Cash Transfer Subsidy: Directions and Implications

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Abstract: This paper provides a directions and implications of current global evidence on the impact of cash transfers in developing countries, and of what works in different contexts, or for different development objectives**.** Cash transfers are direct, regular and predictable non-contributory cash payments that help poor and vulnerable households to raise and smooth incomes. The term encompasses a range of instruments (e.g. social pensions, child grants or public works programmes) and a spectrum of design, implementation and financing options. While the primary purpose of cash transfers is to reduce poverty and vulnerability, the evidence shows that they have proven potential to contribute directly or indirectly to a wider range of development outcomes. Poverty is multi-dimensional, low and variable income is central to the problem. Modest but regular income from cash transfers helps households to smooth consumption and sustain spending on food, schooling and healthcare in lean periods without the need to sell assets or take on debt. Over time, transfer income can help households to build human capital (by investing in their children's nutrition, health and education), save up to buy productive assets, and obtain access to credit on better terms. Cash transfers can thus both *protect* living standards (alleviating destitution) and *promote* wealth creation (supporting transition to more sustainable livelihoods). Depending on context, they may also help *prevent* households from suffering shocks and *transform* relationships within society, and between citizens and the state.

Key Words: Cash transfer, Subsidy, Implications, Electronic, Benefits, Identification number Aadhar.

Introduction:

After decades in which development policy has emphasised improvements in the state's supply of public goods and services, there is increasing interest in what can be achieved by transferring resources directly to poor people. These 'transfers' may take the form of cash transfers, in-kind transfers (e.g. food), vouchers or free or subsidised access to goods and services (e.g. exemptions from health or education user fees, where these exist). This paper assesses the current evidence base for the impact of cash transfers on reducing poverty and increasing the resilience of poor households, and the extent to which that evidence is general sable. It will look at design and financing features that help to maximise their effectiveness in a range of circumstances. Importantly, it will situate this review within a consideration of how cash transfers are one part of a broader strategy to achieve economic and social development.

Role of cash transfers:

Prevention:

- to prevent shocks from causing irreversible damage
- to the productive capacities and human development of Vulnerable households.

Protection:

- to alleviate extreme poverty by raising living standards to a minimal acceptable standard.

Promotion :

- to improve capabilities and opportunities for poor and vulnerable

- households; enable households to avoid low-risk, low productivity
- traps and so work their way out of poverty

Transformation :

- to change power relations that exclude certain social groups (women,
- Dalits, marginalised ethnic groups) from economic opportunities and
- access to public services

Cash Transfers:

Cash Transfers are programs that transfer cash directly, generally to poor households, with or without conditions. The purpose of a cash transfer could be:

To provide a **monetary benefit for a specific purpose or use** - such as for education through a scholarship, for healthcare through a medical assistance program, etc.

Direct income support – such as old age income support through a pension, unemployment assistance through an unemployment benefit, etc. This is predicated on the assumption that there is a need to redistribute income as a public policy objective. Often, the purpose is to enhance private consumption levels and achieve a minimum consumption floor.

To provide a **direct subsidy** for specific products – such as for food, fuel, agricultural inputs, electricity, books, etc.

They are generally of two types – unconditional and conditional. CashTransfer programs

They are generally of two types – unconditional and conditional. Cash Transfer programs that do not impose any conditions for making the transfers are called Unconditional Cash Transfers. Conditional Cash Transfers transfer cash on the condition that those households make pre-specified investments in 2 the human capital of their children. In general,

this has involved attaching conditions to transfers

Experience with Cash Transfers in Other Countries:

Cash Transfers, both unconditional and conditional, are now used by many countries across the world (29 in 2008). Some of the cash transfer programs are huge in size, particularly in Latin American countries:

Brazil's *Bolsa Familia* covers 25% of the population with 11 million households and 46 million people and costs 0.5% of GDP. Brazil has also used the program to reform and merge many other cash transfers such as a cash transfers for pregnant/ lactating women, cooking gas subsidies and food assistance.

Mexico's *Opportunidades* covers 25% of the population with 5 million households and provides transfers which are ~20% of household consumption. This replaced inefficient subsidies and poorly targeted cash transfers and gave beneficiaries the freedom to choose how they used the transfers as long as they committed to certain behaviors.

Similar programs are operating In **Asia**, and the **developed world** as well, including in New York City and Washington DC.

