

UPSC

Candidate must adhere to the word limit specified in the question.
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उम्मीदवारों को
इस दस्तावेज़ में
कोई लिखना
चाहिए।
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1. Direct Benefit transfer scheme has produced great impact in improving social welfare in India. Discuss.

Direct benefit transfer is the method through which subsidies are transferred using Aadhaar enabled payment system to genuine beneficiaries

DBT programme

1. 2014 - started as - financial inclusion program to include all households into financial sector.
2. public financial management system, with Aadhaar linked bank accounts for efficient transfer of subsidies.
3. Helps transfer money, eliminating fake beneficiaries, intermediaries and prevent leakage.
4. Significant savings to State exchequer, reducing transaction cost.

DBT and social security

Impact on Rural India

1. Efficient transfer of money (financial assistance) in transparent manner to farmer.
2. Backbone to growth in agricultural economy.
3. Assistance through MGNREGA & PDS help drive rural demand supply chain.

इस हाशिप में केवल प्रश्न संख्या लिखें।
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उम्मीदवारों को इस हाशिप में नहीं लिखना चाहिए।
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Impact on Urban India

1. PM Awas yojana, LPG pakal scheme - targeted subsidies to beneficiaries
2. Rehabilitation programmes - self employment for rehabilitation of Manual scavengers, enabling social mobility
3. National social assistance programme through DBT enabling social security

Significance & achievement

Robustness, during COVID pandemic. Enabled government to reach last mile delivery

Measures → Pragati yojana - free ration to 80cr
→ Jan Dhan accounts - funds to women.

Achievements

IMF, Worldbank lauded India for targetted cash benefits during pandemic

Way forward

DBT system major tool for government services. Financial, Digital literacy, awareness and innovation needs to be further. Play vital role for equitable, balanced and sustainable growth of all. achieve vision of 'Sabka vikas'