launched a pilot CCT programme called Programme Keluarga Harapan (PKH) in 2007. Its beneficiaries are very poor households that have pregnant women and/or zero to 15-years-old children. The PKH requires them to access education and health services to be eligible for the cash transfer.

2. The DBT system is an experiment in delivering services to citizens and it provides the guarantee that the funds are reaching the accounts of the beneficiaries as the money flow can be tracked digitally *(Chowdhary et al. 2013).* It also ensures that funds are being withdrawn by the beneficiaries themselves through the biometric authentication system. Further, the biometric data collected by the UIDAI through its enrolment drive is available to banks through Aadhar enabled accounts. However, the DBT has been studied only in its functioning in the Dilli Annashree Yojana, which is a simple and non-dynamical system to provide fixed amount on monthly basis. In situations where the amount is dynamic, such as in proposed direct subsidy transfers, it as yet remains to be seen whether the mechanism would deliver the desired results.

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

3. The new initiative taken by Government of India to directly transfer the social security benefit payments to the bank accounts of the beneficiaries has invited more criticism rather than appreciation *(R. Balaji 2013)*. Still, the Schemes has been considered to be having a major impact on financial inclusion, growth and balanced regional development as envisaged by the World Bank and other funding agencies. The study has been done through the length and breadth of country as it involves a huge amount of investment, up gradation of technology and deployment of a vast amount of human resources.

4. A study by *Gosar et al. 2019* on the satisfaction level of the LPG domestic customers towards the Direct Benefit Transfer for LPG Schemes (DBTL) i.e. Pahal, has observed that the awareness about the Pahal (DBTL) is very high as 98% customers get timely information about the Schemes. The satisfaction level of consumer after implementation of DBTL is around 96% as no or minimum black marketing or illegal purchase is taking place. The overall satisfaction of the LPG Domestic customers about the Pahal (DBTL) Schemes is also very high. The findings of the study depict that the customers have shown satisfaction on implementation of DBTL Schemes and on time delivery of cylinder and welcomed it. Government has also been benefitted by this Schemes as they are able to save approximately Rs. 88000 Cr (till March 2018) in subsidy by stopping black marketing through this Schemes. This study emphasizes that the gas companies need to improve in proper and transparent communication on pricing.

5. The largely positive experience of the DBTL Schemes has inspired the government to use direct benefit transfer for other social benefits to improve the targeting and efficacy of government subsidy expenditures *(Jain et al. 2018)*. They have opined that the government should continue its efforts to ensure that no deserving consumer is deprived of the subsidy benefit due to lack of information, difficulty during enrolment or poor access to banking services. Sustained efforts to bring such consumers within the Schemes' fold will be required, particularly as the penetration of LPG increases in rural areas, where access to banking services is a challenge.

6. Direct cash assistance Scheme is one of the measures adopted by the Government of India for transferring funds in the account of beneficiaries to eradicate leakage and black marketing of the cylinders *(Swati Chhabra, 2017)*. Cash assistance Schemes of government directly transfers the funds of subsidies and scholarships in the account of the holder. The data from 766 respondents from Punjab, Haryana and Chandigarh show that the majority of respondents

from household (60.2%) and industry (59.1%) agree that the direct cash transfer of LPG subsidies succeeded in transferring funds to the poor. It is, therefore, concluded that the respondents of different states have acknowledged that getting subsidy in bank account is beneficial.

Comparison with the present study: MGNREGA was made effective from 2006 (Report on Economic survey, 2018) and the streamlining of the programme occurred in 2015, when the government harnessed the benefits of technology. This, inter alia, included the implementation of Direct Benefit Transfer (DBT) and Aadhar linked Payments (ALP). It leveraged the Jan Dhan, Aadhar and Mobile (JAM) trinity to credit wages directly into MGNREGA workers' bank accounts, thereby reducing scope for delays in payment. As observed in the chapter 7, the process of DBT in respect of MGNREGA payment has been fully streamlined with nearly 94% of the beneficiaries receiving their wages directly in their bank account and there is not much delay in payment of wages. Thus, the DBT-enabled MGNREGA has indeed helped to alleviate distress of workers. Both demand and supply of work under MGNREGA has increased, especially in districts suffering from distress. The increase in the number of filled muster rolls also implies that distressed workers indeed turn up more frequently for work. The importance of ALP-enabled MGNREGA in alleviating distress has been well received by the vulnerable sections of society, viz., women, scheduled castes and scheduled tribes. As data on demand for work under MGNREGA is available almost real-time, it can be developed into a real-time measure to track distress at the level of a district/panchayat. This evidence highlights that skilful use of technology when combined with an unwavering commitment to monitoring effectiveness of government Schemes can make a substantial difference on the ground.

In case of NSAP, DBT per se has not been implemented inasmuch as remittances are routed mainly through the money order mode of post offices. However, it is observed from the field study that most of the beneficiaries drawing pension have both bank account and Aadhar card i.e. 93.7% and 99% respectively. In order to take advantage of the DBT system in terms of timeliness, saving of cost and transparency, it is high time that seeding of Aadhar with the scheme, which is at present only 76.8%, is taken up on a war footing mode.

Aadhar Linkage:

7. From the analysis of *Justin joy 2017*, it is evident that by the time DBT system has been introduced in 2013, 5.68 crore beneficiaries were not holding an Aadhar and the number increased to 8.36 crore in 2017. In 2017 only 29.01 % of fund transfer has been done through

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Aadhar seeded bank accounts. Therefore, even though Direct Benefit Transfer system is an innovative and efficient system, India was not prepared to take it up. So serious efforts of government are required at the grass root level by providing Aadhar and Aadhar bridge payment assistance to the common people. Hence, continuous evaluation is required to ensure that no beneficiaries have denied their services in name of Aadhar bridge payments. They must be given enough time and support considering India's depth and breadth in size and its poor literacy level among poor people.

8. The case study by *Gupta et al. 2017* on 'direct benefit transfer for LPG (PAHAL) In India and Issues and Challenges' …

The study has identified issues concerning distributors. However, companies like PSU's IOCL, HPCL and BPCL these have claimed that the services are up to the mark but the scenario is somewhat different as on going with the analysis the outcomes have given clear indication about the distributor's negligence in doing their jobs at best. India is home of having more than 24 crore households, of which about 10 crore are still not having access to LPG as cooking fuel and have to rely on firewood, coal, dung cakes as primary fuel for cooking. PAHAL (DBTL) has been introduced to reduce the diversion of the subsidized LPG. Consumers will only pay the market valued price for the domestic cylinder and that will be transferred directly into their bank account. We have suffered in subsidy distribution as government face a burden of subsidy provision, for the entitlement of the consumer we had a system of misdirected subsidies, rich and upper-middle class were entitled to have LPG subsidies. This PAHAL has almost controlled the diversions and the ghost account which were under the benefit of the subsidy Schemes but this has been controlled just by making the Aadhar card as the most important document in taking an LPG connection The diminishing number of people opting for kerosene subsidy will result in the cost of the project not being commensurate with savings. Officials stated that with rapid electrification and a growing percentage of the population opting for LPG, kerosene is falling out of favour.

Drawing a parallel with the findings of the DBT study in Karnataka under MGNREGA it is observed that 99.6 % of the sample beneficiaries have Aadhar card and 95% thereof have already linked Aadhar with the Bank account.

At the state level, Aadhar seeding has enabled about 10% savings on wages on account of deletion of duplicate, fake, etc.

Similarly, under the pension scheme (NSAP), critical challenges like Duplicate and Ghost beneficiaries have arisen. With the availability of Aadhaar, Directorate has been able to identify and eliminate ghost beneficiaries.

Treasury wise count of Aadhaar based duplicates to be closed – 9233.

SSP Bank account duplicates to be closed   – 3078.

Photo based de-duplicates to be closed   – 3998

Level of Awareness:

9. In many developing countries, pervasive corruption and evasion often undermine the provision of public programs however, a massive universal program envisaging provision of USD 8 billion in fuel subsidies is under implementation for domestic cooking in India *(Prabhat Barnwal, 2016).* Four main findings have been documented which are (1) directly transferring subsidies to households reduces fuel purchases in the domestic fuel sector by 11% to 14%, suggesting a reduction in subsidy diversion; (2) after the policy is terminated, fuel purchases in the domestic sector revert to a similar level that existed before the policy was introduced; (3) a positive supply shock induced by the policy termination reduces black market prices between 13% to 19%, and; (4) in response to the lower prices, commercial firms reduce their fuel purchases in the formal sector and re-enter the black market for fuel. In sum, it is illustrated that investment in enforcement capacity can significantly strengthen the state's ability to target program beneficiaries.

10. A study by *Das et al. 2016* has identified a few challenges pertaining to delay in subsidy transfer, information gaps and lack of financial inclusion in implementation of DBT of subsidized domestic LGP in Guwahati city, Assam. Addressing these concerns would be instrumental in improving the customer experience and outlook towards the Schemes as well as the hassle-free enrollment of new customers and subsidy transfer for enrolled customers. It is true that DBTL only changes the nature of subsidy disbursement, without changing the entitlements for different socio economic groups and hence may not be considered a 'subsidy reform' in conventional sense of the word.

The Direct Benefit Transfer (DBT) is a social security Schemes launched by the Government of India, with a prime objective to transferring cash subsidy directly to the people living below poverty line and entitlements directly to the beneficiary, whose identification would be verified on the base of 'Aadhar Card' linked with the scheme and bank account *(Selvam et.al 2015).* This study on the 'public awareness on direct benefit transfer and its implication in Vellore District, Tamil Nadu' indicates that in a country like India where more than 25% people are living below poverty line and the benefit of Central and State Governments sponsored Schemes are not reaching them. Inspite of spending huge amount and deploying

substantial workforce, these poor classes are still struggling for their day to day needs like food, shelter, clothing, health, education etc. Certain major shortcomings in this regard are adoption of unscientific method for identification of the beneficiary, lack of proper and effective channels of distribution, lack of interest of implementation of concerning authority, delay in delivery of service, reaching beneficiaries not at its doorsteps and lack of awareness on the benefit of direct benefit transfer.

From the study it was observed that the awareness level in case of MGNREGA is 97.83% while, in case of NSAP it was only 81% (under NSAP DBT has not been implemented).

Conclusion: The Direct Benefit Transfer Schemes introduced by union Government has invited mixed response among the general public, though it is welcomed widely. The Government should play a major role in addressing the issues and shortcomings of the Schemes so as to make it more effective in order to achieve the very purpose of it, i.e. achieving total financial inclusion in the country and taking the social security benefits and the benefits of the subsidies directly to the common people eliminating the existence of middlemen, leakages and duplications.

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Theory of Change and Log frame

4.1 The concept of DBT can be traced back to Cash Credit Transfer schemes (CCT) that originated in middle income Latin American countries that had good infrastructure and supply systems. The CCT was conceptualized to provide safety net to the needy helping them tide over the periodical economic crisis. In Brazil the first CCT programme was started in 1996 with a focus on child welfare. Later based on the CCT philosophy more programmes were integrated in 2004, which is now well known as Bolsa Familia. The earlier CCT schemes addressed two fold objectives viz., (i) to reduce poverty and (ii) to enhance capability of poor.

4.2 The Central and State Governments transfer and subsidies presently stands at 4% of countries GDP, about more than Rs. 4 trillion a year ($70 billion approximately). Currently, these transfers happen through multiple intermediaries. In the process, the amount gets diminished in value before it reaches the ultimate beneficiary. The then Prime Minister Rajiv Gandhi had pointed that only 15 paise of a rupee of government spending reaches the ultimate beneficiary. Studies suggest that currently this has increased to 50-60 paise of a rupee, still leaving a huge leakage of up to 2% of GDP every year. Thus, DBT is a major initiative reform to ensure better and timely delivery of benefits from Government to people, marks a paradigm shift in process of delivering benefits like wages, subsidies, entitlements etc., by transferring money electronically directly to the beneficiary, thereby eliminating the layers of intermediaries in the process. Model of Theory of Change under DBT and Conceptualized Log frame matrix for DBT is mentioned below in Figure 6 and Table 8 respectively.

4.3 DBT once implemented completely will ensure that:

a. Accurate targeting of beneficiaries takes place reducing chances of duplicity and pilferage.
b. Benefits are directly transferred to the eligible person/ beneficiary Aadhar linked bank account minimizing tiers involved in fund flow achieving efficiency and financial discipline.
c. Time bound transfers are ensured to persons/ beneficiary through Aadhar linked bank account.

Transferring subsidies/ entitlements/ benefits directly to eligible beneficiaries directly through DBT will result in;

a. Eliminate chances of leakages and pilferages by better targeting, by minimizing tiers involved thereby resulting in government saving of expenditure.

b. Enhance financial inclusion.

Figure 6: Model of Theory of Change under DBT
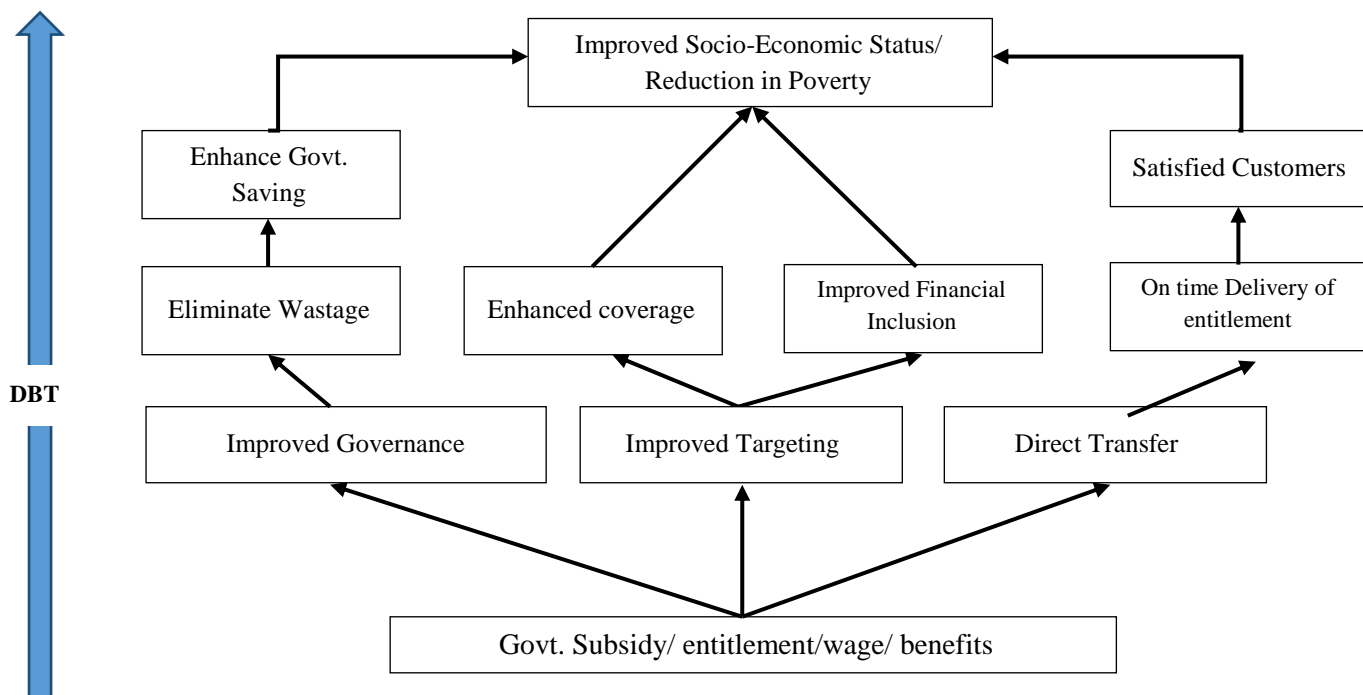
Table 8: Conceptualized Log frame matrix for DBT

	Project Description	Performance Indicator	Means of Verification	Assumptions/ Risks
Goals	1. Beneficiary gets regular and on time payment 2. Beneficiary get complete payment 3. Improved Beneficiary satisfaction 4. Reduction in fund leakage 5. Improved fund management 6. Improvement in system efficiency 7. Better beneficiary targeting 8. Government Saving	1. Reduction in time of benefit transfer 2. Reduction in tier of transfer 3. Reduction in pilferage/ leakage 4. Improved Saving of government expenses	1. Beneficiary 2. Department/ Implementing Agency 3. Literatures 4. Government data	1. Required data from the departments will be available 2. The data/ information will be made available by the concerned departments in time during study period. 3. The time period of the study may get extended in case of non-availability of data/ information in time by Departments 4. Non availability of data/ information as desired may not yield expected analytical results.
Outcome	1. Beneficiaries awareness with respect to Aadhar enrolment, Aadhar seeding and bank account- Aadhar seeding increased 2. Beneficiary Aadhar number seeded in MIS/ data base of Department 3. Beneficiary Aadhar number seeded with bank 4. Beneficiary Aadhar and bank account seeded. 5. Departments are able to address grievances of beneficiaries 6. Beneficiary getting cash benefit in their bank account.	1. More percentage of beneficiaries getting complete/regular /on time payment 2. Timelines of payment sanction/release (Comparison of before and after DBT) 3. More percent's of Beneficiary De-duplicated 4. More number of grievance/complaints handled by the department 5. More percentage of beneficiaries satisfied with grievance redressal system 6. Increased Level of awareness among the beneficiary regarding benefits of DBT	1. Beneficiary Survey 2. FGDs with Beneficiary 3. Reports and records from IA/Dept. 4. Reports	

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	Project Description	Performance Indicator	Means of Verification	Assumptions/ Risks
Output	1. Aadhar Seeding in MIS/beneficiary database done 2. Bank account opened 3. Beneficiary enrolled in Aadhar 4. Awareness/ Training/ Campaign organized. 5. Grievance redressal system put in place	1. Percentage beneficiary aware of Aadhar Seeding with Bank A/c 2. Percentage of beneficiaries aware of option of receiving payment through bank account 3. Total/ percent of beneficiaries Aadhar seeded with schemes 4. Total / percent of Beneficiaries Aadhar and Bank linked 5. Number/ percent of Beneficiaries receiving payment under Aadhar Enabled Benefits Payment	1. Reports/ Records from Implementing agency/ Department	
Input/ Activities	1. Preparation of DBT guideline 2. Setting up Aadhar Enrolment center 3. Getting Aadhar number 4. Opening bank account 5. Aadhar seeding in MIS 6. Bank account seeding in MIS 7. Aadhar Seeding with bank account 8. Awareness/ Training/ Campaign		1. Reports and records from IA/ Department 2. Interaction/ interview with the departments and field functionaries 3. RBI Reports 4. DBT Cell	

Evaluation Methodology

5.1 Objectives

5.1.1 Objective of the evaluation:

1. To examine the need and progress of DBT in India and Karnataka in the Context of Global Experiences

2. To understand the status of DBT rolls out in the state

3. To assess the awareness level issues under benefit payments without or with Aadhar linked DBT transfer among the beneficiaries

4. To examine the process and coverage of Aadhar enabled benefit payments under MGNREGA and NSAP beneficiaries.

5. To study the method and approach for Aadhar seeding for individual beneficiary account under selected schemes

6. To Study the issues and challenges among multi stakeholders in Aadhar seeding process for the beneficiary data base

7. To carry out cost benefit analysis of Aadhar linked DBT roll out under MGNREGA and NSAP

8. To carry out disaggregated analysis of challenges and hurdles in DBT rollout in NSAP and MGNREGA schemes

5.1.2 Evaluation questions

1. Is direct benefit transfer especially for NSAP and MGNREGA is 'real' game changer? What are the strengths and weaknesses of Direct Benefit Transfer (DBT) system? What is the support available from experience in other countries?

2. What is the level of awareness and issues under benefit payments with or without Aadhar linked direct benefits transfers among schemes beneficiaries? To what extent the process is beneficiary friendly?

3. What is the existing status of Direct Benefit Transfer (DBT) rolls out in Karnataka?

4. What are limiting factors contributing towards implementation of Aadhar linked DBT rollout in Karnataka?

5. What is perception of various stakeholders towards Aadhar linked DBT rollout for MGNREGA and NSAP in Karnataka? Are there any variations across regions and categories?

6. What is the level of awareness about Aadhar linked benefit transfer among MGNREGA and Pension schemes beneficiaries in Karnataka? What are the issues and difficulties faced by beneficiaries in Aadhar linked DBT enrolment?

7. Whether gender has any effect on DBT enrolment especially in rural Karnataka? What are the challenges and issues faced by female beneficiaries for DBT enrolment under both the schemes?

8. What is the extent of financial literacy across the beneficiaries? Whether the change is gender friendly?

9. To what extent Aadhar linked direct cash payment have reduced delays, leakages and duplication under MGNREGA and NSAP?

10. What are key issues and challenges towards Aadhar seeding for individual beneficiary's database? Why Aadhar enabled benefits payments are low even after Aadhar linked DBT enrolment in MGNREGA and NSAP? Map any regional variations in it.

11. Whether the progress in implementation is varying across the two schemes? As observed why the progress of Aadhar seeding for individual beneficiaries is low under NSAP as compared to MGNREGA in Karnataka?

12. Does technology based cash transfers to individual beneficiaries are secured? What are the measures adopted while technology failures by implementing department?

13. To what extent Organic or Inorganic seeding of Aadhar process followed under MGNREGA and NSAP beneficiaries' data base? What is the progress of seeding of Aadhar number using the Central Plan schemes Monitoring System (CPSMS), operated by the Controller General of Accounts?

14. What are the processes adopted by implementing department in reducing the errors of inclusion and exclusions of beneficiaries database? What is the time in Aadhar verification and Aadhar seeding process for individual beneficiaries? How does grievance redressal system operates under Aadhar linked DBT system? Is there any district or state official intervention in restoring issues of beneficiaries?

15. Any suggestion from stakeholders to improve the design, delivery and modification on operation of the DBT programme?

5.2 Approach to the study

The present study is explorative and descriptive in nature. The study was therefore based on mixed methods to collect requisite and relevant data from different stakeholders involved in

the entire process of DBT including the beneficiaries of SSP and MGNREGA schemes. The entire study is conducted in three phases (Figure 7), Inception and Design Phase, Field Study and Data Consolidation, analysis and report preparation.

5.2.1 Phase I: Inception Phase

The phase consisted of sharing the detailed study plan and suggesting broad study design with the client. Based on review of existing information from available resources/ documents/ records, the evaluation was carried out. During this phase, the study team also prepared a checklist and tools required to collect information from different stakeholders along with the methodology to address the objective of the study. The client added their comments and feedback to improve the study methodology and plan. The study design and tools to collect information was further revised based on the comments and feedback from the client.

5.2.2 Phase II: Field Study Phase

This phase included stakeholders' consultations/ interviews including SSP/ MGNREGA beneficiaries, Panchayats, officials from Department of Rural Development, MGNREGA Cell, Directorate of Social Security and Pension, Department of Revenue, DBT Cell. Moreover, the information was collected from Panchayats and Talukas who are involved in implementation of MGNREGA in ground. The information was collected using structured/ semi- structured questionnaires, key informant Interview and open discussion.

5.2.3 Phase III: Data Consolidation, Analysis and Reporting

Once the data was obtained from secondary sources and primary interviews, the task of consolidation, analysis and reporting was done. Systematic approach was adopted to prepare report. The draft report has been prepared and submitted in accordance with the objectives of study for review by the client. On receipt of comment from the client, final report will be submitted.

Figure 7: Phases covered under the study

| Inception Phase | Field Study | Consolition and Reporting Phase |
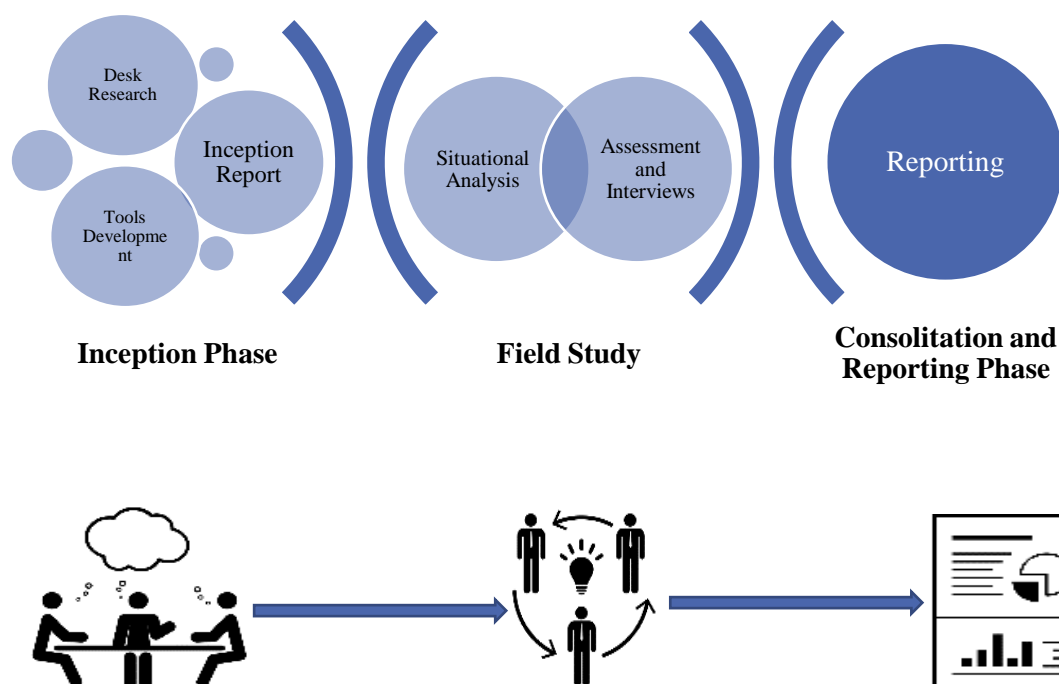
5.3 Sampling Framework and Sample Design

The methodology and criteria used for the sampling for the two schemes, MGNREGA and SSP are given below.

5.3.1 Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

❖ The total number of samples to be covered under MGNREGA is 2400. The sample beneficiaries are those who have worked under MGNREGA, have linked Aadhar under MGNREGA scheme and received wages in their bank account in FY 2017-18.

❖ Two districts from each revenue division i.e. one high enrolment district and one with low enrolment were selected for the study.

❖ Two Talukas were selected from each district based on the enrolment i.e. one high enrolment and one low enrolment taluk.

❖ Once the taluk was selected, beneficiaries were selected by multistage stratified random sampling. The stratification was done according to social groups and gender. The social group were defined as General, SC/ST and OBC and gender was also defined as male and female. The beneficiaries have been divided using PPS i.e.

probability proportion to sample among social groups and gender. The desired numbers of beneficiaries were randomly selected for personal interviews.

❖ Once the numbers to be covered under each category of schemes as social group and gender, a list of beneficiary was generated separately for each taluk. Random numbers were generated against list of the beneficiary and also arranged in ascending order. Requisite numbers of sample were selected from the top.

5.3.2 Social Security Pension (SSP)

❖ Total sample prescribed under the SSP schemes is 2400. The sample beneficiaries are those who receive pension under the SSP schemes (OAP, SSY, DWP & PHP) in FY 2017-18.[1]

❖ Two districts from each revenue division, one high enrolment district and one with low enrolment were selected for the study.

❖ Two Talukas were selected from each district based on the enrolment i.e. one high enrolment and one low enrolment taluk.

❖ Sample beneficiaries surveyed for each scheme were selected in proportion to the total number of beneficiaries in each scheme.

❖ Since, the sample covers both the beneficiaries receiving payment under DBT as well as those who are not receiving under DBT, a controlled sample is not required for sampling of SSP beneficiaries.

❖ Once the taluk was selected, the beneficiaries were selected by multistage stratified random sampling. The stratification was done according to category of SSP, social groups and gender groups. The category of schemes defined was OAP, SSY, DWP and PHP. The social groups were defined as General, SC/ST and OBC and Gender as male and female. The beneficiaries were divided using PPS i.e. probability proportion to sample among category of schemes, social groups and gender. The desired number of beneficiaries was randomly selected for personal interviews.

❖ A list of beneficiary was generated separately for each taluk indicating the numbers covered under each category of schemes, social group and gender. Random numbers were generated against the list of beneficiaries and arranged in ascending order. Requisite number of samples were selected from the top.

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[1] Since a minor proportion of beneficiaries receive payment through bank account, the sample beneficiaries for SSP will also include those who do not receive payment directly in bank account. Given this there would be no control group for SSP scheme.

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❖ Complete sample plan including numbers was carried out on the basis of the data provided by the departments.

Recommended Sample size for SSP and MGNREGA are indicated in Table no. 9 and 10 as given below:

Table 9: Sample design for MGNREGA

Division	District	No of enrolments	Sample
Bengaluru	Bengaluru Urban*	77239	102
	Chitradurga**	314351	415
Belagavi	Uttara Kannada*	120752	160
	Belagavi**	532285	705
Gulbarga	Yadgir*	87649	116
	Raichur**	349237	462
Mysore	Kodagu*	30876	40
	Hassan**	300422	400
Total		**1812811**	**2400**

* Low enrolment, ** High Enrolment

Table 10: Sample design for SSP schemes

Division	District	No of enrolments	Sample				
			OAP	SSY	DWP	PHP	Total
Bengaluru	Bengaluru Rural*	97626	30	70	50	25	**175**
	Tumkur**	259794	76	185	130	70	**461**
Belagavi	Uttar Kannada*	83822	25	60	40	25	**150**
	Belagavi**	328753	100	235	165	90	**590**
Gulbarga	Yadgir*	75239	25	55	40	20	**140**
	Bellary**	186488	55	135	95	50	**335**
Mysore	Kodagu*	36335	10	5	4	0	**19**
	Mandya**	283644	85	215	150	80	**530**
Total			**406**	**960**	**674**	**360**	**2400**

* Low enrolment, ** High Enrolment

Selected sample was further stratified based on taluk, social group and gender considering the technical feasibility of repeated stratification after receiving the beneficiary list from the RDPR and DSSP departments.

5.4 Focused Group Discussions and Personal Interviews

5.4.1 Focused Group Discussions (FGD)

Focused Group Discussions were held with the beneficiaries in order to gain qualitative insights into the level of awareness regarding DBT, reasons for low enrolment and issues faced by the beneficiaries. The sample beneficiaries who were not receiving through DBT were considered as control sample.

Five FGDs were held in each district. Out of these, 3 FGDs were conducted in high enrolment taluk and 2 FGDs in low enrolment Taluk. In the taluk with high enrolment, 2 FGD were held with MGNREGA beneficiaries and 1 with SSP beneficiaries. In the taluk with low enrolment, 1 FGD each was held with MGNREGA and SSP beneficiaries. Total 40 FGDs were conducted out of which 16 FGDs with SSP beneficiaries and 24 with MGNREGA beneficiaries. Villages with highest concentration of survey beneficiary were selected for conducting FGDs.

5.4.2 Personal Interview

Personal Interviews were held with the stakeholders at the state, district, taluk and gram panchayat level. The interviews were held in the same districts and Talukas as selected for the beneficiary survey. The personal interview with the stakeholders enabled the capture of indicators/ responses as prescribed in the Evaluation Matrix. Stakeholders that were interviewed at different level are given in the Table below.

Table 11: Identified stakeholders for interviewing at different tiers

Level	MGNREGA	SSP
State	1. RDPR Department 2. Finance Department	1. DSSP Department 2. E-Governance Cell/DBT Cell
District Level	1. Zilla Panchayat-CEO	-
Taluk Level	1. Taluka Panchayat- CEO/EO	1. Tehsildar Office- Tehsildar/Dy Tehsildar 2. Treasurer
Gram Panchayat	1. Gram Panchayats- PDO/President 2. Data Entry Operators	1. Nemmadhi Kendra- Staff

5.5 Sample size covered under the study

As discussed in the earlier chapters, the District Coordinators were provided with the tools and techniques to undertake the Study under both NSAP &MGNREGA in a meaningful way the matrix of districts, Talukas identified for the MGNREGA scheme study, the sample size of each taluka/districts covered is furnished in Table 12.

Table 12: Taluk-wise details of sample beneficiaries under MGNREGA

District	Taluk	Data Received	Sample size covered
Bengaluru Urban*	Bengaluru east*	6203	19
	Anekal**	51256	90
Bengaluru Urban Total		51256	**109**
Chitradurga*	Challakere*	39439	78
	Hiriyur**	140690	283

District	Taluk	Data Received	Sample size covered
Chitradurga Total		180129	**361**
Uttara Kannada*	Karwar*	11620	65
	sirsi**	621	128
Uttara Kannada Total		12241	**193**
Belagavi*	Ramdurg*	87271	122
	Chikkodi**	160200	598
Belagavi Total		160200	**720**
Yadagiri*	Shorapur*	52552	63
	Shahpur**	53227	62
Yadagiri Total		53227	**125**
Raichur*	Manvi*	554428	262
	Raichur**	259780	179
Raichur Total		814208	**441**
Kodagu*	Madikeri*	3037	19
	Somvarpete**	6438	49
Kodagu Total		9475	**68**
Hassan*	Aluru*	48855	95
	Channarayapatna**	185449	336
Hassan Total		234304	**431**
Grand Total		1515040	**2448**

*Low enrolment **High enrolment*

The respective targets fixed for each district and Talukas have been fully covered in the field study.

Similar to MGNREGA, the District Coordinators were provided with the tools and techniques to undertake the Study under NSAP in a meaningful way. The district wise / taluk wise coverage is as under:

Table 13: Taluk-wise details of sample beneficiaries under NSAP

Sl. no.	District	Taluk	Data received	Sample size covered
1	Ballari	Ballari**	9119	227
2		Hadagali*	5667	134
3	Sub total		14786	361
4	Belagavi	Belagavi**	22726	542
5		Bailahongal*	3850	103
6	Sub total		26576	645
7	Bengaluru Rural	Hosakote**	12556	76
8		Devanahalli**	6745	119
9	Sub total		19301	195
10	Kodagu	Madikeri*	2747	10
11		Somawarapete**	8486	13
12	Sub total		11233	23

Sl. no.	District	Taluk	Data received	Sample size covered
13	Mandya	Mandya**	8369	187
14		K R Pete*	4339	364
15	Sub total		12708	551
16	Tumkur	Madhugiri**	20180	367
17		Turuvekere*	6189	114
18	Sub total		26369	481
19	Uttara Kannada	Honnavara**	7114	153
20		Siddapura*	1045	27
21	Sub total		8159	180
22	Yadgir	Gurmitkal**	501	106
23		Shorapur*	338	43
24	Sub Total		839	149
25	Grand total		119971	2585

* Low enrolment, ** High Enrolment

➤ The respective targets fixed for each district and Talukas have been fully covered in the field study.

➤ The stratified presentation of the above table (SSPs) is hereunder:

Table 14: Taluk-wise and Category wise details of sample beneficiaries under NSAP

Districts	Taluk	Schemes	Gen	OBC	SC	ST	Total
Ballari	Ballari	PHP	0	34	4	3	41
		OAPS	0	41	3	11	55
		SSY	1	53	11	12	77
		WPS	0	39	6	9	54
	Ballari Total		**1**	**167**	**24**	**35**	**227**
	Hadagali	PHP	0	9	4	1	14
		OAPS	0	3	2	1	6
		SSY	1	47	11	4	63
		WPS	2	33	13	3	51
	Hadagali Total		**3**	**92**	**30**	**9**	**134**
Ballari Total			**4**	**259**	**54**	**44**	**361**
Belagavi	Bailahongal	PHP	8	11	0	1	20
		OAPS	11	12	1	2	26
		SSY	8	15	1	2	26
		WPS	14	13	2	2	31
	Bailahongal Total		**41**	**51**	**4**	**7**	**103**
	Belagavi	PHP	8	63	2	5	78
		OAPS	18	75	9	14	116

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Districts	Taluk	Schemes	Gen	OBC	SC	ST	Total
		SSY	2	186	9	15	212
		WPS	9	111	6	10	136
	Belagavi Total		37	435	26	44	542
Belagavi Total			**78**	**486**	**30**	**51**	**645**
Bengaluru Rural	Devanahalli	PHP	2	6	3	1	12
		OAPS	2	4	1	2	9
		SSY	11	16	6	2	35
		WPS	8	8	4	1	20
	Devanahalli Total		**23**	**33**	**14**	**6**	**76**
	Hosakote	PHP	5	8	2	0	15
		OAPS	5	19	6	2	32
		SSY	24	11	2	2	39
		WPS	13	13	6	1	33
	Hosakote Total		**47**	**51**	**16**	**5**	**119**
Bengaluru Rural Total			**70**	**84**	**30**	**11**	**195**
Kodagu	Madikeri	PHP	2	0	0	0	2
		OAPS	3	2	0	0	5
		SSY	1	1	0	0	2
		WPS	1	0	0	0	1
	Madikeri Total		**7**	**3**	**0**		**10**
	Somvarpete	PHP	0	0	0	0	0
		OAPS	1	3	3	0	7
		SSY	1	2	0	0	3
		WPS	1	1	1	0	3
	Somavarpete Total		**3**	**6**	**4**	**0**	**13**
Kodagu Total			10	9	4	0	23
Mandya	K R pete	PHP	19	13	6	6	44
		OAPS	8	13	2	0	23
		SSY	14	28	11	1	54
		WPS	26	25	11	4	66
	K R pete Total		**67**	**79**	**30**	**11**	**187**
	Mandya	PHP	16	17	3	0	36
		OAPS	27	29	11	5	72
		SSY	26	114	18	3	161
		WPS	26	59	7	3	95
	Mandya Total		**95**	**219**	**39**	**11**	**364**
Mandya Total			**162**	**298**	**69**	**22**	**551**
Tumakuru	Madhugiri	PHP	35	13	8	3	59
		OAPS	32	17	6	4	59
		SSY	64	60	16	8	148
		WPS	52	29	12	8	101
	Madhugiri Total		**183**	**119**	**42**	**23**	**367**

Districts	Taluk	Schemes	Gen	OBC	SC	ST	Total
	Turuvekere	PHP	18	7	0	0	25
		OAPS	7	5	6	0	18
		SSY	22	6	5	5	38
		WPS	16	10	6	1	33
	Turuvekere Total		**63**	**28**	**17**	**6**	**114**
Tumakuru Total			**246**	**147**	**59**	**29**	**481**
Uttara Kannada	Honnavara	PHP	5	20	2	0	27
		OAPS	5	9	3	0	17
		SSY	7	55	6	0	68
		WPS	4	32	5	0	41
	Honnavara Total		**21**	**116**	**16**	**0**	**153**
	Siddapura	PHP	1	5	1	0	7
		OAPS	0	5	3	0	8
		SSY	0	3	0	0	3
		WPS	0	6	3	0	9
	Siddapura Total		**1**	**19**	**7**	**0**	**27**
U Kannada Total			**22**	**135**	**23**	**0**	**180**
Yadagiri	Gurmitkal	PHP	0	5	2	0	7
		OAPS	0	20	3	1	24
		SSY	1	36	5	0	42
		WPS	1	28	4	0	33
	Gurmitkal Total		2	89	14	1	106
	Shorapur	PHP	0	10	3	1	14
		OAPS	0	4	0	0	4
		SSY	0	11	3	2	16
		WPS	2	5	2	0	9
	Shorapur Total		2	30	8	3	43
Yadagiri Total			**4**	**119**	**22**	**4**	**149**
Grand Total			**596**	**1537**	**291**	**161**	**2585**

5.5.1 MGNREGA

a) Gender wise sample distribution

As indicated in Table 15, out of total sample beneficiaries taken from 8 districts, 46% beneficiaries are female and 54% are the male beneficiaries (Figure 8).

