Access to Welfare Scheme as the First Step Out of Poverty

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Abstract

Poverty is a product of social inequality which is what this project aims to address by making social welfare schemes more accessible. Although all governments pursue redistributive welfare policies which are the main instrument to reduce poverty, they do not reach the intended beneficiaries due to issues like lack of information, improper targeting mechanisms like ordeals and administrative burdens in an environment of low accountability. Hence, the first step out of poverty and mitigation of social inequality could be the improved penetration of the welfare schemes already in place which would not increase the fiscal pressure on the government.

To achieve this, we propose a simple solution whereby the government high school students of the local community in India will identify eligible but unenrolled individuals and provide them information about welfare schemes during household visits. This will be done over two months voluntarily as a summer internship. For carrying out this activity the students will be provided training at the school by teachers based on the training modules created by us. This activity will be carried out with permission and in agreement with the district administration and senior bureaucrats and it will be supplemented with advanced mediation by partner NGOs.

We aim to implement this project in two districts in the state of Jharkhand, India because it has the second-highest poverty headcount ratio and has hundreds of welfare schemes with low enrolment rates. With this as a proof of concept which will highlight its easy scalability and sustainability, we aim to broaden the implementation of our model in other districts and more partner NGOs.

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Introduction

"The hand that gives is above the hand that takes"

Napoleon said during the first Italian campaign to highlight the dependent nature of those on the receiving end (of money).

This aphorism has stood the test of time and has become a rather undesirable reality. Undesirable just like its cause – inequality. Most societal evils can be traced back to inequality, a word which evokes an uncomfortable feeling. It is the reason perhaps it is euphemised as poverty. Our conception of poverty is inequality within society. If we adopt this then poverty reduction is not merely a target meeting exercise which can allow for 'self-congratulatory' triumphalism. On the contrary, it becomes a constant endeavour to make societies equal which aligns with our collective beliefs. Nonetheless, inequality is a state which has almost been accepted as a norm in all societies developed or developing. It is this subconscious acceptance of the presence of poverty which prevents our collective action for its vigorous elimination and as a result, a subdued existence of 'poor people remain a reality.

However, to say that there is no collective action would be wrong. Many government and non-government entities act on behalf of the poor and vulnerable to take them out of poverty or prevent them from slipping into it as a result of external shocks. Such policies by the government are called social protection policies[1] which form the central tenet of governmental actions in all welfare states to safeguard the citizens from poverty. People in poverty often have poor health status, lack of educational opportunities and low standard of living which feeds back into it as causes, making a vicious circle. This makes it hard for individuals and households to break out of it on their own, thereby requiring government intervention.

It is also not a static state and people slip into or come out of poverty because of external factors, both manmade (economic crisis, unemployment) and natural (droughts, floods, earthquakes). Social protection measures are fundamental to preventing and reducing poverty across the life cycle (1,2) and we argue that the protection of people from poverty is a responsibility first, of the government. Since poverty is not the sole consequence of individual action and is a condition which can be brought on by a multitude of societal, economic, cultural, climatic, and macro-level forces, the state bears responsibility for the welfare of its citizen. Further, the government has the responsibility to protect human rights. *"Everyone, as a member of society, has the right to social security", states Article 22 of the Universal Declaration of Human Rights. And yet, this right to security, which encompasses "…* the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control" (Article 25) remains a privilege. The goal is not merely beneficence but welfare and helping people move out of poverty. This achieves several secondary objectives like better educational opportunities for youth, citizen empowerment, making governments more accountable, and reducing crimes, juvenile delinquency and addiction. These welfare schemes improve financial literacy and have the potential to boost the economy.

But, it is in the organisation and redistributive delivery of these schemes that states falter due to corruption and inefficiencies. By 2020, only 46.9 per cent of the global population were effectively covered by at least one social protection cash benefit, leaving as many as 4 billion people without a social safety net. There is a gap between the government and the people. This gap is due to the lack of information (3) and the administrative burden associated with availing of the scheme leading to high exclusion errors. This is driven largely in part due to the mechanism of self-selection instituted by the government to improve targeting efficiency (4–6). An example of lack of information is that 72% of the rural households in a survey held in 2011 for 7 states in India (in partnership with UNDP), were not aware of India's largest flagship program MGNREGS (7)

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[1] Interchangeably referred to as welfare schemes throughout the document