Cash Transfers have generally shown encouraging and positive results. The important results to be noted are:

- They are **generally well targeted** and have managed to concentrate their benefits on the poorest households and those least likely to invest in human capital.
- They have managed to **enhance household consumption when the transfers are substantial**. This is very important as transfers need to be **sizable**.
- Recipients have spent more on food and on higher quality food.
- They have helped **reduce poverty** and child labour.
- They are a good instrument for **addressing long term structural poverty**.

- They can address **transient problems** and **transient poverty** such as sudden shocks (calamities, distress, economic shocks) if they are unconditional and are counter-cyclical
- They have **modest or no negative effects** such as crowding out private transfers and private investment or reducing labour supply or impacting wages.
- They have **positive institutional externalities.** Countries which have developed strong targeting, delivery and monitoring mechanisms as a result of Cash Transfer Systems have found these useful for other social safety programs. Some have developed **cutting-edge technical systems** –
- 3 as a result of the need for coordinating between many actors and verifying compliance.
- They have been a **good entry point for reforming subsidies**.

In most of these countries, Cash Transfer Systems have become an important component of an arsenal of social safety nets and part of a broader system of social welfare. In the medium term, as a country transits on the economic growth curve from an LDC position to a Middle Income Country status, a Cash Transfer system becomes a potent institutional arrangement which can be the platform for modifying and transferring benefits to people depending on the immediate needs and circumstances thus achieving equitable growth.

Advantages of Cash Transfers in the Indian Context:

There are transfers that could immediately benefit from the introduction of an electronic Cash Transfer System. Cash Benefits are transfers to individuals which are already taking place through existing government schemes. They include:

Scholarships – Merit, SC, ST and OBC scholarships, sports scholarships, cultural scholarships, etc. Many states also operate fee reimbursement schemes.

Pensions – These include old age pensions, pensions for destitutes, etc. With additional amounts added by state governments.

Income support of other types – unemployment allowances, other benefits for the poor.

Wage Payments– such as through MGNREGS

Health Benefits – through national programs like the Rashtriya Swasthya Bima Yojana, state programs such as Arogyasri, etc. Often, the payment is by insurers directly to the agency, but making the transfer electronic and linking it to Aadhaar will ensure accuracy and traceability to individuals.

Electronic Transfer of Benefits (ETB) is a simple change as the transfers are already taking place and the only modification that would be involved is a movement from a paper based, cash driven system, with or without the use of banking channels to an electronic direct transfer system. As in the case of DTS, the details will need to be worked out.

At a later date, the government could consider transferring some subsidies directly to the beneficiaries through a direct electronic cash transfer system (Direct Transfer of Subsidies – DTS). The details of the transfer system in terms of the amount of transfer, the timing of the transfer, the agency for making the transfer, the technical and procedural arrangements for the transfer (methodology, routing, technological interfaces, etc.) need to be worked out for making this possible as and when a decision is taken in this regard.

There are many **short term advantages** of moving benefits to a direct electronic cash transfer system. Some of these are:

Improve the targeting of benefits so that they go to the intended beneficiaries.

Reduce corruption, as operated in the current manner, and in the transfer of benefits, as done in the paper driven manner that is in vogue today.

Eliminate waste arising out of both poor targeting and leakages as a result of corruption.

Eliminates waste in subsidies - A Cash Transfer System could be used as an entry point for reforming subsidies by having better targeting, cutting out duplication and eliminating leakages.

There are some **long term advantages** too that can come out of instituting a cash transfer system, both for subsidies and for benefits. A Cash Transfer system, once in place, can be used to **consolidate cash transfers** to households which are currently coming from multiple sources and in multiple forms, and in the long run, improve the efficiency of the social safety net. The administrative synergies of running multiple transfers through the same agency and using the same beneficiary database is a positive externality which has immense benefits in consolidating and analysing data on transfers. In the long run, the Cash Transfer system can become a **consolidated income support program** for the poor and eliminate multiple sources of subsidy. Such a Cash Transfer System will become an important part of the social safety net system.

It will have **positive institutional externalities** and will enable the development of strong targeting, delivery and monitoring

mechanisms. It will result in the development of **cutting-edge technical systems** as a result of the need for coordinating between many actors and verifying compliance with conditions.

- This system frees the administrative system to focus on development rather than on exercise of controls. It will ensure that India can maximize the benefits from the expenditure on the welfare schemes and thus help in overall Human Development
- In the medium term, as a country transits on the economic growth curve from an LDC position to a Middle Income Country status, a Cash Transfer system becomes a potent institutional arrangement which can be the platform for modifying and transferring benefits to people depending on the needs and circumstances.