Table 15: Gender wise details of MGNREGA sample beneficiaries

District	Taluk	Female	Male	Total
1 Bengaluru Urban	Anekal**	37	53	90
	Bengaluru east*	8	11	19
1 Bengaluru Urban Total		**45**	**64**	**109**
2 Chitradurga	Challakere*	39	39	78
	Hiriyur**	149	134	283
2 Chitradurga Total		**188**	**173**	**361**
3 Uttara Kannada	Karwar*	35	30	65
	sirsi**	55	73	128
3 Uttara Kannada Total		**90**	**103**	**193**
4 Belagavi	Chikkodi**	262	336	598
	Ramdurg*	61	61	122
4 Belagavi Total		**323**	**397**	**720**
5 Yadagiri	Shahpur**	35	27	62
	Shorapur*	30	33	63
5 Yadagiri Total		**65**	**60**	**125**
6 Raichur	Manvi*	130	132	262
	Raichur**	58	121	179
6 Raichur Total		**188**	**253**	**441**
7 Kodagu	Madikeri*	8	11	19
	Somavarpete**	18	31	49
7 Kodagu Total		**26**	**42**	**68**
8 Hassan	Aluru*	43	52	95
	Channarayapatna**	157	179	336
8 Hassan Total		**200**	**231**	**431**
Grand Total		**1125**	**1323**	**2448**

Figure 8: District- wise Gender distribution
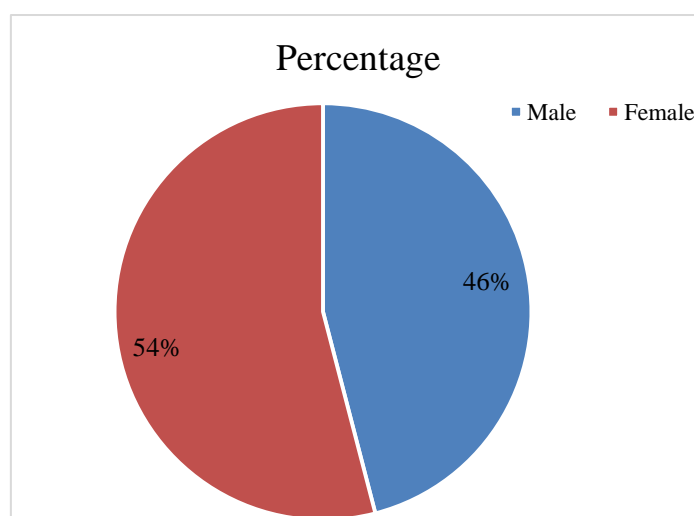
b) Category-wise sample distribution

From the total sample size of 2448 survey samples undertaken for study, 1053 belongs to OBC category which is about 43% of total respondents (Figure 9), besides this, respondents belonging to general category accounts for 32% of the beneficiaries. However, only 24% of the respondents are SC and ST Beneficiaries. The proportion of SC, OBC, ST and General respondent is maximum in Bengaluru (48.5%), Hassan (84.7%), Yadagiri (23.2%) and Belagavi (55.7%) respectively. The details are mentioned in Table 16 below:

Table 16: Taluk wise and Category wise distribution of MGNREGA sample beneficiaries

District	Taluk	Gen	OBC	SC	ST	Grand Total
Bengaluru Urban	Bengaluru east*	11	0	8	0	19
	Anekal**	48	0	42	0	90
Bengaluru Urban Total		**59**	**0**	**50**	**0**	**109**
Chitradurga	Challakere*	43	0	21	14	78
	Hiriyur**		192	58	33	283
Chitradurga Total		**43**	**192**	**79**	**47**	**361**
Hassan	Aluru*		69	21	5	95
	Channarayapatna**	2	296	34	4	336
Hassan Total		**2**	**365**	**55**	**9**	**431**
Kodagu	Madikeri*	11	5	1	2	19
	Somavarpete**	23	16	6	4	49
Kodagu Total		**34**	**21**	**7**	**6**	**68**
Uttara Kannada	Karwar*	29	30	6	0	65
	sirsi**	56	55	13	4	128
Uttara Kannada Total		**85**	**85**	**19**	**4**	**193**
Belagavi	Ramdurg*	53	52	12	5	122
	Chikkodi**	348	187	56	7	598
Belagavi Total		**401**	**239**	**68**	**12**	**720**
Yadagiri	Shorapur*	8	25	12	18	63
	Shahpur**	2	31	18	11	62
Yadagiri Total		**10**	**56**	**30**	**29**	**125**
Raichur	Manvi*	148	8	43	63	262
	Raichur**	12	87	42	38	179
Raichur Total		**160**	**95**	**85**	**101**	**441**
Grand Total		**794**	**1053**	**393**	**208**	**2448**
Proportion %		**32.4**	**43.0**	**16.1**	**8.5**	

* Low enrolment, ** High Enrolment

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Figure 9: Group wise data under different categories

Group wise data on SC/ ST/ OBC/ Gen
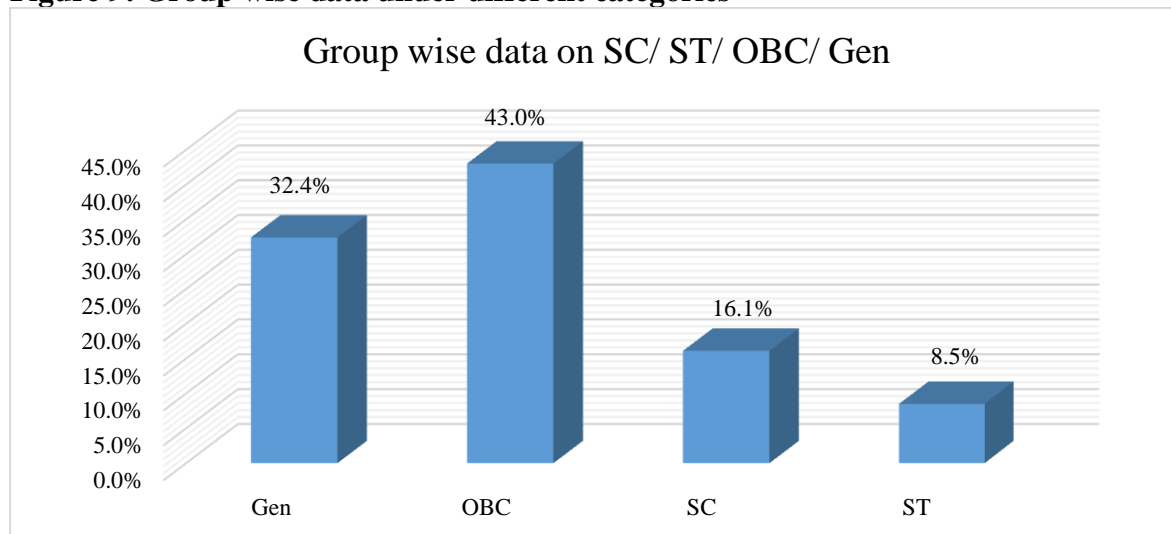
c) **Age wise sample distribution**

During the study it is found (table 17) that the major proportion of the beneficiaries lies in the age group of 41- 60 years, followed by age group of 21-40 years, both the age groups account for about 86% of the total respondents as depicted in the figure no. 10 given below:

Table 17: Age profile of sample beneficiaries Under MGNREGA

District	Taluk	18-20	21-40	41-60	61-80	More than 80	Total
Bengaluru Urban*	Bengaluru east*	0	9	8	2	0	19
	Anekal**	0	36	42	12	0	90
Bengaluru Urban Total		**0**	**45**	**50**	**14**	**0**	**109**
Chitradurga**	Challakere*	3	24	39	12	0	78
	Hiriyur**	3	85	148	47	0	283
Chitradurga Total		**6**	**109**	**187**	**59**	**0**	**361**
Hassan**	Aluru*	0	43	40	12	0	95
	Channarayapatna**	3	112	152	66	3	336
Hassan Total		**3**	**155**	**192**	**78**	**3**	**431**
Kodagu*	Madikeri*	0	2	13	4	0	19
	Somavarpete**	0	19	23	7	0	49
Kodagu Total		**0**	**21**	**36**	**11**	**0**	**68**
Yadagiri*	Shorapur*	3	35	21	4	0	63
	Shahpur**	0	30	24	8	0	62
Yadagiri Total		**3**	**65**	**45**	**12**	**0**	**125**
Raichur**	Manvi*	22	148	89	3	0	262
	Raichur**	0	72	95	12	0	179
Raichur Total		**22**	**220**	**184**	**15**	**0**	**441**
Uttara Kannada*	Karwar*	0	18	34	13	0	65
	sirsi**	0	53	49	26	0	128
Uttara Kannada Total		**0**	**71**	**83**	**39**	**0**	**193**

District	Taluk	18-20	21-40	41-60	61-80	More than 80	Total
Belagavi**	Ramdurg*	2	48	56	15	1	122
	Chikkodi**	2	274	255	64	3	598
		4	322	311	79	4	720
Grand Total		38	1008	1088	307	7	2448

* Low enrolment, ** High Enrolment

Figure 10: Beneficiaries age profile
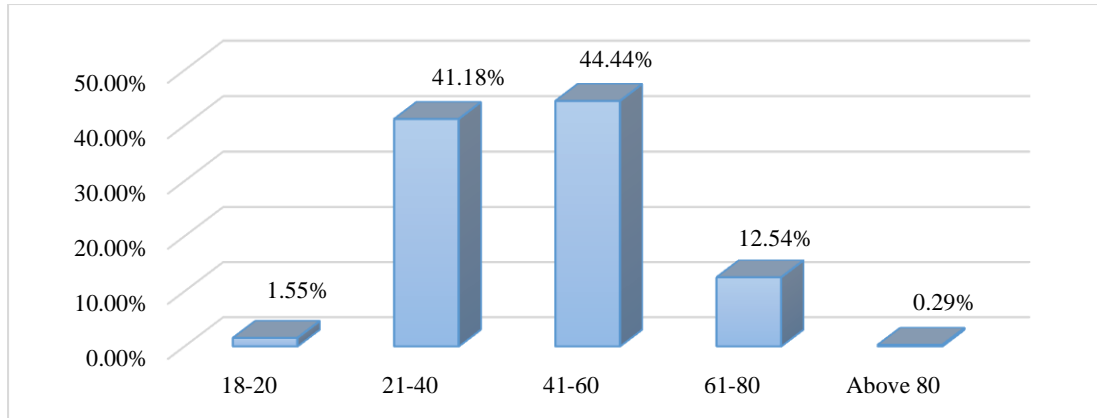
d) Education Background wise sample distribution

As per Educational background is concerned (Table 18), only 22% of respondent are illiterate and have no education whatsoever, 54% of the respondents have primary education. Respondents with secondary, higher secondary and Graduation or above accounts for 24% only as indicated in Figure 11. In Raichur (67%) 295 out of 441 respondents have no education. Whereas, in Bengaluru urban all the respondents are literate or have some education.

Table 18: Educational profile of sample beneficiaries Under MGNREGA

District	Taluk	Primary	Secondary	Higher Secondary	Graduate or Above	No Education	Grand Total
Belagavi	Ramdurg*	79	9	2	2	30	122
	Chikkodi**	526	44	8	4	16	598
Belagavi Total		605	53	10	6	46	720
Bengaluru Urban	Bengaluru east*	7	2	9	1	0	19
	Anekal**	35	20	34	1	0	90
Bengaluru Urban Total		42	22	43	2	0	109
Chitradurga	Challakere*	41	23	1	2	11	78
	Hiriyur**	105	37	16	6	119	283
Chitradurga Total		146	60	17	8	130	361
Hassan	Aluru*	23	19	25	5	23	95
	Channarayapatna**	141	104	27	9	55	336
Hassan Total		164	123	52	14	78	431

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District	Taluk	Primary	Secondary	Higher Secondary	Graduate or Above	No Education	Grand Total
Kodagu	Madikeri*	7	3	7	2	0	19
	Somavarpete**	9	18	19	2	1	49
Kodagu Total		**16**	**21**	**26**	**4**	**1**	**68**
Raichur	Manvi*	52	18	8	2	182	262
	Raichur**	42	18	4	2	113	179
Raichur Total		**94**	**36**	**12**	**4**	**295**	**441**
Uttara Kannada	Karwar*	51	7	6	1	0	65
	sirsi**	96	10	19	3	0	128
Uttara Kannada Total		**147**	**17**	**25**	**4**	**0**	**193**
Yadagiri	Shorapur*	57	5	1	0	0	63
	Shahpur**	57	5	0	0	0	62
Yadagiri Total		**114**	**10**	**1**	**0**	**0**	**125**
Grand Total		**1328**	**342**	**186**	**42**	**550**	**2448**

* Low enrolment, ** High Enrolment

Figure 11: Educational background of beneficiaries
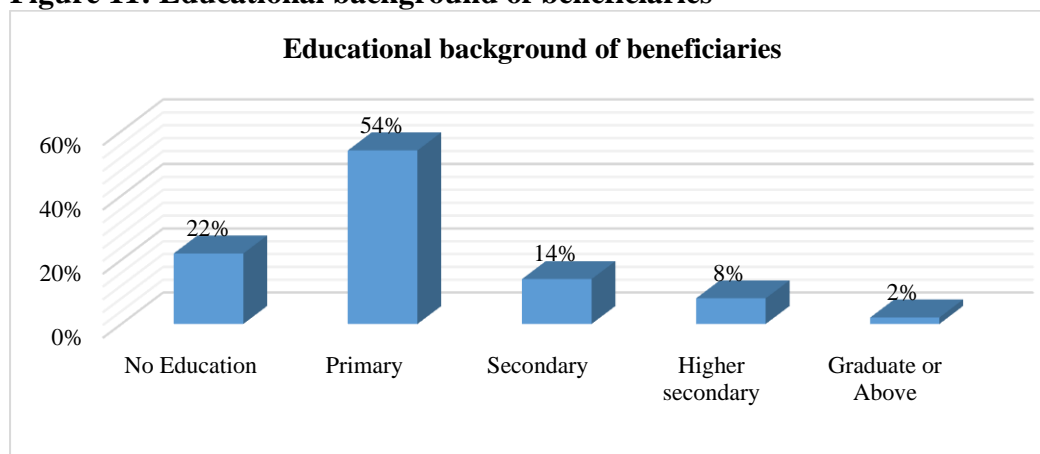
5.5.2 NSAP

The evaluation study covered 2585 beneficiaries. District-wise details for samples of evaluation study of NSAP schemes in Karnataka state are furnished in Table 19.

Table 19: Taluk wise and scheme wise distribution of Sample beneficiaries under NSAP

District	Taluk	OAP		SSY		DWP		PHP		Total Sample Beneficiaries
		Sample	%	Sample	%	Sample	%	Sample	%	
Bengaluru Rural*	Devanahalli*	9	12	35	46	20	26	12	16	76
	Hosakote**	32	27	39	33	33	28	15	13	119
Bengaluru Rural* Total		**41**	**21**	**74**	**38**	**53**	**27**	**27**	**14**	**195**
Tumkur**	Madhugiri**	59	16	148	40	101	28	59	16	367
	Turuvekere*	18	16	38	33	33	29	25	22	114

District	Taluk	OAP		SSY		DWP		PHP		Total Sample Beneficiaries
		Sample	%	Sample	%	Sample	%	Sample	%	
Tumkur** Total		**77**	**16**	**186**	**39**	**134**	**28**	**84**	**17**	**481**
Uttar Kannada*	Honnavara**	17	11	68	44	41	27	27	18	153
	Siddapura*	8	30	3	11	9	33	7	26	27
Uttar Kannada* Total		**25**	**14**	**71**	**39**	**50**	**28**	**34**	**19**	**180**
Belagavi**	Bailahongal*	26	25	26	25	31	30	20	19	103
	Belagavi**	116	21	212	39	136	25	78	14	542
Belagavi** Total		**142**	**22**	**238**	**37**	**167**	**26**	**98**	**15**	**645**
Yadgir*	Shorapur*	4	9	16	37	9	21	14	33	43
	Gurmitkal**	24	23	42	40	33	31	7	7	106
Yadgir* Total		**28**	**19**	**58**	**39**	**42**	**28**	**21**	**14**	**149**
Bellary**	Hadagali*	6	4	63	47	51	38	14	10	134
	Ballari**	55	24	77	34	54	24	41	18	227
Bellary** Total		**61**	**17**	**140**	**39**	**105**	**29**	**55**	**15**	**361**
Kodagu*	Somvarpete**	7	54	3	23	3	23	0	0	13
	Madikeri*	5	50	2	20	1	10	2	20	10
Kodagu* Total		**12**	**52**	**5**	**22**	**4**	**17**	**2**	**9**	**23**
Mandya**	K R Pete*	23	12	54	29	66	35	44	24	187
	Mandya**	72	20	161	44	95	26	36	10	364
Mandya** Total		**95**	**17**	**215**	**39**	**161**	**29**	**80**	**15**	**551**
Grand Total		**481**	**19**	**987**	**38**	**716**	**28**	**401**	**16**	**2585**

* Low enrolment, ** High Enrolment

The evaluation Study has covered appropriate proposition of representation from gender, age as well as various categories under caste in all district under all four schemes of NSAP.

e) Gender wise sample distribution

Gender-wise sample distribution for 8 districts under OAP, SSY, DWP and PHP has been done as indicated in Table 20.

Table 20: Gender wise distribution of sample beneficiaries under NSAP

District	Taluk	OAP		SSY		DWP	PHP		Grand Total
		Female	Male	Female	Male	Female	Female	Male	
Bengaluru Rural*	Devanahalli*	4	5	19	16	20	5	7	76
	Hosakote**	13	19	17	22	33	7	8	119
Bengaluru Rural* Total		**17**	**24**	**36**	**38**	**53**	**12**	**15**	**195**
Tumkur**	Turuvekere*	10	8	23	15	33	8	17	114
	Madhugiri**	36	23	72	76	101	26	33	367
Tumkur** Total		**46**	**31**	**95**	**91**	**134**	**34**	**50**	**481**
Uttar Kannada*	Siddapura*	7	1	1	2	9	3	4	27
	Honnavara**	10	7	29	39	41	7	20	153

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District	Taluk	OAP Female	OAP Male	SSY Female	SSY Male	DWP Female	PHP Female	PHP Male	Grand Total
Uttar Kannada* Total		**17**	**8**	**30**	**41**	**50**	**10**	**24**	**180**
Belagavi**	Bailahongal*	17	9	9	17	31	10	10	103
	Belagavi**	70	46	104	108	136	28	50	542
Belagavi** Total		**87**	**55**	**113**	**125**	**167**	**38**	**60**	**645**
Yadgir*	Shorapur*	4		6	10	9	4	10	43
	Gurmitkal**	9	15	24	18	33	0	7	106
Yadgir* Total		**13**	**15**	**30**	**28**	**42**	**4**	**17**	**149**
Bellary**	Hadagali*	4	2	24	39	51	5	9	134
	Ballari**	29	26	39	38	54	18	23	227
Bellary** Total		**33**	**28**	**63**	**77**	**105**	**23**	**32**	**361**
Kodagu*	Madikeri*	4	1	2	0	1	2	0	10
	Somvarpete**	4	3	1	2	3	0	0	13
Kodagu* Total		**8**	**4**	**3**	**2**	**4**	**2**	**0**	**23**
Mandya**	K R Pete*	8	15	18	36	66	14	30	187
	Mandya**	27	45	70	91	95	14	22	364
Mandya** Total		**35**	**60**	**88**	**127**	**161**	**28**	**52**	**551**
Grand Total		**256**	**225**	**458**	**529**	**716**	**151**	**250**	**2585**

* Low enrolment, ** High Enrolment

f) Category-wise sample distribution

Data for General, OBC, SC and ST category was undertaken from different schemes such as OAP, SSY, DWP and PHP as well as district-wise data has also been analysed for beneficiaries as shown in Table 21 and 22.

Table 21: Category-wise, Scheme wise distribution of the sample beneficiaries under NSAP

Scheme	Gen Sample	Gen %	OBC Sample	OBC %	SC Sample	SC %	ST Sample	ST %	Total
Old age Pension (OAP)	119	24.74	261	54.26	59	12.27	42	8.73	481
Sandhya Suraksha Yojana (SSY)	183	18.54	644	65.25	104	10.54	56	5.67	987
Destitute Widow Pension (DWP)	175	24.44	411	57.40	88	12.29	42	5.87	716
Physically Handicapped Pension (PHP)	119	29.68	221	55.11	40	9.98	21	5.24	401
Total	**596**	**23.06**	**1537**	**59.46**	**291**	**11.26**	**161**	**6.23**	**2585**

Table 22: Category-wise distribution of sample beneficiaries under NSAP

District	Taluk	Gen	OBC	SC	ST	Grand Total
Bengaluru Rural*	Devanahalli*	23	33	14	6	76
	Hosakote**	47	51	16	5	119
Bengaluru Rural* Total		**70**	**84**	**30**	**11**	**195**
Tumkur**	Turuvekere*	63	28	17	6	114

District	Taluk	Gen	OBC	SC	ST	Grand Total
	Madhugiri**	183	119	42	23	367
Tumkur Total**		**246**	**147**	**59**	**29**	**481**
Uttar Kannada*	Siddapura*	1	19	7	0	27
	Honnavara**	21	116	16	0	153
Uttar Kannada* Total		**22**	**135**	**23**	**0**	**180**
Belagavi*	Bailahongal*	41	51	4	7	103
	Belagavi**	37	435	26	44	542
Belagavi Total**		**78**	**486**	**30**	**51**	**645**
Yadgir*	Shorapur*	2	30	8	3	43
	Gurmitkal**	2	89	14	1	106
Yadgir* Total		**4**	**119**	**22**	**4**	**149**
Bellary*	Hadagali*	3	92	30	9	134
	Ballari**	1	167	24	35	227
Bellary Total**		**4**	**259**	**54**	**44**	**361**
Kodagu*	Madikeri*	7	3	0	0	10
	Somvarpete**	3	6	4	0	13
Kodagu* Total		**10**	**9**	**4**	**0**	**23**
Mandya*	K R Pete*	67	79	30	11	187
	Mandya**	95	219	39	11	364
Mandya Total**		**162**	**298**	**69**	**22**	**551**
Grand Total		**596**	**1537**	**291**	**161**	**2585**

* Low enrolment, ** High Enrolment

Old age Pension (OAP) and Sandhya Suraksha Yojana (SSY)

Age-wise sample distribution has been undertaken for OAP and SSY schemes as shown in Table 23. From the table, it is observed that majority of beneficiaries laid in the group of 60 to 79 (85.23%) under OAP and 65 to 79 (88.14%) under SSY.

Table 23: Age profile of sample beneficiaries under OAP and SSY schemes

District	Taluk	OAP		Total	SSY		Total
		60 to 79	80 and above		65 to 79	80 and above	
Bengaluru Rural*	Devanahalli*	7	2	9	26	9	35
	Hosakote**	29	3	32	25	14	39
Bengaluru Rural* Total		**36**	**5**	41	**51**	**23**	**74**
Tumkur*	Turuvekere*	15	3	18	35	3	38
	Madhugiri**	49	10	59	133	15	148
Tumkur Total**		**64**	**13**	77	**168**	**18**	**186**
Uttar Kannada*	Siddapura*	4	4	8	1	2	3
	Honnavara**	6	11	17	54	14	68
Uttar Kannada* Total		**10**	**15**	25	**55**	**16**	**71**
Belagavi*	Bailahongal*	14	12	26	18	8	26
	Belagavi**	94	22	116	190	22	212

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District	Taluk	OAP		Total	SSY		Total
		60 to 79	80 and above		65 to 79	80 and above	
Belagavi** Total		**108**	**34**	142	**208**	**30**	238
Yadgir*	Shorapur*	4	0	4	15	1	16
	Gurmitkal**	24	0	24	41	1	42
Yadgir* Total		**28**	**0**	28	**56**	**2**	58
Bellary**	Hadagali*	6	0	6	57	6	63
	Ballari**	55	0	55	65	12	77
Bellary** Total		**61**	**0**	61	**122**	**18**	140
Kodagu*	Madikeri*	3	2	5	1	1	2
	Somvarpete**	7	0	7	3	0	3
Kodagu* Total		**10**	**2**	12	**4**	**1**	**5**
Mandya**	K R Pete*	22	1	23	50	4	54
	Mandya**	71	1	72	156	5	161
Mandya** Total		**93**	**2**	95	**206**	**9**	215
Grand Total		**410**	**71**	481	**870**	**117**	987

* Low enrolment, ** High Enrolment

Destitute Widow Pension (DWP)

From the study it is observed (Figure 12) that majority of DWP beneficiaries were in age group of 40 to 59 (60%) followed by 60 to 79, 20 to 39, 80 and above age group with 37%, 2%, 1% respectively as mentioned in Table 24.

Table 24: Age profile of sample beneficiaries under DWP scheme

District	Taluk	DWP				Total
		20 to 39	40 to 59	60 to 79	80 and above	
Bengaluru Rural*	Devanahalli*	1	9	10	0	20
	Hosakote**	1	22	10	0	33
Bengaluru Rural* Total		**2**	**31**	**20**	**0**	**53**
In Percentage		3.8	58.5	37.7	0.0	
Tumkur**	Turuvekere*	1	19	13	0	33
	Madhugiri**	1	57	43	0	101
Tumkur** Total		**2**	**76**	**56**	**0**	**134**
In Percentage		1.5	56.7	41.8	0.0	
Uttar Kannada*	Siddapura*		5	4	0	9
	Honnavara**	1	23	15	2	41
Uttar Kannada* Total		**1**	**28**	**19**	**2**	**50**
In Percentage		2.0	56.0	38.0	4.0	
Belagavi**	Bailahongal*		11	18	2	31
	Belagavi**		91	44	1	136
Belagavi** Total			**102**	**62**	**3**	**167**
In Percentage		0.0	61.1	37.1	1.8	
Yadgir*	Shorapur*	1	4	4	0	9

District	Taluk	DWP				Total
		20 to 39	40 to 59	60 to 79	80 and above	
	Gurmitkal**	2	20	11	0	33
Yadgir* Total		**3**	**24**	**15**	**0**	**42**
In Percentage		**7.1**	**57.1**	**35.7**	**0.0**	
Bellary*	Hadagali*		28	22	1	51
	Ballari**	5	31	17	1	54
Bellary Total**		**5**	**59**	**39**	**2**	**105**
In Percentage		**4.8**	**56.2**	**37.1**	**1.9**	
Kodagu*	Madikeri*	0	1	0	0	1
	Somvarpete**	0	3	0	0	3
Kodagu* Total		**0.0**	**4**	**0**	**0**	**4**
In Percentage		**0.0**	**100.0**	**0.0**	**0.0**	
Mandya*	K R Pete*	0	39	26	1	66
	Mandya**	1	65	28	1	95
Mandya Total**		**1**	**104**	**54**	**2**	**161**
In Percentage		**0.6**	**64.6**	**33.5**	**1.2**	
Grand Total		**14**	**428**	**265**	**9**	**716**
In Percentage		**2**	**60**	**37**	**1**	

* Low enrolment, ** High Enrolment

Figure 12: Age group-wise distribution of Destitute Widow Pension
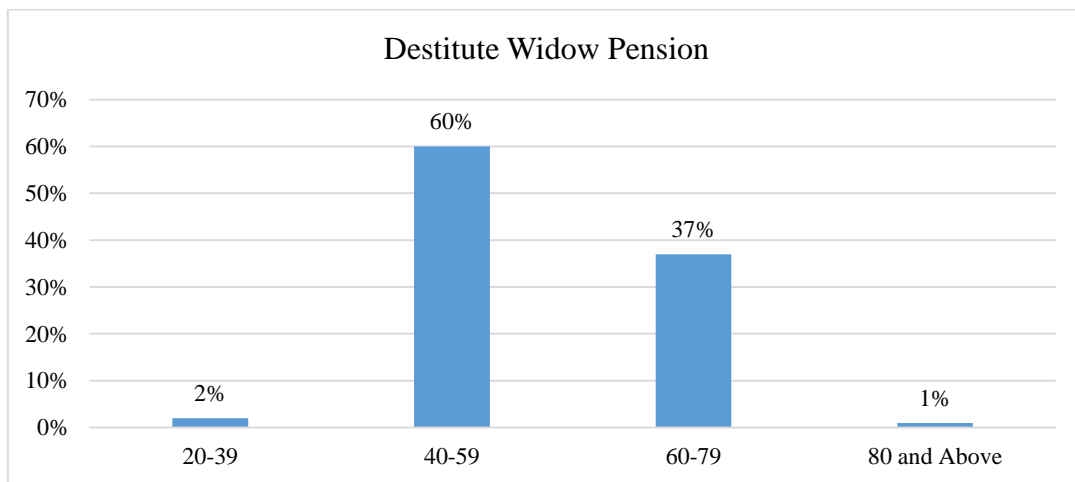
Physically Handicapped Pension (PHP)

It is found (Figure 13) that the majority of the PHP beneficiaries are between age of 40 and 20. As indicated in Table 25, the districts namely Bengaluru Rural, Uttar Kannada, Yadgir and Kodagu have low enrolment however Tumkur, Belagavi, Bellary and Mandya are highly enrolled under disability pension scheme.

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Table 25: Age profile of sample beneficiaries under DP scheme

District	Taluk	PHP				Total
		Below 20	20 to 39	40 to 59	60 to 79	
Bengaluru Rural*	Devanahalli*	0	9	2	1	12
	Hosakote**	0	5	10		15
Bengaluru Rural* Total		**0**	**14**	**12**	**1**	**27**
In Percentage		**0.0**	**51.9**	**44.4**	**3.7**	
Tumkur**	Turuvekere*	0	9	9	7	25
	Madhugiri**	1	25	17	16	59
Tumkur Total**		**1**	**34**	**26**	**23**	**84**
In Percentage		**1.2**	**40.5**	**31.0**	**27.4**	
Uttar Kannada*	Siddapura*	0	3	3	1	7
	Honnavara**	0	10	12	5	27
Uttar Kannada* Total		**0**	**13**	**15**	**6**	**34**
In Percentage		**0.0**	**38.2**	**44.1**	**17.6**	
Belagavi**	Bailahongal*	0	8	11	1	20
	Belagavi**	0	31	37	10	78
Belagavi Total**		**0**	**39**	**48**	**11**	**98**
In Percentage		**0.0**	**39.8**	**49.0**	**11.2**	
Yadgir*	Shorapur*	0	6	7	1	14
	Gurmitkal**	0	4	3		7
Yadgir* Total		**0**	**10**	**10**	**1**	**21**
In Percentage		**0.0**	**47.6**	**47.6**	**4.8**	
Bellary**	Hadagali*	1	7	5	1	14
	Ballari**	3	24	9	5	41
Bellary Total**		**4**	**31**	**14**	**6**	**55**
In Percentage		**7.3**	**56.4**	**25.5**	**10.9**	
Kodagu*	Madikeri*	0	0	2	0	2
	Somvarpete**	0	0	0	0	0
Kodagu* Total		**0**	**0**	**2**	**0**	**2**
In Percentage		**0**	**0**	**100**	**0**	
Mandya**	K R Pete*	0	13	13	18	44
	Mandya**	0	15	16	5	36
Mandya Total**		**0**	**28**	**29**	**23**	**80**
In Percentage		**0.0**	**35.0**	**36.3**	**28.8**	
Grand Total		**5**	**169**	**156**	**71**	**401**
In Percentage		**1**	**42**	**39**	**18**	

* Low enrolment, ** High Enrolment

Figure 13: Age group wise percentage of Physically Handicapped Pension

Physically Handicapped Pension

60 to 79, 18%
Below 20, 1%
20 to 39, 42%
40 to 59, 39%

■ Below 20 ■ 20 to 39 ■ 40 to 59 ■ 60 to 79
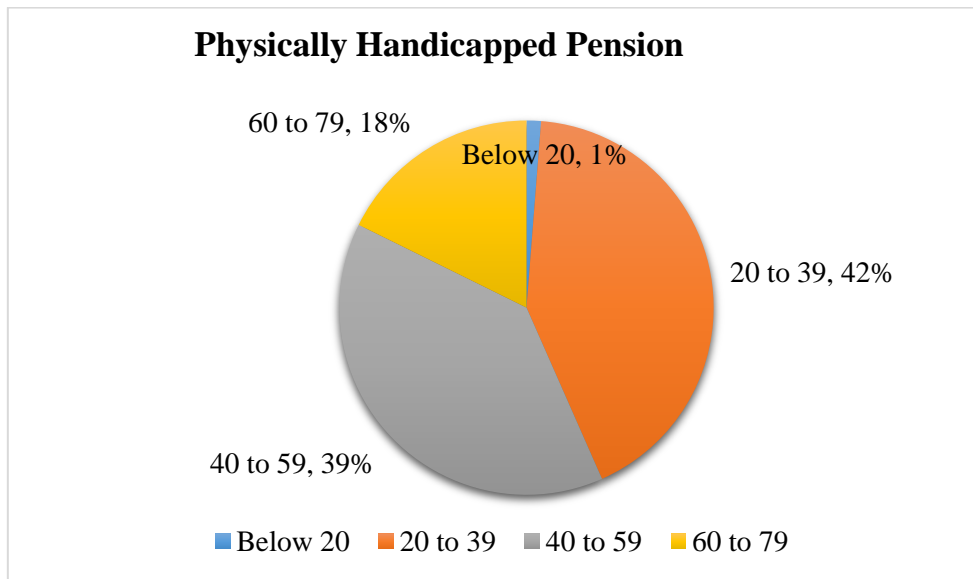
Education Background wise sample distribution

It is observed (Table 26) that about 90% of the NSAP sample beneficiaries are illiterate/primary school dropouts however 7.3% have studied secondary, 1.9% higher secondary and only 0.8% are graduated. Bengaluru Rural is exception to this which has relatively lower level of illiterate/primary school dropouts with 74.9%.

Table 26: Educational profile of sample Beneficiaries under NSAP

District	Taluk	Education				Total
		Illiterate/ Primary/ school dropouts	Secondary	Higher Secondary	Graduate or Above	
Bengaluru Rural*	Devanahalli*	54	10	11	1	76
	Hosakote**	92	11	16		119
Bengaluru Rural* Total		**146**	**21**	**27**	**1**	**195**
In Percentage		**74.9**	**10.8**	**13.8**	**0.5**	
Tumkur**	Turuvekere*	90	18	5	1	114
	Madhugiri**	338	25	2	2	367
Tumkur Total**		**428**	**43**	**7**	**3**	**481**
In Percentage		**89.0**	**8.9**	**1.5**	**0.6**	
Uttar Kannada*	Siddapura*	24	1	2	0	27
	Honnavara**	138	9	3	3	153
Uttar Kannada* Total		**162**	**10**	**5**	**3**	**180**
In Percentage		**90.0**	**5.6**	**2.8**	**1.7**	
Belagavi**	Bailahongal*	98	3	0	2	103
	Belagavi**	502	38	2	0	542
Belagavi Total**		**600**	**41**	**2**	**2**	**645**
In Percentage		**93.0**	**6.4**	**0.3**	**0.3**	

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District	Taluk	Education Illiterate/ Primary/ school dropouts	Secondary	Higher Secondary	Graduate or Above	Total
Yadgir*	Shorapur*	41	1	0	1	43
	Gurmitkal**	101	4	0	1	106
Yadgir* Total		**142**	**5**	**0**	**2**	**149**
In Percentage		**95.3**	**3.4**	**0.0**	**1.3**	
Bellary*	Hadagali*	126	5	2	1	134
	Ballari**	222	5	0	0	227
Bellary Total**		**348**	**10**	**2**	**1**	**361**
In Percentage		**96.4**	**2.8**	**0.6**	**0.3**	
Kodagu*	Madikeri*	8		2	0	10
	Somvarpete**	11	1	1	0	13
Kodagu* Total		**19**	**1**	**3**	**0**	**23**
In Percentage		**82.6**	**4.3**	**13.0**	**0.0**	
Mandya*	K R Pete*	177	7	1	2	187
	Mandya**	313	40	6	5	364
Mandya Total**		**490**	**47**	**7**	**7**	**551**
In Percentage		**88.9**	**8.5**	**1.3**	**1.3**	
Grand Total		**2335**	**178**	**53**	**19**	**2585**
In Percentage		**90.3**	**6.9**	**2.1**	**0.7**	

* Low enrolment, ** High Enrolment

Findings of Study – MGNREGA

Presently, 439 schemes are under Direct Benefit Transfer Scheme. MGNREGA is one of the most important scheme in the ambit of DBT. During the Financial Year 2019-20, up to 31 August 2019, the aggregate amount transferred in respect of MGNREGA through DBT at pan India was Rs.78212 Cr involving 65 crore number of transactions constituting 26% in overall DBT transaction. In respect of Karnataka, 111 schemes pertaining to 25 Ministries and Departments of Government of Karnataka are covered under DBT. Out of this 47% are Aadhaar seeded beneficiaries. As per secondary sources 6,62,183 workers have been enrolled under MGNREGA.

Implementation of MGNREGA in Karnataka

This chapter broadly covers the findings on major issues and challenges based on the primary data collected through beneficiary survey, Focussed group discussion and stakeholder analysis.

The procedure followed for implementing DBT under MGNREGA are as under:

i. Seeding of Aadhaar numbers for all enrolled workers in the MGNREGA MIS (NREGASoft).

ii. Manual verification of all Aadhaar numbers that failed demographic authentication with the UID data by Programme Officer.

iii. Verification and confirmation of the accounts of all the active workers by referring them to the Bank/Post Office concerned.

iv. Seeding of the verified Aadhaar number in the Bank/Post Office accounts and placing them on NPCI Mapper after which Aadhaar based payments are made.

6.1 Aadhaar enrolment and Aadhaar seeding (organic or inorganic)

This section highlights the information pertaining to beneficiaries with and without Aadhaar card and Aadhaar seeding with MGNREGA scheme. Reasons for not undertaking such seeding by the beneficiaries have also been discussed.

In Karnataka, RDPR & Khazane II are involved in implementation of DBT concerning MGNREGA. As per data provided by RDPR, GoK, it may be observed from Appendix I that Aadhar seeding in MGNREGA MIS maintained by the department is 94% in the state (with

almost 100% in four districts viz., Bagalakote, Chikkamagaluru, Ramanagara and Udupi) while lowest was recorded in Chitradurga at 86%. Since Aadhar has to be necessarily verified for identification of beneficiaries, the district administration has to be impressed upon to complete the Aadhar seeding exercise and also verification thereof in a time bound manner and to weed out ineligible beneficiaries.

Primary data has been collected from a sample size of 2448 beneficiaries from 8 districts from 4 revenue divisions as mentioned in the chapter on methodology. The major findings are discussed below.

6.1.1 Aadhaar seeding with MGNREGA Scheme.
District-wise sample data collected about aadhaar enrolment details are furnished in the Table 27. Out of a total 2448 respondents, 2438 (99.60%) of respondents have enrolled with aadhaar. Only 10 (0.4%) respondents out of 2448 have not enrolled with Aadhaar. Out of the 2438 aadhaar enrolled beneficiaries, about **95.4% of the respondents (2335) have seeded their Aadhaar with the MGNREGA Scheme.** This indicates high level of awareness about aadhaar linked Direct Benefit Transfer among MGNREGA scheme beneficiaries in Karnataka. During Focussed Group Discussion held in Belagavi, the participants mentioned that the documents were collected by GP officials but are not sure whether the seeding have been carried out as they have not received confirmation.

Aadhar seeding with MGNREGA is done at Gram Panchayat level for existing workers and at the time of taking new job card. Out of 2335 Aadhar seeded beneficiaries, about 87.7% have linked/seeded their Aadhar by giving an application at the Gram Panchayat and remaining (7.7%) linked at the time of taking new Job Card. Table 27. Therefore, from the above findings, it can be concluded that in all districts extent of organic seeding is near completion except Belagavi and Raichur districts where the gap is about 8% and 10% respectively. In particular, between the low enrolment and high enrolment Talukas, the percentage of gap in linking Aadhar with MGNREGA is observed to be 76.6% and 88.4% in low enrolment Talukas of Raichur and Belagavi districts i.e. Raichur and Ramadurg Talukas which needs to be attended by Gram Panchayat concerned.

Table 27: Aadhaar seeding with MGNREGA

District	Taluk	Beneficiaries with Aadhaar Card	Beneficiaries without Aadhaar Card	Aadhar seeding with MGNREGA			Not linked Aadhar Card with MGNREGA
				Linked at Gram Panchayat	While taking new job card	Total	
1	2	3	4	5	6	7	8(3-7)
Bengaluru Urban*	Anekal**	90	0	89	1	90	0
	Bengaluru east*	19	0	17	2	19	0
Bengaluru Urban Total		**109**	**0**	**106**	**3**	**109**	**0**
In Percentage		**100**	**0**	**97**	**3**	**100**	**0**
Chitradurga*	Hiriyur**	283	0	276	6	282	1
	Challakere*	78	0	77		77	1
Chitradurga Total		**361**	**0**	**353**	**6**	**359**	**2**
In Percentage		**100**	**0**	**98**	**2**	**99**	**1**
Hassan*	Channarayapatna**	336	0	328	5	333	3
	Aluru*	95	0	95		95	0
Hassan Total		**431**	**0**	**423**	**5**	**428**	**3**
In Percentage		**100**	**0**	**98**	**1**	**99**	**1**
Kodagu*	Somvarpet**	49	0	40	9	49	0
	Madikeri*	19	0	17	2	19	0
Kodagu Total		**68**	**0**	**57**	**11**	**68**	**0**
In Percentage		**100**	**0**	**84**	**16**	**100**	**0**
Uttara Kannada*	sirsi**	127	1	125	2	127	0
	Karwar*	65	0	61	4	65	0
Uttara Kannada Total		**192**	**1**	**186**	**6**	**192**	**0**
In Percentage		**99**	**1**	**96**	**3**	**99**	**0**
Belagavi*	Chikkodi**	594	4	472	80	552	42
	Ramdurg*	121	1	102	5	107	14
Belagavi Total		**715**	**5**	**574**	**85**	**659**	**56**
In Percentage		**99**	**1**	**80**	**12**	**92**	**8**
Yadagir*	shahpur**	62	0	28	34	62	0
	shorapur*	63	0	38	25	63	0
Yadagir Total		**125**	**0**	**66**	**59**	**125**	**0**
In Percentage		**100**	**0**	**53**	**47**	**100**	**0**
Raichur*	Raichur**	175	4	123	11	134	41
	Manvi*	262	0	258	3	261	1
Raichur Total		**437**	**4**	**381**	**14**	**395**	**42**
In Percentage		**99**	**1**	**86**	**3**	**90**	**10**
Grand Total		**2438**	**10**	**2146**	**189**	**2335**	**103**
In Percentage		**99.6**	**0.4**	**87.7**	**7.7**	**95.4**	**4.2**

* Low enrolment, ** High Enrolment

Source: Primary data

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The non-linking of Aadhar with the MGNREGA scheme has not been completed only in 4 sample districts viz., Chitradurga, Belagavi, Raichur and Hassan, of which the gap is more prominent in Raichur and Belagavi districts. As regards gender perception, it is observed that majority of non-linked beneficiaries are male members only. Of the 1125 female sample beneficiaries covered in sample survey, only 40 members have not linked Aadhar with the scheme i.e. 3.55% as compared to 4.76% among male beneficiaries. Similarly, there is no perceptible difference between SC/ST and general category as may be observed from Table 28.

Table 28: Gender and category wise details about Aadhaar seeding to be done with MGNREGA

District	Taluk	Gender		Category				Total
		Female	Male	Gen	OBC	SC	ST	
Chitradurga	Challakere*	0	1	1	0	0	0	1
	Hiriyur**	1		0	1	0	0	1
Chitradurga Total		**1**	**1**	**1**	**1**	**0**	**0**	**2**
Belagavi	Chikkodi**	16	26	11	29	2	0	42
	Ramdurg*	4	10	8	5	1	0	14
Belagavi Total		**20**	**36**	**19**	**34**	**3**	**0**	**56**
Raichur	Manvi*	0	1	1	0	0	0	1
	Raichur**	19	22	1	21	7	12	41
Raichur Total		**19**	**23**	**2**	**21**	**7**	**12**	**42**
Hassan	Channarayapatna**	0	3	0	3	0	0	3
Grand Total		**40**	**63**	**22**	**59**	**10**	**12**	**103**

6.1.2 Major reasons for not seeding Aadhaar with MGNREGA

Despite the fact that the beneficiaries who have not linked their Aadhaar with MGNREGA forms a minuscule part (103 out of 2335) of sample, the reasons in regards for the same are tabulated below in Table no. 29**.**

Major reason for not linking Aadhaar with the MGNREGA scheme is lack of awareness among 53% i.e. 55 sample respondents (Table No. 29). Lack of awareness is mainly confined to Belagavi and Raichur districts. 93% of total unaware respondents i.e. 53 respondents are from Raichur and Belagavi. Other reasons are- not knowing the process, far from GP, security issues related to Aadhaar and documentation related problems. About 26 % indicated multiple reasons mentioned above.