Hence, Project Connect focuses on the government's social protection policies and attempts to correct an inefficiency in their delivery. We gather from our research that enrolment in the welfare schemes is low in a wide range of settings and it is found to be relatively lower in groups which are less well off. Before the pandemic, most of the population (85.4 per cent) in high-income countries was effectively covered by at least one social protection benefit, compared with just over one-tenth (13.4 per cent) in low-income countries. The coverage gap is even greater for those considered vulnerable, only 7.8 per cent of whom were covered by social assistance in low-income countries. The common experience of people living in poverty is that of disenfranchisement which is captured in several works of the empirical literature. A working paper published by Stephen Kidd and Diloá Athias in 2019 examined 38 social protection schemes across 23 low- and middle-income countries and assessed their effectiveness in reaching their intended category of the population. They reported that the exclusion rate of these schemes ranged from 44% to 97%. In their assessment of one of the welfare schemes in India, they found the exclusion error to be 73%, meaning that 7 out of every 10 eligible households were not able to access the scheme (8). However, this analysis of reasons for low coverage of social welfare schemes will be incomplete without the mention of several structural problems like the high degree of informality in the labour force in the low- and middle-income countries, lack of fiscal space to fund these programs, and lack of administrative and infrastructural mechanisms to implement these schemes effectively.

This means that the welfare schemes are not reaching the people for whom they are intended and this problem is ubiquitous which forms the basis of our argument in support of the easy scalability of our project. We aim to bridge this disconnect in India by filling in the information gap using government high school students as change agents supplemented by advanced mediation provided by our partner NGOs. We discuss the implementation of this project in two districts in the state of Jharkhand in India as proof of concept while highlighting the rationale of our choices, project sustainability and easy scalability wherever relevant. This vision of our project is to ensure that every individual who is entitled, eligible and willing to receive the benefits of social welfare schemes in their country should be capable to do so.

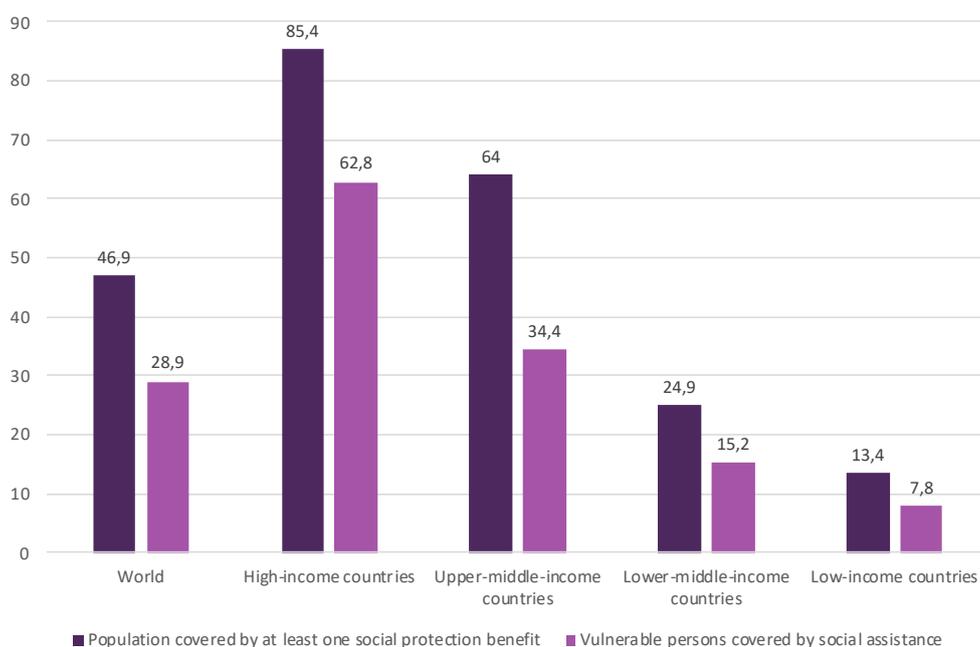**Figure 1.** The proportion of the total population and vulnerable persons covered by at least one social assistance scheme, by income-level of country, 2020 or the latest available year (percentage)

This document is divided into 5 sections. Section 1 gives an overview of poverty in India and the government's efforts to reduce it with a focus on welfare schemes. These two subsections comprise our

problem statement and give a rationale for our choice of Jharkhand India as the area of intervention. Section 1 ends with an exposition of Project Connect and its broad conceptual underpinnings. Section 2 begins with a systems analysis to give a comprehensive understanding and rationale for Project Connect. This is built upon by the root causes analysis to provide a deeper understanding of the problem, followed by an understanding of target beneficiaries using empathy maps based on interviews and focus-group discussions and the rationale of our choice for selecting the five schemes in our welfare portfolio. Section 3, begins with a discussion on the change agents and then we give a detailed exposition of the implementation of Project Connect using the theory of change under the theoretical backdrop of the systems analysis with references to the sustainability and scalability of the project. This is followed by a discussion of the partnership model with NGOs, monitoring framework and critical review of the project. Section 4 is dedicated to the discussions around feasibility, scalability and sustainability. Section 5 provides a summary and gives directions for scaling up Project Connect.