E. Pre-Requisites for Introduction of a Cash Transfer System:

The design and implementation of any Cash Transfer system has many elements, all of which need to be addressed for the cash transfer system to operate smoothly. Once a decision is taken for introducing a cash transfer system, either for distributive reasons or for other reasons, it needs to be designed and rolled out with a lot of planning and advance action. Before a cash transfer system is launched, the following elements need to be in place:

1. **A Unique I.d. Card for all** - It is necessary that all likely recipients of any cash transfer are covered under a unique identification system. This is being done under the UIDAI's *Aadhaar* scheme and its linking up with the NPR.
2. **Universal Access to Banking** - There is a need for every individual to have access to the banking system in some form or the other within a reasonable distance. The bank branch need not meet the classical definition of a branch and need not even be a brick & mortar branch. However, the facility must be easily accessible.
3. **Financial Inclusion** - In addition to having access to the banking system, every individual must have a bank account of some form or the other. The KYC norms are too aggressive and loaded against the poor. A mechanism which was supposed to prevent misuse of the banking system by anti-social elements, has ended up raising barriers. Making Aadhaar as an adequate KYC would enable financial inclusion. Financial Inclusion is being pursued in the form of the financial inclusion agenda of the Ministry of Finance.
4. **Data Bases for transfers and link with Unique I.d.** - Apart from an identification system and financial inclusion, a Cash Transfer System needs a database of beneficiaries. These databases will be different for different programs - each benefit type can have a different target group and each benefit program will have separate clientele. These databases need to have a correspondence with the unique i.d. database so that there is common platform for financial transactions. The linkage seeding of the beneficiary databases with the Unique ID numbers and also with the Bank account numbers is a critical component of the strategy. The Implementing Agency of a particular benefit program would need to ensure that the beneficiary database has

the details of the Unique ID number while the Banking system will have to ensure the mapping of Aadhaar numbers to the bank accounts.

5. **Transfer Mechanism/ Rules/ Procedures/ Checks/ Audits** - There is a large back-end infrastructure that is needed consisting of payment systems, bridges between different IT systems (of banks, clearing houses, Aadhaar, etc.), clearing systems, and so on, each of which has to be linked up with the other to be inter-operable. Further, detailed rules and procedures have to be evolved and put in place for transfers to take place across all these systems. All these have to have inbuilt checks and balances for traceability, preventing fraud and facilitating audit of transactions.

F. Progress on some of the Pre-Requisites:

Over the past one year, there has been considerable progress on many elements which go into a viable workable cash transfer system. Some of these are:

1. **Unique I.D. Program – Aadhaar:**

The Aadhaar project of UIDAI is moving ahead at full speed to issue unique i.d.s based on biometrics. It has already **covered almost 21 crore** people and is aiming to cover 60 crore people in the next 18 months. Simultaneously, **the National Population Register** is proceeding to cover the rest of the population who will also then be issued Aadhaar numbers using the data that is collected through the NPR mechanism. Therefore, it is possible to expect universal coverage of the entire population with Aadhaar numbers by 2014

initial stages when Aadhaar coverage is not universal, it would be necessary that a beneficiary to a benefit program is not denied of a benefit due to the non-availability of the Aadhaar number. To ensure this, the Implementing agency/Ministry/ State Government which is implementing the benefit program either by itself or with the help of the local Registrar of the UIDAI will have to take steps to ensure that beneficiaries are enrolled for the Aadhaar number. This would ensure that no beneficiary is denied a benefit due to a lack of a number.

2. Universal Access to Banking:

A number of developments have taken place over the past few years to extend the reach and coverage of the banking system so as to bring it closer to every individual. The banking infrastructure in the country consists of 80,000 bank branches, 1,50,000 post offices, 88,000 ATMs, and 5,00,000 POS machines. Of these, the rural banking infrastructure consists of only about 30,000 bank branches.

However, for furthering financial inclusion, guidelines have been issued by Government to banks under which **Ultra Small Branches** are now being set up in 73,000 habitations. An Ultra- Small Branch would have an area of 100-200 sq. feet where the officer designated by the bank would be available with a laptop on a pre-determined day and time in a week with VPN connectivity to the Core Banking Solution. The RBI has defined the **Business Correspondent Agent model** of branch-less banking which also enhances access to banking services. While cash services would be offered by a Business Correspondent Agent , the bank officer would offer other services to be offered by the bank, undertake field verification and follow up the banking transactions. The Business Correspondent Agent would also operate from such premises. There is also the concept of **Micro-ATMs**.