Table 29: Major reasons for not linking Aadhaar with MGNREGA

District	Taluk	Not aware	Aware but do not know the process	GP is far from residence	Not sure of Aadhaar usage and its security	Do not know which document is required	Multiple Issues	Total
Bengaluru Urban*	Anekal**	0	0	0	0	0	0	0
	Bengaluru east*	0	0	0	0	0	0	0
Bengaluru Urban Total		0	0	0	0	0	0	0
In Percentage		0	0	0	0	0	0	
Chitradurga**	Challakere*	0	0	0	0	1	0	1
	Hiriyur**	0	0	0	0	0	1	1
Chitradurga Total		**0**	**0**	**0**	**0**	**1**	1	2
In Percentage		**0**	**0**	**0**	**0**	**50.0**	50.0	
Hassan**	Aluru*	0	0	0	0	0	0	0
	Channarayapatna**	2	0	0	1	0	0	3
Hassan Total		**2**	**0**	**0**	**1**	**0**	0	3
In Percentage		**66.7**	**0.0**	**0.0**	**33.3**	**0.0**	0.0	
Kodagu*	Madikeri*	0	0	0	0	0	0	0
	Somvarpet**	0	0	0	0	0	0	0
Kodagu Total		**0**	**0**	**0**	**0**	**0**	0	0
In Percentage		**0**	**0**	**0**	**0**	**0**		
Uttara Kannada*	Karwar*	0	0	0	0	0	0	0
	sirsi**	0	0	0	0	0	0	0
Uttara Kannada Total		**0**	**0**	**0**	**0**	**0**	0	0
In Percentage		**0**	**0**	**0**	**0**	**0**	0	0
Belagavi**	Chikkodi**	21	2	0	0	2	17	42
	Ramdurg*	10		0	1	1	2	14
Belagavi Total		**31**	**2**	**0**	**1**	**3**	19	56
In Percentage		**55.4**	**3.6**	**0.0**	**1.8**	**5.4**	33.9	
Yadagir*	shahpur**	0	0	0	0	0	0	0
	shorapur*	0	0	0	0	0	0	0
Yadagir Total		**0**	**0**	**0**	**0**	**0**	0	0
In Percentage		**0**	**0**	**0**	**0**	**0**		
Raichur**	Manvi*	0	0	0	0	0	1	1
	Raichur**	22	9	2	2		6	41
Raichur Total		**22**	**9**	**2**	**2**		7	42
In Percentage		**52.4**	**21.4**	**4.8**	**4.8**	**0.0**	16.7	
Grand Total		**55**	**11**	**2**	**4**	**4**	27	103
In Percentage		53	11	2	4	4	26	

* Low enrolment, ** High Enrolment

Source: Primary Data

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It is therefore, incumbent upon respective district programme coordinators to gear up the GP machinery to sensitize the active workers and complete the process of seeding. In regard to gaps in awareness observed more particularly in Belagavi and Raichur. However, it is reported that DPC and GP machinery have since conducted Information Education Communication (IEC) activities by informing the active workers during the Rozgaar days, whereupon the awareness level has reportedly improved. DBT for MGNREGA has almost stabilized now, as per department officials. The reasons for balance non-updation due to those members not having Aadhar or inactive, for which also campaign is launched as above.

6.1.3 Time taken to link Aadhaar with MGNREGA

Considering the low level of literacy of beneficiaries, simplification of the process of linking Aadhaar with the scheme through user friendly formats has been designed by the authorities. The Government has introduced NREGAsoft database at the Block/GP office and after due verification, all the active members enrolled may be seeded in the database which is monitored on daily basis by District programme coordinators. Normally it is envisaged to complete the process for each active worker within 10 days.

Table 30: Time taken to link Aadhaar to MGNREGA

District	Taluk	Less than 10 days	10-20 days	About a month	More than a month	Not yet enrolled	Total
Bengaluru Urban*	Anekal**	6	76	7	1	0	90
	Bengaluru east*		11	8	0	0	19
Bengaluru Urban Total		**6**	**87**	**15**	**1**	**0**	**109**
In Percentage		**5.5**	**79.8**	**13.8**	**0.9**	**0.0**	
Chitradurga**	Challakere*	35	37	4	1	1	78
	Hiriyur**	133	110	33	6	1	283
Chitradurga Total		**168**	**147**	**37**	**7**	**2**	**361**
In Percentage		**46.5**	**40.7**	**10.2**	**1.9**	**0.6**	**0**
Uttara Kannada*	Karwar*	65		0	0	0	65
	sirsi**	126	1	0	0	0	127
Uttara Kannada Total		**191**	**1**	**0**	**0**	**0**	**192**
In Percentage		**99.5**	**0.5**	**0.0**	**0.0**	**0.0**	
Belagavi**	Chikkodi**	360	181	9	2	42	594
	Ramdurg*	82	17	7	1	14	121
Belagavi Total		**442**	**198**	**16**	**3**	**56**	**715**
In Percentage		**61.8**	**27.7**	**2.2**	**0.4**	**7.8**	
Yadagir*	shahpur**	50	6	3	3	0	62
	shorapur*	43	16	3	1	0	63
Yadagir Total		**93**	**22**	**6**	**4**	**0**	**125**
In Percentage		**74.4**	**17.6**	**4.8**	**3.2**	**0.0**	
Raichur**	Manvi*	13	214	17	17	1	262
	Raichur**	2	18	102	12	41	175

District	Taluk	Less than 10 days	10-20 days	About a month	More than a month	Not yet enrolled	Total
Raichur Total		**15**	**232**	**119**	**29**	**42**	**437**
In Percentage		**3.4**	**53.1**	**27.2**	**6.6**	**9.6**	
Kodagu*	Madikeri*	19	0	0	0	0	19
	Somvarpet**	39	5	5	0	0	49
Kodagu Total		**58**	**5**	**5**	**0**	**0**	**68**
In Percentage		**85.3**	**7.4**	**7.4**	**0.0**	**0.0**	
Hassan*	Aluru*	94	1	0	0	0	95
	Channarayapatna**	86	232	14	1	3	336
Hassan Total		**180**	**233**	**14**	**1**	**3**	**431**
In Percentage		**41.8**	**54.1**	**3.2**	**0.2**	**0.7**	
Grand Total		**1153**	**925**	**212**	**45**	**103**	**2438**
In Percentage		**47.3**	**37.9**	**8.7**	**1.8**	**4.2**	

* Low enrolment, ** High Enrolment
Source: Primary Data

As per the Figure no. 14 and Table no. 30 based on the responses from the sample beneficiaries, the process of linking Aadhar with MGNREGA in respect of 85% of the cases did not exceed 20 days, followed by 9% of the total cases, wherein it took about a month to undertake the linkage process. Only in about 1.8 % cases the time taken was more than a month. Amongst the districts the delay over 20 days is perceptible in Raichur district (i.e. 34%).

Figure 14: Time taken to link Aadhaar to MGNREGA
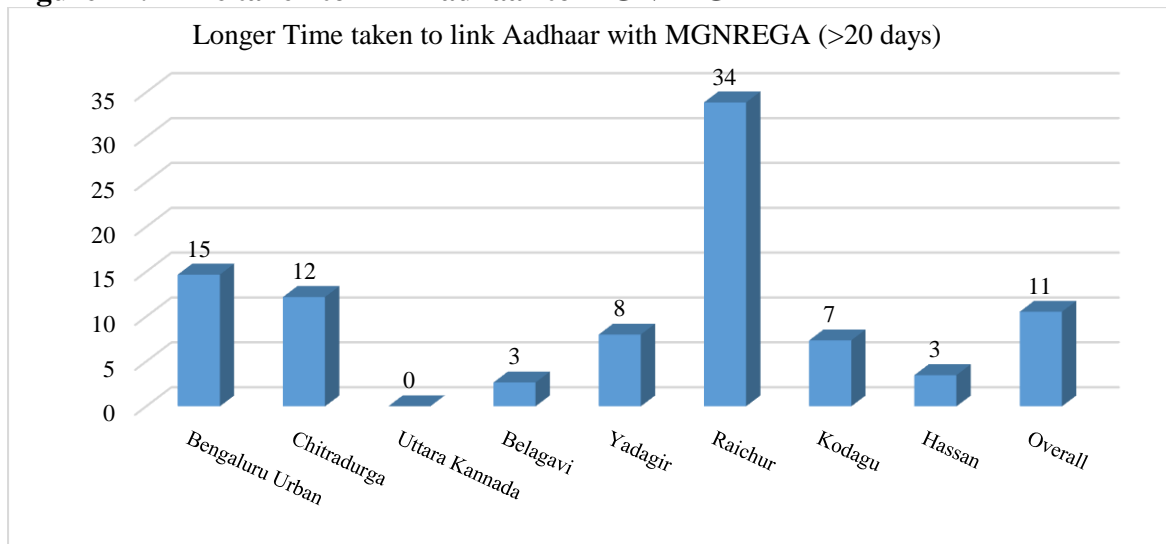
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6.1.4 Intimation about Aadhaar seeding with MGNREGA
Table 31: Intimation about Aadhar enrolment for MGNREGA

District	Taluk	Received message in Mobile	Intimated by Gram Panchayat	Not aware / Don't Know	Don't have Aadhar card	Grand Total
Bengaluru Urban*	Bengaluru east*	0	19	0	0	19
	Anekal**	2	88	0	0	90
Bengaluru Urban Total		**2**	**107**	0	**0**	**109**
In Percentage		**1.8**	**98.2**	**0.0**	**0.0**	
Chitradurga**	Challakere*	56	19	3	0	78
	Hiriyur**	247	32	4	0	283
Chitradurga Total		**303**	**51**	**7**	**0**	**361**
In Percentage		**83.9**	**14.1**	**1.9**	**0.0**	
Hassan*	Aluru*	8	87	0	0	95
	Channarayapatna**	267	63	6	0	336
Hassan Total		**275**	**150**	**6**	**0**	**431**
In Percentage		**63.8**	**34.8**	**1.4**	**0.0**	
Kodagu**	Madikeri*	1	15	3	0	19
	Somvarpet**	3	37	9	0	49
Kodagu Total		**4**	**52**	12	**0**	**68**
In Percentage		**5.9**	**76.5**	**17.6**	**0.0**	
Uttara Kannada*	Karwar*	1	64	0	0	65
	sirsi**	1	126	0	1	128
Uttara Kannada Total		**2**	**190**	**0**	**1**	**193**
In Percentage		**1.0**	**98.4**	**0.0**	**0.5**	
Belagavi**	Ramdurg*	61	39	21	1	122
	Chikkodi**	483	57	54	4	598
Belagavi Total		**544**	**96**	75	**5**	**720**
In Percentage		**75.6**	**13.3**	**10.4**	**0.7**	
Yadagir*	shorapur*		27	36	0	63
	shahpur**	1	29	32	0	62
Yadagir Total		**1**	**56**	68	**0**	**125**
In Percentage		**0.8**	**44.8**	**54.4**	**0.0**	
Raichur**	Manvi*	36	223	3	0	262
	Raichur**	31	6	138	4	179
Raichur Total		**67**	**229**	141	**4**	**441**
In Percentage		**15.2**	**51.9**	**32.0**	**0.9**	
Grand Total		**1198**	**931**	309	**10**	**2448**
In Percentage		**48.9**	**38.0**	**12.6**	**0.4**	

* Low enrolment, ** High Enrolment
Source: Primary Data

By & large, informing the beneficiary about enrolment of Aadhaar with MGNREGA scheme is done by sending SMS on mobile or direct intimation by Gram Panchayat. About 49% of

the respondents received the confirmation of enrolment of Aadhaar with MGNREGA scheme via SMS in mobile and 38% were directly informed by Gram Panchayat staff (Table No.31). It is reported that 12% of the total respondents were unaware about it. Though it is purely a perception given by the beneficiaries at the time of survey, it is observed that the system of sending SMS through the registered mobile is yet to get stabilised in Kodagu, UK, Yadagiri and Raichur where the percentage of coverage through SMS is very low. In Hassan district, there is divergence in the views expressed by sample beneficiaries. While in Alur, majority have received intimation from Gram Panchayat, in Channarayapatna Taluk, intimation has been conveyed by SMS. Nevertheless, going by the low literacy level of beneficiaries, SMS as well as direct communication may need to be carried out.

6.2 Seeding of Bank account with MGNREGA and linking Aadhaar with Bank account

6.2.1 Saving bank account Details of Beneficiaries

In order to meet the objectives of DBT, it is necessary that every beneficiary have saving account either in a bank or in a Post office and also link the saving account with Aadhaar and MGNREGA. This section deals with the account details of the beneficiaries and its relation with the education.

Table 32: Beneficiaries having Bank Account under MGNREGA

District	Taluk	Saving Account in Bank	Saving Account in Post Office	No Saving Account	Grand Total
Bengaluru Urban*	Anekal**	82	0	8	90
	Bengaluru east*	19	0	0	19
Bengaluru Urban Total		**101**	**0**	**8**	**109**
Proportion %		**92.7**	**0.0**	**7.3**	
Chitradurga**	Challakere*	75	1	2	78
	Hiriyur**	273	1	9	283
Chitradurga Total		**348**	**2**	**11**	**361**
Proportion %		**96.4**	**0.6**	**3.0**	
Uttara Kannada*	Karwar*	63	1	1	65
	sirsi**	128	0	0	128
Uttara Kannada Total		**191**	**1**	**1**	**193**
Proportion %		**99.0**	**0.5**	**0.5**	
Belagavi**	Chikkodi**	579	9	10	598
	Ramdurg*	120	1	1	122
Belagavi Total		**699**	**10**	**11**	**720**
Proportion %		**97.1**	**1.4**	**1.5**	
Yadagir*	shahpur**	62	0	0	62
	shorapur*	63	0	0	63

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District	Taluk	Saving Account in Bank	Saving Account in Post Office	No Saving Account	Grand Total
Yadagir Total		**125**	**0**	**0**	**125**
Proportion %		**100**	**0**	**0**	
Raichur**	Manvi*	246	9	7	262
	Raichur**	164	1	14	179
Raichur Total		**410**	**10**	**21**	**441**
Proportion %		**93.0**	**2.3**	**4.8**	
Kodagu*	Madikeri*	19	0		19
	Somvarpet**	49	0	0	49
Kodagu Total		**68**	**0**	**0**	**68**
Proportion %		**100**	**0**	**0**	
Hassan**	Aluru*	95	0	0	95
	Channarayapatna**	326	3	7	336
Hassan Total		**421**	**3**	**7**	**431**
Proportion %		**97.7**	**0.7**	**1.6**	
Grand Total		**2363**	**26**	**59**	**2448**
Proportion %		**96.5**	**1.1**	**2.4**	

* Low enrolment, ** High Enrolment
Source: Primary Data

It is observed from the Table no 32 that only 2.4% of sample beneficiaries i.e., 59 out of 2448 of respondents, do not have a savings bank account, of which only 18 are female beneficiaries, and 20 belong to SC/ST category, mainly from Raichur District (10 female members and 14 SC/ST members). Further, out of those who have saving account (2389), 99% of the saving accounts are with the banks and only 1 % are with post office. Corroborating primary data with secondary data provided by the RDPR, it is observed that as many as 94% of beneficiaries are having account and receiving wages through either with bank/PO.

a) Reason for not Opening a Saving bank account

The reasons for not opening savings bank account have been elicited from the field survey of sample beneficiaries.

Table 33: Major reasons for not opening any account at Post Office / Bank

District	Taluk	No bank branch nearby	No post office nearby	Not aware of process for opening account	Not conversant with banking transaction	Failed to fulfil bank's requirements	Multiple Reasons
Bengaluru Urban*	Anekal**	0	1	1	1	0	5
Chitradurga **	Challakere*	1	0	0	0	1	0
	Hiriyur**	2	1	0	2	2	2
Hassan	Channarayapatna**	1	2	1	3	0	0
Raichur**	Manvi*	3	0	0	2	2	0
	Raichur**	2	3	2	6	1	0
Raichur Total		**5**	**3**	**2**	**8**	**3**	0
Uttara Kannada*	Karwar*	0	0	0	0	1	0
Belagavi**	Chikkodi**	0	1	2	0	1	6
	Ramdurg*	1	0	0	0	0	0
Belagavi Total		**1**	**1**	**2**	**0**	**1**	6
Grand Total		**10**	**8**	**6**	**14**	**8**	**13**
In Percentage		**16.9**	**13.6**	**10.2**	**23.7**	**13.6**	**22.0**

* Low enrolment, ** High Enrolment
Source: Primary Data

It may be observed from Table 32 only 2% of the respondents do not have bank/PO account. The major reasons (Table 33) for not having bank account are 'not being conversant with banking transactions (23.7%), not having a bank branch/ post office nearby (30.5%), failed to fulfil the bank's documentary proof requirement (13.6%), not aware about the process for opening account (10.2%). These issues could be resolved by strengthening the deployment of Banking correspondents.

6.2.2 Seeding Saving Account with MGNREGA scheme
Linking Saving Account with MGNREGA scheme is necessary to identify the beneficiary and keeping a track on the wage payment directly to the beneficiary.

Bank Account seeding with MGNREGA scheme
Concept of DBT is totally based on financial literacy and linking of bank accounts of beneficiaries to MGNREGA Scheme.

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Table 34: Bank Account seeding with MGNREGA scheme

District	Taluk	SB A/c seeding with MGNREGA Scheme	SB A/c not seeded to MGNREGA Scheme	Total	%age of Ac seeding with MGNREGA
Bengaluru Urban*	Bengaluru east*	19	0	19	100
	Anekal**	84	6	90	93
Bengaluru Urban Total		**103**	**6**	**109**	**94**
Chitradurga**	Challakere*	77	1	78	99
	Hiriyur**	273	10	283	96
Chitradurga Total		**350**	**11**	**361**	**97**
Hassan**	Aluru*	94	1	95	99
	Channarayapatna**	331	5	336	99
Hassan Total		**425**	**6**	**431**	**99**
Kodagu*	Madikeri*	19	0	19	100
	Somvarpet**	49	0	49	100
Kodagu Total		**68**	**0**	**68**	**100**
Uttara Kannada*	Karwar*	64	1	65	98
	sirsi**	128	0	128	100
Uttara Kannada Total		**192**	**1**	**193**	**99**
Belagavi**	Ramdurg*	98	24	122	80
	Chikkodi**	554	44	598	93
Belagavi Total		**652**	**68**	**720**	**91**
Yadagir*	shorapur*	62	1	63	98
	shahpur**	62		62	100
Yadagir Total		**124**	**1**	**125**	**99**
Raichur**	Manvi*	259	3	262	99
	Raichur**	138	41	179	77
Raichur Total		**397**	**44**	**441**	**90**
Grand Total		**2311 (94%)**	**137 (6%)**	**2448**	

* Low enrolment, ** High Enrolment
Source: Primary Data

It is evident from Table 34 that approximately 94% (2311 out of 2448) of the respondents have given their Saving Bank account details to Gram Panchayat dealing with MGNREGA. This indicates that there is sufficient awareness amongst the beneficiaries to furnish their bank account details to GP. However, across the district it is observed that out of 137 beneficiaries who have not furnished bank details under the scheme the majority i.e., 112 beneficiaries are from Belagavi and Raichur districts. 24% belong to SC/ST category. On a comparison between low enrolment and high enrolment Talukas it is observed that the percentage of beneficiaries who have furnished bank details is much less in low enrolled Talukas of Belagavi and Raichur. The major reason attributed is lack of awareness which

reflects the need for more vigilant attitude by GP officials and all efforts should be taken to achieve 100%.

Table 35: Category wise details about Bank Account seeding with MGNREGA scheme (in Percentage)

Sr. No.	Districts	Taluk	Given saving account details to MGNREGA			
			Gen	**OBC**	**SC**	**ST**
1	**Belagavi**		97	79	93	92
		Chikkodi	99	81	95	86
		Ramdurg	87	71	83	100
2	**Bengaluru Urban**		95	NA	94	NA
		Anekal	94	NA	93	NA
		Bengaluru east	100	NA	100	NA
3	**Chitradurga**		98	95	99	100
		Challakere	98	NA	100	100
		Hiriyur		95	98	100
4	**Hassan**		100	99	98	100
		Aluru		100	95	100
		Channarayapatna	100	98	100	100
5	**Kodagu**		100	100	100	100
		Madikeri	100	100	100	100
		Somvarpet	100	100	100	100
6	**Raichur**		98	80	89	88
		Manvi	98	100	100	100
		Raichur	92	78	79	68
7	**Uttara Kannada**		99	100	100	100
		Karwar	97	100	100	NA
		sirsi	100	100	100	100
8	**Yadagir**		100	100	100	97
		shahpur	100	100	100	100
		shorapur	100	100	100	94
Grand Total			97	92	95	93

NA: Not applicable as no sample in this category

Since the DBT platform is well stabilized under MGNREGA the level of awareness of having Bank account, Linking Aadhar with scheme and bank account are near completion and there is no perceptible variation amongst different social groups.

6.2.3 Aadhaar Seeding with Savings Bank Account.

Aadhar seeding with bank account refers to registering Aadhar number in the individuals savings bank account. Aadhar Number is not mandatory for the beneficiaries to get MGNREGA entitlements. As such, it would be necessary to ensure that the beneficiaries either on their own volition or give consent to the implementing department officials for linking their bank account for availing the benefits. Hence it is incumbent on the part of field

functionaries to explain the benefits of Aadhaar Enrolment, seeding in programme and bank database, and getting Aadhaar Based Payments (ABP) to the beneficiaries.

Seeding of Aadhar with bank account helps in identifying and synchronising genuine beneficiaries bank accounts. The problems faced by beneficiaries in linking aadhaar are as follows:

a) **Linking of Aadhaar with saving account.**

During study it was observed that, in all 95 % of respondents have linked their Aadhaar with their bank account (Table no. 36) and only a small percentage (5%) of beneficiaries have not seeded their Aadhar with bank account comprising 20% of SC/ST beneficiaries and remaining belonging to Gen/OBC category. In case of gender only 45 female beneficiaries have not linked Aadhar with their bank account i.e. 4% as compared to 5% in case of male beneficiaries. The gap is mainly observed in Belagavi and Raichur districts.

Table 36: Linking Aadhaar to bank account under MGNREGA

District	Taluk	Total	Linked	Not linked	of which women	Percentage
Bengaluru Urban*	Anekal**	90	80	10	10	89
	Bengaluru east*	19	19	0	0	100
Bengaluru Urban Total		**109**	**99**	**10**	**10**	91
Chitradurga**	Challakere*	78	77	1	0	99
	Hiriyur**	283	276	7	4	98
Chitradurga Total		**361**	**353**	**8**	**4**	98
Uttara Kannada*	Karwar*	65	64	1	0	98
	sirsi**	128	127	1	0	99
Uttara Kannada Total		**193**	**191**	**2**	**0**	99
Belagavi**	Chikkodi**	598	555	43	17	93
	Ramdurg*	122	109	13	7	89
Belagavi Total		**720**	**664**	**56**	**24**	92
Yadagir*	shahpur**	62	62	0	0	100
	shorapur*	63	62	1	1	98
Yadagir Total		**125**	**124**	**1**	**1**	99
Raichur**	Manvi*	262	259	3	2	99
	Raichur**	179	155	24	10	187
Raichur Total		**441**	**414**	**27**	**12**	94
Kodagu*	Madikeri*	19	19	0	0	100
	Somvarpet**	49	48	1	0	98
Kodagu Total		**68**	**67**	**1**	**0**	99
Hassan**	Aluru*	95	94	1	0	99
	Channarayapatna**	336	331	5	1	99
Hassan Total		**431**	**425**	**6**	**1**	99
Grand Total		**2448**	**2337**	**111**	**45**	95

* Low enrolment, ** High Enrolment.

Table 37: Caste wise details about not Linking Aadhaar to bank account Under MGNREGA

District	Taluk	Not linked Aadhar to Bank account				
		Gen	OBC	SC	ST	Total
Bengaluru Urban	Anekal**	7	0	3	0	10
Chitradurga	Challakere*	1	0	0	0	1
	Hiriyur**	0	6	1	0	7
Chitradurga Total		**1**	**6**	**1**	**0**	**8**
Uttara Kannada	Karwar*	1	0	0	0	1
	sirsi**	0	1	0	0	1
Uttara Kannada Total		**1**	**1**	**0**	**0**	**2**
Belagavi	Chikkodi**	4	35	3	1	43
	Ramdurg*	3	9	1	0	13
Belagavi Total		**7**	**44**	**4**	**1**	**56**
Yadagir	shorapur*	0	0	0	1	1
Raichur	Manvi*	2	0	1	0	3
	Raichur**	0	13	6	5	24
Raichur Total		**2**	**13**	**7**	**5**	**27**
Kodagu	Somvarpet**	1	0	0	0	1
Hassan	Aluru*	0	0	1	0	1
	Channarayapatna**	0	5	0	0	5
Hassan Total		**0**	**5**	**1**	**0**	**6**
Grand Total		**19**	**69**	**16**	**7**	**111**

* Low enrolment, ** High Enrolment

b) Problems in linking Aadhaar number with Bank account

From the Table no. 38 it is evident that out of 2337 who have linked their Aadhar with the bank account, about 1317, i.e. 55.3% of the respondents didn't face any problem in linking their Aadhar number with the bank account. The major reasons for not linking of Aadhar with bank are trivial in nature such as 'multiple visits due to non-availability of staff (22.5%), multiple visits to satisfy documentation (8.6%), long distance travel (2.2%) and multiple reasons (11.4%) as mentioned before. Problem in linking Aadhar to bank due to non-availability of staff is seen majorly in Belagavi, Chitradurga and Raichur. In Bengaluru urban 53.5 % respondents had mentioned that, they had to make multiple visits to bank to satisfy document requirement.

➤ In FGD respondents mentioned two major problems viz., Mismatch of name mentioned in the bank account with that of the Aadhaar data and needed corrections.

➤ Wherever discrepancies were noticed, multiple visits had to be done by the concerned beneficiary to the bank till it was accepted

Table 38: Problems in linking Aadhaar to Bank Under MGNREGA

District	Taluk	Had to make multiple visits due to non-availability of staff	Had to make multiple visits to satisfy document requirement	Had to Travel far distance	Multiple Issues	Did not face any problem
Bengaluru Urban*	Bengaluru east*	0	18	0	1	0
	Anekal**	12	36	5	19	10
Bengaluru Urban Total		**12**	**54**	**5**	**20**	**10**
In Percentage		**11.9**	**53.5**	**5.0**	**19.8**	**9.9**
Chitradurga**	Challakere*	15	22	3	27	9
	Hiriyur**	72	13	22	108	59
Chitradurga Total		**87**	**35**	**25**	**135**	**68**
In Percentage		**24.9**	**10.0**	**7.1**	**38.6**	**19.4**
Hassan**	Aluru*	0	0	0	0	95
	Channarayapatna**	11	3	10	5	300
Hassan Total		**11**	**3**	**10**	**5**	**395**
In Percentage		**2.6**	**0.7**	**2.4**	**1.2**	**93.2**
Kodagu*	Madikeri*	0	0	1	1	17
	Somvarpet**	0	5	0	11	33
Kodagu Total		**0**	**5**	**1**	**12**	**50**
In Percentage		**0.0**	**7.4**	**1.5**	**17.6**	**73.5**
Uttara Kannada*	Karwar*	0	0	0	1	63
	sirsi**	1	1	0	0	125
Uttara Kannada Total		**1**	**1**	**0**	**1**	**188**
In Percentage		**0.5**	**0.5**	**0.0**	**0.5**	**98.4**
Belagavi**	Ramdurg*	28	1	3	7	81
	Chikkodi**	120	80	1	37	346
Belagavi Total		**148**	**81**	**4**	**44**	**427**
In Percentage		**21.0**	**11.5**	**0.6**	**6.3**	**60.7**
Yadagir*	shorapur*	1	1	1	7	53
	shahpur**	4	2	0	14	42
Yadagir Total		5	3	1	21	95
In Percentage		**4.0**	**2.4**	**0.8**	**16.8**	**76.0**
Raichur**	Manvi*	203	21	1	6	24
	Raichur**	68	2	6	29	60
Raichur Total		**271**	**23**	**7**	**35**	**84**
In Percentage		**64.5**	**5.5**	**1.7**	**8.3**	**20.0**
Grand Total		**535**	**205**	**53**	**273**	**1317**
In Percentage		**22.5**	**8.6**	**2.2**	**11.4**	**55.3**

* Low enrolment, ** High Enrolment

Source: Primary Data

Chi Square	452.64
Chi Critical	41.34
Sig	Yes

Using chi-square test, sig. value (41<452) for state, sig. value (.000 < .05) represents that there is significant difference in the opinions of respondents regarding problems faced by them in linking Aadhar with the bank account. This implies that similar problems could be faced if the opinions gathered in the sample is extrapolated for the state. Amongst the districts, it is observed that the Aadhar linkage problem is majorly on account of staff issues in the bank concerned as observed in Belagavi and Raichur, which needs to be sorted out by the department in the Block Level Bankers' Committee meetings.

6.3 Direct Benefit Transfer

DBT related issues such as mode of wage receipt, withdrawal preferences, awareness, etc. are discussed below:

6.3.1 Awareness

Evaluation survey aimed to know about the awareness of the beneficiaries about direct benefit transfer.

Table 39: Awareness about DBT under MGNREGA

District	Taluk	Aware that wages can be received directly in bank or PO account	Not Aware that wages can be received directly in bank or PO account	Total	%age of Awareness receiving wages in account
Bengaluru Urban*	Bengaluru east*	19	0	19	100.0
	Anekal**	84	6	90	93.3
Bengaluru Urban Total		**109**	**6**	109	**94.5**
Chitradurga*	Challakere*	78	0	78	100.0
	Hiriyur**	279	4	283	98.6
Chitradurga Total		**357**	**4**	361	**98.9**
Hassan*	Aluru*	95	0	95	100.0
	Channarayapatna**	332	4	336	98.8
Hassan Total		**427**	**4**	431	**99.1**
Kodagu*	Madikeri*	19	0	19	100.0
	Somvarpet**	49	0	49	100.0
Kodagu Total		**68**	**0**	68	**100.0**
Uttara Kannada*	Karwar*	65	0	65	100.0
	sirsi**	128	0	128	100.0
Uttara Kannada Total		**193**	**0**	193	**100.0**
Belagavi*	Chikkodi**	597	1	598	99.8
	Ramdurg*	116	6	122	95.1
Belagavi Total		**713**	**7**	720	**99.0**

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District	Taluk	Aware that wages can be received directly in bank or PO account	Not Aware that wages can be received directly in bank or PO account	Total	%age of Awareness receiving wages in account
Yadagir*	shorapur*	63	0	63	100.0
	shahpur**	62	0	62	100.0
Yadagir Total		**125**	**0**	125	**100.0**
Raichur**	Manvi*	262	0	262	100.0
	Raichur**	147	32	179	82.1
Raichur Total		**409**	**32**	441	**92.7**
Grand Total		**2395**	**53**	**97.8**	**97.8**

* Low enrolment, ** High Enrolment
Source: Primary Data

The study data presented in Table no. 39 shows that the majority of respondents (97.83%) are aware that they can receive their wages directly in their saving account and only 2.17% are unaware of this benefit. A low level of awareness is seen in Raichur, Bengaluru Urban and Belagavi districts as compared to other districts of the state. Conduct of IEC activities regularly at Village/GP level on Rozgaar days, distributing pamphlets and spreading of information through SHGs and house visits etc., may be taken up. Moreover, awareness is comparatively high in females as compared to male beneficiaries. Out of total sample beneficiaries only 0.7% of female beneficiaries are unaware as compared to 1.5 % of male beneficiaries. Majority of these belong to Raichur district. Among 53 beneficiaries who are unaware about DBT, 20 beneficiaries belongs to SC/ST group, 28 beneficiaries to OBC and only 5 from General group.

From the analysis of *Justin joy 2017*, it is evident that by the time DBT system has been introduced in 2013, 5.68 crore beneficiaries were not holding an Aadhar and the number increased to 8.36 crore in 2017. In 2017 only 29.01 % of fund transfer has been done through Aadhar seeded bank accounts. He has opined that serious efforts of government are required in the grass root level by providing Aadhar and Aadhar bridge payment assistance to the common people. Present study supports the above study and it also reflects government's efforts in Aadhar enrolment, seeding with bank account as well as MGNREGA.

The observations are reinforced by the findings from study of PAHAL scheme by Gosar et al. 2019 Pahal, the finding is that awareness about the Pahal (DBTL) is very high i.e. 98% customers get timely information about the schemes. Among 1125 female sample beneficiaries about 95% of females receive wages in their bank account whereas in case of males it's about 92% (Table.41).

6.3.2 Mode of Wage Payment

Table 40: Mode of payment of wages in MGNREGA

District	Taluk	Total	cash	Total beneficiaries receiving wage in Saving account (bank/PO)	In Bank Account	In Post Office Account	Total	%age receiving wage in Cash
Bengaluru Urban*	Bengaluru east*	19	0	19	19	0	19	0.0
	Anekal**	90	15	75	75	0	90	16.7
Bengaluru Urban Total		**109**	**15**	94	**94**	**0**	**109**	13.8
Chitradurga**	Challakere*	78	0	78	76	2	78	0.0
	Hiriyur**	283	8	275	275	0	283	2.8
Chitradurga Total		**361**	**8**	353	**351**	**2**	**361**	2.2
Hassan**	Aluru*	95	0	95	95	0	95	0.0
	Channarayapatna**	336	5	331	327	4	336	1.5
Hassan Total		**431**	**5**	426	**422**	**4**	**431**	1.2
Kodagu*	Madikeri*	19	0	19	19	0	19	0.0
	Somvarpet**	49	0	49	49	0	49	0.0
Kodagu Total		**68**	**0**	68	**68**	**0**	**68**	0.0
Uttara Kannada*	Karwar*	65	1	64	64	0	65	1.5
	sirsi**	128	0	128	127	1	128	0.0
Uttara Kannada Total		**193**	**1**	192	**191**	**1**	**193**	0.5
Belagavi**	Ramdurg*	122	14	108	105	3	122	11.5
	Chikkodi**	598	2	596	590	6	598	0.3
Belagavi Total		**720**	**16**	704	**695**	**9**	**720**	2.2
Yadagir*	shorapur*	63	0	63	63	0	63	0.0
	shahpur**	62	0	62	62	0	62	0.0
Yadagir Total		**125**	**0**	125	**125**	**0**	**125**	0.0
Raichur**	Manvi*	262	4	258	258	0	262	1.5
	Raichur**	179	100	79	79	0	179	55.9
Raichur Total		**441**	**104**	337	**337**	**0**	**441**	23.6
Grand Total		**2448**	**149**	**2299**	**2283**	**16**	**2448**	**6.1**
Proportion %			**6.1***	**93.9#**	**99.3##**	**0.7##**		

 # % on total sample ##% on Total beneficiaries receiving wage in Saving account (bank/PO)
* Low enrolment, ** High Enrolment
Source: Primary data

Beneficiaries received their wages either in their saving account or cash, majority of beneficiaries (94%) prefer their wages to be directly transferred into their saving account, only 6.1% of total respondent receive their wages in cash (Table.40).

The findings are corroborated with similar study by *Chowdhary et al. 2013 "*DBT system is an experiment in delivering services to citizens and it provides the guarantee that the funds are reaching the accounts of the beneficiaries as the money flow can be tracked digitally. It also ensures that funds are being withdrawn by the beneficiaries themselves through the biometric authentication system".

Table 41: Mode of receipt of wages (Gender wise) Under MGNREGA

Sr.No	Particulars	Female	%	Male	%	Grand Total
1	cash	46	4.1	103	7.8	149
2	In bank account	1068	94.9	1215	91.8	2283
3	in P O Account	11	1.0	5	0.4	16
	Grand Total	**1125**		**1323**		**2448**

Table 42 indicates that the wage receipt in cash is high in beneficiaries from ST and SC to an extent of 12% and 7.9, respectively.

Table 42: Social group wise mode of receipt of wages Under MGNREGA

Sr. No.	Mode of payment	Gen	%	OBC	%	SC	%	ST	%	Grand Total
1	Cash	23	**2.9**	70	**6.6**	31	**7.9**	25	**12.0**	149
2	In bank account	764	**96.2**	976	**92.7**	360	**91.6**	183	**88.0**	2283
3	In PO account	7	**0.9**	7	**0.7**	2	**0.5**			16
	Grand Total	**794**		**1053**		**393**		**208**		**2448**

6.3.3 Tips or Commission Paid

Though the beneficiaries were reluctant to share their experience during survey it is observed that some of the beneficiaries receiving wages in cash are not getting the full amount and also need to pay a tip or commission to get their wage (Table no. 43).

Table 43: Tip or commission paid while receiving wages

District	Taluk	Tip or commission paid for cash payments of wages	Tip or commission Not paid for cash payments of wages	Total beneficiaries receiving wages in Cash	%age of members paid tips/Commission
Bengaluru Urban*	Anekal**	1	14	15	6.7
Chitradurga**	Hiriyur**	4	4	8	50.0
Hassan*	Channarayapatna**	1	4	5	20.0
Raichur*	Manvi*	4		4	100.0
	Raichur**	8	92	100	8.0
Raichur Total		**12**	**92**	**104**	**11.5**
Uttara Kannada*	Karwar*	0	1	1	0.0
Belagavi**	Ramdurg*	8	6	14	57.1
	Chikkodi**	0	2	2	0.0
Belagavi Total		**8**	**8**	**16**	**50.0**
Grand Total		**26**	**123**	**149**	**17.4**

* Low enrolment, ** High Enrolment

Source: Primary data

In Manvi taluk of district Raichur all the respondents receiving wage in cash had to pay Tip or commission. In Talukas Ramdurg and Hiriyur of Belagavi and Chitradurga, nearly half of the respondent had paid tip for payment of their wages. This, therefore, calls for course correction by ensuring that all payments are routed through bank accounts maintained by beneficiaries only.

It is imperative that disbursements of MGNREGA are routed only through the bank account and the aberrations, if any may be sorted out. Further, it is observed that a few accounts are held in joint names which may give rise to complaints. Generally, banks are insistent for individual accounts only for making payments under Government schemes. Hence, RDPR may undertake a quick review and ensure that all beneficiaries have opened bank accounts in individual names.

6.3.4 Aadhar Based Payment System

As per Master circular-FY 2019-20 Aadhar Number is not mandatory for the beneficiaries to get MGNREGA entitlements. Before the beneficiary gives her/his consent and shares her/his Aadhaar number to the field functionaries, the benefits of (1) Aadhaar Enrolment (2) seeding in programme and bank database and (3) getting Aadhaar Based Payments (ABP) must be explained to the MGNREGA beneficiaries.

It is observed that the department has ensured Aadhar seeding for identification of beneficiaries (94%) so as to weed out the duplicate cases. Similarly, banks have also linked Aadhar numbers of the beneficiaries with their bank account. However, as per the secondary data furnished by the department, progress of Aadhar linked confirmation from the bank and freezing of the bank account in online portal has been done only in 67% cases. Further, progress of Aadhar based payment is also very slow inasmuch as only 56% have been covered in the state with as many as 16 districts reporting less than the State average. To expedite Aadhaar seeding and ABP conversion, the Standard Operating Procedure has been worked out. This incorporates the process flow for obtaining, submitting and updating Aadhaar seeding consent forms of MGNREGA workers and the seeding of their Aadhaar number in their bank accounts. The Programme Officer has to share details at the district level to the DPC and the DPC has to hand over the following to the Lead District Managers (LDMs) for ABPS conversion:-

    a. Beneficiary Consent form duly signed

    b. Copy of Aadhaar of Beneficiary

c. Two List from NREGA soft (a) Hardcopy of PDF and (b) Soft copy in MS Excel file to be emailed to Lead District Manager (LDM).

Hence, seeding of the verified Aadhaar number in the Bank/Post Office accounts and placing them on NPCI Mapper could be expedited so that Aadhaar based payments can be enhanced with consent of beneficiaries.

The main reasons for low activation are (i) Inactive Aadhar; (ii) Though Banks have uploaded the Aadhar, payment not taking place due to technical issues. Bankers confirm the uploaded details to the department, but the payment does not take place, the issue may be raised with NPCI, (iii) Not doing AUA (bio-metric authentication), (iv) AEPS dormant accounts; (v) spelling difference in Aadhar and Bank Account, etc.

6.4 Financial Literacy of sample beneficiaries

As already discussed in part (ii) of the beneficiary survey approximately 97% of the beneficiaries hold a saving bank account. In this context, a few more parameters have been evaluated from the data collected from the beneficiaries.