1. Problem Statement and Project Connect

1.1. Poverty In India

In 2015, one in four people in the World living in poverty was living in India. This is because of its large population size coupled with a high prevalence of poverty. This is of course as per the international poverty line, as per which the headcount ratio (HCR) of poverty was 13.4% in 2015. Upon using the Lower Middle Income Class Poverty Line of US$3.20 (2011 PPP) per day per capita the HCR was 50.4% and when the Upper Middle Income Class Poverty Line of US$5.50 (2011 PPP) per day per capita was used the HCR was 82.3%. These numbers do not have much policy implication nor are they effective in targeting welfare schemes which have different criteria as per the context and the sectoral nature of the welfare schemes. However, what these numbers do convey is the immensity of the problem in India. As per the latest report of the NITI Aayog (9) (think tank for public policy in India) which used the multi-dimensional poverty index, arguably a better measure of poverty than those based on monetary cut-off the HCR of poverty is 25.01 % nationally. Further, it is much higher in the rural areas than in the urban, 32.75 % vs 8.81 % respectively. Hence, our focus area of intervention is the rural area. Further, Jharkhand's poverty HCR is 42.16% which is much higher than the national average and ranks second in the country and hence is our state of the proposed intervention.

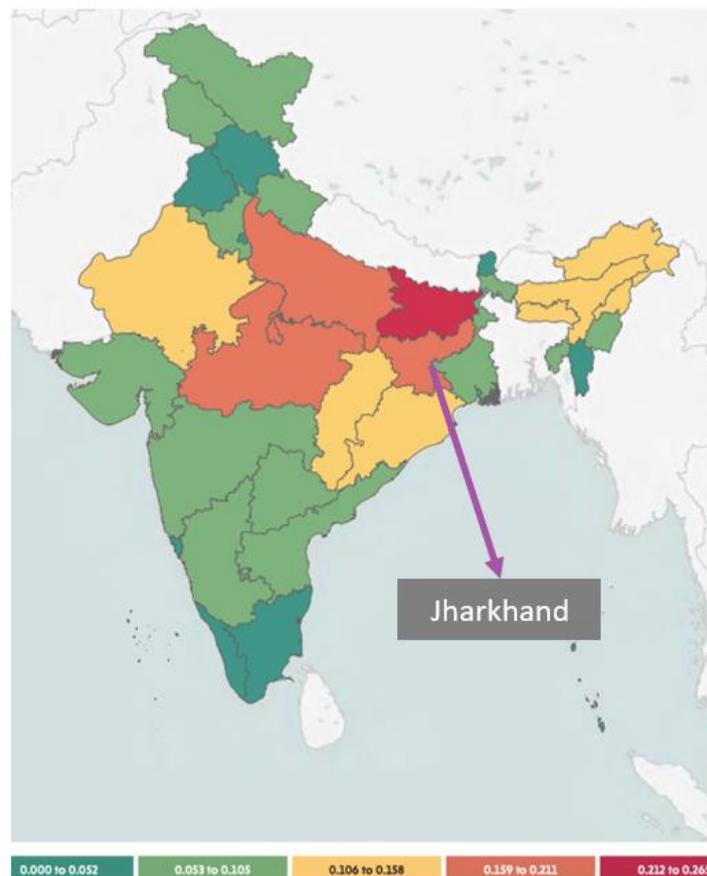| 0.000 to 0.052 | 0.053 to 0.105 | 0.106 to 0.158 | 0.159 to 0.211 | 0.212 to 0.265 |

Figure 2. Map of India depicting the MPI and the relative location of Jharkhand

In sum, given the reasoning presented above, we propose to implement Project Connect in rural areas of two districts of Jharkhand as pilot projects. Notwithstanding, Project Connect is easily scalable and sustainable across various contexts. This is further discussed in Section 4.