A **Task Force on an Aadhaar – Enabled Unified Payment Infrastructure** submitted its report to the Finance Minister in February, 2012. In this report, the Task Force recommends that the **Universal Access to banking be achieved by combining the existing banking infrastructure with the new models**. This is the key to smooth delivery of Electronic Benefit Transfer (EBT) and Direct Transfer of Subsidy (DTS) payments while simultaneously achieving financial inclusion. In order to cover 2.25 lakh Gram Panchayats containing 6 lakh villages, and to serve the urban poor, the Task Force has envisioned the creation of an interoperable network of 10 lakh Business Correspondent Agents using the combined infrastructure of India Post and Banks.

The RBI too, vide circular dated 2.3.2012, has permitted interoperability at the retail outlets or sub-agents provided the technology available with the bank supports interoperability, subject to some conditions such as on-line authentication, use of the Core Banking Solution platform and following the Standard Operating Procedures to be advised by the Indian Banks' Association.

3. Financial Inclusion:

Following an announcement made by the Finance Minister in the Budget Speech of 2010-11, Banks were advised to provide banking facilities using the Business Correspondents and other models in all habitations having a population of over 2000 (as per 2001 census). This campaign was named "Swabhiman". Of the about 73,000 such habitations identified in the country, 69,078 habitations had been provided with banking facilities till February, 2012. Further, about 60,000 number of Business Correspondent Agents had been appointed in these villages and about 2.8 crore bank accounts had been opened. RBI has issued instructions (dated November 30, 2011) that banks should ensure opening of Aadhaar Enabled Bank Accounts (AEBA) of all the beneficiaries including those residing in villages with less than 2000 population in view of the timelines attached to implementation of EBT for routing MGNREGA wages and social security benefits including proposed cash transfers in respect of subsidies on Kerosene, LPG and Fertilisers.

4. Electronic Benefit Transfer (EBT):

The Central and State Governments have institutionalized many several welfare schemes like social security pensions, MNREGS, National Old Age Pension, insurance schemes, etc. for the benefit of the poor, all which require payments or transfers by cash. Under EBT, benefits are to be directly credited into the account of beneficiary who can then withdraw it from the bank branch or the ATM or the Micro ATMs. The authentication of the beneficiary could be through Aadhaar or through the biometrics stored by the bank.

The Government has issued Guidelines to Banks for implementation of EBT. These inter-alia provide for EBT as under:

Presently 32 schemes are in operation, funded by the Government of India, under which benefits are to be given directly to the beneficiaries.Transfer of such subsidies into the accounts of the beneficiary under the Electronic Benefit Transfer would enhance the efficiency of delivery of such services.

Benefits in the areas covered under the Financial Inclusion must be transferred electronically into the accounts of the beneficiaries.

The Convenor Banks of SLBC must take up this matter in the next SLBC and the roadmap for Electronic Benefit Transfer in respect of each scheme must be finalized.

RBI issued the operational guidelines on implementation of Electronic Benefit Transfer and its convergence with the Financial Inclusion Plan. Under this, the one district – many bank – one leader bank model is to be adopted.

While all Departments of GOI and State Governments may deal with only one leader bank, such leader bank will obtain the funds from the concerned Government and, in turn, arrange to transfer funds through inter-bank transfer to other banks for credit to the accounts of ultimate beneficiaries.

Under the service area approach, while the banks would be responsible for the Electronic Benefit Transfer to the residents in their service area, the residents would be free to choose the bank through whom they would like such transfer of benefits.

Pilots: A few pilot projects on EBT are under implementation, including in Andhra Pradesh, Chhattisgarh, Punjab, Rajasthan, Tamil Nadu, West Bengal, Karnataka, Puducherry and Sikkim.

A Task Force on Direct Transfer of Subsidies on Kerosene, LPG and Fertiliser was constituted under the Chairmanship of Shri Nandan Nilekani, Chairman, UIDAI to recommend to the Government and implement a solution for direct transfer of subsidies on Kerosene, LPG and Fertilizer to the intended beneficiaries. The recommendations of the Task Force in its Interim Reports are:

Fertilizer Subsidy: The Task Force has recommended the direct transfer of fertilizer subsidy in a phased manner:
Phase I – Focus on Information visibility till the Retailers
Phase II – Subsidy Payment to the retailers
Phase III – Subsidy Payment to the farmers (Intended Beneficiaries)
LPG Subsidy: The Task Force has recommended the direct transfer of subsidy for LPG in a phased manner as follows:
Phase I - Cap on consumption of subsidized cylinders for all customers
Phase II - Direct transfer of subsidy to customers' bank account using Aadhaar-enabled platform.
Phase III – Identify and target segmented customers for subsidy.
Kerosene Subsidy: The Task Force has recommended the direct transfer of subsidy for Kerosene in a phased manner as follows:
Phase I – Direct Transfer of Subsidy through State/ UT Governments in the bank account of beneficiaries.
Phase II- Phase II will aim at transferring the cash equivalent of subsidy directly to beneficiaries through their bank accounts by linking transactions to Aadhaar.
Pilot Projects: In order to test out the suggestions of the Task Force, some pilots have been rolled out.
All the three public sector Oil Marketing Companies have launched LPG transparency portals to improve customer service and reduce leakage. A pilot project for selling LPG at market price and reimbursement of subsidy directly into the beneficiary's bank account is being conducted in Mysore.
A similar pilot project on direct transfer of subsidy for kerosene into the bank accounts of beneficiaries has been initiated in Alwar district of Rajasthan.
The Aadhaar platform has also been successfully used to validate PDS ration cards in Jharkhand.

Having a Unified Payments Infrastructure:

A Cash Transfer System also requires an infrastructural backup which enables transactions to be processed. The **Task Force on an Aadhaar – Enabled Unified Payment Infrastructure** has worked out a detailed plan for enabling electronic cash transfers. The report has detailed recommendations on all aspects of the design of such a system including the procedural and systemic changes that need to be made. It has, in its report, inter-alia, recommended that:

Every bank branch, post office, and citizen service centre should have at least one micro-ATM in their premises, and every Gram Panchayat should have at least one micro-ATM placed in the premises of an appropriate agency;
In order to cover 2.25 lakh Gram Panchayat containing 6 lakh village and to serve the urban poor, the Task Force has recommended the creation of interoperable network of 10 lakh Business Correspondents Agents using the combined infrastructure of India Post and Banks
The RBI should consider notification of interoperable BCA guidelines for a micro ATM network, that are consistent with the National Financial Switch(NFS) or any other organisation's Switch,
which meets the requirements under the Payment and Settlement Systems Act, 2007

Suggestions:

The **right stage in the design life-cycle to pick up the concept of Cash Transfers and fast-track the idea so that it can be rolled out rapidly**. The pre-requisites are known and are falling in place. The Aadhaar project is moving towards universal coverage. Universal Access to Banking and Financial Inclusion are also moving ahead rapidly. The payment systems and procedures needed for a Unified Payments Infrastructure is known and has been tried and tested. There is a need to accelerate the process of designing and rolling out the cash transfer system. There is also a need for many departments to coordinate their actions. This can happen only if the **programme has a centralised coordination**

mechanism. This is not a program which addresses expenditure concerns or a department's efficiency concerns. **It is about putting an overarching architecture in place which can be a game changer**. This is the best justification for having invested in the UIDAI program and the payoffs are immense on many fronts.

In order to move ahead, the steps that need to be taken include:

1. **Setting up of coordination committees** at the national level - This has been done.
2. **Identifying programmes/ schemes** which will be routed through the Direct Cash Transfer System.
3. **Establishing mechanisms** for facilitating a rollout of the Direct Cash Transfer System, including:

a. **Accelerating the coverage of Aadhaar**, at least among target groups to achieve 80% coverage.

b. **Accelerating financial inclusion** with linkage to Aadhaar numbers to facilitate enable direct cash transfers electronically.

c. Put in place a **robust system for cash transfers**

d. Preparing **a rollout map/ plan for** cash transfers for each scheme including operational details

e. Rolling out Direct Cash Transfers.

Conclusions:

Direct transfers to households are not an alternative to improvements in basic services such as health care and education, but they are an important complement. Well designed and implemented cash transfer programmes can have a significant impact on chronic poverty and vulnerability by helping poor men and women to benefit from and contribute to growth. Cash transfers can also help poor households overcome cost barriers that constrain there access to essentials public services.

Well designed programmes can help poor households cross critical thresholds for participation in markets and economic growth, at the same time as immediately addressing poverty and vulnerability.

Poverty reduction rather than economic growth is the primary objective of cash transfer programmes, so the case does not rest in the first instance on whether they contribute to out- put. However, it is clearly desirable that they do not negatively affect growth. If transfers do contribute positively to the rate or quality of growth, then that is an additional benefit, with important implications for the sustainability of poverty reduction.

Cash transfers can help to create livelihood opportunities and enable households to escape poverty traps, increase labour productivity and earnings, and stimulate local markets, and cushion families from the worst effects of crises.

The potential for a cash transfer programme to have a positive effect on growth is determined by context and programme design.

Cash transfers can reduce the incidence of child labour.

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