6.4.1 Frequency of visiting the banks
Table 44: Frequency of bank visit by MGNREGA sample beneficiaries

District	Taluk	weekly	monthly	Once in 3 months	Once in 6 months	Never visited in last one year	Does Not Have any Account	Total
Bengaluru Urban*	Bengaluru east*	0	3	13	2	1	0	19
	Anekal**	4	21	52	5	0	8	90
Bengaluru Urban Total		**4**	**24**	**65**	**7**	**1**	**8**	**109**
Percentage		3.7	22.0	59.6	6.4	0.9	7.3	
Chitradurga* *	Challakere*	3	73	0	0	0	2	78
	Hiriyur**	13	249	9	1	2	9	283
Chitradurga Total		**16**	**322**	**9**	**1**	**2**	**11**	**361**
Percentage		4.4	89.2	2.5	0.3	0.6	3.0	
Hassan* *	Aluru*	13	66	13	3	0	0	95
	Channarayapatna**	184	137	8	0	0	7	336
Hassan Total		**197**	**203**	**21**	**3**	**0**	**7**	**431**
Percentage		45.7	47.1	4.9	0.7	0.0	1.6	
Kodagu*	Madikeri*	1	17	1	0	0	0	19
	Somvarpet**	1	48	0	0	0	0	49
Kodagu Total		**2**	**65**	**1**	**0**	**0**	**0**	**68**
Percentage		2.9	95.6	1.5	0.0	0.0	0.0	
Uttara Kannada*	Karwar*		64	0	0	0	1	65
	sirsi**	1	117	7	2	1	0	128

District	Taluk	weekly	monthly	Once in 3 months	Once in 6 months	Never visited in last one year	Does Not Have any Account	Total
Uttara Kannada Total		**1**	**181**	**7**	**2**	**1**	**1**	**193**
Percentage		**0.5**	**93.8**	**3.6**	**1.0**	**0.5**	**0.5**	
Belagavi**	Ramdurg*	44	57	9	6	5	1	122
	Chikkodi**	356	211	20	1	0	10	598
Belagavi Total		**400**	**268**	**29**	**7**	**5**	**11**	**720**
Percentage		**55.6**	**37.2**	**4.0**	**1.0**	**0.7**	**1.5**	
Yadagir*	shorapur*	12	35	11	3	2	0	63
	shahpur**	16	17	19	5	5	0	62
Yadagir Total		**28**	**52**	**30**	**8**	**7**	**0**	**125**
Percentage		**22.4**	**41.6**	**24.0**	**6.4**	**5.6**	**0.0**	
Raichur**	Manvi*	4	234	14	2	1	7	262
	Raichur**	5	39	103	16	2	14	179
Raichur Total		**9**	**273**	**117**	**18**	**3**	**21**	**441**
Percentage		**2.0**	**61.9**	**26.5**	**4.1**	**0.7**	**4.8**	
Grand Total		**657**	**1388**	**279**	**46**	**19**	**59**	**2448**
Proportion %		**27**	**57**	**11**	**2**	**1**	**2**	

* Low enrolment, ** High Enrolment
Source: Primary Data

Out of the total respondents of 2448, a majority (57%) of respondents make visits to the bank on monthly basis, followed by 27% and 11% of the respondents making visits on weekly and quarterly basis, respectively. Only a handful of respondents i.e. 1% of the sample benefeciaries have not visited the bank or visited just on half yearly basis (Table no. 44)

Chi Square	1296.60
Chi Critical	49.80
Significant	Yes

Using chi square test, sig. value (49.8 < 1296) for state, sig. value (.000 < .05) represents that there is significant difference at 5 percent level of significance between the opinions of respondents about frequency of visiting bank.

6.4.2 Purpose of visiting the bank.
It is observed that MGNREGA beneficiaries visit bank for withdrawal of money, pass book updation, depositing money, etc. Majority of them (59%) visit for all these purposes i.e. multiple reasons as mentioned in table 45. The account holders go to the bank for availing basic banking facilities like withdrawing money (15%) followed by depositing money (12%) and updating of passbook (11%). Visiting Bank for depositing money is observed more from

respondents of Raichur district i.e. 44%. In Yadagir district 53.6% respondent visit the bank to withdraw their wages.

Table 45: Purpose of visit to bank in last Six months by MGNREGA sample beneficiaries

District	Taluk	Deposit Money	Withdraw Wage	Passbook updation	Other work	Multiple Work	Total
Bengaluru Urban*	Bengaluru east*	0	0	0	0	19	19
	Anekal**	0	3	0	0	79	82
Bengaluru Urban Total		**0**	**3**	**0**	**0**	98	**101**
Percentage		**0.0**	**3.0**	**0.0**	**0.0**	**97.0**	
**Chitradurga **	Challakere*	3	4	2	0	67	76
	Hiriyur**	41	54	17	2	160	274
Chitradurga Total		**44**	**58**	**19**	**2**	227	**350**
Percentage		**12.6**	**16.6**	**5.4**	**0.6**	**64.9**	
Hassan**	Aluru*	0	0	2	1	92	95
	Channarayapatna**	5	63	216	1	44	329
Hassan Total		**5**	**63**	**218**	**2**	136	**424**
Percentage		**1.2**	**14.9**	**51.4**	**0.5**	**32.1**	
Kodagu*	Madikeri*	0		0	0	19	19
	Somvarpet**	0	1	0	0	48	49
Kodagu Total		**0**	**1**	**0**	**0**	67	**68**
Percentage		**0.0**	**1.5**	**0.0**	**0.0**	**98.5**	
Uttara Kannada*	Karwar*	0	0	0	0	64	64
	sirsi**	1	0	0	0	127	128
Uttara Kannada Total		**1**	**0**	**0**	**0**	191	**192**
Percentage		**0.5**	**0.0**	**0.0**	**0.0**	**99.5**	
Belagavi**	Ramdurg*	23	9	4	41	44	121
	Chikkodi**	40	96	3	15	434	588
Belagavi Total		**63**	**105**	**7**	**56**	478	**709**
Percentage		**8.9**	**14.8**	**1.0**	**7.9**	**67.4**	
Yadagir*	shorapur*	0	32	2	5	24	63
	shahpur**	0	35	4	4	19	62
Yadagir Total		**0**	**67**	**6**	**9**	43	**125**
Percentage		**0.0**	**53.6**	**4.8**	**7.2**	**34.4**	
Raichur**	Manvi*	178	7	1	0	69	255
	Raichur**	7	41	4	8	105	165
Raichur Total		**185**	**48**	**5**	**8**	174	**420**
Percentage		**44.0**	**11.4**	**1.2**	**1.9**	**41.4**	
Grand Total		**298**	**345**	**255**	**77**	**1414**	**2389**
In Percentage %		**12**	**15**	**11**	**3**	**59**	

* Low enrolment, ** High Enrolment

Source: Primary Data

6.4.3 Mode of withdrawing money

Mode of withdrawing money from post office or bank is a crucial part of financial literacy, having knowledge and using new technology and facilities can minimize many problems like intimation of wage credit, avoiding multiple visits to banks and induce self-dependency in beneficiary.

Table 46: Mode of Money Withdrawal by MGNREGA sample beneficiaries

District	Taluk	ATM / Debit Card Only	Micro ATM & BC only	Cheque only	Withdrawal slip only	Multiple mode of withdraw	Does Not Have any Saving Account
Bengaluru Urban*	Bengaluru east*	0	0	1	13	5	0
	Anekal**	3	0	10	53	16	8
Bengaluru Urban Total		**3**	**0**	**11**	**66**	21	**8**
Proportion %		**2.8**	**0.0**	**10.1**	**60.6**	**19.3**	**7.3**
Chitradurga**	Challakere*	3	0	1	20	52	2
	Hiriyur**	30	8	47	69	120	9
Chitradurga Total		**33**	**8**	**48**	**89**	172	**11**
Proportion %		**9.1**	**2.2**	**13.3**	**24.7**	**47.6**	**3.0**
Hassan**	Aluru*	0	0	0	68	27	0
	Channarayapatna**	0	1	2	321	5	7
Hassan Total		**0**	**1**	**2**	**389**	32	**7**
Proportion %		**0**	**0.2**	**0.5**	**90.3**	**7.4**	**1.6**
Kodagu*	Madikeri*	0	0	0	4	15	0
	Somvarpet**	1	0	2	8	38	0
Kodagu Total		**1**	**0**	**2**	**12**	53	**0**
Proportion %		**1.5**	**0.0**	**2.9**	**17.6**	**77.9**	**0.0**
Uttara Kannada*	Karwar*	4	0	0	59	1	1
	sirsi**	33	7	1	82	5	0
Uttara Kannada Total		**37**	**7**	**1**	**141**	6	**1**
Proportion %		**19.2**	**3.6**	**0.5**	**73.1**	**3.1**	**0.5**
Belagavi**	Ramdurg*	9	10	16	68	18	1
	Chikkodi**	43	16	2	324	203	10
Belagavi Total		**52**	**26**	**18**	**392**	221	**11**
Proportion %		**7.2**	**3.6**	**2.5**	**54.4**	**30.7**	**1.5**
Yadagir*	shorapur*	2	1	0	54	6	0
	shahpur**	2	1	0	57	2	0
Yadagir Total		**4**	**2**	**0**	**111**	8	**0**
Proportion %		**3.2**	**1.6**	**0.0**	**88.8**	**6.4**	**0.0**
Raichur**	Manvi*	6	0	2	237	10	7
	Raichur**	10	4	18	103	30	14
Raichur Total		**16**	**4**	**20**	**340**	40	**21**
Proportion %		**3.6**	**0.9**	**4.5**	**77.1**	**9.1**	**4.8**
Grand Total		**146**	**48**	**102**	**1540**	**553**	**59**
Proportion %		**6**	**2**	**4**	**63**	**23**	**2**

* Low enrolment, ** High Enrolment

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

From Table no. 46 it can be inferred that as on survey date the major mode (63%) of money withdrawal in the specified districts of Karnataka continues to be withdrawal slips only. The other modes, (ATM, Micro ATM or BC and cheque) in total comprise a proportion of only 12%. However, 23% of the respondents who have a saving bank account indicated that they use multiple mode of withdrawal. In Hassan (90.3%), Yadagir (88.8%) of respondents use withdrawal slips as mode of withdrawal. Whereas, in Chitradurga (24.7%) and Kodagu (17.6%) of respondents use withdrawal slips

Chi Square	807.03
Chi critical	49.80
Sig	Yes

Using Chi square test, sig. value (49 < 807) for state, sig. value (.000 < .05) represents that there is significant difference at 5 percent level of significance between the opinions of respondents about mode of withdrawal of money from bank.

6.4.4 Number of beneficiaries using mobile banking

The respondents during field survey have expressed that they are not using mobile banking facility for drawing their wages/benefits under DBT. However, the awareness level in using mobile banking facility has increased positively for making small payments through Paytm, Google pay, Phonepe, etc., Hence, it may be desirable to promote mobile banking facility at least to check the balances and transfer funds from their account. The DPC with the assistance of GP/banks and students from Technical background may organise sensitisation meets for promotion of mobile banking facility.

6.5 Grievance Redressal

"Grievance Redressal" primarily covers the receipt and processing of complaints from citizens and consumers, a wider definition includes actions taken on any issue raised by them to avail services more effectively.

As per Section 19 of MGNREG Act, the State Governments shall, by rules, determine appropriate grievance redressal mechanisms which allows a worker/citizen to lodge complaint and trace the subsequent response. The time lines for redressal of grievances should be consistent with the provisions of "Public Service Delivery Act" of the State, if any. Such a system should also create awareness among the wage seekers regarding their entitlements, processes and the redressal system through Public Information Campaigns like Rozgaar Diwas. Multiple modes should be enabled for the complainant to register a complaint and include written complaints as well as those through telephone help lines.

Complaints should be entered in the complaint register (one of the 7 Registers) disposed within the statutory time limit. The complainants must also be informed of the action taken in writing.

The data collection was aimed to find out about the awareness level of beneficiaries to file a complaint, nature of complaint, mode of filing complaint, ease of complaining and resolution of complaint, etc. The findings are tabulated and interpreted below.

6.5.1 Awareness about filing complaint
Table 47: Level of Awareness in MGNREGA sample beneficiaries about filing the complaint (in percentages)

District	Taluk	Female	Male	Gen	OBC	SC	ST	Total
Bengaluru Urban	Anekal**	35	45	42	NA	40	NA	41
	Bengaluru east*	38	36	18	NA	63	NA	37
Bengaluru Urban Total		36	44	37	NA	44	NA	40
Chitradurga	Challakere*	69	77	70	NA	76	79	73
	Hiriyur**	22	23	NA	24	16	27	23
Chitradurga Total		32	35	70	24	32	43	34
Uttara Kannada	Karwar*	100	97	97	100	100	NA	98
	sirsi**	98	100	100	98	100	100	99
Uttara Kannada Total		99	99	99	99	100	100	99
Belagavi	Chikkodi**	50	53	53	48	52	71	52
	Ramdurg*	54	46	38	60	58	60	50
Belagavi Total		50	52	51	50	53	67	51
Yadagir	shahpur**	46	19	50	29	28	55	34
	shorapur*	30	39	13	36	25	50	35
Yadagir Total		38	30	20	32	27	52	34
Raichur	Manvi*	92	97	98	38	98	92	95
	Raichur**	19	15	25	11	24	16	16
Raichur Total		70	58	93	14	61	63	63
Kodagu	Madikeri*	38	91	64	80	0	100	68
	Somvarpet**	67	97	87	88	83	75	86
Kodagu Total		58	95	79	86	71	83	81
Hassan	Aluru*	100	98	0	99	100	100	99
	Channarayapatna**	82	82	50	81	85	100	82
Hassan Total		86	85	50	85	91	100	86
Overall		60	60	65	58	55	60	60

NA: Not applicable as no sample under this category
* Low enrolment, ** High Enrolment
Source: Primary Data

It is observed that only 60% of the sample beneficiaries know the method to file a complaint and a significant proportion (40%) of the respondents are still not aware about the process

(Table.47). the awareness level is quite high in Uttara Kannada district, Hassan and Kodagu, Whereas it is quite low in Bengaluru Urban, Chitradurga districts. Large Variation among Talukas is also observed. Level of Awareness in Manvi and Raichur taluk of District Raichur is 95% and 16% respectively, which is reflecting very high interregional variation. In Challakere taluk of district Chitradurga 73 % of respondents are aware about the process, whereas in Hiriyur taluk only 23% of respondents know about the process of filing complaint.

Among 978 Beneficiaries who are not aware of the procedure for filing a complaint, 454 beneficiaries are female which constitutes nearly 40% (Table 47). Lack of awareness among female beneficiaries is higher in Yadagir, Bengaluru urban and Chitradurga i.e. 62%, 64% and 68% of total sample beneficiaries of respective districts. In case of social groups, about 45% of the beneficiaries belonging to SC group are not aware of the procedure to be followed to file a complaint. Out of 978 beneficiaries who are not aware of the redressel mechanism, 445 belong to OBC group.

6.5.2 Percentage of sample beneficiaries filing the complaint
**Table 48: Extent of beneficiaries filing complaint under MGNREGA**

District	Taluk	No of beneficiaries - filed complaint	No of beneficiaries - not filed complaint	Total	% of Beneficiaries filed Complaint
Bengaluru Urban*	Bengaluru east*	0	7	7	0
	Anekal**	1	36	37	3
Bengaluru Urban Total		**1**	**43**	**45**	**3**
Chitradurga*	Challakere*	3	54	57	5
	Hiriyur**	31	33	64	48
Chitradurga Total		**34**	**87**	**121**	**28**
Hassan*	Aluru*	0	94	94	0
	Channarayapatna**	1	274	275	0
Hassan Total		**1**	**368**	**369**	**0**
Kodagu*	Madikeri*	0	13	13	0
	Somvarpet**	0	42	42	0
Kodagu Total		**0**	**55**	**55**	**0**
Raichur*	Manvi*	8	21	29	96
	Raichur**	239	9	248	28
Raichur Total		**247**	**30**	**277**	**89**
Uttara Kannada*	Karwar*	0	64	64	0
	sirsi**	0	127	127	0
Uttara Kannada Total		**0**	**191**	**191**	**0**
Belagavi*	Ramdurg*	15	46	61	25
	Chikkodi**	188	121	309	61

District	Taluk	No of beneficiaries - filed complaint	No of beneficiaries - not filed complaint	Total	% of Beneficiaries filed Complaint
Belagavi Total		**203**	**167**	**370**	**55**
Yadagir	Shorapur	0	21	21	0
	Shahpur	0	22	22	0
Yadagiri Total		**0**	**43**	**43**	**0**
Grand Total		**486**	**984**	**1470**	33.06

* Low enrolment, ** High Enrolment

Source: Primary Data

Figure 15: Beneficiaries filing complaint under MGNREGA
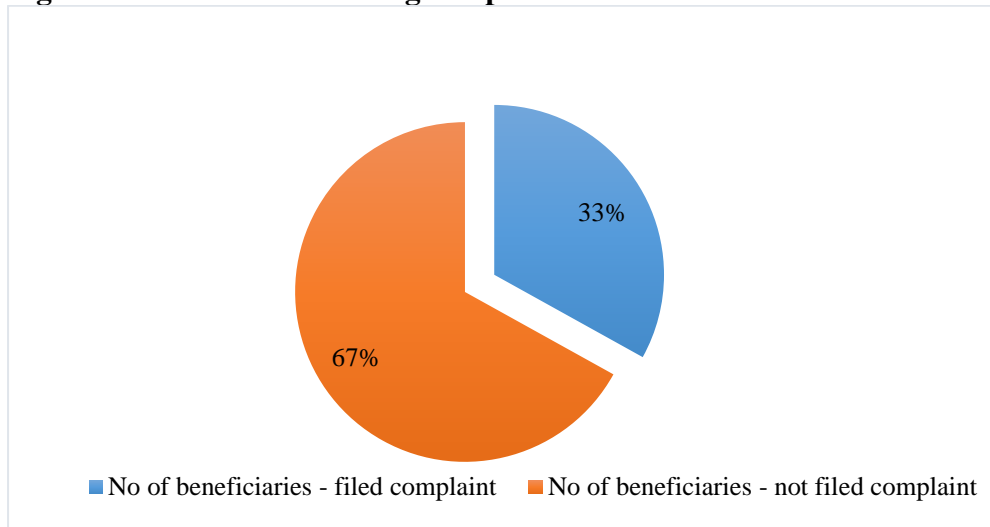
From the above Table no.48 and Figure no.15 it could be seen that out of 1470 respondents, who are aware about the filing process, only 33.06% of the respondents have filed complaint. Complaint filing is high in Raichur (89%) and Belagavi (55%). The proportion of filing complaint is high in Manvi (96%), Hiriyur (48.44%) and Chikkodi (61%) Talukas of Raichur, Chitradurga and Belagavi respectively. About 66.94% of the respondents have never filed any complaint.

6.5.3 Mode of filing the complaint

Table 49: Modes of filing Complaint under MGNREGA

| District	Taluk	Toll Free no.	Written application at Tehsil	Written application at GP	Multiple modes	Total
Belagavi**	Chikkodi**	77	1	89	21	188
	Ramdurg*	1	0	14	0	15
Belagavi Total		**78**	**1**	**103**	21	**203**
Percentage		**38.4**	**0.5**	**50.7**	**10.3**	
Bengaluru Urban*	Anekal**	0	1	0	0	1
Percentage		**0.0**	**100.0**	**0.0**	**0.0**	

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

District	Taluk	Toll Free no.	Written application at Tehsil	Written application at GP	Multiple modes	Total
Chitradurga**	Challakere*	0	1	2	0	3
	Hiriyur**	26	0	5	0	31
Chitradurga Total		**26**	**1**	**7**	**0**	**34**
Percentage		**76.5**	**2.9**	**20.6**	**0.0**	
Hassan**	Channarayapatna**	0	0	1	0	1
Hassan Total		**0**	**0**	**1**	**0**	**1**
Percentage		**0.0**	**0.0**	**100.0**	**0.0**	
Raichur**	Manvi*	2	0	236	1	239
	Raichur**	5	1	2	0	8
Raichur Total		**7**	**1**	**238**	**1**	**247**
Percentage		**2.8**	**0.4**	**96.4**	**0.4**	
Grand Total		**111**	**4**	**349**	**22**	**486**
Proportion %		**22.8**	**0.8**	**71.8**	**4.5**	

* Low enrolment, ** High Enrolment

Source: Primary Data

Figure 16: Mode of filing the complaint under MGNREGA
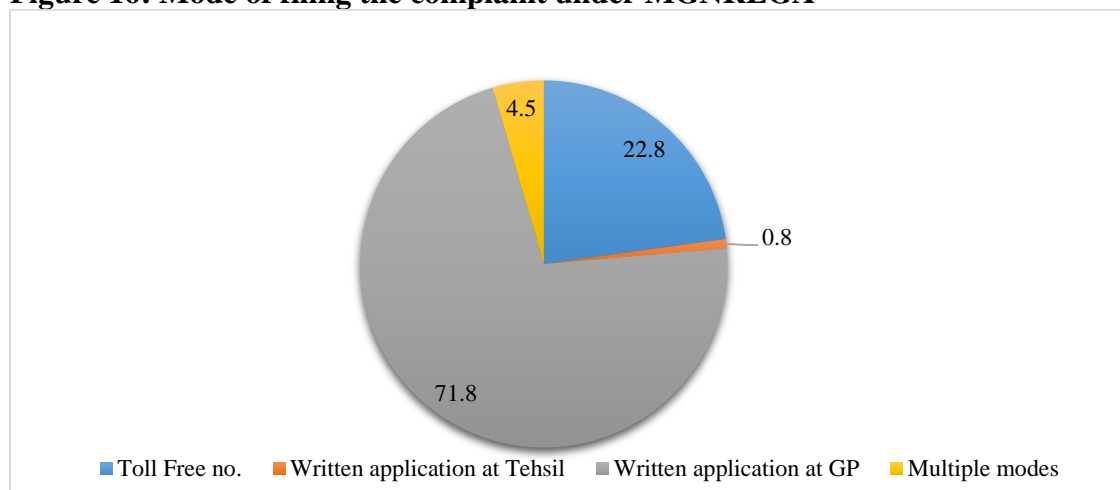
There are different modes of filling complaints for grievances to MGNREGA. Among 486 complained filed beneficiaries, about 71.8% of the total respondents have filed complaint by writing application at Gram Panchayat, 22.8% of respondents used Toll free number and only 0.8 % wrote application at Tehsil. Whereas 4.5% of respondents filed compliant have used multiple modes to raise complaint against their grievances (Table No. 49). Use of toll-free no. is prominent in Chikkodi of Belagavi (98.7%) and Hiriyur taluk of Chitradurga (100%). Whereas, filing complaint by recording it in writing at Gram Panchayat is more in Manvi (99.1%) taluk of Raichur district.

6.5.4 Major issues raised by beneficiaries while filing complaints

The mechanism followed for resolving receipt of wages is that 1st signatory PDO and 2nd signatory GP president checks; then forwarded to block level wherein taluk level officer is the 1st signatory and 2nd signatory is district level officer. Whenever, payment non-receipt complaint is received, they check and resolve the issues. As per Government officials, every Thursday Rozgaar day is held at village level, where these issues are taken up and resolved. In a few cases, there is delay due to shortage of funds in NEFMS funds. ZP Officials said that after rolling out of DBT under MGNREGA, opening of account is must for enrolment as well as payment of wages. Payment is based on NMR (Nominal Muster Role) which is uploaded along with attendance, wage, verification etc.

Complaints are filed against different issues, majority of respondents (62%) filed complaints regarding difficulty in linking Aadhaar with bank account, 22% filed complaints for not receiving wages on time, 8% of respondents filed complaint for multiple reasons including wage received is less (**Table 50).**

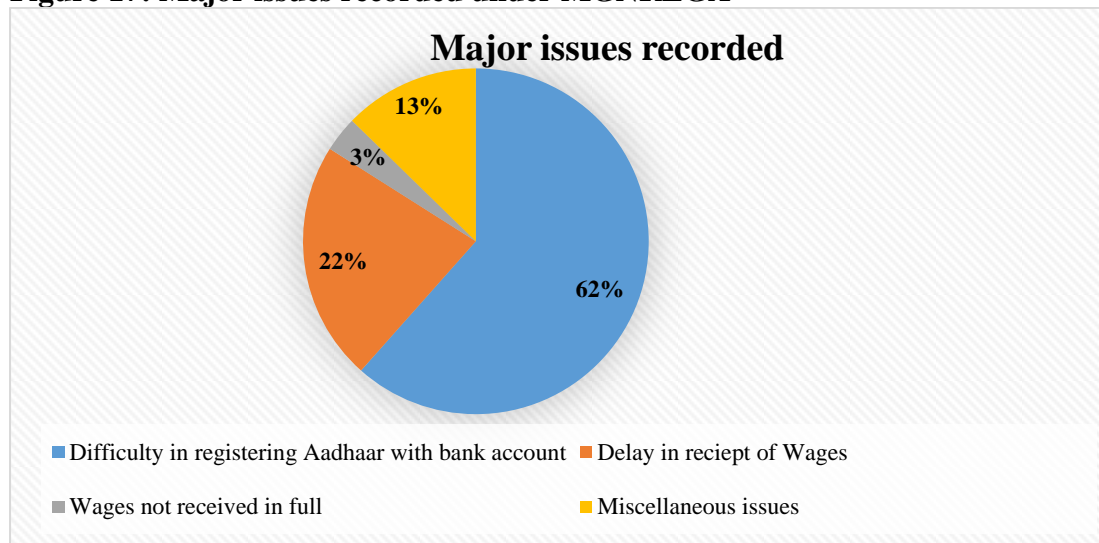**Table 50: Major issues recorded in complaints under MGNREGA**

District	Taluk	Difficulty in registering Aadhaar with bank account	Wage is not received on time	Complete wage not received	Miscellaneous issues	Total
Belagavi**	Ramdurg*	3	5	4	3	15
	Chikkodi**	73	80	5	30	188
Belagavi Total		**76**	**85**	**9**	**33**	**203**
Percentage		**37.4**	**41.9**	**4.4**	**16.3**	
Bengaluru Urban*	Anekal**	0	0	0	1	1
Percentage		**0.0**	**0.0**	**0.0**	**100**	
Chitradurga**	Challakere*	3	0	0	0	3
	Hiriyur**	27	0	0	4	31
Chitradurga Total		**30**	**0**	**0**	**4**	**34**
Percentage		**88.2**	**0.0**	**0.0**	**11.8**	
Hassan**	Channarayapatna**	1	0	0	0	1
Percentage		**100.0**	**0.0**	**0.0**	**0**	
Raichur**	Manvi*	190	21	6	22	239
	Raichur**	2	3	1	2	8
Raichur Total		**192**	**24**	**7**	**24**	**247**
Percentage		**77.7**	**9.7**	**2.8**	**9.7**	
Grand Total		**299**	**109**	**16**	**62**	**486**
Percentage		**61.5**	**22.4**	**3.3**	**12.7**	

* Low enrolment, ** High Enrolment
Source: Primary Data

Figure 17: Major issues recorded under MGNREGA

Major issues recorded

- Difficulty in registering Aadhaar with bank account
- Delay in reciept of Wages
- Wages not received in full
- Miscellaneous issues

6.5.5 Ease of filing a complaint

Study has assessed about ease of filling complaint and it is observed that 76% of respondent who filed complaint find it easy to file complaint (Table 51). Only 1% of respondents described that complaint filing procedure is difficult as shown in Figure 18.

Table 51: Ease of Filing Complaint under MGNREGA

District	Taluk	Very easy	Easy	Not so easy	difficult
Belagavi**	Ramdurg*	2	12	0	1
	Chikkodi**	81	98	8	1
Belagavi Total		**83**	**110**	**8**	**2**
Bengaluru Urban*	Anekal**	1	0	0	0
Bengaluru Urban Total		**1**	**0**	**0**	**0**
Chitradurga**	Challakere*	1	2	0	0
	Hiriyur**	12	19	0	0
Chitradurga Total		**13**	**21**	**0**	**0**
Hassan**	Channarayapatna**		1	0	0
Raichur**	Manvi*	2	235	2	0
	Raichur**	2	1	1	4
Raichur Total		**4**	**236**	**3**	**4**
Grand Total		**101**	**368**	**11**	**6**
Proportion %		**21**	**76**	**2**	**1**

* Low enrolment, ** High Enrolment

Source: Primary Data

Figure 18: Ease of Filing Complaint under MGNREGA

Ease of Filing complaint

	Very Easy	Easy	Not so easy	Difficult
■ Series1	21%	76%	2%	1%
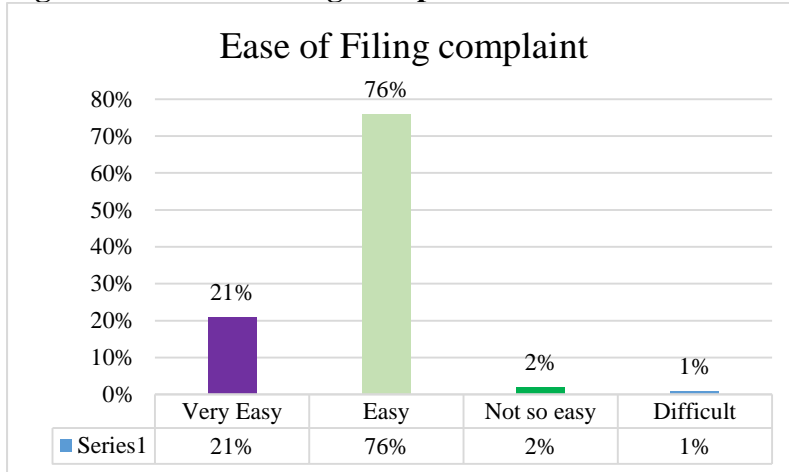
6.5.6 Complaint resolution

Table 52: Resolution of complaint under MGNREGA

District	Taluk	Complaint Resolved	Complaint not resolved	Total	% Complaint resolved
Belagavi**	Ramdurg*	7	8	15	47
	Chikkodi**	182	6	188	97
Belagavi Total		189	14	203	93
Bengaluru Urban*	Anekal**	1	0	1	100
Chitradurga**	Challakere*	3	0	3	100
	Hiriyur**	30	1	31	97
Chitradurga Total		33	1	34	100
Hassan**	Channarayapatna**	1	0	1	100
Raichur*	Manvi*	236	3	239	99
	Raichur**	7	1	8	88
Raichur Total		243	4	247	98
Grand Total		**467**	**19**	**486**	**96**

* Low enrolment, ** High Enrolment

As per Government officials, Rozgaar day is observed on every Thursday at village level, wherein these issues are taken up and resolved. Besides, these issues are discussed in Gram Sabhas also. The effective grievance redressal mechanism is one which resolves complaint properly, timely and consistently. Considering the enormity of coverage in terms of people and quantum of benefits, the number of issues/complaints being only a miniscule, indicates the high level of satisfaction amongst the beneficiaries. It is also observed during study that 96% of complaint of beneficiaries have been resolved (Table 52). Out of these, about 64.7% of complaints are resolved within 15 days of filing the complaint but about 20.3% of complaint were pending for about a year and 1.1% were pending for more than a year. From

the same table it can also be observed that the percentage of unresolved complaint is high in Ramdurg taluk (53%) of Belagavi district.

Figure 19: Resolution of complaint under MGNREGA
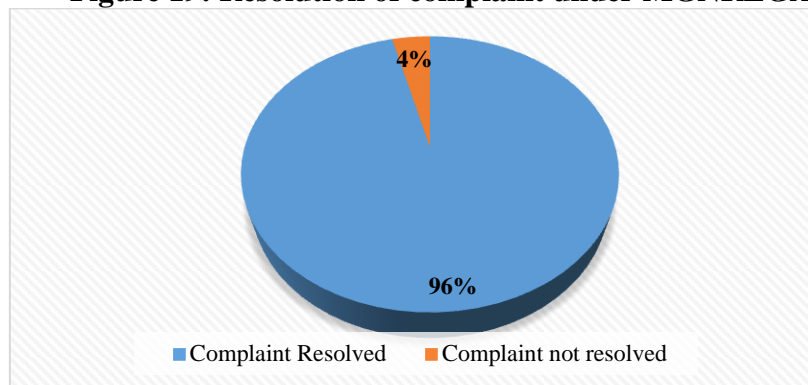
6.5.7 Time taken to resolve the complaints

From beneficiary survey it was ascertained out of 467 complaints resolved 64.7% of the cases were resolved within 0 to 15 days (Table.53). But the percentage of complaints being unresolved for the period of 181- 365 days is considerable (20.3%). In Belagavi about 43% of the complaint filed remained unresolved for about a year.

Table 53: Time taken to resolve complaints under MGNREGA

District	Taluk	0-15 Days	16-30 Days	31-60 Days	61-90 Days	91-80 Days	181-365 days	More than a year
Belagavi**	Ramdurg*	6	0	0	0	0	1	0
	Chikkodi**	82	16	3	0	0	81	0
Belagavi Total		**88**	**16**	**3**	**0**	**0**	**82**	**0**
Percentage		46.6	8.5	1.6	0.0	0.0	43.4	0.0
Bengaluru Urban*	Anekal**	0	1	0	0	0	0	0
Percentage		0.0	100.0	0.0	0.0	0.0	0.0	0.0
Chitradurga**	Challakere*	2	0	0	0	0	1	0
	Hiriyur**	18	2	1	0	0	9	0
Chitradurga Total		**20**	**2**	**1**	**0**	**0**	**10**	**0**
Percentage		60.6	6.1	3.0	0.0	0.0	30.3	0.0
Hassan**	Channarayapatna**	0	1	0	0	0	0	0
Percentage		0.0	100.0	0.0	0.0	0.0	0.0	0.0
Raichur**	Manvi*	193	25	11	2	0	2	3
	Raichur**	1	1	0	1	1	1	2
Raichur Total		**194**	**26**	**11**	**3**	**1**	**3**	**5**
Percentage		79.8	10.7	4.5	1.2	0.4	1.2	2.1
Grand Total		**302**	**46**	**15**	**3**	**1**	**95**	**5**
Percentage		64.7	9.9	3.2	0.6	0.2	20.3	1.1

* Low enrolment, ** High Enrolment
Source: Primary Data

From the position on resolution of complaints discussed above, it is observed that there is a need for expediting settlement of all complaints filed by the aggrieved beneficiaries. The Rozgaar day shall be an appropriate forum to take up the issues/complaints. In case complaints are not resolved within a month, the aggrieved party can approach the Ombudsmen established as per provisions of the MGNREGA act, on grievance redressal mechanism.

6.6 Focussed Group Discussion with beneficiaries of MGNREGA

As per study methodology 21 Focused group discussions were conducted in which 361 (including beneficiaries and non-beneficiaries) participated. DBT scheme and the methodology adopted to include maximum number of beneficiaries of MGNREGA scheme within this scheme, was duly explained to them.

The major outcome of discussions are as under:

1. Beneficiaries had expressed that the scheme is very useful because of the advantages involved in receiving the amount of wages directly into the account. The payments are received in the account normally within 7 – 10 days without much of problems.

2. By & large beneficiaries are receiving wages through bank and linked Aadhar with the scheme.

3. They have obtained Aadhar numbers through service centers at taluk office/ Gram Panchayat. Some of them had to visit the Taluk Office 2 – 3 times to obtain Aadhaar card.

4. By & large registration for DBT happened smoothly. In some cases, where required documents were not submitted in first instance, they were submitted in a next few days and eventually process completed.

5. Aadhaar numbers are seeded with the savings account at the bank also. In this case, also mostly the process was completed smoothly through standard application form and as recommended by PDO.

6. While seeding the Aadhar with the bank the common problems faced were:
   ➢ Mismatch of name mentioned in the bank account with that of the Aadhaar data and needed corrections.
   ➢ Wherever discrepancies were noticed, multiple visits had to be done by the concerned beneficiary to the bank till it was accepted.

7. Wages were received in bank account. Some of the difficulties faced are:

➢ Amount was transferred to account in some other bank. There was difficulty in locating the credit.

➢ Not aware that money goes to other bank account if it is opened later with Aadhaar proof given.

➢ In some cases, amount got transferred to Airtel Payment bank/Pay TM account which was opened for some other purpose.

➢ In community work cases full wages are drawn, but were not paid to them.

➢ In some places, BCs are adopting corrupt practices as some take commission in this case also.

DBT system

1. Presently the beneficiaries are happy that the payment process and ultimate credit to the account has been streamlined.

2. As beneficiaries are using the account for making other transactions also, they are visiting the banks normally 2 – 3 times in a month.

3. Barring the problems in making the visit to the banks which are far off, generally now the beneficiaries under DBT scheme have adapted well to the DBT scheme.

6.7 Performance of other States under MGNREGA

National Electronic Fund Management System (NeFMS) was initiated on 1st Jan 2016 by Ministry of Rural Employment to streamline the flow of fund under different schemes. In year 2018-19, 99% of wages are credited directly to the account of the beneficiary which was only 37% in 2013-14 and 77% in FY 2014-15. Total of 24 States and 1 union Territory have implemented DBT (Annual report 2018-19, MoRD). For its implementation, separate DBT cells have been constituted in different states. Average Aadhaar seeding for MGNREGA on all India basis is 89% and average Aadhaar enabled payment was 58.55%. The states which are above national average in Aadhaar enabled NREGA payment are Puducherry, Kerala, AP, Telangana, Tamil Nadu, Jharkhand, Haryana, Himachal Pradesh, Tripura, Sikkim, Uttarakhand, Rajasthan, UP, Punjab, and West Bengal and the states which are below national average are Karnataka, Odisha, Madhya Pradesh, Goa, Gujarat, Maharashtra, Mizoram, Bihar, J&K A&N, etc.

Economic Survey 2018-19 Vol. 1 Ch. 10 indicates that Post DBT, payment delays under MGNREGS in the payment of wages has reduced significantly. Both demand and supply of work under MGNREGS increased, especially in districts suffering from distress. DBT

enabled MGNREGA Payment was done with seven days in case of 44% of the MGNREGA beneficiaries in the country and Karnataka falls at national average. The states standing above average are Madhya Pradesh, Maharashtra, Puducherry, Jharkhand, Tamil Nadu, Odisha and states falling below national average are Rajasthan, Uttarakhand, Gujarat, HP, Bihar and Punjab (MGNREGA_PRC_Presentation_June_2019).

A study conducted in Mandi, Himachal Pradesh revealed that about 75% of work under MGNREGA in Mandi district is executed by Women against national average of 48%. (Annual report 2018-19, MoRD).

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

Findings of Study - NSAP

In Karnataka, implementation of DBT concerning to various Social Security Pension schemes under National Social Assistance Programme (NSAP) is coordinated through Khazana II by the Directorate of Social Security and Pension (DSSP), Revenue Department, GoK. Khazana II is an updated Khazana I system where in the provisions of new cases are added, duplicate cases and claim preparations are provisioned through a more effective digital platform BMS-DSSP. Aadhar and bank account have to be necessarily verified for effective identification of beneficiaries, the district administration have to be impressed upon to complete the Aadhar as well as bank account seeding exercise and also verification thereof in a time bound manner. It is also an effective measure to de duplicate and weed out ineligible beneficiaries.

From four revenue divisions of Karnataka, two districts from each division has been selected for the evaluation study of Social Security Pension schemes (SSPs) under NSAP. The evaluation study was conducted through, 1) Sample Beneficiaries, 2) Focused Group Discussions and 3) Discussions and In-depth Interviews.

The evaluation study covered sample of 2585 SSPs beneficiaries in 8 districts of Karnataka. Further, the study has also conducted around 125 In-depth Interviews and 40 focus group discussions (FGDs) with various officials of Department of Social Security and Pension and other stakeholders of Social Security at district, taluk and Gram Panchayat levels and State Level Banker's Committee, Karnataka in the month of February 2019 (list as Annexure C and D).

The Findings and observations are given below:

7.1 Aadhaar Enrolment and Seeding with the SSPs and Bank\PO account

7.1.1 Status of Aadhaar Enrolment

Of the total sample of 2585, about 99% (2558) SSPs beneficiaries have Aadhaar card. Various stakeholders have indicated that multiple Aadhaar enrolment camps and centres have helped to achieve this. District wise Aadhaar coverage among the sample beneficiaries is given in Table 54. Out of remaining 27(1%) sample beneficiaries, 20 respondents are from Belagavi district, majorly (16) from Belagavi taluka. Mainly females (0.7%, 11 of 1581) from general and other backward category (OBC) share major part of this. The remaining 27 sample were mainly covered under OAP (11) and DWP (7) schemes.

Table 54: Proportion of Aadhaar enrolment under NSAP

District	Taluk	Having Aadhaar Card (in no.s)	%	Not having Aadhaar card (in no.s)	%	Grand Total
Bengaluru Rural*	Devanahalli*	75	98.7	1	1.3	76
	Hosakote**	117	98.3	2	1.7	119
Bengaluru Rural* Total		**192**	98.5	**3**	1.5	**195**
Tumkur**	Turuvekere*	114	100.0	0	0.0	114
	Madhugiri**	367	100.0	0	0.0	367
Tumkur Total**		**481**	100.0	**0**	0.0	**481**
Uttar Kannada*	Siddapura*	27	100.0	0	0.0	27
	Honnavara**	152	99.3	1	0.7	153
Uttar Kannada* Total		**179**	99.4	**1**	0.6	**180**
Belagavi**	Bailahongal*	99	96.1	4	3.9	103
	Belagavi**	526	97.0	16	3.0	542
Belagavi Total**		**625**	96.9	**20**	3.1	**645**
Yadgir*	Shorapur*	42	97.7	1	2.3	43
	Gurmitkal**	106	100.0	0	0.0	106
Yadgir* Total		**148**	99.3	**1**	0.7	**149**
Bellary**	Hadagali*	134	100.0	0	0.0	134
	Ballari**	227	100.0	0	0.0	227
Bellary Total**		**361**	100.0	**0**	0.0	**361**
Kodagu*	Madikeri*	10	100.0	0	0.0	10
	Somvarpete**	13	100.0	0	0.0	13
Kodagu* Total		**23**	100.0	**0**	0.0	**23**
Mandya**	K R Pete*	187	100.0	0	0.0	187
	Mandya**	362	99.5	2	0.5	364
Mandya Total**		**549**	99.6	**2**	0.4	**551**
Grand Total		**2558**	99.0	**27**	1.0	**2585**

* Low enrolment, ** High Enrolment
Source: Study Data

7.1.2 Seeding of Aadhaar with SSP Schemes

Out of 2558 SSPs beneficiaries with Aadhaar Card, 76.8% i.e. 1986 beneficiaries have enrolled their Aadhaar card with the SSP schemes (Table.55). Beneficiaries have seeded their Aadhar details with NSAP schemes through Nemmadhi Kendra, Tehsil as well as at the time of fresh application for the pension scheme.