1.2. Government of India's Efforts to Reduce Poverty

The government's main response to reduce poverty is by making available the basic needs or by improving the disposable income needed for the purchase of those needs. This takes the form of social protection schemes (10,11) which are ubiquitous in most countries in different forms. Social protection schemes were a major policy instrument used by governments around the world to tackle the problem of poverty in response to the COVID-19 pandemic. This holds even for the pre-pandemic era and will continue to be used in the future since, these policies address the very thing that characterises poverty i.e., the inability to meet the basic personal needs – food, clothing, and shelter. These are aimed at the redistribution of income from the wealthy to the poor but given the resource constraints in poorer economies and due to the predominant informality of the labour force, there is a need to maximise the allocative efficiency of the limited resources. In other words, social protection schemes need to target beneficiaries of those who need it the most and hopefully deliver benefits to as many intended beneficiaries as possible.

Nevertheless, the adage – *'programmes for the poor are poor quality'* holds and there are several inefficiencies or impediments in the benefits of social protection schemes reaching the poor or socially disadvantaged[2]. Lack of information due to low literacy levels compounds the effect of other barriers because the information is the basic requirement for people to self-select. Further, physical inability or reduced mobility out of the households to access the welfare schemes due to poor health or engagement in daily wage work which is particularly relevant for women due to gender-based roles and societal norms around it. These factors are compounded by time poverty which is the lack of disposable time after taking into account the time spent in work whether in the labour market or for domestic work. This leads to a vicious circle between time and poverty which cannot be broken without an intervention. These root causes for the sub-optimal reach and outcomes of the governmental efforts at reducing poverty are further discussed in Section 2.2.

Despite, these shortcomings the Government of India has an ever-increasing number of these schemes aimed at reducing inequality in society. They span many sectors and domains. For example, Pradhan Mantri Jan Arogya Yojana (**PMJAY**) provides a comprehensive health benefits package as an entitlement for the poor people which is identified by a socio-economic and caste census (SECC). Pradhan Mantri Jan Dhan Yojana (**PMJDY**), is a scheme for financial inclusion which provides people access to banking services. This allows them to avail the benefits of direct benefits transfers for many other schemes as per their eligibility and makes them a part of the digital economy. For example, Pradhan Mantri Kisan Samman Nidhi (**PMKISAN**) is one of the schemes that have the provision of a DBT of INR 6000 per year for all farmers, who only need to enrol in the scheme. Pradhan Mantri Kaushal Vikas Yojana (**PMKVY**) is a welfare scheme that aims to reduce youth unemployment, increases labour market participation, and boost the economy. This equips the youth after enrolment with industry skills and a DBT of INR 500 upon completion of the skill course. Pradhan Mantri Matru Vandana Yojana (**PMMVY**), a maternity benefit programme to provide conditional cash transfer of Rs 5000/- to all pregnant and lactating mothers aged 19 years and above, (for all such schemes with DBT s/he would need a PMJDY account). These are the five welfare schemes which comprise our benefits portfolio package. Further details about them including low enrolment rates and the rationale for this choice are discussed in more detail in Section 2.4 and Annexure 4.

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[2] A term used interchangeably with poor to reflect the focus of this project on inequality and highlight the inextricable link between poverty and social disadvantage. Our focus on the welfare schemes is also indicative of this and underscores the fact that by addressing social disadvantage, poverty can be addressed.

1.3. Project Connect

Thus far, we have established that India has high rates of poverty and that the government should protect its citizens from poverty and should strive to provide for an equal society where all citizens enjoy opportunities and achieve functioning as per their capabilities. Article 38 of The Indian Constitution says that the State shall strive to promote the welfare of the people […] by minimising inequalities in income, status, facilities and opportunities. To achieve this social welfare schemes are a common instrument but shown by empirical evidence they have achieved low levels of beneficiary uptake due to a variety of reasons leading to a societal welfare loss. Logic says that if more and more beneficiaries avail the benefits of the welfare schemes for which the government has already made the financial outlay, then poverty can be substantially reduced without adding fiscal pressure to the government. This would have the added benefit of boosting the economy because of increased participation.

