

UPSC

(Please do not write anything except the question number in this space)

कृपया इस स्थान में प्रश्न संख्या के अतिरिक्त कुछ न लिखें।

Answer Questions in NOT MORE THAN the Word Limit specified for each in the Parenthesis.
Content of the Question is more important than length.
(Specimen Answer Booklet - For Practice Purpose Only)

उम्मीदवारों को इस हाशिए में नहीं लिखना चाहिए
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Q: The direct benefit transfer scheme has produced a great impact in improving social welfare in India. Discuss.

Recently International Monetary Fund (IMF) has lauded India's direct benefit transfer (DBT) "Logistical marvel" that has reached millions of people and specifically benefitted women, the elderly and farmers.

Factors for Success of DBT:

① Financial inclusion: Most marginalised sections of the society has been linked uniquely to the formal financial inclusive sector of the system.

② Mission mode approach: The government endeavoured to open bank accounts for all, expanded Aadhaar, scaled up the coverage of Banking and telecom services.

③ Public Finance Management System and created Aadhaar payment bridge to enable instant money transfer from government to people's Bank account.

Implementation of DBT: Began as Pilot in 2013-14.

Rural Bharat:

① effective and transparent financial assistance to farmers with low

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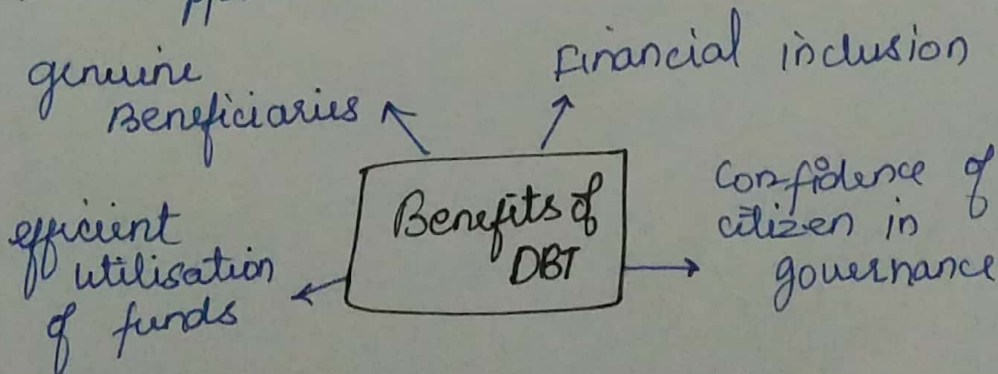
transaction cost.

- ② Agricultural scheme benefits and supports the growth of agrif economy.
- ③ Mahatma Gandhi National Rural Employment Guarantee Act drives the rural demand - Supply chain.

Urban India:

- ① PM Awas Yojana and LPG Pahal scheme
↳ Transfer funds to eligible beneficiaries
- ② Scholarships schemes and National Social assistance program.
↳ Social Security.
- ③ DBT under rehabilitation of Manual Scavenger
↳ enable social mobility of all sections of Society.

During Pandemic: Free rations to socioe people under PM Garib kalyan yojana fund to all women Jan dhan Account holders and Support Small vendors under PM-SVANI ^{di}



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DBT is expected to play a vital role in meeting diverse needs of the population ensuring balanced, equitable and inclusive growth thus improving the social welfare of India's population.