Bellary has seen highest proportion of Aadhar seeding with 99.2% followed by Yadgir, Bengaluru Rural, Uttar Kannada, Belagavi and Kodagu which had more than 90% have seeded their Aadhar with the scheme. Mandya district had lowest seeding rate with 43.1%. At Taluka level, Mandya taluka of Mandya district had lowest seeding rate with 16.8% followed

by Madhugiri taluka of Tumkur district with 49.6%. In all, there are 572 non-seeded sample beneficiaries comprising 293 belonging to Other Backward Category (OBC) followed by 182 from General category and remaining 97 belonging to SC/ST category. These non-seeded sample beneficiaries are mainly under SSY (216) and DWP (170). Gender wise, 24% of female pension beneficiaries and 22% of Male beneficiaries have not exercised the option primarily due to ignorance. Hence, a time bound action plan may be carried out to achieve 100% of Aadhar seeding with the scheme.

Table 55: Seeding Aadhaar with NSAP

District	Taluk	Provided Aadhaar at the time of fresh pension application		Through fresh application at Tehsil		Through Nemmadhi Kendra		Not Enrolled		Total
		Sample	%	Sample	%	Sample	%	Sample	%	
Bengaluru Rural*	Devanahalli*	0	0.0	71	93.4	0	0.0	5	6.6	76
	Hosakote**	0	0.0	117	98.3	0	0.0	2	1.7	119
Bengaluru Rural* Total		**0**	**#**	**188**	**96.4**	**0**	**0.0**	**7**	**3.6**	**195**
Tumkur**	Turuvekere*	34	29.8	38	33.3	27	23.7	15	13.2	114
	Madhugiri**	65	17.7	3	0.8	114	31.1	185	50.4	367
Tumkur Total**		**99**	**20.6**	**41**	**8.5**	**141**	**29.3**	**200**	**41.6**	**481**
Uttar Kannada*	Siddapura*	0	0.0	9	5.9	17	11.1	1	0.7	153
	Honnavara**	23	85.2	5	18.5	121	448.1	4	14.8	27
Uttar Kannada* Total		**23**	**12.8**	**14**	**7.8**	**138**	**76.7**	**5**	**2.8**	**180**
Belagavi**	Bailahongal*	2	1.9	1	1.0	91	88.3	9	8.7	103
	Belagavi**	120	22.1	50	9.2	315	58.1	57	10.5	542
Belagavi Total**		**122**	**18.9**	**51**	**7.9**	**406**	**62.9**	**66**	**10.2**	**645**
Yadgir*	Shorapur*	41	95.3	0	0.0	0	0.0	2	4.7	43
	Gurmitkal**	105	99.1	1	0.9	0	0.0	0	0.0	106
Yadgir* Total		**146**	**98.0**	**1**	**0.7**	**0**	**0.0**	**2**	**1.3**	**149**
Bellary**	Hadagali*	2	1.5	130	97.0	0	0.0	2	1.5	134
	Ballari**	0	0.0	223	98.2	3	1.3	1	0.4	227
Bellary Total**		**2**	**0.6**	**353**	**97.8**	**3**	**0.8**	**3**	**0.8**	**361**
Kodagu*	Madikeri*	0	0.0	10	76.9	0	0.0	0	0.0	13
	Somvarpete**	3	30.0	6	60.0	2	20.0	2	20.0	10
Kodagu* Total		**3**	**13.0**	**16**	**69.6**	**2**	**8.7**	**2**	**8.7**	**23**
Mandya**	K R Pete*	3	1.6	1	0.5	172	92.0	11	5.9	187
	Mandya**	5	1.4	11	3.0	45	12.4	303	83.2	364
Mandya Total**		**8**	**1.5**	**12**	**2.2**	**217**	**39.4**	**314**	**56.9**	**551**
Grand Total		**403**	**15.6**	**676**	**26.2**	**907**	**35.1**	**599**	**23.2**	**2585**

No sample beneficiary under this category, * Low enrolment, ** High Enrolment
Source: Study Data

Table 56: Category wise details about Enrolling Aadhaar with SSPs (in Percentage)

District	Taluk	Aadhar enrolled with NSAP				
		Gen	OBC	SC	ST	Total
Bengaluru Rural*	Devanahalli*	0	94	79	100	93
	Hosakote**	98	98	100	100	98
Bengaluru Rural* Total		**99**	**96**	**90**	**100**	**96**
Tumkur*	Turuvekere*	87	89	82	83	87
	Madhugiri**	43	59	57	39	50
Tumkur Total**		**54**	**65**	**64**	**48**	**58**
Uttar Kannada*	Siddapura*	0	100	86	NA	96
	Honnavara**	95	97	100	NA	97
Uttar Kannada* Total		**95**	**98**	**96**	**NA**	**97**
Belagavi*	Bailahongal*	95	90	100	71	91
	Belagavi**	49	93	81	95	89
Belagavi Total**		**73**	**93**	**83**	**92**	**90**
Yadgir*	Shorapur*	50	100	88	100	95
	Gurmitkal**	0	100	100	100	100
Yadgir* Total		**75**	**100**	**95**	**100**	**99**
Bellary*	Hadagali*	0	98	100	100	99
	Ballari**	0	100	100	97	100
Bellary Total**		**0**	**99**	**100**	**98**	**99**
Kodagu*	Madikeri*	0	100	NA	NA	100
	Somvarpete**	0	67	100	NA	85
Kodagu* Total		**0**	**78**	**100**	**NA**	**91**
Mandya*	K R Pete*	87	100	97	91	94
	Mandya**	43	8	8	0	17
Mandya Total**		**61**	**32**	**46**	**45**	**43**
Grand Total		**67**	**80**	**77**	**80**	**77**

NA: Not applicable as no sample under this category

The study indicates that 1466 (73.8%), out of 1986 SSPs beneficiaries who have seeded their Aadhaar card with the schemes, had taken less than 20 days time to complete the seeding process. Remaining 26.2% of the beneficiaries have taken a month's time to seed their Aadhaar card with the Scheme. This was mainly observed in Bengaluru Rural, Tumkur and Bellary districts (Table 57).

Table 57: Time taken to link Aadhaar with SSP schemes

District	Taluk	Less than 10 days	%	10-20 days	%	About a month	%	Total Enrolled	Not yet enrolled
Bengaluru Rural*	Devanahalli*	2	2.8	44	62.0	25	35.2	71	5
	Hosakote**	0	0.0	23	19.7	94	80.3	117	2
Bengaluru Rural* Total		**2**	**1.1**	**67**	**35.6**	**119**	**63.3**	**188**	**7**
Tumkur**	Turuvekere*	0	0.0	5	5.1	94	94.9	99	15
	Madhugiri**	43	23.6	98	53.8	41	22.5	182	185
Tumkur** Total		**43**	**15.3**	**103**	**36.7**	**135**	**48.0**	**281**	**200**
Uttar Kannada*	Siddapura*	9	34.6	17	65.4	0	0.0	26	1
	Honnavara**	5	3.4	144	96.6	0	0.0	149	4
Uttar Kannada* Total		**14**	**8.0**	**161**	**92.0**	**0**	**0.0**	**175**	**5**
Belagavi**	Bailahongal*	21	22.3	73	77.7	0	0.0	94	9
	Belagavi**	246	50.7	186	38.4	53	10.9	485	57
Belagavi** Total		**267**	**46.1**	**259**	**44.7**	**53**	**9.2**	**579**	**66**
Yadgir*	Shorapur*	8	19.5	28	68.3	5	12.2	41	2
	Gurmitkal**	**37**	**34.9**	**55**	**51.9**	**14**	**13.2**	**106**	**0**
Yadgir* Total		**45**	30.6	**83**	56.5	**19**	12.9	**147**	**2**
Bellary**	Hadagali*	0	0.0	35	26.5	97	73.5	132	2
	Ballari**	8	3.5	167	73.9	51	22.6	226	1
Bellary** Total		**8**	**2.2**	**202**	**56.4**	**148**	**41.3**	**358**	**3**
Kodagu*	Madikeri*	10	100.0	0	0.0	0	0.0	10	0
	Somvarpete**	9	81.8	2	18.2	0	0.0	11	2
Kodagu* Total		**19**	**90.5**	**2**	**9.5**	**0**	**0.0**	**21**	**2**
Mandya**	K R Pete*	24	13.6	140	79.5	12	6.8	176	11
	Mandya**	15	24.6	12	19.7	34	55.7	61	303
Mandya** Total		**39**	**16.5**	**152**	**64.1**	**46**	**19.4**	**237**	**314**
Grand Total		**437**	**22.0**	**1029**	**51.8**	**520**	**26.2**	**1986**	**599**

* Low enrolment, ** High Enrolment
Source: Study Data

7.1.3 Bank Account

Over 2422 SSPs sample beneficiaries have account either in Bank or in Post Office which comprises 93.7% of the study sample. About 5.3% and 7% of male and female beneficiaries do not have bank account. Among SC and ST beneficiaries, about 8 % each do not have bank accounts (Table 59). More than 98% of SSPs beneficiaries from Kodagu, Belagavi, Yadgir and Bellary districts have account in bank or post office whereas Uttar Kannada has the lowest proportion of account holders with 74.4% among the districts covered under the study shown in Table 58.

Table 58: NSAP sample beneficiaries with bank or post office account

District	Taluk	Number of account holders	%	Number Don't have account	%	Grand Total
Bengaluru Rural*	Devanahalli*	60	78.9	16	21.1	76
	Hosakote**	106	89.1	13	10.9	119
Bengaluru Rural* Total		**166**	**85.1**	**29**	**14.9**	**195**
Tumkur**	Turuvekere*	114	100.0	0	0.0	114
	Madhugiri**	351	95.6	16	4.4	367
Tumkur Total**		**465**	**96.7**	**16**	**3.3**	**481**
Uttar Kannada*	Siddapura*	21	77.8	6	22.2	27
	Honnavara**	113	73.9	40	26.1	153
Uttar Kannada* Total		**134**	**74.4**	**46**	**25.6**	**180**
Belagavi**	Bailahongal*	101	98.1	2	1.9	103
	Belagavi**	535	98.7	7	1.3	542
Belagavi Total**		**636**	**98.6**	**9**	**1.4**	**645**
Yadgir*	Shorapur*	40	93.0	3	7.0	43
	Gurmitkal**	106	100.0	0	0.0	106
Yadgir* Total		**146**	**98.0**	**3**	**2.0**	**149**
Bellary**	Hadagali*	134	100.0	0	0.0	134
	Ballari**	225	99.1	2	0.9	227
Bellary Total**		**359**	**99.4**	**2**	**0.6**	**361**
Kodagu*	Madikeri*	10	100.0	0	0.0	10
	Somvarpete**	13	100.0	0	0.0	13
Kodagu* Total		**23**	**100.0**	**0**	**0.0**	**23**
Mandya**	K R Pete*	161	86.1	26	13.9	187
	Mandya**	332	91.2	32	8.8	364
Mandya Total**		**493**	**89.5**	**58**	**10.5**	**551**
Grand Total		**2422**	**93.7**	**163**	**6.3**	**2585**

* Low enrolment, ** High Enrolment
Source: Study Data

Table 59: Category wise details of NSAP sample beneficiaries with bank or post office account

(In %)

District	Taluk	Bank Account					Gender	
		Gen	OBC	SC	ST	Total	Female	Male
Bengaluru Rural*	Devanahalli*	83	79	79	67	79	71	93
	Hosakote**	94	88	88	60	89	94	82
Bengaluru Rural* Total		**90**	**85**	**83**	**64**	**85**	**85**	**86**
Tumkur**	Turuvekere*	100	100	100	100	100	100	100
	Madhugiri**	96	97	98	83	96	94	98
Tumkur Total**		**97**	**97**	**98**	**86**	**97**	**96**	**98**
Uttar Kannada*	Siddapura*	100	74	86	NA	78	80	71
	Honnavara**	62	79	0	NA	74	76	71

District	Taluk	Bank Account					Gender	
		Gen	OBC	SC	ST	Total	Female	Male
Uttar Kannada* Total		**64**	**79**	**61**	**NA**	**74**	**77**	**71**
Belagavi**	Bailahongal*	98	98	100	100	98	99	97
	Belagavi**	100	99	96	98	99	98	100
Belagavi Total**		**99**	**99**	**97**	**98**	**99**	**98**	**100**
Yadgir*	Shorapur*	50	97	88	100	93	87	100
	Gurmitkal**	100	100	100	100	100	100	100
Yadgir* Total		**75**	**99**	**95**	**100**	**98**	**97**	**100**
Bellary**	Hadagali*	100	100	100	100	100	100	100
	Ballari**	100	100	100	94	99	99	99
Bellary Total**		**100**	**100**	**100**	**95**	**99**	**100**	**99**
Kodagu*	Madikeri*	100	100	NA	NA	100	100	100
	Somvarpete**	100	100	100	NA	100	100	100
Kodagu* Total		**100**	**100**	**100**	**NA**	**100**	**100**	**100**
Mandya**	K R Pete*	78	90	90	100	86	80	94
	Mandya**	97	89	90	82	91	90	93
Mandya Total**		**89**	**90**	**90**	**91**	**89**	**87**	**93**
Grand Total		**93**	**95**	**92**	**92**	**94**	**93**	**95**

NA: Not applicable as no sample under this category

Except Uttara Kannada and Bengaluru Rural, the percentage of beneficiaries having bank account is almost 100% and therefore efforts may be taken to sensitize the beneficiaries to open bank account either with the bank or Post offices as convenient to them. Amongst different social groups the percentage of beneficiaries having bank account is less in SC/ST categories which demands focussed attention by the PDO to elevate them.

One of the reasons for lower number of account holders in Uttar Kannada can be the average distance from the beneficiaries' residence to the nearest bank or post office which is more than other districts. Nearest bank in Uttar Kannada is at average 4.1 km and nearest post office is at 2.2 km from the beneficiaries' resident. District wise average distance between bank\PO from SSPs beneficiaries' residence are indicated in Table 60. Though the distance to nearest bank is 4.7 km in Kodagu district, 100% of sample beneficiaries have bank/PO account.

Table 60: Average Distance between Bank\Post Office and Resident of SSPs beneficiaries

District	Taluk	Average Distance of Bank in Km	Average Distance of PO in Km
Bengaluru Rural*	Devanahalli*	3.0	2.1
	Hosakote**	3.6	2.3
Bengaluru Rural* Total		**3.4**	**2.3**
Tumkur**	Turuvekere*	4.7	1.2
	Madhugiri**	3.6	1.2
Tumkur Total**		**3.9**	**1.2**
Uttar Kannada*	Siddapura*	8.0	3.1
	Honnavara**	3.4	2.1
Uttar Kannada* Total		**4.1**	**2.2**
Belagavi**	Bailahongal*	3.1	1.7
	Belagavi**	2.7	0.8
Belagavi Total**		**2.8**	**0.9**
Yadgir*	Shorapur*	1.3	1.2
	Gurmitkal**	1.1	1.1
Yadgir* Total		**1.1**	**1.1**
Bellary**	Hadagali*	3.8	0.8
	Ballari**	2.9	1.7
Bellary Total**		**3.2**	**1.4**
Kodagu*	Madikeri*	6.3	1.6
	Somvarpete**	3.5	1.8
Kodagu* Total		**4.7**	**1.7**
Mandya**	K R Pete*	3.8	1.9
	Mandya**	2.2	0.6
Mandya Total**		**2.8**	**1.1**
Grand Total		**3.1**	**1.3**

* Low enrolment, ** High Enrolment
Source: Study Data

7.1.4 Aadhaar seeding with Bank account

Out of 2585 total interviewed Beneficiaries, 159 beneficiaries do not have bank\PO account; 23 beneficiaries do not have Aadhaar card whereas 4 beneficiaries do not have both.

Out of remaining 2399 (93% of 2585) SSPs sample beneficiaries having both Aadhar and bank account, 68% have linked their Aadhaar Card with their bank account. Bellary as well as Kodagu district with about 90% have the highest proportion of sample beneficiaries with Aadhaar linked to bank account. The study has indicated that Yadgir, Mandya and Uttar Kannada had lower Aadhaar enrolment level with the bank account at 37%, 36% and 31% respectively. District wise details are given in following Table 61. Gender, social category and scheme wise details shown in Figure no. 20. Aadhar seeding among females is in

accordance with the general pattern. Among the social groups, Aadhar seeding was not done to an extent of 42.4% among general beneficiaries (highest) and lowest in ST beneficiaries to an extent of 28.0%. As such it did not make any difference in respect of vulnerable social groups.

A study by *Gosar et al. 2019 on* Direct Benefit Transfer for LPG schemes (DBTL-Pahal), has observed that the awareness and enrolment under the Pahal-DBTL is very high @ 98%. However, in the present study the percentage of Aadhar seeding at 64% is on the lower side except in Kodagu and Ballari districts.

Table 61: SSPs sample Beneficiaries with bank\PO accounts with and without Aadhaar Seeding

District	Taluk	Bank a/c with Aadhaar Seeding		Bank a/c without Aadhaar Seeding		Grand Total
		Sample (in no.s)	%	Sample (in no.s)	%	
Bengaluru Rural*	Devanahalli	36	61	23	39	59
	Hosakote	53	50	52	50	105
Bangalore Rural* Total		**89**	**54**	**75**	**46**	**164**
Tumkur**	Turuvekere	100	88	14	12	351
	Madhugiri	251	72	100	28	114
Tumkur Total**		**351**	**75**	**114**	**25**	**465**
Uttar Kannada*	Siddapura	2	10	19	90	112
	Honnavara	54	48	58	52	21
Uttar Kannada* Total		**56**	**42**	**77**	**58**	**133**
Belgaum**	Bailahongal	63	64	35	36	98
	Belagavi	482	93	37	7	519
Belgaum Total**		**545**	**88**	**72**	**12**	**617**
Yadgir*	Shorapur	28	70	12	30	106
	Gurmitkal	27	25	79	75	40
Yadgir* Total		**55**	**38**	**91**	**62**	**146**
Bellary**	Hadagali	118	88	16	12	225
	Ballari	208	92	17	8	134
Bellary Total**		**326**	**91**	**33**	**9**	**359**
Kodagu*	Madikeri	10	100	0	0	10
	Somvarpete	11	85	2	15	13
Kodagu* Total		**21**	**91**	**8**	**9**	**23**
Mandya**	K R Pete	154	96	7	4	161
	Mandya	45	14	286	86	331
Mandya Total**		**199**	**40**	**293**	**60**	**492**
Grand Total		**1642**	**68**	**757**	**32**	**2399**

* Low enrolment, ** High Enrolment
Source: Study Data

Figure 20: Category wise details about SSPs sample Beneficiaries with bank\PO accounts with and without Aadhaar Seeding
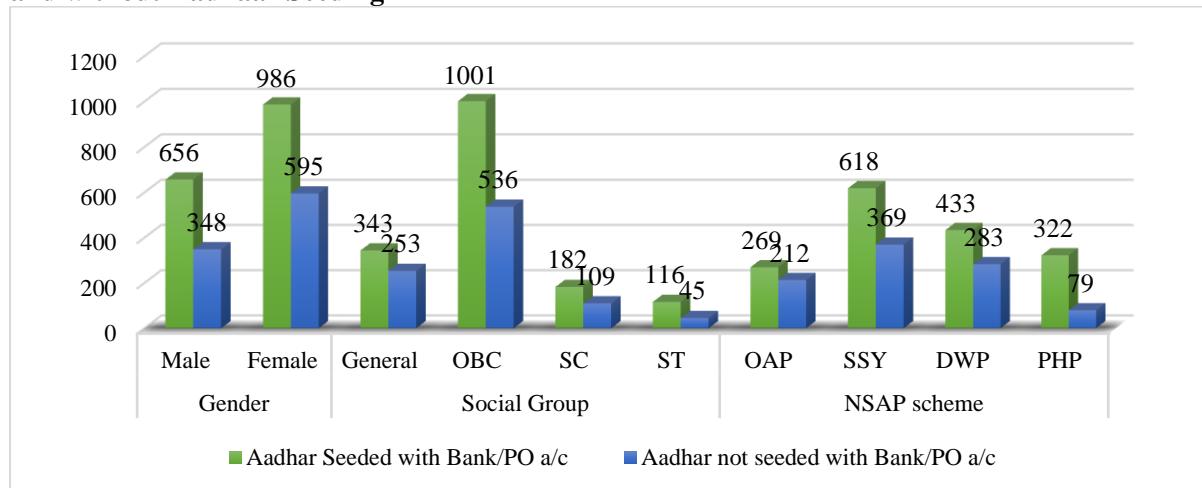
Table 62: Category wise details about SSPs sample Beneficiaries with bank\PO accounts with Aadhaar Seeding (In Percentage)

District	Taluk	Gen	OBC	SC	ST	Total
Bangalore Rural*	Devanahalli**	52.6	61.5	60.0	100.0	61.0
	Hosakote*	47.7	52.3	57.1	33.3	50.5
Bangalore Rural* Total		**49.2**	**55.7**	**58.3**	**71.4**	**54.3**
Tumkur*	Madhugiri**	69.3	74.8	73.2	68.4	71.5
	Turuvekere*	87.3	89.3	82.4	100.0	87.7
Tumkur Total**		**74.1**	**77.6**	**75.9**	**76.0**	**75.5**
Uttar Kannada*	Honnavara**	66.7	46.7	37.5	NA	48.2
	Siddapura*	0.0	7.1	16.7	NA	9.5
Uttar Kannada* Total		**61.5**	**41.5**	**28.6**	**NA**	**42.1**
Belgaum*	Bailahongal*	71.8	67.3	25.0	16.7	64.3
	Belagavi**	91.7	93.0	92.0	93.0	92.9
Belgaum Total**		**79.4**	**90.3**	**82.8**	**83.7**	**88.3**
Yadgir*	Gurmitkal**	0.0	22.5	50.0	0.0	25.5
	Shorapur*	0.0	75.9	71.4	33.3	70.0
Yadgir* Total		**0.0**	**35.6**	**57.1**	**25.0**	**37.7**
Ballari*	Ballari**	100.0	95.2	87.5	81.8	92.4
	Hadagali*	100.0	82.6	100.0	100.0	88.1
Bellary Total**		**100.0**	**90.7**	**94.4**	**85.7**	**90.8**
Kodagu*	Madikeri*	100.0	100.0	NA	NA	100.0
	Somvarpete**	100.0	66.7	100.0	NA	84.6
Kodagu* Total		**100.0**	**77.8**	**100.0**	**NA**	**91.3**
Mandya*	K R Pete*	86.5	100.0	100.0	100.0	95.7
	Mandya**	19.6	11.3	5.7	33.3	13.6
Mandya Total**		**43.8**	**35.0**	**46.8**	**70.0**	**40.4**
Grand Total		**63.6**	**69.2**	**68.4**	**78.9**	**68.4**

NA: Not applicable as No sample under this category

Corroborating with the level of awareness about DBT, 36% of the sample beneficiaries are not clear whether their Aadhar linkage has been done in respect of Bank account opened by them. However, there is no variation among different social groups. Hence, focussed campaign needs to be carried out in UK, Yadagiri, Mandya and Bengaluru as the percentage of Aadhar linkage is low in Siddapura Taluka of UK district, Gurmitkal Taluka of Yadagiri district and in Mandya Taluka of Mandya district. The major reasons attributed for low Aadhaar / bank account seeding under SSP scheme are (i) Account holder not submitting Aadhaar details to banks (ii) Mismatch of Aadhar beneficiary details with those of Bank account and (iii) Aadhaar mapping and validation issues.

7.1.5 Level of awareness about DBT

Out of total 2585 sample beneficiaries, 2083 SSPs beneficiaries have informed that they are aware of receipt of pension directly in their saving account at PO/Bank through DBT process. Beneficiaries from Siddapura and Honnavara Talukas of Uttar Kannada district and Mandya taluka of Mandya district are found to be least aware about this. Detailed district wise awareness level given in Table 63. Considering the gender factor, it is observed that the position is almost similar between male and female beneficiaries inasmuch as 20% of female and 18% of Male sample beneficiaries have responded that they are not aware of availability of DBT facility in Pension scheme.

Table 63: Awareness level among SSPs Beneficiaries regarding DBT

District	Taluk	Total sample beneficiaries	of which Aware about DBT	
			Sample (in no.s)	%
Bengaluru Rural*	Devanahalli*	76	49	64
	Hosakote**	119	68	57
Bengaluru Rural* Total		**195**	**117**	**60**
Tumkur**	Turuvekere*	114	108	95
	Madhugiri**	367	335	91
Tumkur Total**		**481**	**443**	**92**
Uttar Kannada*	Siddapura*	27	3	11
	Honnavara**	153	63	41
Uttar Kannada* Total		**180**	**66**	**37**
Belagavi**	Bailahongal*	103	90	87
	Belagavi**	542	524	97
Belagavi Total**		**645**	**614**	**95**
Yadgir*	Shorapur*	43	38	88
	Gurmitkal**	106	105	99
Yadgir* Total		**149**	**143**	**96**
Bellary**	Hadagali*	134	133	99

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

| District | Taluk | Total sample beneficiaries | of which Aware about DBT | |
			Sample (in no.s)	%
	Ballari**	227	219	96
Bellary Total**		**361**	**352**	**98**
Kodagu*	Madikeri*	10	10	100
	Somvarpete**	13	13	100
Kodagu* Total		**23**	**23**	**100**
Mandya*	K R Pete*	187	181	97
	Mandya**	364	144	40
Mandya Total**		**551**	**325**	**59**
Grand Total		**2585**	**2083**	**81**

* Low enrolment, ** High Enrolment
Source: Study Data

Table 64: Category wise details on awareness (In Percentage) under NSAP

| District | Taluk | Overall | Gender | | Social category | | | |
			Male	Female	Gen	OBC	SC	ST
Bengaluru Rural*	Devanahalli*	64	82	54	70	67	43	83
	Hosakote**	57	53	60	57	59	63	20
Bengaluru Rural* Total		**60**	**64**	**58**	**61**	**62**	**53**	**55**
Tumkur*	Turuvekere*	95	95	95	95	89	100	100
	Madhugiri**	91	93	90	92	92	86	87
Tumkur Total**		**92**	**94**	**91**	**93**	**92**	**90**	**90**
Uttar Kannada*	Siddapura*	11	29	5	100	5	14	NA
	Honnavara**	41	42	40	62	39	31	NA
Uttar Kannada* Total		**37**	**41**	**34**	**64**	**34**	**26**	**NA**
Belagavi*	Bailahongal*	87	86	88	90	90	100	43
	Belagavi**	97	97	97	97	98	88	89
Belagavi Total**		**95**	**95**	**95**	**94**	**97**	**90**	**82**
Yadgir*	Shorapur*	88	95	83	0	97	75	100
	Gurmitkal**	99	100	99	100	99	100	100
Yadgir* Total		**96**	**98**	**94**	**50**	**98**	**91**	**100**
Bellary*	Hadagali*	99	100	99	100	99	100	100
	Ballari**	96	97	96	100	99	92	89
Bellary Total**		**98**	**98**	**97**	**100**	**99**	**96**	**91**
Kodagu*	Madikeri*	100	100	100	100	100	NA	NA
	Somvarpete**	100	100	100	100	100	100	NA
Kodagu* Total		**100**	100	**100**	**100**	**100**	**100**	**NA**
Mandya*	K R Pete*	97	100	94	94	99	97	100
	Mandya**	40	46	35	83	25	23	18
Mandya Total**		**59**	**64**	**55**	**88**	**44**	**55**	**59**
Grand Total		**81**	**82**	**80**	**87**	**79**	**74**	**81**

NA: Not applicable as no sample under this category

By and large sample beneficiary pensioners are aware of the benefits of DBT. However, amongst the districts surveyed, some of the sample pensioners from Bengaluru Rural, UK and Mandya had given mixed response whereby the extent of awareness level is much less than 60%. Further amongst the different social groups, sample beneficiaries belonging to SC/ST and OBC from Mandya Taluka have the lowest level of awareness 18% (ST), 23% (SC), 25% (OBC). Hence, the campaign for creating awareness needs to be carefully strategized to focus on vulnerable sections of the society.

7.1.6 Aadhaar enabled DBT Beneficiaries vs Non DBT beneficiaries

Beneficiaries who have enrolled their Aadhaar details with the SSP schemes as well as linked their Aadhaar details with bank account termed as Aadhaar enabled DBT beneficiaries. The study has identified 44% of the total sample as Aadhaar enabled DBT beneficiaries. Kodagu district has more than 90% of such beneficiaries followed by Belagavi with 71% of respective district total. Uttar Kannada have lowest number of Aadhaar enabled DBT beneficiaries from the study sample. District wise position is given in Table 65.

Table 65: Extent of Aadhaar enabled DBT beneficiaries in SSP schemes

District	Taluk	Aadhaar enabled DBT beneficiaries		Non Aadhaar enabled DBT beneficiaries		Grand Total
		Sample (in nos.)	%	Sample (in nos.)	%	
Bengaluru Rural*	Devanahalli*	31	41	45	59	76
	Hosakote**	53	45	66	55	119
Bengaluru Rural* Total		**84**	**43**	**111**	**57**	**195**
Tumkur**	Turuvekere*	38	33	76	67	114
	Madhugiri**	125	34	242	66	367
Tumkur** Total		**163**	**34**	**318**	**66**	**481**
Uttar Kannada*	Siddapura*	2	7	25	93	27
	Honnavara**	46	30	107	70	153
Uttar Kannada* Total		**48**	**27**	**132**	**73**	**180**
Belagavi**	Bailahongal*	52	50	51	50	103
	Belagavi**	408	75	134	25	542
Belagavi** Total		**460**	**71**	**185**	**29**	**645**
Yadgir*	Shorapur*	28	65	15	35	43
	Gurmitkal**	27	25	79	75	106
Yadgir* Total		**55**	**37**	**94**	**63**	**149**
Bellary**	Hadagali*	8	6	126	94	134
	Ballari**	127	56	100	44	227
Bellary** Total		**135**	**37**	**226**	**63**	**361**
Kodagu*	Madikeri*	10	100	0	0	10
	Somvarpete**	11	85	2	15	13

District	Taluk	Aadhaar enabled DBT beneficiaries		Non Aadhaar enabled DBT beneficiaries		Grand Total
		Sample (in nos.)	%	Sample (in nos.)	%	
Kodagu* Total		**21**	**91**	**2**	**9**	**23**
Mandya* *	K R Pete*	150	80	37	20	187
	Mandya**	22	6	342	94	364
Mandya Total**		**172**	**31**	**379**	**69**	**551**
Grand Total		**1138**	**44**	**1447**	**56**	**2585**

* Low enrolment, ** High Enrolment
Source: Study Data

7.1.7 Mode of Receipt of Pension

The study indicates that of total sample beneficiaries in 8 study districts 47.6% are receiving their pension through money order (MO), 30% through bank account and 22.4% through post office (PO) (Table.66 and figure no. 21). Since MO facilitates cash payment of pension at the door step, the beneficiaries by and large have preferred this mode. Amongst districts, dispensation through Money Order was maximum in Uttar Kannada (72.8%), while dispensation through bank /Post Office account was more in Kodagu district. In respect of select Talukas, the highest proportion of beneficiaries receiving Pension through MO was in Hadagali taluka (94%) of Bellary district, followed by Siddapura taluka (92.6%) of Uttar Kannada district. The highest through bank account was in K R Pete taluka (75.9%) of Mandya district while through Post Office it was in Ballari taluka (49.3%) of Bellary district.

Table 66: Field survey data on the different modes of receiving pension

District	Taluk	Mode of receiving pension						Grand Total
		Money order	%	Bank account	%	Post office account	%	
Bengaluru Rural*	Devanahalli*	44	57.9	20	26.3	12	15.8	76
	Hosakote**	64	53.8	54	45.4	1	0.8	119
Bengaluru Rural* Total		**108**	**55.4**	**74**	**37.9**	**13**	**6.7**	**195**
Tumkur*	Turuvekere*	75	65.8	22	19.3	17	14.9	114
	Madhugiri**	103	28.1	106	28.9	158	43.1	367
Tumkur Total**		**178**	**37.0**	**128**	**26.6**	**175**	**36.4**	**481**
Uttar Kannada*	Siddapura*	25	92.6	1	3.7	1	3.7	27
	Honnavara**	106	69.3	19	12.4	28	18.3	153
Uttar Kannada* Total		**131**	**72.8**	**20**	**11.1**	**29**	**16.1**	**180**
Belagavi*	Bailahongal*	42	40.8	33	32.0	28	27.2	103
	Belagavi**	96	17.7	271	50.0	175	32.3	542
Belagavi Total**		**138**	**21.4**	**304**	**47.1**	**203**	**31.5**	**645**
Yadgir*	Shorapur*	15	34.9	27	62.8	1	2.3	43
	Gurmitkal**	78	73.6	25	23.6	3	2.8	106

| District | Taluk | Mode of receiving pension | | | | | | Grand Total |
		Money order	%	Bank account	%	Post office account	%	
Yadgir* Total		**93**	**62.4**	**52**	**34.9**	**4**	**2.7**	**149**
Bellary**	Hadagali*	126	94.0	1	0.7	7	5.2	134
	Ballari**	98	43.2	17	7.5	112	49.3	227
Bellary** Total		**224**	**62.0**	**18**	**5.0**	**119**	**33.0**	**361**
Kodagu*	Madikeri*		0.0	7	70.0	3	30.0	10
	Somvarpete**	1	7.7	6	46.2	6	46.2	13
Kodagu* Total		**1**	**4.3**	**13**	**56.5**	**9**	**39.1**	**23**
Mandya**	K R Pete*	35	18.7	142	75.9	10	5.3	187
	Mandya**	322	88.5	25	6.9	17	4.7	364
Mandya** Total		**357**	**64.8**	**167**	**30.3**	**27**	**4.9**	**551**
Grand Total		**1230**	**47.6**	**776**	**30.0**	**579**	**22.4**	**2585**

* Low enrolment, ** High Enrolment

% calculation: Percentages of each mode are calculated on total sample in a district.

Source: Study Data

Figure 21: Mode of receiving pension under NSAP
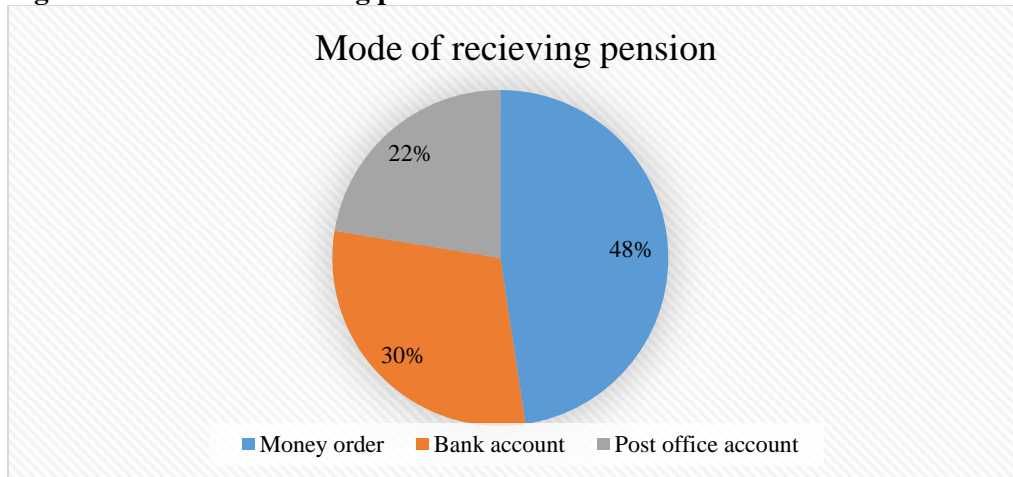
Table 67: Percentage of Gender wise and Category wise beneficiaries drawing pension in cash (Through MO)

| District | Taluk | Gender | | Category wise | | | |
		Female	Male	Gen	OBC	SC	ST
Bangalore Rural*	Devanahalli*	70.8	35.7	65.2	54.5	64.3	33.3
	Hosakote**	50.0	59.2	55.3	51.0	50.0	80.0
Bangalore Rural* Total		**58.5**	**50.6**	**58.6**	**52.4**	**56.7**	**54.5**
Tumkur**	Madhugiri**	31.5	22.0	28.4	21.8	38.1	39.1
	Turuvekere*	73.0	52.5	65.1	64.3	64.7	83.3
Tumkur** Total		**41.4**	**29.1**	**37.8**	**29.9**	**45.8**	**48.3**
Uttar Kannada*	Honnavara**	69.0	69.7	57.1	69.8	81.3	NA
	Siddapura*	95.0	85.7	100.0	94.7	85.7	NA

District	Taluk	Gender		Category wise			
		Female	**Male**	**Gen**	**OBC**	**SC**	**ST**
Uttar Kannada* Total		**73.8**	**71.2**	**59.1**	**73.3**	**82.6**	**NA**
Belgaum**	Bailahongal*	38.8	44.4	29.3	39.2	100.0	85.7
	Belagavi**	18.3	16.7	27.0	14.3	23.1	40.9
Belgaum Total**		**21.7**	**20.8**	**28.2**	**16.9**	**33.3**	**47.1**
Yadgir*	Shorapur*	39.1	30.0	100.0	26.7	37.5	66.7
	Gurmitkal**	80.3	62.5	50.0	77.5	50.0	100.0
Yadgir* Total		**69.7**	**51.7**	**75.0**	**64.7**	**45.5**	**75.0**
Bellary**	Hadagali*	94.0	94.0	100.0	93.5	93.3	100.0
	Ballari**	45.7	39.1	0.0	43.7	45.8	40.0
Bellary Total**		**63.8**	**59.1**	**75.0**	**61.4**	**72.2**	**52.3**
Kodagu*	Somvarpete**	0.0	20.0	0.0	16.7	0.0	NA
	Madikeri*	0.0	0.0	0.0	0.0	NA	NA
Kodagu* Total		**0.0**	**16.7**	**0.0**	**11.1**	**0.0**	**NA**
Mandya**	K R Pete*	27.4	7.4	34.3	10.1	13.3	0.0
	Mandya**	89.8	86.7	74.7	94.1	92.3	81.8
Mandya Total**		**68.6**	**59.8**	**58.0**	**71.8**	**58.0**	**40.9**
Overall		**49.5**	**44.5**	**45.1**	**46.8**	**55.7**	**49.1**

NA: Not applicable as no sample under this category

On an analysis of the gender factor, it is observed that the position is almost similar between male and female beneficiaries. As regards female pensioners, it is observed from the field survey that 50% are receiving pension in cash through money order. Amongst the Talukas the percentage of women beneficiaries drawing pension through MO is above 80% in Siddapura, Hadagali, Mandya and Gurmitkal. Similar inference is drawn on a review of category wise beneficiaries drawing pension through MO. Of the 783 sample female beneficiaries, 318 have expressed being unaware of getting pension through bank account. The remaining have indicated various reasons such as distance factor, immobility, difficulties/inhibition in withdrawing money from bank account. The District and taluk wise position of modes of receiving pension is given in Table 68.

Table 68: Mode of receiving pension under NSAP

NSAP schemes	Mode of receiving pension						Grand Total
	Money order	**%**	**Bank account**	**%**	**Post office account**	**%**	
OAP	271	56.3	98	20.4	112	23.3	481
SSY	468	47.4	277	28.1	242	24.5	987
DWP	375	52.4	160	22.3	181	25.3	716
PHP	116	28.9	241	60.1	44	11.0	401

Its positive sign that more than 71.10% PHP beneficiaries are receiving their pension in bank/post office account.

Table 69: Periodicity of receipt of pension for SSPs Sample Beneficiaries who avail pension through Money Order

District	Taluk	Periodicity of Receipt of Pension through Money Order				Grand Total
		Regular	%	Delayed\Ir regular	%	
Bengaluru Rural*	Devanahalli*	13	30	31	70	44
	Hosakote**	5	8	59	92	64
Bengaluru Rural* Total		**18**	**17**	**90**	**83**	**108**
Tumkur**	Turuvekere*	58	77	17	23	75
	Madhugiri**	83	81	20	19	103
Tumkur Total**		**141**	**79**	**37**	**21**	**178**
Uttar Kannada*	Siddapura*	21	84	4	16	25
	Honnavara**	101	95	5	5	106
Uttar Kannada* Total		**122**	**93**	**9**	**7**	**131**
Belagavi**	Bailahongal*	37	88	5	12	42
	Belagavi**	56	58	40	42	96
Belagavi Total**		**93**	**67**	**45**	**33**	**138**
Yadgir*	Shorapur*		0	15	100	15
	Gurmitkal**	1	1	77	99	78
Yadgir* Total		**1**	**1**	**92**	**99**	**93**
Bellary**	Hadagali*	107	85	19	15	126
	Ballari**	80	82	18	18	98
Bellary Total**		**187**	**83**	**37**	**17**	**224**
Kodagu*	Somvarpete**	1	100		0	1
Mandya**	K R Pete*	8	23	27	77	35
	Mandya**	57	18	265	82	322
Mandya Total**		**65**	**18**	**292**	**82**	**357**
Grand Total		**628**	**51**	**602**	**49**	**1230**

* Low enrolment, ** High Enrolment
Source: Study Data

Yadgir, Bengaluru Rural and Mandya district have reported highest proportion of irregularity in receipt of pension for the SSPs sample beneficiaries who have opted for Money Order mode (Table 69) whereas SSPs sample beneficiaries from Mandya taluka (60%) of Mandya district and Belagavi taluka (54%) of Belagavi district, who receives their pension through bank/PO, have indicated irregularity in their receipt of pension. (Details shown in following Table 70)

Table 70: Periodicity of receipt of pension for SSPs Sample Beneficiaries who receives pension through bank and post office

District	Taluk	Periodicity of Receipt of Pension through Bank\PO				Total
		Regularly	%	Delayed\Irregular	%	
Bengaluru Rural*	Devanahalli*	21	66	11	34	32
	Hosakote**	45	82	10	18	55
Bengaluru Rural* Total		**66**	**76**	**21**	**24**	**87**
Tumkur**	Turuvekere*	36	92	3	8	39
	Madhugiri**	229	87	35	13	264
Tumkur Total**		**265**	**87**	**38**	**13**	**303**
Uttar Kannada*	Siddapura*	2	100	0	0	2
	Honnavara**	47	100	0	0	47
Uttar Kannada* Total		**49**	**100**	**0**	**0**	**49**
Belagavi**	Bailahongal*	61	100	0	0	61
	Belagavi**	204	46	242	54	446
Belagavi Total**		**265**	**52**	**242**	**48**	**507**
Yadgir*	Shorapur*	5	18	23	82	28
	Gurmitkal**	10	36	18	64	28
Yadgir* Total		**15**	**27**	**41**	**73**	**56**
Bellary**	Hadagali*	6	75	2	25	8
	Ballari**	125	97	4	3	129
Bellary Total**		**131**	**96**	**6**	**4**	**137**
Kodagu*	Madikeri*	10	100	0	0	10
	Somvarpete**	12	100	0	0	12
Kodagu* Total		**22**	**100**	**0**	**0**	**22**
Mandya**	K R Pete*	136	89	16	11	152
	Mandya**	17	40	25	60	42
Mandya Total**		**153**	**79**	**41**	**21**	**194**
Grand Total		**966**	**71**	**389**	**29**	**1355**

* Low enrolment, ** High Enrolment
Source: Study Data

Out of 1355 SSPs beneficiaries who are receiving their pension into their bank/PO account, 82% have shared that they have received their pension amount within first 15 days of the month (Table.71). Only 14% of beneficiaries have to wait for more than 15 days compared to SSPs Sample Beneficiaries who avail pension through Money Order.