In our research, stakeholder interviews and Focus group discussions (Annexure 1) we found that there is a disconnect between the government and the community. We aim to connect the two by a 'smart welfare delivery' approach providing the beneficiaries information on eligibility, availing procedures and benefits via our change agents who are government high school students. Further, we will connect them with our partner NGOs for advanced mediation.
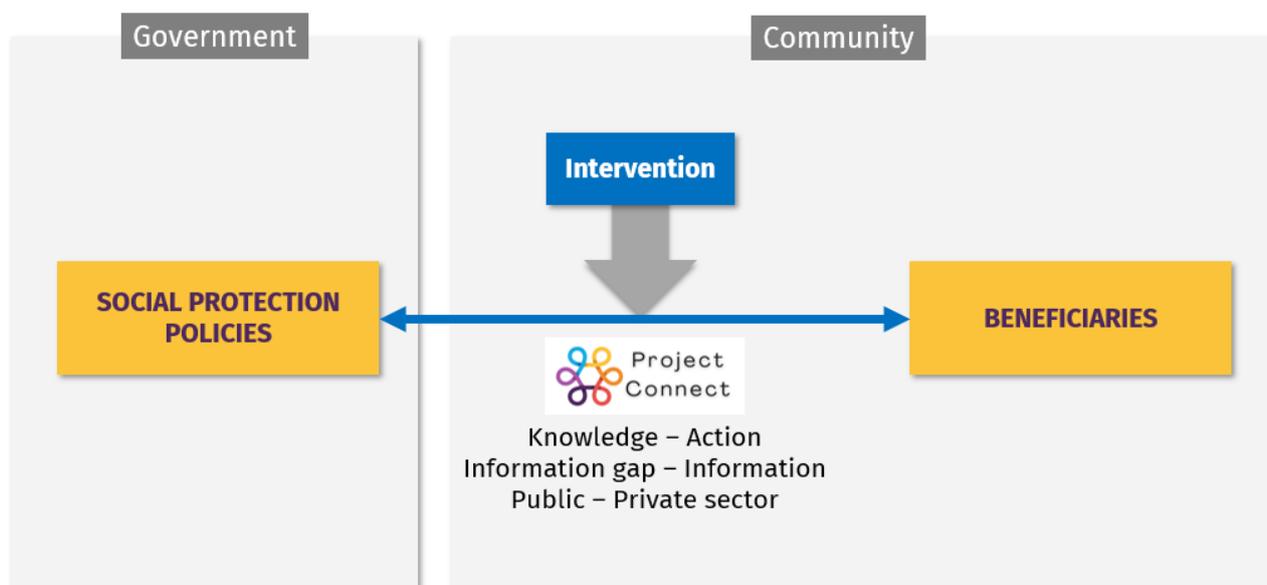

Figure 3. Project Connect

In essence, this project will connect Knowledge to action, public with private sector and beneficiaries with welfare. Hence, the subtitle of our project, access to welfare schemes is the first step out of poverty.

Our Vision

Enable every eligible household in India to be able to enrol and benefit from the multitude of social welfare schemes available.