Though, the overall awareness level among sample was high, 1230 beneficiaries out of 2585 total sample are receiving their entitlements through money order (Table.68). These beneficiaries have indicated that only 51% of them receive the pension amount regularly (Table.69) as compared to 71% of remaining 1355 (Table.70) beneficiaries who receive their pension amount through bank\PO account. About 49% of the respondents (Table.69) receiving pension by MO have opined that there was a delay in receipt of pension up to two

or three months. They have further indicated that many times they have to pay extra amount to MO delivery person as part of gift\commission. Thus, the study would like to emphasise on the importance and performance of DBT in such schemes.

Similar views have been expressed in the study on the 'public awareness on direct benefit transfer and its implication in Vellore District, Tamil Nadu' by *Selvam et.al 2015 observed* Certain major shortcomings like delay in delivery of service, reaching beneficiaries not at its doorsteps and lack of awareness on the benefit of direct benefit transfer.

Table 71: Regularity in receipt of pension amount by SSPs Beneficiaries who avail pension through DBT (in percentage)

District	Taluk	by 7th of every month	by 15th of every month	by 21th of every month	by 30th of every month	Regular but not sure of time	Total
Bangalore Rural*	Devanahalli*	2	18	0	0	1	21
	Hosakote**		45	0	0	0	45
Bangalore Rural* Total		**2**	**63**	**0**	**0**	1	**66**
In Percentage		**3**	**95**	**0**	**0**	**2**	
Tumkur**	Madhugiri**	120	99	8	2	0	229
	Turuvekere*	5	12	10	9	0	36
Tumkur Total**		**125**	**111**	**18**	**11**	0	**265**
In Percentage		**47**	**42**	**7**	**4**	**0**	
Uttar Kannada*	Honnavara**	0	47	0	0	0	47
	Siddapura*	0	2	0	0	0	2
Uttar Kannada* Total		**0**	**49**	**0**	**0**	0	**49**
In Percentage		**0**	**100**	**0**	**0**	**0**	
Belgaum**	Bailahongal*	5	55	1	0	0	61
	Belagavi**	57	59	28	26	34	204
Belgaum Total**		**62**	**114**	**29**	**26**	34	**265**
In Percentage		**23**	**43**	**11**	**10**	**13**	
Yadgir*	Shorapur*	0	2	2	0	1	5
	Gurmitkal**	1	0	2	7	0	10
Yadgir* Total		**1**	**2**	**4**	**7**	1	**15**
In Percentage		**7**	**13**	**27**	**47**	**7**	
Bellary**	Hadagali*	0	6	0	0	0	6
	Ballari**	7	108	9	1	0	125
Bellary Total**		**7**	**114**	**9**	**1**	0	**131**
In Percentage		**5**	**87**	**7**	**1**	**0**	
Kodagu*	Somvarpete**	1	11	0	0	0	12
	Madikeri*	3	7	0	0	0	10
Kodagu* Total		**4**	**18**	**0**	**0**	0	**22**
In Percentage		**18**	**82**	**0**	**0**	**0**	

District	Taluk	by 7th of every month	by 15th of every month	by 21th of every month	by 30th of every month	Regular but not sure of time	Total
Mandya**	K R Pete*	2	106	25	3	0	136
	Mandya**	9	4	1	0	3	17
Mandya** Total		**11**	**110**	**26**	**3**	**3**	**153**
In Percentage		**7**	**72**	**17**	**2**	**2**	
Grand Total		**212**	**581**	**86**	**48**	**39**	**966**
In Percentage		**22**	**60**	**9**	**5**	**4**	

* Low enrolment, ** High Enrolment
  Source: Study Data

7.1.8 Financial Literacy

Out of the total sample of 2585, about 2422 (94%) of SSPs sample beneficiaries are having Bank\Post Office account and are availing banking services. The details through various indicators such as frequency of visit, purpose, banking operations performed, etc. gathered during the survey indicate that barring Yadgir, majority of beneficiaries are habituated to visit the bank/post office at least once a month, mainly to draw the pension and update their pass books, as may be observed from the Table 72.

Though nearly 94% of sample beneficiaries are having bank account, the moot point however is that only 52% are drawing pension through their bank account and sizeable number of beneficiaries continue to prefer cash dispension through Postmen. Considering the inherent deficiencies in dispensation of pension through MO and Post man mode, particularly delay & short change, vigorous Financial Literacy campaign is needed to persuade such beneficiaries to link their pension with bank/PO account already maintained by them. At the same time, difficulties faced due to age & mobility factors are to be addressed by effective deployment of Business Correspondents.

a) Frequency of Bank\PO visit

Out of 2422, 1814 (74.9%) account holders have indicated that they have visited bank\PO on monthly basis. Though the lowest proportion has been seen in district of Yadagiri with 14.4%. These banks visits are mainly for withdrawal of pension and other basic banking transactions includes cash deposits, withdrawals and printing of passbook (Table no 72 and 73).

Table 72: Frequency of Bank visit by SSPs sample beneficiaries with Bank\PO account
(in percentage)

District	Taluk	Weekly	Monthly	Once in 3 months	Once in 6 months	Never visited in last one year	Total
Bengaluru Rural*	Devanahalli*	0	16	36	6	2	60
	Hosakote**	0	55	24	23	4	106
Bengaluru Rural* Total		**0**	**71**	**60**	**29**	**6**	**166**
Percentage		**0.0**	**42.8**	**36.1**	**17.5**	**3.6**	
Tumkur**	Turuvekere*	0	61	34	5	14	114
	Madhugiri**	0	292	40	12	7	351
Tumkur Total**		**0**	**353**	**74**	**17**	**21**	**465**
Percentage		**0.0**	**75.9**	**15.9**	**3.7**	**4.5**	
Uttar Kannada*	Siddapura*	0	16	5	0	0	21
	Honnavara**	0	111	2	0	0	113
Uttar Kannada* Total		**0**	**127**	**7**	**0**		**134**
Percentage		**0.0**	**94.8**	**5.2**	**0.0**	**0.0**	
Belagavi**	Bailahongal*	5	96	0	0	0	101
	Belagavi**	7	421	44	5	58	535
Belagavi Total**		**12**	**517**	**44**	**5**	**58**	**636**
Percentage		**1.9**	**81.3**	**6.9**	**0.8**	**9.1**	
Yadgir*	Shorapur*	0	6	33	1	0	40
	Gurmitkal**	0	15	90	1	0	106
Yadgir* Total		**0**	**21**	**123**	**2**	**0**	**146**
Percentage		**0.0**	**14.4**	**84.2**	**1.4**	**0.0**	
Bellary**	Hadagali*	0	129	3	2	0	134
	Ballari**	3	220	1	0	1	225
Bellary Total**		**3**	**349**	**4**	**2**	**1**	**359**
Percentage		**0.8**	**97.2**	**1.1**	**0.6**	**0.3**	
Kodagu*	Madikeri*	0	9	1	0	0	10
	Somvarpete**	0	10	2	0	1	13
Kodagu* Total		**0**	**19**	**3**	**0**	**1**	**23**
Percentage		**0.0**	**82.6**	**13.0**	**0.0**	**4.3**	
Mandya**	K R Pete*	0	156	4	0	1	161
	Mandya**	14	201	76	13	28	332
Mandya Total**		**14**	**357**	**80**	**13**	**29**	**493**
Percentage		**2.8**	**72.4**	**16.2**	**2.6**	**5.9**	
Grand Total		**29**	**1814**	**395**	**68**	**116**	**2422**
Percentage		**1.2**	**74.9**	**16.3**	**2.8**	**4.8**	

* Low enrolment, ** High Enrolment
Source: Study Data

Table 73: Banking operations performed by SSPs sample Beneficiaries with Bank\PO account   **(in percentage)**

District	For withdrawal of pension	For basic banking operations$	For other work	Never visited in last one year	Grand Total (in no.s)
Bengaluru Rural	19	76	2	4	166
Tumkur	72	20	3	5	465
Uttar Kannada	20	80	0	0	134
Belagavi	34	52	4	9	636
Yadgir	94	6	0	0	146
Bellary	82	17	0	0	359
Kodagu	17	78	0	4	23
Mandya	32	45	17	6	493
Total (in no.s)	**1211**	**969**	**126**	**116**	**2422**
In Percentage	**50**	**40**	**5**	**5**	**100**

$ Basic banking operations includes cash deposits, withdrawals and printing of passbook
* Low enrolment, ** High Enrolment
Source: Study Data

b) Mode of Banking transaction

Though frequency of Bank\PO visits is good among the sample SSPs beneficiaries, their mode of banking transaction is majorly through withdrawal slip with 92.4%. This can be improved through awareness programs on digital banking services like ATM and Micro-ATM through Banking Channels. District wise position have been indicated in Table 74.

Table 74: Mode of Banking transaction performed by SSPs sample Beneficiaries with Bank\PO account (in percentage)

District	Taluk	ATM	Cheque book	Micro-ATM through BC	Withdrawal Slip	Total
Bengaluru Rural*	Devanahalli*	3	5	0	52	60
	Hosakote**	0	2	0	104	106
Bengaluru Rural* Total		**3**	**7**	**0**	**156**	**166**
Percentage		**1.8**	**4.2**	**0.0**	**94.0**	
Tumkur* *	Turuvekere*	11	0	1	102	114
	Madhugiri**	3	2	0	346	351
Tumkur Total**		**14**	**2**	**1**	**448**	**465**
Percentage		**3.0**	**0.4**	**0.2**	**96.3**	
Uttar Kannada*	Siddapura*	1	0	0	20	21
	Honnavara**	8	1	0	104	113
Uttar Kannada* Total		**9**	**1**	**0**	**124**	**134**
Percentage		**6.7**	**0.7**	**0.0**	**92.5**	

District	Taluk	ATM	Cheque book	Micro-ATM through BC	Withdrawal Slip	Total
Belagavi**	Bailahongal*	5	1	3	92	101
	Belagavi**	8	1	46	480	535
Belagavi** Total		**13**	**2**	**49**	**572**	**636**
Percentage		**2.0**	**0.3**	**7.7**	**89.9**	
Yadgir*	Shorapur*	4	0	0	36	40
	Gurmitkal**	7	1	0	98	106
Yadgir* Total		**11**	**1**	**0**	**134**	**146**
Percentage		**7.5**	**0.7**	**0.0**	**91.8**	
Bellary**	Hadagali*	0	0	0	134	134
	Ballari**	1	0	1	223	225
Bellary** Total		**1**	**0**	**1**	**357**	**359**
Percentage		**0.3**	**0.0**	**0.3**	**99.4**	
Kodagu*	Madikeri*	1	0	0	9	10
	Somvarpete**	3	1	0	9	13
Kodagu* Total		**4**	**1**	**0**	**18**	**23**
Percentage		**17.4**	**4.3**	**0.0**	**78.3**	
Mandya*	K R Pete*	4	21	9	127	161
	Mandya**	5	13	13	301	332
Mandya** Total		**9**	**34**	**22**	**428**	**493**
Percentage		**1.8**	**6.9**	**4.5**	**86.8**	
Grand Total		**64**	**48**	**73**	**2237**	**2422**
In Percentage		**2.6**	**2.0**	**3.0**	**92.4**	

* Low enrolment, ** High Enrolment
Source: Study Data

c) Mobile Banking

Only 153 i.e. 6.3 % of the SSPs sample beneficiaries have performed mobile banking as these beneficiaries of OAP, SSY, DWP and PHP beneficiaries are a bit reluctant to learn and use the new technology. Small proportion of the SSPs sample beneficiaries in Bellary and Belagavi districts have used mobile banking.

Table 75: SSPs sample beneficiaries using Mobile banking

District	Taluk	Performs Mobile Banking (in no.s)	%	Do not Perform Mobile Banking (in no.s)	%	Grand Total
Bengaluru Rural*	Devanahalli*	0	0.0	60	100.0	60
	Hosakote**	0	0.0	106	100.0	106
Bengaluru Rural* Total		**0**	**0.0**	**166**	**100.0**	**166**
Tumkur**	Turuvekere*	1	0.9	113	99.1	114
	Madhugiri**	4	1.1	347	98.9	351
Tumkur** Total		**5**	**1.1**	**460**	**98.9**	**465**

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District	Taluk	Performs Mobile Banking (in no.s)	%	Do not Perform Mobile Banking (in no.s)	%	Grand Total
Uttar Kannada*	Siddapura*	0	0.0	21	100.0	21
	Honnavara**	4	3.5	109	96.5	113
Uttar Kannada* Total		**4**	**3.0**	**130**	**97.0**	**134**
Belagavi**	Bailahongal*	19	18.8	82	81.2	101
	Belagavi**	66	12.3	469	87.7	535
Belagavi Total**		**85**	**13.4**	**551**	**86.6**	**636**
Yadgir*	Shorapur*	2	5.0	38	95.0	40
	Gurmitkal**	3	2.8	103	97.2	106
Yadgir* Total		**5**	**3.4**	**141**	**96.6**	**146**
Bellary**	Hadagali*	24	17.9	110	82.1	134
	Ballari**	28	12.4	197	87.6	225
Bellary Total**		**52**	**14.5**	**307**	**85.5**	**359**
Kodagu*	Madikeri*	0	0.0	10	100.0	10
	Somvarpete**	0	0.0	13	100.0	13
Kodagu* Total		**0**	**0.0**	**23**	**100.0**	**23**
Mandya**	K R Pete*	1	0.6	160	99.4	161
	Mandya**	1	0.3	331	99.7	332
Mandya Total**		**2**	**0.4**	**491**	**99.6**	**493**
Grand Total		**153**	**6.3**	**2269**	**93.7**	**2422**

* Low enrolment, ** High Enrolment
Source: Study Data

d) Challenges in opening bank\PO account

Lack of awareness about process of opening account (36%) and proximity of bank or post office (average distance at Table. 76) are the major challenges with the SSPs sample beneficiaries regarding opening bank\PO account. Since the beneficiaries are either old or disable, they (22%) are unable to go to bank and it is the one of the major hurdle. Proximity of the bank and post office is one of the leading reason in Uttar Kannada district and lack of awareness and knowledge about financial institution is one of the leading in Mandya district for not opening the bank account.

Table 76: Major reasons for not opening Bank account by NSAP sample beneficiaries

District	Taluk	Do not have a bank\PO branch nearby		Not aware of process of opening account		Unable to go to bank\ PO due to old age\disability		Multiple reasons		Grand Total
		Sample	%	Sample	%	Sample	%	Sample	%	
Bengaluru Rural*	Devanahalli*	10	63	1	6	0	0	5	31	16
	Hosakote**	0	0	2	15	3	23	8	62	13
Bengaluru Rural* Total		**10**	**34**	**3**	**10**	**3**	**10**	**13**	**45**	**29**
Tumkur**	Madhugiri**	1	6	9	56	5	31	1	6	16

District	Taluk	Do not have a bank\PO branch nearby		Not aware of process of opening account		Unable to go to bank\ PO due to old age\disability		Multiple reasons		Grand Total
		Sample	%	Sample	%	Sample	%	Sample	%	
Uttar Kannada*	Honnavara**	19	48	4	10	16	40	1	3	40
	Siddapura*	5	83	0	0	1	17	0	0	6
Uttar Kannada* Total		**24**	**52**	**4**	**9**	**17**	**37**	**1**	**2**	**46**
Belagavi**	Bailahongal*	0	0	0	0	2	100	0	0	2
	Belagavi**	0	0	1	14	1	14	5	71	7
Belagavi Total**		**0**	**0**	**1**	**11**	**3**	**33**	**5**	**56**	**9**
Yadgir*	Shorapur*	0	0	3	100	0	0	0	0	3
Bellary**	Ballari**	0	0	1	50	0	0	1	50	2
Mandya**	K R Pete*	5	19	19	73	0	0	2	8	26
	Mandya**	2	6	19	59	8	25	3	9	32
Mandya Total**		**7**	**12**	**38**	**66**	**8**	**14**	**5**	**9**	**58**
Grand Total		**42**	**26**	**59**	**36**	**36**	**22**	**26**	**16**	**163**

* Low enrolment, ** High Enrolment
Source: Study Data

7.1.9 Grievances

a) **Common Grievances**

Few SSPs beneficiaries have shared following issues during the study,

Table 77: Nature of complaints shared by SSPs Beneficiaries

Nature of complains shared by SSPs Beneficiaries	Percentage
There is no regularity and unaccounted delay in pension amount	54
Not receiving accurate\correct pension amount (mostly lesser amount)	13
Given extra money\tip	10
Not received pension amount for more than 3 months	9
Not receiving pension for more than one year	6
Unable to receive pension due to mistake in name	1
Multiple	7
Grand Total	**100**

Non regularity and delay in receipt of pension amount has been indicated as a major issue with SSPs pension distribution system in the districts under the evaluation study. Majority of the irregularity with pension distribution indicated in Yadagiri and Bengaluru Rural districts who are availing their pension through money order (Table 69). About 13% of respondents

have shared that they have received lesser pension amount than their entitled pension amount. About 10% of the sample beneficiaries reportedly gave extra money or tip at various stages to receive their entitlements. A few pensioners have indicated that they have not received their pension for more than 3 months.

b) Grievances shared by women beneficiaries

Out of 1680 female beneficiaries, 96% have expressed their satisfaction with SSP schemes. Remaining 4% of female sample beneficiaries who are receiving their pension amount through MO, have shared that they have faced delays in delivery of the money order and a few of them had to pay extra amount to get their entitlements.

7.2 Findings through FGDs

1. Aadhaar based DBT benefits the government as under:
   i. Identification of Ghost beneficiary if any.
   ii. Confirmation that the benefit is reaching the intended beneficiary only.
2. In respect of Account based DBT, confirmation of reach of pension to the intended beneficiary is a greatest advantage.
3. During Focus group discussions, beneficiaries have shared that they did not face any challenges during issuing of Aadhaar Card. Only few who have not seeded their Aadhaar to SSPs have express that they have not participated in Aadhaar seeding due to fear of security of sharing information regarding Aadhaar and unawareness about the seeding process. Few of them have mentioned their inability to get to Aadhaar enrolment due to their old age or disability.
4. Few of beneficiaries have express their concern over DBT that they are unable to track or know when their pension amount has been credited into their account.
5. In various FGDs with the beneficiaries, beneficiaries who are receiving pension through Money Order have indicated the following challenges:
   - Delay in receipt of the pension amount. More than 10 cases have indicated that they have not received their entitlements for more than 3 months.
   - Incorrect receipt of pension amount.
   - Have to pay extra money to the delivery person of the Money Order.
6. Majority of female beneficiaries, who have participated in discussions, have expressed their satisfaction with SSP schemes. Only few female sample beneficiaries who are receiving their pension amount through MO, have shared that they have faced delays in

delivery of the money order and few of them had to pay extra amount to get their entitlements.

7.3 Analysis of in-depth Interview with Stakeholders

During discussion with DSSP and other stakeholders, following key challenges and suggestions has been shared at taluka, district and state level:

7.3.1 Operationalization of Khazane II:

1. Directorate has taken various steps to identify and eliminate ghost beneficiaries. With the availability of Aadhaar, this process has become easy (Annexure – I, II, III.)

   i. Annexure – I: Treasury wise count of Aadhaar based duplicates to be closed – 9233.

   ii. Annexure – II: SSP Bank account duplicates to be closed – 3078.

   iii. Annexure – III: Photo based de-duplicates to be closed – 3998.

2. 100% seeding of Aadhaar is done organically for new enrolment of the beneficiaries.

3. The process of migration of beneficiaries from Khazana – 1 to Khazana – 2 is under progress. So far 21.40 lakhs beneficiaries have been migrated in different stages. Details furnished under Annexure – IV.

4. The government's / Department's plan to move from Khazana II to Centre's DBT platform is under consideration but yet to commence. Even the pilot study is not yet started.

5. Currently the department plans to make use of Khazana II for state sponsored pension schemes.

6. The differences (advantages/disadvantages) between Khazana II and DBT platform are as follows:

   Table 78: Difference between Khazana II and GoI DBT platform

Stages	Khazana II	GOI - DBT
E-payment file to RBI	Yes	No.
Credit to sponsor bank from RBI	Yes	No.
Scroll approval from RBI to Treasury	Yes	No.
Account verification	No	Yes

Apart from the above, bill preparation, accounting at Treasury, beneficiary file to sponsor bank, fund and details made available to NPCI, payment to beneficiary accounts, response file to disbursing agency, intimation to beneficiary are commonly applicable to both the systems (Yes).

7.3.2 Grievance redressal mechanism:

The beneficiaries bank account and Aadhaar card details validated after receiving the data from the district/taluk as under:

i.   Aadhaar number is collected by the field functionaries, along with bank account.

ii.   The BMS software has an inbuilt Aadhaar demo authentication facility with the UIDAI.

iii.   However, no mechanism is yet in place to validate the bank account. The efforts from the department are on in this regard.

iv.   Validation of details takes about 10 – 15 minutes per record at the field level.

- SLBC have indicated that Banks are able to handle DBT work on a large scale without any hassles.
- Details of duplication and ghost beneficiaries in the accounts are not reported to SLBC.
- E-Governance department of Govt. of Karnataka is reviewing issues related to DBT. Grievances are resolved within minimum time.
- There are no hassles reported during enrolment of women beneficiaries.
- They have not received any complaints / cases of grievances are reported during past one year.
- There have not received any problems reported in case of making payments through bank accounts.
- No grievances reported / escalated to SLBC regarding DBT.

7.3.3 Checks and balances at the banks level:

In DBT, validation of beneficiary details is done by software-based programs in bank\post office. It takes about 5 – 10 minutes per record and entire data is maintained in centralised servers. As each account is validated with Aadhaar number, there has been large reduction in errors, duplication and sanctioning the pension amount to eligible beneficiary

7.3.4 Avoidance of Duplication.

State officials have indicated that DBT is excellent option to upscale and cover a greater number of eligible beneficiaries. It is a real game changer. As duplication is not possible

due to Aadhaar linking, now it is possible to distribute the benefits to large population in short time. Aadhaar / Bank account seeding process is women friendly as well.

It is expected to be a real game changer provided Aadhaar linking happens with biometric authentication. In such a case, Digital Life Certificate (DLC) may be used as a means of physical clarification that would be a real game changer.

7.4 Analysis of pension schemes in other states

- There is a decrease in number of beneficiaries paid in cash to an extent of (48 %) in 9 months of the financial year 2018-19.

- Overall there is 4 % increase in number of Beneficiaries having Bank/Post Office Account in 9 months of F.Y. 2018-19.

- States including Delhi, Dadar Nagar Haveli, Tripura, Tamil Nadu, Bihar, and Uttar Pradesh have maximum number of beneficiaries availing pension through bank account whereas maximum number of beneficiaries, in states i.e. Himachal Pradesh, Telangana and Madhya Pradesh, have opted through Post office.

- **Pension at Doorstep on Monthly Basis**: About 18 States are distributing pension monthly at the door step of beneficiaries including Karnataka and about 6 States namely Uttar Pradesh, Bihar and Himachal Pradesh, Uttarakhand and Sikkim are distributing pension quarterly.

- Kerala, Karnataka and Rajasthan have highest proportion who withdraws their pension through money order. Nagaland, Odisha Andhra Pradesh have maximum number of beneficiaries who receive their benefits in Cash form.

- Karnataka ranks 14 in transactions of pensions made through digital platform. Bihar and UP have highest number of digital transactions.

- States like Daman and Diu, Puducherry, Kerala, Andhra Pradesh, Telangana have been identified as the states with over digitized data (digitised data over and above state cap) for NSAP beneficiaries. As per NSAP Guidelines, any beneficiaries over and above State ceiling are to be funded by the States/UTs from its own resources. Further, States are required to complete the de-duplication or flagging exercise in respect of beneficiaries being targeted for central assistance.

- States like Uttarakhand, Lakshadweep, Arunachal Pradesh, and Goa have been categorised as "under digitisation states" for NSAP beneficiaries. Karnataka also falls under category of "Under digitized state". States are required to undertake inclusion

exercise in respect of beneficiaries being targeted for central assistance to widen the coverage. These states are losing out in central funds that they are eligible.

- **In terms of Data Integrity:** States like Odisha, Dadra & Nagar Haveli, Puducherry and Telangana have observed higher number of duplications in Account Numbers as well as Duplication in Names.

- The suggested solution is that Department may take up the initiative on high priority basis for wider geographical coverage for maximum inclusion of non-digitised beneficiaries.

(Source: PRC: Session on National Social Assistance Programme on 16/01/2019 by Ministry of Rural Development, Government of India)

Cost benefit analysis of DBT – a few inferences

8.1 Background

The planning commission, GoI introduced the DBT in the year 2013, as an attempt to change the mechanism of transferring subsidies directly to the people through their bank accounts in order to reduce the leakages, delays, etc.

Prior to introduction of DBT the funds/Benefits were routed through the office of Tahsildar by drawing of separate cheques for each programme. In turn, the money was transferred Panchayat wise and Panchayat Development Officer disburse the wages under MGNREGA at the work site. In respect of NSSP, the Office of Tahsildar issue cheque to different post offices in their jurisdiction who in turn handed over the pension amount to pensioner through post man. The process both under MGNREGA and NSSP involved considerable time to reach the ultimate beneficiary ranging between 30 – 45 days. Besides, it was also not certain whether the full benefit actually reached the intended beneficiary.

In the circumstances, DBT provided the much needed succour for effective implementation of the disbursal mechanism. Beneficiaries however had to be sensitized on the importance of opening and maintaining a bank account. The massive campaign for the Prime Minister Jan Dhan Yojana (PMJDY) facilitated faster spread of awareness in opening of Bank accounts by the hitherto, unbanked populace. Hence, opening of bank account enabled the implementing agency to transfer their benefits in much quicker time and that the benefit could reach the actual beneficiaries. Nevertheless, the beneficiaries in their anxiety to receive the amount transferred opened several accounts which affected the process in ensuring credit to their account. The other related areas of concern such as mismatch in the beneficiary name, account number, branch code etc., were initially faced which could be smoothened out over a period of time.

With the introduction of Aadhar, the process has become much simpler and a few lingering issues got resolved. Beneficiaries only need to enrol for an Aadhaar number and link it to a bank account and the scheme. For government departments, the payment system has become simpler owing to the Aadhar Based Payment (ABP) and Aadhar Enabled Payment System (AEPS). It has also removed the need from their end for having separate resident accounts for different schemes. Also there is no need to maintain different accounts for the same

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beneficiary. They can use a single Aadhaar-linked account for all welfare payments. This streamlines and simplifies the administrative processes involved.

8.2 Outcomes and Benefits Realised

8.2.1 Process simplification and operational efficiency

From both demand and supply sides, the process has become much simpler. Beneficiaries only need to enrol for an Aadhaar number and link it to a bank account. As the Aadhaar number is a sufficient Know Your Customer (KYC) document, it eases the process of financial inclusion. For government departments, the payment system has become simpler owing to the APB and AEPS. It has also removed the need from their end for having separate resident accounts for different schemes. Also, there is now no need to maintain different accounts for the same beneficiary. They can use a single Aadhaar-linked account for all welfare payments. The administrative process has thus been simplified and streamlined.

UNDP report of Conditional Cash Transfer Schemes for Alleviating Human Poverty: Relevance for India, 2009 says that the administrative cost of delivery of government programmes in India is high, there are substantial leakages and inter-sectoral coordination is not optimal. An amount of Rs. 2,000 billion that is spent annually on food, fuel and fertilizer subsidies may be better utilized by providing cash directly to the beneficiaries. According to the Economic Survey 2007-08, about 27.5 percent of India's roughly 1.13 billion people are below the poverty line (BPL), i.e., about 310 million people or 70 million households. The amount spent on centrally sponsored schemes viz., food, fertilizer and fuel subsidies i.e. Rs.1,80,000 crore if distributed equally to all 70 million households, it would mean a monthly transfer of over Rs.2,140 per household. This is more than the poverty line income for rural households and more than 70 percent of the urban poverty line income. Indeed, if the government simply gave eligible households the amount of money it spends on the Public Distribution System, this alone would entail a monthly transfer of more than Rs.500 to each household, i.e., about 40 percent of the entire food budget for a household at the poverty line. Given the complexity of the CCT schemes it was expected that administrative costs of implementing will be fairly high, at least initially. It is possible to identify four types of costs: Administrative costs related to geographical targeting; costs associated with household proxy or means targeting; costs associated with making transfers conditional on household actions; and costs of monitoring ongoing programmes. The costs of administering the CCT schemes

as a proportion of GDP has been less than one percent in all the countries reviewed except in the initial period where setting them up means incurring certain fixed costs.

8.2.2 Improved outreach for banks

Though the engagement and deployment of BCs, establishment of Micro-ATMs and purchase of PoS Machines involve considerable capital expenditure, the savings in terms of time, de-listing of duplicate/fictitious beneficiaries outweigh the cost factor. It is observed from the case study on e-Governance carried out by GoI that the cumulative cost, including electricity, property, security and maintenance for maintaining an average ATM, it works out to an average of Rs. 50,000. In addition to Rs. 7 – 10 lakhs for setting up of ATMs. The Micro-ATM technologies work out cheaper than the ATMs, with the device costing between Rs. 10,000 – 20,000 as they do not need much infrastructure. Migrating to internet based online transactions and limiting the cash outgo for meeting different expenditure will take much more time considering the literacy level in rural areas. Hence deployment of Micro-ATMs/PoS Machines with adequate number of BCs will help in faster and effective delivery/transfer benefits. As on November 2018 13.71 crore transactions have been put through 4 lakh micro ATMs by BCs for providing doorstep banking.

8.2.3 Timeliness:

In the case of smart card system of payment through Tahsildar, approximately 15-20 days' time is taken.

Prior to introduction of DBT the payment was routed through office of Tahsildar who in turn issued individual cheques in favour of PDOs of concerned Gram Panchayats. The PDOs were drawing the money and distributed wages in cash as per the job record. This entailed considerable time and lacked transparency in making payment of wages in full. Reportedly the entire process took minimum of 45 days.

On the other hand, the DBT process well defined and more transparent. The wages are being paid mostly on weekly basis. And the wages are disbursed in full and credited into the respective beneficiary's bank account. The linkage of Aadhaar with the scheme and bank account adds more credibility to the transparency in the entire operations of disbursement of wages under MGNREGA.

In so far as disbursement of pension concerned the payment process has been quickened with the establishment of Khazane.

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Payment timelines as per department: Payments through e-Payments (NSAP)

➢ Monthly remittance within 7th of every month by all treasuries to banks & post-offices.

➢ Payment time in case of beneficiaries: Immediate in case of Banks and 15 to 20 days after receiving amounts from the treasuries in case of post offices.

➢ In the case of smart card system of payment through Tahsildar, approximately 15-20 days' time is taken.

However, owing to non-coverage of all beneficiaries under DBT by DSSP, the majority of pensioners continue to draw pension in cash through Postmen. In the process, there is delay in disbursement of pension and also lack of transparency in disbursing amount in full.

8.2.4 Improved transparency and accountability

e-Governance promotes good governance and help in creating self-employment/employment. Online real time transactions bring transparency to the system and facilitate effective monitoring of the flow of funds by the implementing agencies.

Further, with electronic based transactions, the banks also stand to benefit from reduction in customer acquisition costs viz., in curtailment in opening of bank account and provision of cheque books, pass books, etc.

8.2.5 Enhanced inter-operability

The inter-operability of ATM/smart card system working on UIDAI platform enables beneficiaries to carry out transactions from any micro-ATM. Once an account is opened, the beneficiaries can access their payments from the inter-operable financial eco-system.

As the DBT mechanism is online and inter-operable, the technology can be used for a host of other functions, such as bill payments.

There is an inter-change commission of at least 1 percent for the provider of last-mile connectivity, thereby incentivizing banks and BCs to participate in the system.

8.2.6 Benefits derived out of DBT under MGNREGA:

- **Providing timely release of payments and Reduction in delays in system for funds transfer:** In Table 50 indicating types of complaints, out of 486 beneficiaries complained, 109 and 16 beneficiaries, respectively complained that wages not received in time and wages not received completely. This indicates that rest of the beneficiaries received wages in time i.e. within 15 days i.e. well in stipulated time.

- **Timely availability of money earned by beneficiaries in their hands:** Table 44 indicates that 27% and 57% of beneficiaries respectively visited bank weekly and monthly. It implies that the beneficiaries are withdrawing money as and when need arises.

- **Reducing corruption & leakages in system:** Table 40 indicates that out of 2448 beneficiaries, 149 beneficiaries (6%) receiving wages in cash. Out of these only 17.4% paid tip which implies that the corruption also reduced Table 43.

- **Other intangible benefits include:**
  - Ensuring correct funds are transferred to correct beneficiaries,
  - Strong focus on security and real-time tracking and monitoring of fund
  - Reconciliation process during payments between intermediate agencies involved in funds transfer (near real time tracking, accountability and transparency).
  - Streamline the verification process and end to end funds release process

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

Common issues and data linkage between MGNREGA and NSAP under DBT

9.1 Common issues:

The approach and methodology for identification of beneficiaries i.e. Aadhaar based seeding is common under both the schemes. However, the progress in implementation is varied between the two schemes as may be observed from Table no. 79.

Table 79: Comparison between MGNREGA and NSAP in implementation of DBT

Particulars	MGNREGA	NSAP
Aadhar seeding with Scheme	95.4	76.8
Aadhar seeding with Bank account	95	68
Bank account seeding with the scheme	94	52

Figure 22: Comparison between MGNREGA and NSAP in implementation of DBT
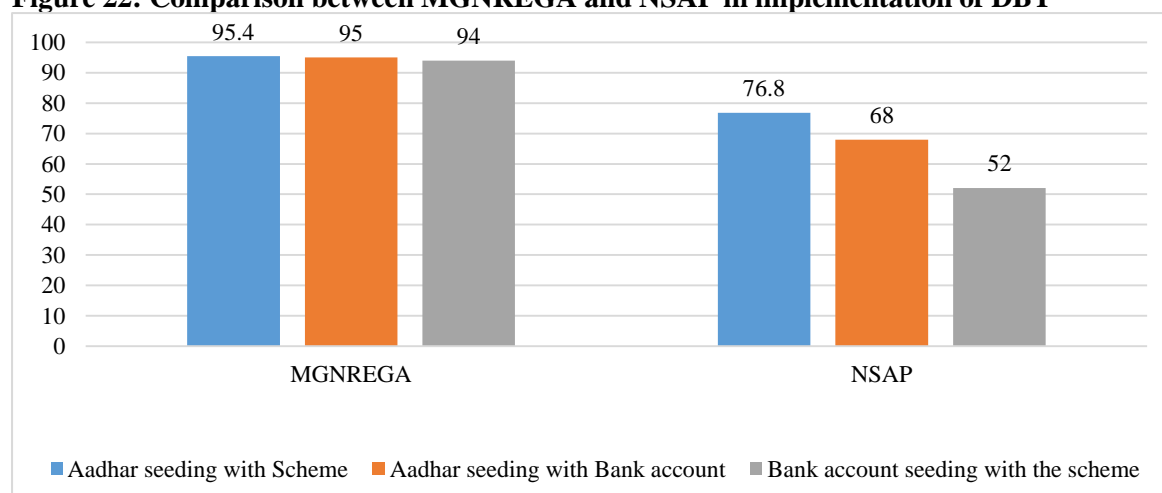
The DBT has more or less stabilized in case of MGNREGA as the wages are invariably credited directly to Bank account declared by the beneficiaries. Since Aadhaar linkage of bank accounts is not enforced, there are certain issues concerning access and use of wages received which could be addressed by adhering to the guidelines issued by GoI. Though the beneficiaries are reportedly having individual bank accounts, in respect of certain cases the wages are reportedly paid in to third party account or in a joint account whereupon the beneficiary concerned particularly women may not have sufficient control.

The implementation of DBT under the NSAP is still in nascent stage. Since the beneficiaries are either aged or disabled or both they continue to prefer receiving pension assistance in

cash at their doorsteps. However, with a view to ensuring transparency in the implementation process and also to provide better comfort level to the beneficiaries the study suggests routing of pension/crediting of pension in individual bank accounts preferable Aadhar linked with the consent of beneficiaries and strengthening BC mode. In the circumstances the, necessary guidelines for structured implementation may be issued on the lines followed under MGNREGA scheme and a suitable time frame may also be stipulated for creating awareness, exercising operations and streamlining routing of assistance by Khazane.

From the analysis of *Justin joy 2017*, it is imperative that serious efforts of government is required in the grass root level by providing Aadhar and Aadhar bridge payment assistance to the common people. Present study supports the above study and it also reflects government's efforts in Aadhar enrolment, seeding with bank account as well as MGNREGA which enabled stabilization of DBT under MGNREGA in the state. Further, Ankita Aggarwal, 2017 opines that a significant number of Mahatma Gandhi National Rural Employment Guarantee Act workers are not paid at all for their work. An analysis by her about this phenomenon revealed that the increasing dependence on technology in the implementation of the act is creating new hurdles for wage payments. New hurdles /reasons are such as "no name in the muster roll, error in recording the working days, lost muster rolls, wrong Aadhar and account numbers in MIS, wrong Aadhar seeding, deletion of workers name from job card". These should be taken care in future in spite of adoption of technology.

9.2 Data Linkage between MGNREGA and Pensions and other DBT schemes

Economic Survey 2018-19 (Volume 1 Chapter 10 Effective Use of Technology for Welfare schemes – Case of MGNREGA) indicates that DBT through Electronic Fund Management Systems in MGNREGS has streamlined the fund flow process and helped in better targeting, reduction in delay in payments to beneficiaries, minimized leakages and substantial saving of funds. More importantly, it has enabled MGNREGS to be effective in alleviating distress of workers. Both demand and supply of work under the Scheme increased, especially in blocks suffering from distress and from the vulnerable sections of society, including women, persons with disability, SCs and STs. The increase in the number of muster rolls that were filled also implies that distressed workers indeed turn up more frequently for work.

In Karnataka 111 schemes and 25 departments are covered under DBT. Overall DBT is a huge digital data structure including Aadhar, bank accounts of beneficiaries under various departments such as MNREGA, SSA, Scholarships, PDS, etc. If there is a data linkage

between these schemes where Aadhar is the unique ID and connecting point the following may be assessed for policy decisions on a real time basis or quickly:

- Demand for MNGREGA works, increased muster rolls by vulnerable groups such as women, SC, ST and disabled persons indicates the distress at grass root level i.e. Panchayath level. MNGREGA data and pensions data may be linked through Aadhar to know the pensioners (old age, widow, disabled, etc.) who are vulnerable and taking up MGNREGA work. High number of vulnerable people taking up MGNREGA as well as pensions indicates distress which helps in estimation of distress in particular area. Economic survey 2018-19 has emphasized on the same.

- Indicators such as GDP, NSSO surveys, drought surveys, etc., are time taking and government can't take the actions immediately. Indian School of Business and Down-to-earth research scholars have correlated the data of MGNREGA and weather –drought and they found there is a relation between MGNREGA must roll increase with severe drought conditions. During 2016-17, seven drought affected States were allowed 150 days of work under MGNREGA (PIB, MGNREGA has helped in checking distress migration, 31.7.2017).

  The distress mapping through MNGREGS and pensions data vis-à-vis weather data on real time basis can give opportunity for governments to act appropriately in time.

- The digital data can be linked to DDU-GKY or any other skill development programmes for better skilling of vulnerable and stressed groups.

A huge digital infrastructure, linking Aadhaar, bank accounts and mobiles has been created and effectively used for MGNREGS may be linked to other welfare programmes ex. Micro-insurance, health insurance, microcredit, pensions, etc. for holistic development and financial inclusion of poor.

9.3 Concluding Questions

1. As per the beneficiaries what are the benefits of Direct Benefits Transfer?

   Main benefit of DBT is receipt of wages on time and regularly without any deductions. The problem of delay due to manual intervention, pressures, losses on account of payment of commission etc. have been obviated.

2. As per the beneficiaries what are the limitations of Direct Benefits Transfer?

a. However, for enrollment under DBT, a beneficiary who did not have any savings bank account will have go through the entire process of opening the account in the bank, then to seed the Aadhar with the scheme and with the bank account, each process requiring submission of multiple documents to both the concerned Taluk Offices and the banks.

b. For some beneficiaries distance to the concerned branches is a major constraint. Normally in rural places the branches are sparsely placed and some branches are not properly connected by the transport services. As such visiting the banks only for this purpose entails cost and time because of which they might lose the wages for the day.

c. Most of the beneficiaries being illiterate are diffident to approach the bank staff and draw the wages

3. What are the improvements that can be made to the Direct Benefit Transfer scheme?

Getting wages through Banking Correspondents (BCs) mode is a better proposition since BCs can service the nook and corners of the villages. However, though the concept is good the system of BCs is not yet stabilized which if resolved will go a long way in meeting the dire needs of the needy section.