2. Analysis of the Problem and Building Our Solution
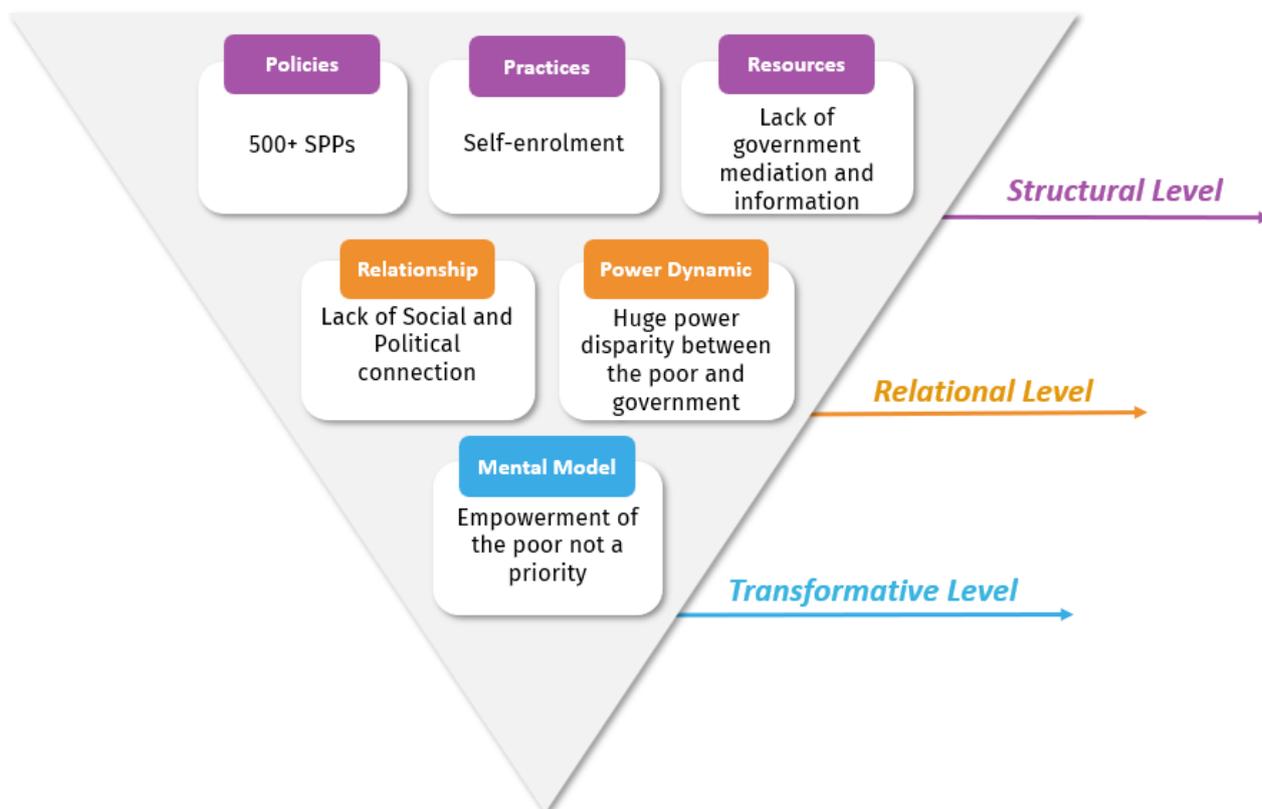
2.1. System Analysis

Figure 4. Six Conditions of System Change

At this point, after undertaking a problem analysis by looking at the state of poverty in India taking a stock of the government's efforts to reduce it, we have identified improved access to welfare schemes as our intervention to reduce poverty. We analysed the SPP delivery system to deeply understand why potential beneficiaries could not apply for the schemes. We employed the framework of Six Conditions of System Change to address the interdependent factors that hold a social problem in place (12). It consists of six conditions under three levels; structural level, relational level, and transformative level (see Figure 4). Our methodology was stakeholder interviews and literature research.

Structural Level
1. Policies: India has over 500 policies providing cash and in-kind benefits in 2022 according to the Ministry of Finance (13). Most of them are social protection schemes which target the poor and vulnerable.
2. Practices: In practice, individuals need to enrol on the scheme voluntarily to get screened for eligibility (self-selection targeting). During the process, individuals confront administrative burdens (ordeals). This mechanism aims to improve the targeting efficiency of schemes (14). However, it excludes potential beneficiaries who cannot invest time and money in the application.
3. Resources: The resources are limited to help potential beneficiaries to overcome the ordeals. Government displays mediation procedures such as public officials. For instance, Bank Mitras visits 1000~1500 households (3 to 4 villages on average on fixed days to encourage individuals to apply for PMJDY(15). However, this limited mediation cannot cover vulnerable and marginalised beneficiaries.

Relational Level

4. Relationship: The potential beneficiaries felt a distance from the government system. The mediation effort by the government does not work properly and interviewed community members reported a lack of social and political connection for the poor.
5. Power Dynamics: The distance between the public officer and the poor leads to power disparity between them. Some of our interviewees perceive that public officers do not empathise with them and are rather indifferent to their welfare. This leads to a lack of confidence in demanding the service from the public officer.

Transformative Level

6. Mental Models: The poor lack agency and voice to demand services from the government office and experience dissatisfaction. As a result, poor people experience a lack of self-efficacy.

We studied the incumbent welfare policies, current practices, resources earmarked, the relationship and power dynamic between the various stakeholders and finally the mental models prevalent (see Figure 4). Our conclusion was that out of the six system elements studied the ones most amenable and feasible to change are the information as a resource and the current practice of accessing welfare schemes which involve administrative burdens and ordeals. These are by no means 'easy pickings' but are informed choices based on our attempt to keep our intervention feasible since for example, addressing the mental models or the power dynamic would require radical societal and structural power changes which would be impracticable. Next, we conduct ted Root Causes Analysis in these two domains to better understand the problem.

2.2. Root Causes Analysis

We dissected the two domains of practices and resources to highlight the actionable aspects of the problem which helped us to inform the design of our intervention. The methodology employed was stakeholder interviews and a literature search. We identified two themes – lack of information and lack of enablers to facilitate the conversion of information and need into the action of availing the welfare schemes. For instance, a person said *"we don't know what we can do to improve our lives…"* and another said *"… I don't know much about them anyway"* in one of the interviews. This was supported by low literacy levels in rural Jharkhand which was 72.9% and 46.6% for males and females respectively and several studies quoting disenfranchisement of the poor and vulnerable (5,7,16,17). Further, an abundance of scholarships has reported the ill effects of administrative burden and time ordeals on the ability of the poor to avail the benefits of the welfare schemes (5,18). Again, we attempted to overcome and not remove these barriers to keep our intervention practical. Since administrative burden, sludge and time ordeals are either just realities of the bureaucratic procedure or in some cases even intentional to act as a targeting mechanism (14,19,20). They have been reported to do more harm than good and hence Project Connect aims to overcome them. Root causes identified:

- Time Poverty
- Illiteracy, Digital information accessibility
- Constraints on Mobility, gender roles, Autonomy in the Household
- Lack of Self-Efficacy or Trust in Government System
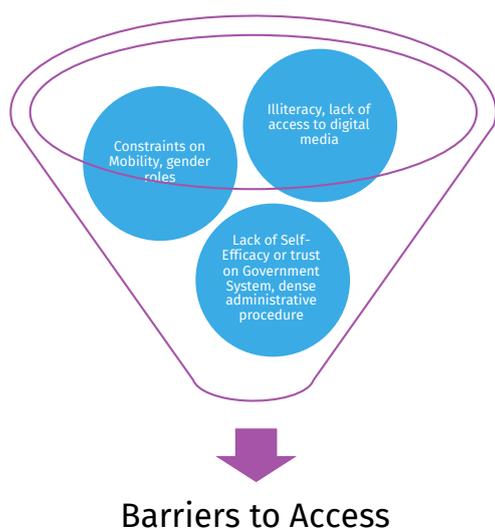- Dense administrative procedure

Barriers to Access

Figure 5. Root Causes Analysis
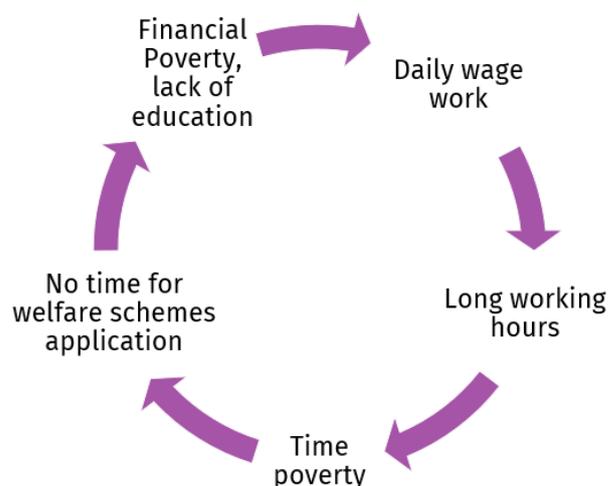
Figure 6. Vicious Cycle of Time Poverty

Availability of welfare schemes and entitlement does not automatically lead to access by the poor. Although there are more than 500 welfare schemes running in India at the moment. How they can be accessed by their intended beneficiaries differs from scheme to scheme. For example, PMJDY (Annexure 1) requires the beneficiaries to open a bank account and submit some other paperwork as proof of their eligibility to the nearest bank enabling them to receive direct benefit transfer (DBT) of various other welfare schemes. This requires the beneficiary to be aware of the documents required, the procedure to be followed and where to submit the form. All of this is contingent on the educational level and access to the internet and other services on the part of the beneficiary, which is a huge limitation factor given the current practice of access to these schemes. This is exemplified by a case study (Box 1).

> **BOX 1**
> *"I went to the bank for get my PMJDY account, after being in the queue for about one hour the guard at the bank said that now it is lunch break… It is not difficult for me to wait 1 hour but the break went on for nearly 2 hours and then when I enquired about the officer. A lady at counter told me that the officer has gone to a field visit… this has happened with me many time even when I went to get my daughter's birth certificate… which I needed for Sukanya Samriddhi Yojana… sometimes they are on leave, sometimes they are absent, sometimes they are just having tea… the work never gets done… After I returned without my PMJDY account, 2 days later one of my neighbour got his PMJDY account…he was lucky, he became famous in our village"*

2.3. Understanding Target Beneficiaries

After the root causes analysis gave us a deep understanding of the problem, we developed our understanding of our potential beneficiaries using the empathy map. We did this by interviewing members of the community to bring out how do they perceive the problem, and what do they say and do about it? And what are their pains and gains from the intervention? This helped us tailor our intervention to make it more useful and acceptable to them.

Who are we empathizing with?

the lower socio-economic strata households from the rural areas in Jharkhand, India

What do they feel?

"Poverty is a handicap; it is like leg broken"

"If someone helps me to get 4 pennies for proper food (...) I don't know what to do to improve my life"

→helplessness and lack of agency

What do they do?

Daily labour, saving for the marriage, and treatment for elderly

Bad experiences of time investment on application in the past without success

→ swamped with daily tasks

What do they say?