Limitations / Constraints in conduct of Evaluation study

10.1 As concurrent evaluation is not integrated into the program of planning & implementation, the data required to conduct the baseline survey are not readily available. Hence, there was perceptible time lag in making available the base secondary data, particularly at the district level and by DSSP at State level which delayed the selection of samples. The departments may have to introduce a set of feedback review formats aligning with the present terms of reference. This would help in conduct of similar Third Party Impact Evaluation studies in future.

10.2 With regard to master data obtained from Department for selection of sample beneficiaries, we encountered issues such as incomplete address, particularly in respect of NSAP study in Ballari, Belagavi and Mandya. This necessitated redrawing of fresh samples in as many as 1206 sample beneficiaries that is about 50% of total sample size. Also, some sample beneficiaries could not be contacted as they had already migrated.

10.3 Besides, the Stakeholders at the ground level were apprehensive assuming that the third party evaluation is a fault finding mission and were therefore not forthcoming to share the information and data.

10.4 Similarly, respondent beneficiaries were also not ready to share the information due to fear, lack of clarity, non-availability and reluctance to show documents like Aadhar, bank pass book, etc. The problems were accentuated because of the elections in the State and study being a social subject. The distance factor between villages identified for the study also consumed more time than expected for conduct of the field survey in a smooth manner.

Recommendations

The scheme-wise recommendations those emanate from the evaluation study are discussed below.

11.1 MGNREGA

The DBT platform in MGNREGA, is well entrenched as 95% of the beneficiaries have already linked their bank account with MGNREGA scheme. To further improve the efficiency of DBT implementation the following suggestions are made.

i. Of the total sample beneficiaries, 103, i.e. 5% have not linked Aadhar card with MGNREGA. The reasons are that the beneficiaries are not aware of Aadhaar linking with MGNREGA and also not aware of the procedure. A few beneficiaries are not aware whether their Aadhaar number has been enrolled with MGNREGA, because they have not been informed by the implementing department. As 93% of respondents who are unaware about the Aadhaar enrolment with MGNREGA are mainly from Raichur and Belagavi, the department may take steps to spread the awareness by gearing up the district and Panchayat machinery to conduct Information Education Communication using rozgaar days and through SHGs.

ii. Further, as the literacy level of beneficiaries is low, both SMS as well as direct oral/written acknowledgement of Aadhar linkage with the scheme may be issued to individual beneficiaries by the district machinery.

iii. As nearly 6% of beneficiaries are receiving wages either in cash or in Joint accounts the beneficiaries should be encouraged to open individual accounts. RDPR may take a district wise quick review and ensure 100% coverage.

iv. They should be assisted in opening savings account in coordination with stakeholder banks/PO. Care may be taken to ensure availability of bank/PO account, aadhaar card at the time of enrolment for issuing new job cards so as to achieve 100% Aadhar-bank-MGNREGA seeding.

v. Of the beneficiaries surveyed, 22% are illiterate and most of them did not open any savings account either not conversant with the banking operations or on account of distance factor to the

nearest branch/PO. They should also be sensitized and assisted in carrying out banking operations.

vi. Banking Correspondent system should be strengthened to enable withdrawal of the wages by the workers who are having issues with other modes of banking transactions.

vii. The issues concerning linking Aadhar with Bank account appears to be trivial like need to undertake multiple visits. The issues can be ironed out in bankers grievance day hearings and other fora like joint Taluka level campaigns by DPCs and bankers.

viii. SMS alerts on a fixed date should be sent to the beneficiaries about the credit of wages into the bank account so that the beneficiaries can avoid making multiple visits to the bank or post office as well as instil confidence in them with respect to DBT system.

ix. Better Internet connectivity should be ensured for payment through banking correspondents, especially in remote areas.

x. As suggested in the focus group discussion authorities may ensure the wages only in the bank account indicated by the beneficiaries.

xi. As regards fund transfers, 67% of transfers are secured through AEPS. Though Aadhar Enabled Payment is not mandatory, it can be encouraged with the prior consent of the beneficiaries as per the guidelines given under the scheme. Necessary verification and placing them in NPCI Mapper could be expedited so as to avoid faulty transaction and ensure easier tracking of fund transfer.

xii. The issues such as demanding commissions for cash payments should be addressed especially in districts like Raichur, Chitradurga and Belagavi.

xiii. Grievance Redressal Mechanism should exist at the state level also for DBT. Of the sample surveyed, 43% of beneficiaries are not aware of the procedure for filing a complaint mainly in Raichur and Chitradurga. Training/publicity to the beneficiaries should be given regarding grievance redressal mechanism. The reasons for the grievance should be examined and online complaint register should be begun to track the complaints registered.

11.2 NSSP

i. Data migration of Khajane I to Khajane II is under progress which should be expedited and on total migration Khazane I shall cease to be in existence. In the process of transfer citizens' perspective are to be taken into consideration.

ii. Out of total sample of 2585, 1230 of the sample beneficiaries i.e. 48% receive pension through Money Order. The pension payments through money order are not paid regularly on a monthly basis. To address these problems, it is suggested as under:

- Pension payment should be fully brought under DBT platform by fixing a definite timeline.

- Money order based payment should be discontinued and payment through the bank shall be strengthened with additional deployment of Banking Correspondents. This would help door to door service and also ensure regularity in monthly payments.

iii. Since the pensioners by and large prefer to be paid in cash and service provided at their doorstep on account of their disability, age, gender, distance, time and cost factors, difficulties in using ATM/smart cards, the banks should be advised to recruit adequate number of Business Correspondents to handle pension payments without any lapse.

iv. As followed under MGNREGA, Aadhar linkage with bank accounts should be taken up with due consent of beneficiaries as specified in the GoI guidelines governing DBT implementation so that mismatches and duplicate beneficiaries can be avoided.

v. Pension should be disbursed on a fixed date and system of intimating the disbursement details to the pension beneficiaries through SMS and other modes shall be introduced so that beneficiaries will be assured of payment.

vi. As skilled manpower are required to implement Aadhaar based payment system, sufficient manpower of skilled staff are to be employed at the district and taluka level.

vii. Better internet connectivity and adequate infrastructure should be ensured for payments through BC especially in remote areas.

viii. EMV chip based Rupay card may be issued as well as image of beneficiary could be captured in lieu of thumb based biometric authentication as many beneficiaries are facing difficulties in affixing thumb impression.

ix. In order to expeditiously implement the DBT system, Village Accountant at Gram Panchayat may organize awareness camps. Besides, awareness campaign on the lines of MGNREGA may be conducted through SHG group members, teachers, Banking correspondents etc.

x. The grievance redressel mechanism may be strengthened with System of procedures on the lines of MGNREGA and as per the provisions of Public service delivery act.

xi. Based on experiences from different states, it is desirable to hasten digitization process so that maximum inclusion of all eligible beneficiaries could be brought under the system and de duplication or flagging exercise in respect of beneficiaries being targeted for central assistance can be carried out. Besides, digitization will help in mapping of beneficiaries under different schemes.

Annexures

Annexure I
Sanctioned of Terms of References of the study

Terms of Reference to Study the Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

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Terms of Reference to Study the Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka

1. **Title**

"Study of the Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnataka".

2. **Department implementing the Scheme**

Direct Benefit Transfer (DBT), Finance Department, Government of Karnataka.

3. **Background and the context**

Since the initiation of planning in 1951, Social transfers have a rich tradition in India with both the Central as well as the State governments implementing a range of measures broadly comprising socio-economic security. In an attempt to fulfill some of the commitments made under the directive Principles of State Policy, the Fundamental Rights guaranteed under the Constitution of India and the commitments made to the International Community on the Millennium Development Goals, a wide range of programmes have been launched. The major benefits arising out of the Direct Benefit transfer are -Improving the targeting of benefits so that they go to the intended beneficiaries. Eliminate waste arising out of both poor targeting and leakages as a result of socio-political barriers. They can address transient problems and transient poverty such as sudden shocks (calamities, distress, economic shocks) if they are unconditional and are counter-cyclical. Many national and state level schemes implemented all over India having similarities with social concern.

India is now in an advanced stage to introduce the DBT system in the country. The Aadhaar project is moving towards the universal coverage. Universal access to Banking and Financial Inclusion are also moving around ahead rapidly. The payment systems and procedures needed for a Unified Payment Infrastructure is known and has been tried and tested. The need of the hour is to accelerate the process of designing and rolling out the cash transfer system

In this context, Direct Benefit Transfer (DBT) is an ambitious scheme, launched by the Union Government on 1st January 2013, which aims to eliminate poverty and improve the economic standard of individuals and their household through direct cash transfer into individual Aadhaar

linked bank accounts. The following schemes are linked to Aadhaaar: subsidies on LPG and Kerosene, pension payments, scholarships and employment guarantee scheme payments etc.

The main objective of Direct Benefit Transfer is to ensure that benefits go the individual's Aadhaar linked bank accounts electronically, minimizing tiers involved in fund flow, thereby reducing delays in payment, ensuring accurate targeting of the beneficiaries and curbing pilferage and duplications.

Direct Benefit Transfer (DBT) has made significant progress, number of schemes monitored under DBT were initially 27 schemes, which has been increased up to 84 schemes (Annexure -1) as on January 2017 under various Ministries. Till January 2017, Rs. 161,619 Crore has been disbursed to 32.9 Crore Beneficiaries across the nation[1]. In comparison with other schemes, major cash transfer programs that is MGNREGA and NSAP covers total beneficiaries 108965282 (with 80.76 % of beneficiaries seeded with Aadhaar) and 27528831 (with 51% of beneficiaries seeded with Aadhaar) as on 31st March 2017.

Genesis and Implementation Process:

In December 2012, Delhi Government launched Dilli Annashree Yojana using DBT mechanism for delivering cash entitlements, which transfers ☐ 600 per month to the account of the senior-most female beneficiary of eligible household. This was the first cash transfer scheme for food security in the country. Subsequently, the Direct Benefit Transfer (DBT) scheme was rolled out on 1st January 2013 envisioned to cover 26 social welfare programmes in 43 districts of 16 States/UT.

Under Phase-1 DBT was launched by linking with biometric-based Unique ID programme Aadhaar so as to eliminate 'duplicates' or 'ghost' beneficiaries. Further, it also envisioned the utilization of Micro-ATMs and use of Banking Correspondents (BCs) to leverage the core banking infrastructure of commercial banks for transfer of benefits. In Phase -1 of pilot, the State of Karnataka rolled out Aadhaar Enabled Payments in three districts namely Tumkur, Mysuru and Dharwad under DBT scheme for its welfare programmes and subsidies.

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[1]https://dbtbharat.gov.in

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It is a fact however, that the levels of Aadhaar enrollment as well as number of bank accounts for beneficiaries of these programmes vary from district to district. Further, it is also likely that not all the identified schemes are being implemented in all the identified districts. The following action phases must be completed before commencing DBT's rollouts:

a. Digitization of beneficiary database. This information would need to be compiled for each scheme only once.

b. Aadhaar has to be "seeded" with beneficiary database. For this, necessary technical support will be provided by the NIC unit.

c. Wherever beneficiaries do not have Aadhaar number, they will have to be enrolled for Aadhaar by the UIDAI Registrar.

d. Wherever beneficiaries have bank accounts, it will need to be linked with Aadhaar number. Wherever beneficiaries do not have bank accounts they will have to be opened, for which Aadhaar, if available, may be used as KYC by the Bank. In case Aadhaar is not available, banks will proceed with opening new bank account and Aadhaar will be seeded whenever it becomes available.

e. An IEC campaign is to be initiated to inform the beneficiaries of the programme and to encourage enrollment in Aadhaar and opening bank account.

f. Robust but easy to access grievance redressal systems must be put in place to mitigate unforeseen hardships, system failures etc., and to ensure there is no denial of service to beneficiaries without Aadhaar or bank accounts.

Direct Benefit Transfer (DBT) framework has a multi-stakeholder architecture which capitalizes on the competencies of various departments and institutions to deliver benefits to beneficiaries in timely and effective manner. To spearhead the transitional process of schemes to DBT, the schemes/components can be classified into two broad categories based on the type of benefit given to the beneficiaries:

I) *Cash Transfer to Individual Beneficiary* – This category includes schemes or components of schemes wherein cash benefits are transferred by Government to individual

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beneficiaries, for example, PAHAL, MGNREGA, NSAP etc. This transfer of cash benefits from Ministry/Department to beneficiaries happens through different routes as given below -

a) directly to beneficiaries (from Consolidated Fund of India)

b) through State Treasury Account to beneficiaries (from State Consolidated Fund)

c) through any Implementing Agency (as appointed by Centre/State Governments) beneficiaries.

II) *In-kind Transfer to Individual Beneficiary* - This category includes schemes or components of schemes where in-kind benefits are given by the Government to individuals through an intermediate agency. Typically, the Government or its agent incurs internal expenditure to procure goods for public distribution and to provide services for targeted beneficiaries. Individual beneficiaries receive these goods or services for free or at subsidized rates.

There is a need to assess to what extent Karnataka State has progressed in implementing the DBT scheme in the State and to understand the requirements and problems involved in extending the coverage of the Scheme. The present evaluation study will be taken up focusing on providing comprehensive and comparative analysis of two major cash transfer schemes - NSAP (Pension Schemes) and MGNREGA, Aadhaar linked DBT Status and Implementation progress in Karnataka State.

National Social Assistance Programme (NSAP):

The National Social Assistance Programme (NSAP) which came into effect from 15th August,1995 represents a significant step towards the fulfillment of the Directive Principles in Article 41 of the Constitution. The programme introduced a National Policy for Social Assistance for the poor and aims at ensuring minimum national standard for social assistance in addition to the benefits that states are currently providing or might provide in future. NSAP at present, comprises of Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna.

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Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) :

Mahatma Gandhi National Rural Employment Guarantee Scheme has been in operation in all the districts of Karnataka State since 2006-07 which is being implemented in a phased manner. The primary objective of the MGNREGA Act is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. The scheme is being implemented as centrally sponsored scheme on cost sharing basis between centre and State Governments in the ratio of 90:10 nearly. Further under the scheme labour material ratio at 60:40 shall be maintained. Labour portion of 60% borne fully by Government of India and material portion will be shared between central and State Governments in ratio of 75:25. MGNREGA is a powerful instrument for ensuring inclusive growth in rural India through its impact on social protection, livelihood security and democratic empowerment.

Table 1: DBT Implementation Status - NSAP and MGNREGA:

Name of Department / Ministry	Name of Schemes	Total number of Beneficiaries under the Scheme	Total number of Beneficiaries data seeded with Aadhaar	Percentage of Beneficiaries seeded with Aadhaar (%)
Department of Rural Development	Indira Gandhi National Disability Pension Scheme (IGNDPS)	7,04,991	3,82,980	54.32%
Department of Rural Development	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	2,10,43,423	1,03,90,542	49.38%
Department of Rural Development	Indira Gandhi National Widow Pension Scheme (IGNWPS)	57,91,521	33,48,161	57.81%
Department of Rural Development	MGNREGA	10,89,65,282	8,80,00,000	80.76%

(Source: : DBT Report for January 2017)

DBT Status in Karnataka:

Both NSAP and MGNREGA have been implemented in all 30 districts in Karnataka under different implementation phases. The Aadhaar seeding for individual beneficiaries and Aadhaar based payments are not complete in - progress under both schemes. Further, though MGNREGA

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from its inception has direct cash transfer, not completely phased out with Aadhaar linked direct benefit transfer.

Table 2: Progress of Aadhaar linked bank & post office account for pension schemes

Name of Department/ Ministry	Name of Schemes	Total Universe	Bank a/c with Aadhaar	Post Office a/c with Aadhaar	Total (linkage)
Department of Rural Development	Indira Gandhi National Widow Pension Scheme (IGNWPS)	1285785	33870	11958	45828
Department of Rural Development	Indira Gandhi National Disability Pension Scheme (IGNDPS)	704151	5131	1023	6154
Department of Rural Development	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	23224909	65270	66714	131984

(Source: NSAP dashboard as on 8th March 2017)

Aadhar linkage in MGNREGA

In Karnataka State, there are 6297070 active MGNREGA workers; out of which 5390450 (86%) Aadhaar number has been seeded in MGNREGA soft and conversion to Aadhaar based payment has been done 2049918 (38%) bank accounts only[2]. The Aadhaar linked DBT implementation is still under its inception state in Karnataka, which is presently working on readiness of DBT roll out and programme implementation under various schemes.

4. **Evaluation scope, purpose and objectives**

As Direct Benefit Transfer (DBT) is inception stage in Karnataka, the present study will take up a comparative analysis of progress of Aadhaar linked direct benefit transfer for two schemes i.e., MGNREGA and Pension Schemes -NSAP. The data will capture district wise, scheme wise, gender wise beneficiaries' coverage with or without Aadhaar seeded individual bank account or post office account on sample basis.

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[2] Ministry of Rural Development, Focus areas under MGNREGA- Performance Analysis up to October 2016.

The study proposes to provide insights of training, IEC campaign, action plan for DBT rollout and grievance redressal systems followed under MGNREGA and NSAP.

Objectives of the evaluation:

1. To examine the need for and the progresss of DBT in India and Karnataka in the context of the global experience. (Provide an adequate review of literature).

2. To understand the status of Direct Benefit Transfer (DBT) rolls out in Karnataka.

3. To examine the level of awareness and issues under benefit payments with or without Aadhaar linked direct benefits transfers among scheme beneficiaries.

4. To examine process and coverage of Aadhaar enabled benefit payments under MGNREGA and NSAP beneficiaries.

5. To study the methods and approach for Aadhaar seeding for individual beneficiaries account under selected schemes.

6. To study the issues and challenges among multi stakeholders in Aadhaar seeding process for the beneficiary database.

7. To carry out cost -benefit analysis of Aadhaar linked DBT rollout under MGNREGA and NSAP.

8. To carry out a disaggregated analysis of challenges and hurdles in DBT rollout in the two schemes.

5. Evaluation questions (Inclusive but not exhaustive):

1. Is direct benefit transfer especially for NSAP and MGNREGA is 'real' game changer? What are the strengths and weaknesses of Direct Benefit Transfer (DBT) system? What is the support available from experience in other countries?

2. What is the level of awareness and issues under benefit payments with or without Aadhaar linked direct benefits transfers among scheme beneficiaries. To what extent the process is beneficiary friendly.

3. What is the existing status of Direct Benefit Transfer (DBT) rolls out in Karnataka.

4. What are limiting factors contributing towards implementation of Aadhaar linked DBT rollout in Karnataka?

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5. What is perception of various stakeholders towards Aadhaar linked DBT rollout for MGNREGA and NSAP in Karnataka? Are there any variations across regins and categories.

6. To what extent Aadhaar linked direct cash payments have reduced delays, leakages and duplication under MGNREGA and NSAP?

7. What are key issues and challenges towards Aadhaar 'seeding' for individual beneficiaries database? And why Aadhaar enabled benefits payments are low even after Aadhaar linked DBT enrollment in MGNREGA and NSAP? Map any regional variations in it.

8. Whether the progress in implementation is varying across the two schemes? As observed why the progress of Aadhaar seeding for individual beneficiaries is low under NSAP as compared to MGNREGA in Karnataka?

9. Does technology based cash transfers to individual beneficiaries are secured? What are the measures adopted while technology failures by implementing department?

10. To what extent Organic or Inorganic seeding of Aadhaar process followed under MGNREGA and NSAP beneficiaries' data base? And what is progress of seeding of Aadhaar number using the Central Plan Scheme Monitoring System (CPSMS), operated by the Controller General of Accounts?

11. What are the processes adopted by implementing departments in reducing the errors of inclusion and exclusions of beneficiaries database? And what is time line in Aadhaar verification and Aadhaar seeding process for individual beneficiaries?

12. What is the level of awareness about Aadhaar linked direct benefit transfer among MGNREGA and Pension schemes beneficiaries in Karnataka? And what are the issues and difficulties faced by beneficiaries in Aadhaar linked DBT enrollment?

13. Whether gender has any effect on DBT enrollment especially in rural Karnataka? What are the challenges and issues faced by female beneficiaries for DBT enrollment under both the schemes?

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14. What is the extent of financial literacy across the beneficiaries? Whether the change is gender friendly?

15. How does grievance redressal system operates under Aadhaar linked DBT system? Is there any district or state official intervention in resorting issues of beneficiaries?

16. Any suggestion from stakeholders to improve the design, delivery and modification on operations of the DBT programme?

6. Evaluation methodology

The study will be explorative cum descriptive in nature. Mixed method approach should be adopted to collect the requisite data from different stakeholders. The universe of the study will be all the beneficiaries enrolled under Pension schemes- NSAP and MGNREGA programme in Karnataka. The sampling frame can be enumerated from digitalized list (which can be collected from DSSP and MGNREGA department), which provides the total number of existing beneficiaries under NSAP and MGNREGA schemes from 30 districts in Karnataka.

For capturing relevant inputs on Aadhaar linked DBT system and its operational approach in Karnataka state, data can be captured through Key Informant Interviews or In-depth Interviews to be organized with concerned officials at State, District, Taluk and Panchayat level for both selected schemes. Preliminary data required for the present study should be collected from schemes beneficiaries separately.

Sampling Design

Multistage stratified random sample design is used for the study. The scheme is implemented all over the State and to have representation of all the revenue divisions of the State, 2 districts in each revenue; i.e., 1 district with high enrollment and 1 district with low enrollment has to be selected. Probability proportional to size (PPS) sampling technique is to be adopted in selection of samples from different social groups and age strata for the selected districts for all the scheme separately, at the beneficiaries level random selection of samples need to be done. 1% of the total sample size should be taken as control with similar socio-demographic characteristics of the beneficiaries under each group. District wise beneficiaries are given in **Annexure 2**. Secondary data from department level (State and District) can be adopted for selected indicators relevant for the evaluation of the scheme implementation.

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Table 2: Sample Size determination for evaluation

Scheme	Total beneficiaries	Sample size	Control (5%)
OAP	767706	396	20
SSY	1867276	962	48
DWP	1306536	673	34
PHP	714557	369	19
	4656075	2400	121

Total sample size: 2400; Control:

Sample size is derived at 95 % confidence level with margin of error at 2%

The sample is distributed PPS across the schemes

Propionate sampling need to be adopted in selecting the samples from the different strata caste/ gender etc.

Under PHP-Propionate sampling need to be adopted in selecting the samples from all the categories of disability.

Table 3: Sample selection process:

State	Division	Districts	Number of enrollment	Number of samples to be collected@
Karnataka	Bangalore	Bangalore Rural	97626	174
		Tumkur	259794	461
	Belgaum	Utter Kannada*	83822	149
		Belgaum**	328753	583
	Gulbarga	Yadgir*	75239	133
		Bellary**	186488	331
	Mysore	Kodagu*	36335	065
		Mandya**	283644	504
			1351701	2400

Sample size 2400 @95% confidence level with margin of error2%

*- low enrollment, **- high enrollment @-Derived by using PPS sampling technique
. Note: Equal number of samples to be taken from both the age strata

The sample should be derived for different pension schemes based on PPS sampling techniques.

It should be distributed proportionately distributed across the categories- caste, Gender etc.

From each district two talukas to be chosen based on the same criteria.

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Table-4 Sampling Under MGNREGA

Department of Rural Development	MGNREGA	10,89,65,282	8,80,00,000	80.76%

(Source: : DBT Report for January 2017

Sample size 2401 PPS @ 95 % confidence level with margin of error= 2%. Distribution of sample as followed in pension scheme. Same procedure to be applied for selection of Districts and Talukas.

Qualitative Data

Total of 125 In Depth Interviews need to be done 40 FGDs	Covering Stakeholders State, district, taluk and Gram Panchyath levels 8x5x3 =120 + 5 (for 5 components) at the State level @ 5 per district

Data Analysis

Data on socio economic parameters to be analysed to understand the impact of the scheme on the beneficiaries. The issues related to awareness, access and other problems to be analysed at aggregate level, across the categories and regions. The data collected should be analyzed using appropriate software, quantitative (Microsoft Excel and SPSS) and qualitative techniques of data analysis. Required statistical tools and techniques have to be applied to draw inference on set objectives.

7. **Deliverables and time schedule**

The whole study is to be completed in 6 months from date of signing the MOU with KEA. The evaluating agency is expected to adhere to the following timelines and deliverables.

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Time line for the Study

1	Work plan /Inception Report submission	Within One month of signing the agreement.
2	Field Data Collection	Two-three months from date of work plan approval
3	Draft report Submission	Within one month after field data collection
4	Final Report Submission	Within One month from draft report submission
5	Total duration	6 months

<u>Qualities expected from the Report:</u>

The following are the points, only inclusive and not exhaustive, which need to be mandatorily followed in the preparation of evaluation report:

a. By the very look of the evaluation report it should be evident that the study is that of DBT, MGNREGA, NSAP and Karnataka Evaluation Authority (KEA) which has been done by the Consultant Evaluation Organization. It should not intend to convey that the study was the initiative and work of the Consultant Evaluation Organization, merely financed by the DBT, MGNREGA, NSAP and Karnataka Evaluation Authority (KEA).

b. The evaluation report should generally confirm to the United Nations Evaluation Guidelines (UNEG) *"Standards for Evaluation in the UN System"* and *"Ethical Standards of Evaluations"*. The report should be complete and logically organized in a clear but simple language. Besides conforming to the qualities covered in the Terms of Reference, report should be arranged in the following order:

1. Title and Opening Page

2. Index

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3. List of acronyms and abbreviations

4. Executive Summary- A stand alone section that describes the program, purpose and scope of evaluation, research design and methodology, key findings, constraints and recommendations.

5. Background- A section that briefly covers the history or genesis of the sector under which the programme/scheme being evaluated covered. It should give recent fact sheets taken from reliable and published sources.

6. Objectives and performance of the program being evaluated- This section will include the stated objectives of the programs and the physical and financial achievements of the selected program in the period of evaluation. It should cover the description of the target group, aim of the program and method of selection of beneficiaries.

7. Review of literature/past evaluation reports.

8. Evaluation Methodology - This should include research design, sample design and size, questionnaire design and pilot test, data collection and quality assurance plan.

9. Findings of the evaluation study.

10. Limitations/constraints in the evaluation study.

11. Recommendations that flow from the evaluation.

Annexure-

a. Sanctioned Terms of Reference of the study.

b. Survey tools and questionnaires

c. List of persons with addresses personally interviewed.

d. Place, date and number of persons covered by Focus Group Discussion (if applicable).

e. Compilation of case studies/best practices.

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f. Table showing details of major deviations, non-conformities, digressions of the program.

9. Administrative arrangements:

The core team should comprise of the following technical members (list is inclusive but not exhaustive) should possess requisite qualification and experience as stated below:

i. Principal Investigator	Ph.D in Rural Development/ Development Studies/Commerce/MBA with minimum 5 years experiences in the related field.
ii. 1st Core team member	Master in Social Work/ Economics with 2 years of experience in public policy, fund management, program monitoring and evaluation
iii. 2nd Core team member	Statistician, Qualitative and Quantitative Data Analyst

And such numbers that the evaluation is completed within the scheduled time prescribed by the ToR.

Consultant Evaluation Organizations who do not meet these criteria will not be considered for doing the evaluation.

10. Cost and Schedule of Budget release:

Output based budget release will be as follows-

1. The **first installment** of Consultation fee amounting to 30% of the total fee shall be payable as advance to the Consultant after the approval of the inception report, but only on execution of a bank guarantee of a scheduled nationalized bank, valid for a period of at least 12 months from the date of issuance of advance.

2. The **second installment** of Consultation fee amounting to 50% of the total fee shall be payable to the Consultant after the approval of the Draft report.

3. The **third and final installment** of Consultation fee amounting to 20% of the total fee shall be payable to the Consultant after the receipt of the hard and soft copies of the final report in such format and number as prescribed in the agreement, along with all

original documents containing primary and secondary data, processed data outputs, study report and soft copies of all literature used in the final report.

Taxes will be deducted from each payment, as per rates in force. In addition, the evaluating agency/consultant is expected to pay service tax at their end.

11. **Selection of Consultant Agency for Evaluation:**

The selection of evaluation agency should be finalized as per provisions of KTPP Act and rules without compromising on the quality.

12. **Contact person for further details:**

1. Finance Department, M S Building, Government of Karnataka.

2. MGNREGA, Commissionerate of Rural Development, RDPR Dept. M S Building, Bangalore. Phone number : 080 -22340387

3. Directorate of Social Security and Pensions, Department of Revenue, 5th Floor Revenue House, KG Road, Bangalore -560009. Phone number: 080-22232040/22232012.

4 Nodal Officer KEA Shri M Ranganna e mail: conpkea@karnataka.gov.in   Mobile: 9901174915

The entire process of evaluation shall be subject to and conform to the letter and spirit of the contents of the government of Karnataka order no. PD/8/EVN(2)/2011 dated 11th July 2011 and orders made there under.

Chief Evaluation Officer

Karnataka Evaluation authority

Prepared inhouse by

(Dr. Chaya Degaokar)
Consultant (Evl.) KEA

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Annexure - 1

Department Of Rural Development	1. Indira Gandhi National Disability Pension Scheme IGNDPS 2. Indira Gandhi National Old Age Pension Scheme IGNOAPS 3. Indira Gandhi National Widow Pension Scheme IGNWPS 4. MGNREGS
Department of Higher Education	1. BSR Doctoral Fellowship in Sciences 2. DSRPDFHS 3. EMERITUS 4. Kothari PDF in Sciences 5. National Research Professorship 6. NER 7. NETJRF 8. P.G. Indira Gandhi Scholarship for Single Girl Child 9. P.G. Scholarship for Professional Courses for SC or ST candidates P.G. Scholarship for University Rank Holders 10. PG Scholarship for GATE qualified PG Students 11. PMSSS for J and K Students admitted in rest of India 12. Post Doctoral Fellowship for Women 13. Post- Doctoral Fellowship for SC or ST Candidates 14. Pragati Scholarship for girls Diploma Institutes 15. Pragati Scholarship for girls in Degree Colleges 16. QIP for faculty deputed for PhD studies at QIP centers 17. Saksham Scholarship for differently abled students of Degree College 18. Saksham scholarship for differently abled students of Diploma Institutes 19. Scholarship To Universities /College Students **20.** SVSGC
Ministry of Petroleum and Natural Gas	PAHAL
Ministry of Women and Child Development	Maternity Benefit Program
Department of School Education and Literacy	1. National Means Cum Merit Scholarship 2. National Scheme For Incentive For The Girl Child For Secondary Education
Ministry of Minority Affairs	1.Maulana Azad National Fellowship 2.Merit Cum Means Scholarship For Minorities 3. Post Matric Scholarship Scheme For Minorities 4.Pre Matric Scholarship Scheme For Minorities
Ministry of Labour and Employment	1. Housing Subsidy To Beedi Workers 2. Housing Subsidy To Iron/Manganese/Chrome Ore Workers Housing Subsidy To Lime Stone and Dolomite LSDM Workers Rehabilitation Assistance

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	3.Scholarship To The Children of Lime Stone and Dolomite LSDM Workers 4.Scholarship To The Children of Beedi Workers 5. Scholarship To The Children of Cine Workers 6.Scholarship To The Children of Iron/Manganese/Chrome Ore Workers 7.Stipend to children in the special schools under the NCLP Stipend to Differently Abled Candidates under Scheme of Vocational Rehabilitation Centre **8.** Stipend To Trainees Under The Scheme Of Welfare Of SC/ST Job Seekers
Ministry of Tribal Affairs	1. Post Matric Scholarship For ST 2. Pre Matric Scholarship For ST **3.** Rajiv Gandhi National Fellowship for ST **4.** Top Class Education Scheme*
Department of Empowerment of Persons with Disabilities	1.Post-matric Scholarship for Persons with Disabilities 2. Pre-matric scholarship for Persons with disabilities 3. Rajiv Gandhi National Fellowship for students 4. Scholarship for Top Class Education
Department of Health and Family Welfare	Janani Suraksha Yojana JSY
Department of Financial Services	1. AABY -CLAIMS 2. AABY -SCHOLARSHIPS 3. Life Insurance linked with PMJDY
Department of Defence	1. Assistance for procurement of modified scooter 2.Assistance for purchase of Tool Kits 3.Assistance for treatment of cancer and dialysis 4.Assistance for treatment of listed serious diseases 5. Interest subsidy on home loan upto max 1 lac 6. Prime Minister Scholarship Scheme **7.** RMDF Scheme funded from AFFD fund
Department of Food and Public Distribution	Cash Transfer of Food Subsidy
Ministry of AYUSH	Rashtriya Ayurveda Vidyapeeth
Department of Science and Technology	Alliance and R & D Mission- INSPIRE Scholarship
Ministry of Culture	1. Artistes Pension Scheme and Welfare Fund 2. Finacial assistance for the preservation and development of Himalayan Cultural Heritage for Himalaya 3. Financial Assistance for the Cultural Function Grant SchemeCFGS 4. Financial Assistance for the development of Buddhist / Tibetian Organizations 5. Financial Assistance to Cultural Organization 6. International Cultural Relation

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	7. Production Grant
	8. Repertory Grant Scheme
	9. Scheme for the Award of Fellowship to outstanding persons in the field of Culture
	10. Scheme for Scholarships to Young Artistes in different cultural fields
	11. Tagore National Fellowship for Cultural Research
Ministry of Micro, Small and Medium Enterprises	Design Clinic Scheme for Design Expertise to Micro, Small and Medium Enterprises

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Annexure-2

District-wise pension beneficiaries in Karnataka (2014-15)

Sl. No	District	OAP	SSY	DWP	PHP	
1	Belgaum	44932	133136	90519	60166	328753
2	Bagalkot	14577	65368	52241	30047	162233
3	Bijapur	24018	71428	45777	25435	166658
4	Gulbarga	40391	62385	39931	27432	170139
5	Bidar	16147	72702	35788	24995	149632
6	Raichur	22084	46842	42096	17835	128857
7	Koppal	12780	56093	33089	21855	123817
8	Gadag	24208	32060	32207	23177	111652
9	Dharwad	25371	56695	47776	26724	156566
10	Uttara Kannada	9556	33275	26442	14549	83822
11	Haveri	18072	54349	46832	30916	150169
12	Bellary	41008	58586	56754	30140	186488
13	Chitradurga	14613	79217	39861	32263	165954
14	Davanagere	14784	70805	48751	26177	160517
15	Shimoga	12228	41831	32561	18157	104777
16	Udupi	16131	43593	22599	10715	93038
17	Chickmagalur	6825	41696	25595	13395	87511
18	Tumukur	23802	128778	63473	43741	259794
19	Kolar	31662	70763	35938	18416	156779
20	Bangalore	28054	95155	70440	26898	220547
21	Bangalore Rural	26323	39017	22791	9495	97626
22	Mandya	73212	89609	83767	37056	283644

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23	Hassan	47078	61857	49706	19985	178626
24	Dakshina Kannada	13051	35626	30527	16575	95779
25	Kodagu	2684	17456	11406	4789	36335
26	Mysore	37758	106132	86368	37316	267574
27	Chamarajanagar	71932	42770	37446	20552	172700
28	Ramanagara	33180	72554	42911	17513	166158
29	Chikballapur	12911	53786	30382	17612	114691
30	Yadgir	8334	33712	22562	10631	75239
	Total	**767706**	**1867276**	**1306536**	**714557**	

(Source: DSSP, GoK)

MGNREGA – Enrollment of Job Cards in Karnataka

Job Cards	
Total No. of Job Cards issued[In Lakhs]	52.96
Total No. of Active Job Cards[In Lakhs]	24.69
Total No. of Active Workers[In Lakhs]	58.27
(i)SC worker against active workers[%]	16.23
(ii)ST worker against active workers[%]	8.58

(Source: MGNREGA Database)

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Annexure - II

Survey tools and questionnaires

BENEFICIARY QUESTIONNAIRE- SOCIAL SECURITY PENSION SCHEME

Section 1 Demographic Details

S. No.	Particulars	Response
	Name of Beneficiary	
	Age	
	Gender	□ Male □ Female
	Caste	□ SC □ ST □ OBC □ Gen
	Village/ Ward and Ward No	
	Taluk	
	District	
	Education level of beneficiary	□ Primary □ Secondary □ Higher Secondary □ Graduate or above

Section 2 Enrolment in SSP Schemes

S. No.	Particulars	Response
	Name of Scheme under which you are enrolled-	□ Widow Pension Scheme □ Sandhya Suraksha Yojana □ Old Age Pension Scheme □ Disability Pension scheme
.	Since, when you are enrolled under the scheme (Month, Year)	
.	What is the amount of pension you receive every month? (Amount in Rs.)	

Section 3 Banking habits

.	Do you have a saving account at Bank or Post Office, please answer	□ Yes □ No
.	If Yes, where is your account	□ Post Office □ Bank
.	Please give the name of Post Office/ Bank	
.	When did you open the saving account (Month, Year)	
.	How often do you visit bank/ post office for transactions?	□ Weekly □ Monthly □ Once in 3 Months □ Once in six months □ Never visited in last one year
.	If you visited bank/ post office in last six, months For what transaction did you visited bank? (you can tick more than one options)	□ Deposit Money □ Withdraw Pension □ Both deposit money and Withdrawal □ Updating passbook □ For other work
.	Do you have ATM Card (if no please answer 9)	□ Yes □ No
.	Do you use ATM Card to Withdraw Money	□ Yes □ No
.	If you do not have ATM, how do you draw money	□ Cheque Book □ Withdrawal Slip
.	Do you have mobile	□ Yes □ No
.	I use mobile banking	□ Yes □ No
.	Why you have not opened any account at Post Office/Bank	□ Do not have a bank branch nearby □ Do not have the post office nearby □ Not aware of process of opening

		account
		□ Unable to go to bank/ post office due to old age
		□ Unable to go to bank/ post office due to disability
.	How far is the nearest post office (in Km)	
.	How far is the nearest bank (in Km)	

Section 4 Aadhar, Aadhar Enrolment and seeding with pension schemes

.	Do you have Aadhar Card, If no please answer 33	□ Yes □ No
.	When did you get the Aadhar Card (Month, year)	
.	Have you enrolled your aadhar number with pension scheme,	□ Yes □ No
.	If Yes, when did you enrolled the Aadhar number in scheme (Month, year)	□ Yes □ No
.	How did you enrolled the Aadhar numbers	□ Through fresh application at Tehsil □ Through Nemmadhi Kendra □ Provided Aadhar Number at the time of fresh pension application
.	How much time did it take to get enrolled your Aadhar number	□ Less than 10 days □ 10-20 days □ About a month □ Not yet enrolled
.	Are you aware, that your Aadhar is enrolled with pension scheme?	□ Yes, received message in mobile □ Yes, got intimated by department □ Not aware/ don't know

.	Why have you not enrolled for Aadhar Card	□ Not aware
		□ Aware but do not know the process of application
		□ Aadhar enrolment centre is far from residence
		Unable to go to Aadhar enrolment centre due to old age
		□ Unable to go to disability
		□ Not sure of Aadhar usage and its security.

Section 5 Bank Account related seeding

.	Have you given your saving account details to pension	□ Yes □ No
.	If no, why have you not linked your account to pension	□ Not aware
		□ Do not bank account
		□ Have account but prefer to receive pension in cash as bank/ PO is far.
		□ Have account but prefer to receive pension in cash due to old age
		□ Have account but prefer to receive pension in cash due to disability
		□ Not conversant of doing transaction
.	Have you linked your Aadhar with Bank account	□ Yes □ No
.	Are you aware of how to enrol your Aadhar with account details	□ Yes □ No
.	*(To be asked in case of beneficiary is a woman)* Do you think you have to face any	□ Yes □ No

	difficulty in enrolment under DBT because of gender?	
.	If yes, What problem did you face?	

Section 6 Direct Benefit Transfer Related

.	How do you receive your pension	□ Cash through Money Order □ In Bank Account □ In Post Office Account
.	If Pension received in Cash do you pay any tip/ commission for delivery of pension	□ Yes □ No
.	Are you aware that pension can be received directly in your saving account at PO/Bank	□ Yes □ No
.	If Yes, Why do you prefer cash	□ Bank/ Post Office far from residence □ Unable to go to post office/ bank due to old age □ Unable to go to post office/ bank due to disability □ Do not know when the pension will be credited. □ Cost incurred for multiple visits to PO/Banks. □ Not conversant of making bank transaction
.	By what date of month do you receive the pension in your account?	□ By 7th of every month □ By 15th of every month □ By 21th of every month □ By 30th of every month □ I do not know
.	What benefits do you see with pension	□ Pension received on time

	directly credited in account?	□ Receive complete amount □ Do not have to pay commission/tip □ Pension received regularly every month.
.	If pensions are credited to bank/PO account, do you receive intimation of credit?	□ Yes □ No
.	If Yes, how do you receive the intimation of pension credit	□ Passbook updation □ Orally by Bank/PO employee □ Mobile Alert □ Banking Correspondent

Section 7 Challenges and Difficulties

.	Did you see any difficulties in Direct Benefit Transfer of Pension	
.	What changes can be made to make it easier to receive pension in bank/ PO account?	

BENEFICIARY- QUESTIONNAIRE- MGNREGA

Section 1 Demographic Details

S. No.	Particulars	Response
	Name of Beneficiary	
	Age	
	Gender	□ Male □ Female
	Caste	□ SC □ ST □ OBC □ Gen
	Colour Code of Job Card	□ Blue □ Green
	Gram Panchayat	
	Taluk	
	District	
	Education level of beneficiary	□ Primary □ Secondary □ Higher Secondary □ Graduate or above □ No education

Section 2 Enrolment in MGNREGA Scheme

S. No.	Particulars	Response
.	When was the first job card in your family made? (Month, Year)	
.	If it was renewed, when?(Month, Year)	
.	Number of members enlisted in Job Card	
.	No of member having Aadhar Number	
.	No of members having separate bank account	
.	How many members worked during the Year	
.	Did they receive wages in separate account	□ Yes □ No

Section 3 Banking habits

.	Do you have a saving account at Bank or Post Office, please answer (If no, please answer, 21 onwards	□ Yes □ No
.	If Yes, where is your account	□ Post Office □ Bank
.	Please give the name of Post Office/ Bank	
.	When did you open the saving account (Month, Year)	
.	How often do you visit bank/ post office for transactions?	□ Weekly □ Monthly □ Once in 3 Months □ Once in six months □ Never visited in last one year
.	If you withdraw money from bank, then how?	□ Using ATM/ Debit Card □ Micro ATM through Banking Correspondents □ Use Cheque Book □ Use Withdrawal Slip
.	If you visited bank/ post office in last six, months For what transaction did you visited bank? (you can tick more than one options)	□ Deposit Money □ Withdraw Wage □ Both deposit money and Withdrawal □ Updating passbook □ For other work
.	Do you have mobile	□ Yes □ No
.	Why you have not opened any account at Post Office/Bank	□ Do not have a bank branch nearby □ Do not have the post office nearby □ Not aware of process of opening account

		□ Not conversant with banking transaction □ Could not open, as failed to fulfil bank's requirement.
.	How far is the nearest post office (in Km)	
.	How far is the nearest bank (in Km)	

Section 4 Aadhar, Aadhar Enrolment and seeding with MGNREGA scheme

.	Do you have Aadhar Card, (If no please answer 32)	□ Yes □ No
.	When did you get the Aadhar Card (Month, year)	
.	Have you linked your Aadhar number with MGNREGA Scheme, (If no, please answer 31)	□ Yes □ No
.	If Yes, when did you linked the Aadhar number in MGNREGA Scheme (Month, year)	
.	How did you link the Aadhar number with MGNREGA Scheme	□ Through application at gram panchayat □ Provided Aadhar Number at the time of new job card
.	How much time did it take to get your Aadhar number linked with MGNREGA Scheme?	□ Less than 10 days □ 10-20 days □ About a month □ More than a month □ Not yet enrolled
.	What problems did you face during linked of Aadhar number and bank account with NREGA Scheme	□ Have to make multiple visit as staff was not available □ Has to make multiple visit due documentation requirement □ Had to travel far distance

		□ Had to pay commission for linking □ Did not face any problem
.	Are you aware, that your Aadhar is enrolled with MGNREGA Scheme?	□ Yes, received message in mobile □ Yes, got intimated by gram panchayat □ Not aware/ don't know
.	Why have you not linked Aadhar Card with MGNREGA Scheme	□ Not aware that Aadhar is to be linked with NREGA □ Aware but do not know the process of application □ Gram Panchayat is far from residence □ Not sure of Aadhar usage and its security □ Do not know which documents are required
.	Why have you not enrolled for Aadhar	□ Do not take work under NREGA □ Do not know Aadhar is required for MGNREGA work □ Aadhar enrolment centre is far from residence □ Do not know the process of Aadhar enrolment □ Do not have required documents

Section 5 Bank Account related seeding

.	Have you given your saving account details to MGNREGA Scheme	□ Yes □ No
.	If Yes, When did you link bank account with MGNREGA scheme? (Month, Year)	
.	If no, why have you not linked your account to MGNREGA Scheme	□ Not aware □ Do not have bank account

		□ Have account but prefer to receive wages in cash □ Not conversant of doing bank transaction □ Bank/PO is far from residence
.	Have you linked your Aadhar with Bank account	□ Yes □ No
.	If No why have you not linked your Aadhar with Bank account	□ Not aware that Aadhar can be linked to Bank account □ Not aware of the process of linking Aadhar □ Aware but have not done yet □ Aware but do not feel the need as this is not compulsory
.	If no, are you aware of how to enrol your Aadhar with account details	□ Yes □ No
.	*(To be asked in case beneficiary is a woman)* Do you think you have to face any difficulty in enrolment under DBT because of gender?	□ Yes □ No
.	If yes, What problem did you face?	

Section 6 Direct Benefit Transfer Related

.	How do you receive your wages	□ Cash □ In Bank Account □ In Post Office Account
.	If wages received in Cash do you pay any tip/ commission?	□ Yes □ No
.	Are you aware that wages can be received directly in your saving account at PO/Bank	□ Yes □ No
.	If wages received in cash, Why do you	□ Bank/ Post Office far from

	prefer cash?	residence □ Do not know when the wages will be credited. □ Cost incurred for multiple visits to PO/Banks. □ Not conversant of making bank transaction □ Cash withdrawal facility is not nearby
.	After the work week is completed how much time does it take to receive the payment in your account? (In Days)	
.	What benefits do you see with wages directly credited in account?	□ Wages received on time □ Receive complete amount □ Do not have to pay commission/tip □ Wages are received faster as compared to earlier method. □ Reduce dependency on intermediaries □ Do not see any advantages
.	If Wages are credited to bank/PO account, do you receive intimation of credit?	□ Yes □ No
.	If Yes, how do you receive the intimation of wage credit	□ Passbook updation □ Orally by Bank/PO employee □ Mobile Alert □ Through Banking Correspondent

Section 7 Grievance Redressal Mechanism

	Do you know how to file a complaint in case of any grievance/problem with respect to Aadhar linking/payment of wages	□ Yes □ No

	received though Aadhar enable bank transfer?	
.	Have you ever filed a complaint regarding any problem in bank account or Aadhar linking or payment of wages?	□ Yes □ No
.	If yes, when did you file the complaint (Month, year)	
.	If yes, What complaint did you register?	□ Difficulty in registering Aadhar card/bank account with Scheme □ Wage is not timely received □ Complete wage not received □ Any Other(Please specify)_____
.	How did you file the complaint?	□ Through Toll free number □ Through written application at GP □ Through written application at Taluk/ Tehsil
.	How easy did you find to file a complaint?	□ Very Easy □ Easy □ Not so easy □ Difficult
.	If you think it is difficult or not so easy to register then why?	□ Toll free number not accessible □ Toll free number busy □ Tehsil not cooperative □ Did not know how to file a complaint
.	Did your complaint get resolved?	□ Yes □ No
.	If yes, How much time did it take to resolve the complaint filed?	□ 0-15 days □ 16-30 days

		□ 31- 60 days
		□ 61-90 days
		□ 91- 180 days
		□ 181-365 days
		□ More than a year
.	How satisfied were you satisfied with the complaint redressal?	□ Highly Satisfied □ Satisfied □ Not Satisfied

Section 8 Challenges and Difficulties

.	Did you see any difficulties in Direct Benefit Transfer of wage (At least 3)	
.	What changes can be made to make it easier to receive wage in bank/ PO account?	

FOCUSSED GROUP DISCUSSION WITH BENEFICIARIES OF SSP SCHEME

Organization: Organize 10-12 beneficiaries at a common place

Breaking the ice: Thank the participants for volunteering to take part in this focus group discussion. Introduce yourself and get introduced to participants in the group. Make the group comfortable.

Explain the objectives: Explain the objectives of the meeting clearly and coherently (e.g. what is the purpose of meeting, who has given this assignment and what the purpose to get feedback, and how the information will be useful) and what is expected from them. Explain the process of conducting the group discussion. Respond patiently to any queries arising from the beneficiary group before proceeding to questions and discussion sessions.

Guiding questions

I. How many in the group receives pensions through Money Order and how many receives pension in their bank account?

II. Those who receives the pension through Money Order, how is the pensions transferred and who transfers the money order?

III. By when in every months, the money order is received? Is there any delay in transfer of money order during some month? Out of 12 months in a year, in how many months the payments are money orders are received on time? What are the difficulties faced by the pensioners in receiving their pensions through Money Order such as paying commission or tip to person transferring the pension, delay in receiving pensions, uncertainty in receiving pensions? If tip is given how much is the tip given each time pension is delivered?

IV. Are you aware that government has been running Direct Benefit Transfer Scheme i.e. the pensioners can receive their pensions directly in the account either in bank or post offices?

V. If yes, why do you prefer receiving pension through Money Order- Group can be facilitated to get reasons illustrated and elaborated?

VI. Do you know what is the process required to receive the benefits through DBT such as information and documents to be provided while filling the application for pension? What are the difficulties you face while applying for the documents such as Aadhar and bank account and application at tehsil? Do they know how to fill in the application, where to submit the application, what are the different documents such Aadhar number and bank account numbers are to be provided?

VII. Are there any member in the group who receive their pensions in their bank account or post offices account? For what other purpose do they use the account such saving, deposit, etc.? By what date of month do they receive their pensions in their banks account? Do they perceive any benefits in receiving pension at their bank account?

VIII. Whether group knows that account at bank or post office has to be Aadhar linked to receive payment directly in their bank account? What are difficulties faced while getting enrolled for Aadhar, opening their bank account, Aadhar seeding with pension scheme, Aadhar seeding with bank account?

IX. Why do people do not seed Aadhar with the pension scheme what are the reasons?

X. If people do not seed Bank a/c with the pension scheme what are the reasons?

XI. Why is EMOs the preferred way of receiving money in case of pension schemes? What are its advantages perceived over direct bank transfer?

XII. Whether you prefer that pensions should be received to bank or post account? What should be done so that people switch from Money Orders to bank transfers?

XIII. What do you think about DBT i.e. receiving pension directly in Aadhar linked bank account?

Concluding Questions

I. As per the beneficiaries what are the benefits of Direct Benefits Transfer?

II. As per the beneficiaries what are the limitations of Direct Benefits Transfer?

III. What are the improvements that can be made to the Direct Benefit Transfer scheme?

Conclusion

- Thank the participants for participating and summarise the discussion in brief. (Not more than 2-3 minutes)

Please, write your report based on the results of the focus group discussion covering each points in detail. Please remember to maintain confidentiality of the participating individuals by not disclosing their names.

FOCUSSED GROUP DISCUSSION WITH BENEFICIARIES OF MGNREGA

Organization: Organize 10-12 beneficiaries at a common place

Breaking the ice: Thank the participants for volunteering to take part in this focus group discussion. Introduce yourself and get introduced to participants in the group. Make the group comfortable

Explain the objectives: Explain the objectives of the meeting clearly and coherently (e.g. What is the purpose of meeting, who has given this assignment and what the purpose to get feedback, and how the information will be useful) and what is expected from them. Explain the process of conducting the group discussion. Respond patiently to any queries arising from the beneficiary group before proceeding to questions and discussion sessions.

Guiding questions

I.   How do you receive the wages, in your bank account or cash?
II. Have you linked your Aadhar number with NREGA?
III. How did you get the Aadhar numbers? Did you face any problems or difficulties for getting the Aadhar number?
IV. Have you seeded the Aadhar number with MGNREGA? How did you seeded the Aadhar number with MGNREGA? What difficulties you faced while getting your Aadhar seeded with MGNREGA?
V.   Have you seeded your bank account with Aadhar i.e. Have you provided your Aadhar number to bank? Did you face any difficulties while getting your account Aadhar seeded with MGNREGS?
VI. How do you receive your wages in cash or in account? What difficulties you face getting your wages transferred in your account? Group can be facilitated to elaborate on the problems illustrated.
VII. How did you receive your wages at times in when it was not transferred in the bank account? What are the difficulties you faced in drawing wage? What benefits you see from the earlier process of manually distributing the wages?
VIII. After how many days of work your wages are transferred to your account? Has there been any delays getting the wages? How do you withdraw the money from bank account? Do you take help of any third person in drawing the money from account? Do you have to give any tip is given how much is the tip given each time pension is delivered?
IX. Do you know what is the process required to receive the benefits through DBT such as information and documents to be provided while seeding your Job Card with MGNREGS and linking your bank account with Aadhar for getting the wages directly transferred into the bank account? What are the difficulties you face while applying for the documents such as Aadhar and bank account and seeding these details with MGNREGS? Do they know how to fill in the application, where to submit the application, what are the different documents such as Aadhar number and bank account numbers are to be provided?

X. In case of opening the account at post office or bank account, what are the problems do you really face for opening of bank account and Aadhar seeding? Group may be facilitated to enlist the problems and then further discuss the problems separately.

XI. What are the other purposes for which the bank accounts are used? How frequently do they go to bank? If not, why do they not go to bank/ post offices

XII. There are many persons whose Aadhar number and bank accounts are not yet seeded with MGNREGA? What are the reasons for?

XIII. Whether you prefer that pensions should be received to bank or post account? What should be done so that people switch from Money Orders to bank transfers?

XIV. In a scale of 1 to 10 how much will you give to Direct Transfer of Wage Initiative of Government.

Concluding Questions

IV. As per the beneficiaries what are the benefits of Direct Benefits Transfer?
V. As per the beneficiaries what are the limitations of Direct Benefits Transfer?
VI. What are the improvements that can be made to the Direct Benefit Transfer scheme?

Conclusion

- Thank the participants for participating and summarise the discussion in brief. (Not more than 2-3 minutes)

- *Please, write your report based on the results of the focus group discussion covering each points in detail. Please remember to maintain confidentiality of the participating individuals by not disclosing their names.*

  Please, write your report based on the results of the focus group. Please remember to maintain confidentiality of the participating individuals by not disclosing their names.

PERSONAL INTERVIEW FORMATS FOR SOCIAL SECURITY PENSION STAKEHOLDERS

I. Department of Social Security and Pension and E-Governance & DBT cell

1. DBT is expected to be one of the most important reforms in the recent years. What is your opinion about DBT whether it will be a real game changer with respect to SSP and how? What are the strength do you see in implementation of DBT in such a large scale scheme? What challenges do you feel are there in implementing DBT in such a large scheme? What has been the real challenge in implementation of DBT in SSP in Karnataka?

2. What is the existing status Aadhar enabled DBT in MGNREGA in Karnataka? What are the limiting factors towards implementation of Aadhar linked DBT roll out in Karnataka? What challenges you are currently faced at State, district, taluk and gram panchayat level.

3. What are the reasons for variation across different regions toward Aadhar enabled DBT in SSP?

4. What benefits of Aadhar enabled DBT do you see at state, district and taluk level from the perspective of governance and administration and also from the perspective of beneficiaries?

5. Can you briefly explain your experience in transfer of payments to beneficiaries before the DBT was introduced and after DBT process is introduced?

6. Can you briefly explain your experience after DBT with respect to plugging leakages?

7. Do you have any statistics on numbers of de-duplication and identification of ghost beneficiaries? Please do provide the district wise statistics of de- duplication and ghost beneficiaries?

8. Do you have any statistics on numbers of de-duplication and identification of ghost beneficiaries? Please do provide the district wise statistics of de- duplication and ghost beneficiaries?

9. The Aadhar has also to be seeded with CPMS for audit purpose? What is the process of doing it i.e. who does it and what has been the status as on date? Please do provide the statistics, district wise?

10. The concept of grievance redressal is also the part of DBT. What are the different types of grievances received under SSP? How does the process operate? In how much time the grievances are addressed and solved? How do you ensure that grievances are resolved?

11. To what extent organic or inorganic seeding of Aadhar process followed under SSP schemes?

12. What is the progress of migration of beneficiary data from Khajane I to Khajane II

13. What were/are the challenges faced by the department in migration?

14. Does the government plan to move from Khajane II system to centre's DBT platform? Kindly explain the modalities of migration and execution plan or timelines, if prepared?

15. Which platform does the department plan use for payment of state sponsored pension scheme (through Khajane II or DBT platform)?

16. What are the differences between Khajane II and DBT platform of central government? What are the advantages of Khajane II system over DBT platform and what are the advantages of DBT platform over Khajane II?

17. What is the current implementation progress pilot of DBT platform in Tumkur District?

18. Kindly share the preliminary results from the pilot study?

19. Has the department developed a plan for migration from Khajane II to DBT platform? If, yes, please share.

20. What are the common problems in the beneficiary data received for Aadhar/bank account seeding from the district level?

21. What changes/improvements can be done in order to avoid such problems?

22. How are the beneficiaries' bank account and Aadhar card details validated after receiving the data from the district/taluk?

23. How much time does it take to validate the details?

24. What are the common problems faced in the validation?

25. What changes/improvements can be done in order to avoid such problems?

26. What are the common problems faced in sanction process?

27. What changes/improvements can be done in order to avoid such problems?

28. What are the problems/ challenges faced in process of pension payments?

29. What changes/improvements can be done in order to avoid such problems?

30. Do you think gender has any effect on DBT enrolment in Karnataka? What are the challenges and issues faced by female beneficiaries for DBT enrolment under both the schemes?

II. Treasurer

1. What is the process of payment under Khajane I and Khajane II system?

2. What is the proportion of payments currently directed through Khajane I and Khajane II in your jurisdiction?

3. What is the proportion of payment made through bank transfer, Post Office Bank account, Post office EMOs?

4. Please provide a comparison of the payment under the three mode- Bank transfer, post office bank account and post office EMOs w.r.t time taken in making transfer to bank account, time taken in transfer of payment to the beneficiary.

5. What are the common problems faced in making pension payment through bank account?

6. What improvements/changes do you think can be made to address these problems?

7. What are the common problems faced in making payment though post office bank accounts?

8. What improvements/changes do you think can be made to address these problems?

9. What are the common problems faced in making pension payment through EMOs?

10. What improvements/changes do you think can be made to address these problems?

11. What changes do you think can be make the payment mechanism more effective, efficient and beneficiary friendly?

12. Do you get a payments report from post office/bank after payment transfer?

13. On an average how many cases of non-payment of pension to beneficiary are there?

14. What are the common reasons for non-payment?

15. What systems have been developed for making the technology based cash transfer secure and keep the personal details of the beneficiaries (Aadhar Card/Bank account) safe?

16. How would you rate the overall progress under Direct benefit Transfer (Transfer to bank account seeded with Aadhar). What changes/ improvements do you think can be made to improve the scheme delivery?

III. Tehsildar Office- Tehsildar/Dy Tehsildar

A. Enrolment/ Registration Process

1. What is the process of fresh enrolment of beneficiaries under the SSP scheme (Old Age Pension, Sandhya Suraksha Yojana, Widow pension, Physically Handicapped Pension)

2. What are common problems faced during registration?

3. What are the checks and balances at the taluk level for avoiding duplication of beneficiaries and removing duplicate beneficiaries?

4. What check & balances are followed at the time of registration for reducing the error of inclusion and exclusion in case of pension scheme at the time?

5. What improvements do you think can be made in the registration process to make it more efficient, effective and beneficiary friendly?

6. Do you think that the registration/enrolment process is women friendly?

7. What are the challenges that women face in enrolment?

8. What measures can be taken to make the process more women friendly?

B. Bank Account/Aadhar Seeding Process

9. What is the mechanism for Aadhar/bank account seeding for SSP schemes?

10. What are the common problems faced in the seeding process?

11. What improvements can be made to make the process more effective, efficient and beneficiary friendly?

12. What according to you are the reasons for low Aadhar/bank account seeding under SSP scheme? (Please answer w.r.t. each of the following four scheme)-

a. Old Age Pension

b. Sandhya Suraksha Yojana

c. Widow Pension

d. Physically Handicapped Pension

13. What improvements/changes can be made to increase the Aadhar/bank account seeding?

14. Have any outreach/awareness camps been conducted for Aadhar/bank account seeding in you tehsil? If yes, please provide a brief of the same. If no, why?

15. What are the common problems faced by the beneficiaries in linking of bank account/Aadhar card with the scheme?

16. Do you think that the Aadhar/bank account seeding process is women friendly?

17. What are the challenges that women face in seeding?

18. What measures can be taken to make the process more woman friendly?

19. Are beneficiaries consent being taken in your district for opening post office bank account for beneficiaries receiving payment through EMOs for receiving payment directly in account?

C. Migration from Khajane I to Khajane II

20. Is the migration of data from Khajane I to Khajane II for SSP schemes complete for your taluk?

21. If No what proportion of beneficiaries (related to 4 schemes) under Khajane I and Khajane II?

22. What are/were the challenges faced in migration of data from Khajane I to Khajane II?

23. What improvements/changes can be made to improve the process of migration?

D. Sanctioning Process

24. What is the process of sanctioning under Khajane I and Khajane II?

25. Out of the total sanctions how many sanctions are made under Khajane I and Khajane II?

26. What are the common problems/challenges faced in sanctioning under Khajane II system?

27. What improvements can be made to the sanctioning process under Khajane II to make it more effective and efficient?

E. Grievance Redressal

28. What is the complaint registration process?

29. How many complaints have you received in the past one year?

30. What are the common complaints that are filed by the beneficiaries?

31. How were these problems solved? (Please answer w.r.t the common complaints in the previous question)

32. What is the process of resolving these complaints?

33. Which types of complaints are required to be escalated to district/state level? Have any complaints been escalated in the past? If yes, please give a brief description?

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnatak

IV. Nemmadhi Kendra

1. What is the current process of fresh registration under the pension scheme?

2. What are the common problems faced in this process?

3. What is the process of linking of Aadhar card/bank account with the scheme in case of new registration?

4. What is the process of linking Aadhar card/bank account with the scheme in case of existing beneficiaries?

5. What is the process followed for verification of beneficiary?

6. What are the problems faced in the process of linking Aadhar/ bank account with scheme?

7. How do you overcome these problems?

8. How do you get to know that the Aadhar/bank account linking has been successful?

9. In case it is not successful what are the common problems that arise in Aadhar/bank account linking?

10. How do you resolve these problems?

11. How do you think that the process of Aadhar /bank account linking can be improved to make it faster and more effective?

12. What according to you are the reasons for low linking of Aadhar/bank account with the scheme?

13. What initiatives do you think can be taken to increase the linking of Aadhar card/bank account?

14. What are the checks and balances at the Nemmadhi Kendra for avoiding duplication of beneficiaries and removing duplicate beneficiaries?

15. What check & balances are followed at the time of registration for reducing the error of inclusion and exclusion in case of pension scheme at the time?

16. Do you receive any complaints from beneficiaries related to registration & Aadhar/bank account linking?

17. If you receive complaints then answer the following-

a. What is the complaint registration process?

b. How many complaints have you received in the past one year?

c. What are the common complaints that are filed by the beneficiaries?

d. How were these problems solved?

e. What is the process of resolving these complaints?

f. Who is responsible for resolving the complaints in the Nemmadhi Kendra?

18. What is the timeline for seeding Aadhar card with the scheme once the application is received from the beneficiary?

19. What is the timeline for seeding of bank account with the scheme once the application is received from the beneficiary?

20. What is the timeline for fresh registration once the application is received from the beneficiary?

21. Who keeps a check that these timelines are met?

22. Is there any record for measuring the actual performance as compared to set guideline?(Please provide a copy for FY 2017-18)

23. What are the advantages of the DBT over the previous method of payment?

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnatak

PERSONAL INTERVIEW FORMATS MGNREGA SCHEME

I. Rural Development and Panchayati Raj

1. DBT is expected to be one of the most important reforms in the recent years. What is your opinion about DBT whether it will be a real game changer with respect to MGNREGA and how? What are the strength do you see in implementation of DBT in such a large scale scheme? What are the challenges do you feel implementing DBT in such a large scheme? What has been the real challenge in implementation of DBT in MGNREGA in Karnataka?

2. What is the existing status Aadhar enabled DBT in MGNREGA in Karnataka? What are the limiting factors towards implementation of Aadhar linked DBT roll out in Karnataka? What are the challenges you are currently faced at State, district, taluk and gram panchayat level.

3. What are the reasons for variation across different regions and states toward Aadhar enabled DBT in MGNREGA?

4. What benefits of Aadhar enabled DBT do you see at state, district and taluk level from the perspective of governance and administration and also from the perspective of beneficiaries?

5. Can you briefly explain your experience in transfer of payments to beneficiaries before the DBT was introduced and after DBT process is introduced?

6. Can you briefly explain your experience after DBT with respect to plugging leakages?

7. Still the process of beneficiary job card issue is manual and registering beneficiaries under DBT is also manual? How is the process of duplication is checked? What are the chances that there are duplicate or ghost beneficiaries? How are these taken care or what are the challenges in addressing the issue of de-duplication or removing ghost beneficiaries?

8. Do you have any statistics on numbers of de-duplication and identification of ghost beneficiaries? Please do provide the district wise statistics of de- duplication and ghost beneficiaries?

9. To what extent organic or inorganic seeding of Aadhar process followed under MGNREGA schemes?

10. What percentage of total wage payment is directly being paid through Aadhar enabled DBT? Is there any wage payment still happening in cash? What percentage of total wage payment is still under cash directly at GP level? How is it taken care?

11. The Aadhar has also to be seeded with CPMS for audit purpose? What is the process of doing it i.e. who does it and what has been the status as on data? Please do provide the statistics, district wise.

12. The concept of grievance redressal is also the part of DBT. What are the different types of grievances received by the MGNREGA? How does the process operate? In how much time the grievances are addressed and solved? How do you ensure that grievances are resolved?

13. Do you think gender has any effect on DBT enrollment in Karnataka? What are the challenges and issues faced by female beneficiaries for DBT enrollment under both the schemes?

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnatak

II. Finance Department

1. DBT is expected to be one of the most important reforms in the recent years. What is your opinion about DBT whether it will be a real game changer with respect to MGNREGA and how? What are the strength do you see in implementation of DBT in such a large scale schemes like MGNREGA and Pension Scheme? What are the challenges do you feel implementing DBT in such a large scheme? What has been the real challenge in implementation of DBT in MGNREGA and Pension Schemes in Karnataka?

2. What are the reasons for variation across different reasons and states toward Aadhar enabled DBT in MGNREGA? What the challenges in rolling out Aadhar enabled DBT?

3. Can you briefly explain your experience in transfer of payments to beneficiaries before the DBT was introduced and after DBT process is introduced?

4. What have been the different benefits at Government through implementation of DBT? What has been the savings to government due to implementation of DBT?

5. Do you have any statistics with respect to de-duplication and identification of ghost beneficiaries? If not where exactly or who can provide the data?

6. What are the reasons for low Aadhar seeding in Pension Schemes?

7. How effective is the grievance redressal system?

III. Personal Interview- Zilla Panchayat and Taluk Panchayat

1. What are benefits do you perceive in Aadhar enabled DBT roll out?

2. What are the challenges faced in enrolling/ seeding Aadhar of beneficiaries with schemes and Aadhar enabled DBT?

3. What improvements can be made to make the process more effective, efficient and beneficiary friendly?

4. What improvements/changes can be made to increase the Aadhar/bank account seeding?

5. Do you think that the Aadhar/bank account seeding process is women friendly?

6. What are the challenges that women face in seeding?

7. What measures can be taken to make the process more woman friendly?

8. What is the process of identification of duplicate beneficiaries and ghost beneficiaries?

9. How much work has been eased due to DBT? Please share your experience comparing it before DBT is implemented?

10. What is the complaint registration process?

11. How many complaints have you received in the past one year?

12. What are the common complaints that are filed by the beneficiaries?

13. How were these problems solved? (Please answer w.r.t the common complaints in the previous question)

14. What is the process of resolving these complaints?

15. Which types of complaints are required to be escalated to centre/state level? Have any complaints been escalated in the past? If yes, please give a brief description?

IV. Gram Panchayat- PDO & President

1. What is the current process of fresh registration under the MGNREGA?

2. What are the common problems faced in this process?

3. What is the process of linking of Aadhar card/bank account with the scheme in case of issuance of new job card?

4. What is the process of linking Aadhar card/bank account with the scheme in case of existing job card?

5. What are the problems faced in the process of linking Aadhar/ bank account with scheme?

6. How do you overcome these problems?

7. How do you get to know that the Aadhar/bank account linking has been successful for a particular job card?

8. In case it is not successful what are the common problems that arise in Aadhar/bank account linking?

9. How do you resolve these problems?

10. How do you think that the process of Aadhar /bank account linking can be improved to make it faster and more effective?

11. What are the common problems faced by the beneficiaries in linking of bank account/Aadhar card with the scheme?

12. What are the common reasons according to you, that the beneficiaries do not link bank account/Aadhar card with the scheme?

13. What initiatives do you think can be taken to increase the linking of Aadhar card/bank account?

14. What are the checks and balances at the Gram Panchayat for avoiding duplication of beneficiaries and removing duplicate beneficiaries?

15. What check & balances are followed at the time of registration for reducing the error of inclusion and exclusion in case of MGNREGA scheme at the time?

16. Do you receive any complaints from beneficiaries related to registration & Aadhar/bank account linking?

17. If you receive complaints then answer the following-

a. What is the complaint registration process?

b. How many complaints have you received in the past one year?

c. What are the common complaints that are filed by the beneficiaries?

d. How were these problems solved?

e. What is the process of resolving these complaints?

f. Who is responsible for resolving the complaints at gram panchayat?

18. What is the timeline for seeding Aadhar card with the scheme once the application is received from the beneficiary?

19. What is the timeline for seeding of bank account with the scheme once the application is received from the beneficiary?

20. What is the timeline for fresh registration once the application is received from the beneficiary?

21. Who keeps a check that these timelines are met?

22. Is there any record for measuring the actual performance as compared to set guideline?(Please provide a copy for FY 2017-18)

23. What are the common problems faced in preparation of Nominal Muster Roll (NMR) & muster roll/wage list?

24. What checks and balances are made to avoid errors in preparation of NMR & muster roll/wage list?

25. Do you think gender has any effect on DBT enrolment in Karnataka? What are the challenges and issues faced by female beneficiaries for DBT enrolment under both the schemes?

Gram Panchayat- Data Entry Operator

1. Please explain the process of registration of beneficiaries under new job card and seeding of Aadhar card/bank account details in existing job card?

2. How user friendly is the online application for registration of new job cards?

3. Do you face any problem related to the seeding of Aadhar card/ bank account details? Please explain briefly?

4. What is the process of marking work attendance for workers and preparing muster roll/wage list?

5. What are the common problems faced or error made in preparation of Nominal Muster Roll (NMR) and muster roll/wage list?

6. What improvements in the systems/ process can be made to overcome these problems or reduce the errors?

Annexure – III

List of persons with addresses personally interviewed

List of persons with addresses personally interviewed (NSAP)

S.no.	District		Designation	Address
	State Level	1	DSSP	Director, Kandaya Bhavan
		2	E - Governance	Asst Director
1	Ballari	3	LDM	Syndicate Bank, Ballari
		4	Tahsildar	Ballari Taluk
		5	Tahsildar	Huvina hadagali
		6	Treasury	Ballari
		7	Treasury	Huvina hadagali
		8	Nemmadhi Kendra	Ballari
		9	Nemmadhi Kendra	Huvina hadagali
2	Kodagu	10	LDM	Corporation Bank, Madikeri
		11	Tahsildar	Madikeri
		12	Tahsildar	Somawarapete
		13	Treasury	Madikeri
		14	Treasury	Somawarapete
		15	Nemmadhi Kendra	Madikeri
		16	Nemmadhi Kendra	Somawarapete
		17	Data entry operator	Mekeri GP
3	Uttara Kannada	18	LDM	Syndicate Bank, Karwar
		19	Tahsildar	Honnavara
		20	Tahsildar	Siddapura
		21	Treasury	Honnavara
		22	Treasury	Siddapura
		23	Nemmadhi Kendra	Honnavara
		24	Nemmadhi Kendra	Siddapura
4	Mandya	25	LDM	Mandya
		26	Tahsildar	Mandya
		27	Tahsildar	K R Pete
		28	Treasury	Mandya District Treasury
		29	Treasury	Made Gowda, Asst Dir
		30	Nemmadhi Kendra	Mandya
		31	Nemmadhi Kendra	K R Pete
5	Bengaluru Rural	32	LDM	Manjunath.K, Syndicate Bank
		33	Tahsildar	Devanahalli

		34	Tahsildar	Hosakote
		35	Treasury	Devanahalli
		36	Treasury	Hosakote
		37	Nemmadhi Kendra	Devanahalli
		38	Nemmadhi Kendra	Hosakote
6	Belagavi	39	LDM	Belagavi, Syndicate Bank
		40	Tahsildar	Belagavi
		41	Tahsildar	Bailahongal
		42	Treasury	Belagavi
		43	Treasury	Bailahongal
		44	Nemmadhi Kendra	Belagavi
		45	Nemmadhi Kendra	A J S K Bailahongal
7	Yadagiri	46	LDM	Yadagiri
		47	Tahsildar	Gurmitkal
		48	Tahsildar	Surapura
		49	Treasury	Gurmitkal
		50	Treasury	Surapura
		51	Nemmadhi Kendra	Gurmitkal
		52	Nemmadhi Kendra	Surapura
8	Tumakuru	53	LDM	Tumakuru
		54	Tahsildar	Madhugiri
		55	Tahsildar	Turuvekere
		56	Treasury	Madhugiri
		57	Treasury	Turuvekere
		58	Nemmadhi Kendra	Madhugiri, Kasaba
		59	Nemmadhi Kendra	Turuvekere Kasaba

List of persons with addresses personally interviewed (MGNREGA)

S.no.	District		Designation	Address
	State	60	Joint Director (Technical)	Department of Rural Development and Panchayat Raj
		61	Chief Manager, Rajendra Prasad	SLBC, Syndicate Bank
1	Chitradurga	62	CEO	Zilla Panchayath, Chitradurga
		63	Dy. Secretary	Zilla Panchayat, Chitradurga
		64	Lead District Manager	Canara Bank, Chitradurga
		65	Asst. Director/TP	MGNREGA, Challakere

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnatak

S.no.	District		Designation	Address
			EO	
		66	Asst. Director/TP EO	MGNREGA, Hiriyur
		67	PDO	Nannival, Challakere Tq
		68	PDO	Harthikote, Hiriyur Taluk
		69	Data entry operator	Hiriyur
2	Madikeri	70	CEO	Zilla panchayat, Madikeri
		71	Lead District Manager	Corporation Bank, Madikeri
		72	TP/EO	Taluk Panchayat, Madikeri
		73	TP/EO	Taluk Panchayat, Somawarapete
		74	PDO	Mekeri GP, Madikeri
		75	PDO	Kudumangalore GP,
		76	Data entry operator	Kudumangalore GP
		77		
3	Uttara Kannada	78	CEO	Zilla panchayat, Karwar(Sirsi)
		79	Lead District Manager	Syndicate Bank, Karwar
		80	TP/EO	TP Karwar
		81	TP/EO	Sirsi
		82	PDO	Bhairumbe
		83	PDO	Kadwad, Karwar
		84	Data entry operator	Karwar
		85	Data entry operator	Bhairumbe
4	Hassan	86	CEO	Zilla panchayat
		87	Lead District Manager	Hassan
		88	TP/EO	Channarayapatna
		89	TP/EO	Alur
		90	PDO	Gowdagere, Channarayapatna
		91	PDO	Gulasindha, Channarayapatna
		92	PDO	Kanathur, Alur
		93	Data entry operator	Gulasindha, Channarayapatna
5	Bengaluru Urban	94	CEO	T K Ramesh
		95	Lead District	Gopaliah, Syndicate Bank

S.no.	District		Designation	Address
			Manager	
		96	TP/EO	Anekal
		97	TP/EO	Bengaluru East
		98	PDO	Anekal
		99	PDO	Bengaluru East
		100	Data entry operator	Anekal
		101	Data entry operator	Bengaluru East
6	Belagavi	102	CEO	Zilla panchayat Belagavi
		103	Lead District Manager	Belagavi, Syndicate Bank
		104	TP/EO	Chikkodi
		105	TP/EO	Ramadurg
		106	PDO	Hirekodi, Chikkodi
		107	PDO	Ramdurg
		108	Data entry operator	Hirekodi, Chikkodi
		109	Data entry operator	Idagali, Ramadurg
7	Yadagiri	110	CEO	ZP Yadagiri
		111	Lead District Manager	State bank of India,
		112	TP/EO	Shahapura
		113	TP/EO	Surapura
		114	PDO	Devapuara Panchayat
		115	PDO	B. Gudi
		116	Data entry operator	Devapura
		117	Data entry operator	Gogike
8	Raichur	118	Project Director	ZP Raichur
		119	Lead District Manager	State Bank of India, Raichur
		120	TP/EO	Raichur EO
		121	TP/EO	Manvi EO
		122	PDO	Hireharthi Panchayat
		123	PDO	Matamari Panchayat
		124	Data entry operator	Kurdi
		125	Data entry operator	Pothnal

Annexure – IV

Place, date and number of persons covered by Focus Group Discussion

Place, date and number of persons covered by Focus Group Discussion (NSAP)

S.no.	District		Taluk	GP/Village	Date	No. of Persons
1	Ballari	1	Ballari	Sanganakallu	11.02.2019	16
		2	Huvinahadagali	Javagondanahalli	12.02.2019	20
2	Uttara Kannada	3	Honnavara	Hadinbal		16
		4		Manki	15.02.2019	16
		5	Siddapura	Siddapura	22.02.2019	15
3	Belagavi	6	Belagavi	Sambra	20.05.2019	16
		7		Agasga	15.05.2019	17
		8	Bailahongal	Deshnur	23.05.2019	17
4	Mandya	9	Mandya	Mangala	19.02.2019	25
		10	K R Pete	Sheelanere	21.02.2019	26
5	Kodagu	11	Somawarapete	Kudumangalore	14.03.2019	17
		12	Madikeri	LDM Meeting Hall	27.03.2019	13
6	Bengaluru Rural	13	Devanahalli	Kasaba	21.05.2019	12
		14	Hosakote	Kasaba	16.05.2019	16
7	Yadagiri	15	Gurmitkal	Gurmitkal	07.02.2019	35
8	Tumakuru	16	Madhugiri	Kodagadala	13.02.2019	16
		17		Kondavadi	14.02.2019	19
		18		Badavanahalli Circle	26.02.2019	24
		19	Turuvekere	Kasaba Hobli	07.02.2019	16

Place, date and number of persons covered by Focus Group Discussion (MGNREGA)

S.no.	District		Taluk	GP	Date	No. of persons
1	Chitradurga	20	Challakere	Nannival		17
		21		N. Devarahalli		17
		22	Hiriyur	Harthikote		19
2	Madikeri	23	Somawarapete	Kudumangaluru		27
		24		Kudige		27
		25	Madikeri	LDM		24

S.no.	District		Taluk	GP	Date	No. of persons
3	Uttara Kannada	26	Karwar	Amadalli	13.03.2019	16
		27	Sirsi	Bankanal	14.03.2019	16
4	Hassan	28	Channarayapatna	Gulasindha	26.02.2019	13
		29		Gowdagere	26.02.2019	16
		30	Alur	Kanathur	02.03.2019	12
5	Bengaluru Urban	31	Anekal	Karupura, Marasuru	18.05.2019	15 17
		32	Bengaluru East	Doddabanahalli	24.05.2019	13
		33		Kodathi	24.05.2019	11
6	Belagavi	34	Ramadurg	Idagal	29.04.2019	16
		35	Chikkodi	Mugali	24.04.2019	19
		36		Bambalawada	22.04.2019	18
7	Raichur	37	Manvi	Pothnal	19.03.2019	16
		38	Raichur	Matamari	25.03.2019	16
8	Yadagiri	39	Surapura	Devapura	28.02.2019	16

Status and Performance of Direct Benefit Transfer (DBT) Scheme in Karnatak

Appendix I

S No.	District	Total Worker	Total No. of Aadhaar seeded in MIS	% of Aadhar seeding	Total Number of Aadhaar Verified	% verified	Total Number of Workers Converted into Aadhaar Based Payment	% of Aadhaar Based Payment	Account	% of Account Holders	% of Ac freeze
1	Bagalakote	163979	161565	99	135693	84	80153	49	160659	98	67
2	Ballari	426406	401072	94	370438	92	193994	45	420179	99	76
3	Belagavi	592946	574518	97	471375	82	301888	51	555264	94	61
4	Bengaluru	18731	16804	90	14164	84	8209	44	11130	59	52
5	Bengaluru Rural	95431	91561	96	75836	83	63867	67	90701	95	77
6	Bidar	148911	139683	94	119264	85	82234	55	144580	97	55
7	Chamaraja Nagara	151509	143329	95	127934	89	97639	64	141766	94	71
8	Chikkaballapura	172057	156015	91	143791	92	85592	50	169680	99	82
9	Chikkamagaluru	163676	162862	100	146916	90	106459	65	152578	93	77
10	Chitradurga	383668	331681	86	301804	91	198121	52	370847	97	52
11	Dakshina Kannada	105322	101787	97	89379	88	69984	66	103906	99	79
12	Davanagere	199536	196125	98	164671	84	98860	50	192265	96	66
13	Dharwad	160554	148109	92	144345	97	98838	62	142600	89	68
14	Gadag	224693	206724	92	184969	89	144839	64	213338	95	70
15	Hassan	336035	321227	96	288455	90	229672	68	304696	91	73
16	Haveri	261274	236804	91	222776	94	134878	52	252017	96	72
17	Kalaburagi	250564	224844	90	201584	90	90912	36	248448	99	49
18	Kodagu	36888	34885	95	30954	89	19176	52	30476	83	70
19	Kolar	192241	173396	90	152728	88	98852	51	182084	95	70
20	Koppal	239716	220524	92	205742	93	134184	56	226876	95	63
21	Mandya	237046	225607	95	204970	91	146456	62	216447	91	79
22	Mysuru	270266	257211	95	224577	87	143897	53	223317	83	56

S No.	District	Total Worker	Total No. of Aadhaar seeded in MIS	% of Aadhar seeding	Total Number of Aadhaar Verified	% verified	Total Number of Workers Converted into Aadhaar Based Payment	% of Aadhaar Based Payment	Account	% of Account Holders	% of Ac freeze
23	Raichur	416626	375019	90	329208	88	262922	63	416626	100	67
24	Ramanagara	251270	248160	99	231164	93	135900	54	240101	96	69
25	Shivamogga	255879	238093	93	223992	94	172758	68	239449	94	93
26	Tumakuru	357230	334393	94	304510	91	203443	57	321996	90	62
27	Udupi	54125	53334	99	46381	87	40573	75	51053	94	82
28	Uttara Kannada	135673	129650	96	117561	91	90514	67	128057	94	83
29	Vijaypura	221532	202138	91	187197	93	95626	43	160502	72	61
30	Yadgir	107499	98686	92	73160	74	51149	48	107499	100	64
	Total	**6631283**	**6205806**	**94**	**5535538**	**89**	**3681589**	**56**	**6229999**	**94**	**68**

Source: RDPR (2018-19)