"Why would the officer answer for even small queries such as where to get the photostat of our ID card?"

"Politicians make empty promises only wanting votes"

→distrust in government

What do they hear?

Announcements of SPPs by politicians especially near election

Piecemeal information or bad experience on scheme application from fellow community members

→imperfect information

Methodology: a focus group interview with the members of 8 low-income households recommended by community leader in Jharkhand, India

Figure 7. Empathy Map

2.4. Targeted Welfare Schemes

The government of India has over 500 welfare schemes running in the country (13). Although it would be ideal, it is impossible to screen the community members by any means practical to ascertain their eligibility for all of them. Hence, we choose a limited number of welfare schemes to target. We did so by using certain criteria to ensure that the chosen scheme had –

- Broad eligibility criteria
- Nationally applicable
- Low coverage of beneficiaries currently
- High impact in terms of the benefit provided whether financial or in-kind
- Complementarity - Benefits under a certain sector so that the final portfolio would address multiple sectors and beneficiary groups

Applying these criteria systematically to all the welfare schemes available in the country we arrived at five schemes ([Annexure 4](#)) Which are the following:

- **PMJDY** (Pradhan Mantri Jan Dhan Yojana): A financial inclusion programme that aims to expand affordable access to financial services such as bank accounts, remittances, credit and pensions.
- **PMJAY** (Pradhan Mantri Jan Arogya Yojana): A National Health Protection Scheme which aims to provide insurance coverage of INR 500,000 per family to 100 million underprivileged families.
- **PMKISAN** (Pradhan Mantri Kisan Samman Nidhi): An income support scheme to provide an annual cash transfer of INR 6000 per family to all landholding farmer families.
- **PMKVY** (Pradhan Mantri Kaushal Vikas Yojana): A skill development initiative for training and standardization of skills and encouraging aptitude towards employable skills to aid employment.
- **PMMVY** (Pradhan Mantri Matru Vandana Yojana): A maternity benefits programme to provide condition cash transfer of INR 5000 to all pregnant and lactating mothers aged 19 years and above.

The total worth of these schemes per household would amount to INR 22,047/- (278$) per annum plus these schemes lack the last mile coverage despite being in place for many years. For instance, PMKISAN reaches only 58% of its beneficiaries in the state of Jharkhand. These schemes put together also meet the criteria of complementarity since – Financial inclusion, Health insurance, Youth employment, Agricultural distress(occupational), and Maternal health address several sectors that overall could increase the disposable income of the household or save expenditure that would have otherwise occurred.

3. Intervention

This section describes our intervention comprehensively beginning with the Theory of Change which describes the stages of model implementation and the inputs, activities and outputs associated with each stage. Then we give a brief description of the change agents and the rationale behind them followed by our partnership framework. By this point, we would have given an in-depth problem statement and full description of Project Connect (see Figure 3) and its parts namely the beneficiaries, the targeted welfare schemes, and our intervention which is also the connection between the beneficiaries and the schemes (change agents and partner NGOs). Following this, we describe the monitoring framework and a critical review of Project Connect.

We describe a model implementation of Project Connect in two districts of Jharkhand – Ranchi and Chaibasa but it can be implemented similarly in the rural areas of any district in India.

Stage one is establishing an agreement with bureaucrats – District magistrates or District Educofficersfficer. We already have these for the two districts mentioned above and would be equally feasible for any district given the easy scalability, low resource requirement and incentives associated with it (See Section 4 and Annexure 3). Although, we expect to face some resistance in the beginning. We anticipate having a phase transition when a certain number of districts show positive results as per our monitoring framework i.e., diffusion of success stories and establishing agreements with bureaucrats an easier process. This will facilitate a top-down flow of directives and a bottom-up accountability check for smooth implementation. For example, the identification of a nodal person (a teacher) at the school to coordinate with the Project Connect team.

After obtaining the administrative clearance to run Project Connect in the district, training toolkits (see annexure 6) will be sent to the nodal person at the schools electronically. They will organise two 1-hour training sessions in January 2023 for the high school students who volunteered to participate in Project Connect after all the students were shown an introductory video (in schools where AV facilities exist) developed by our team or were briefed by a teacher. Teachers will be reimbursed for the three hours that they will invest (1 for briefing about the project and 2 for training). Along with this, the cost of printing the training material/brochure and the proforma for field visits (see annexures 5 and 6) will be funded from the seed money by Project Connect Team. Refreshments can be added for the participants of training and field visits as per fund availability. At the end of the second training session, the students who completed both are ready to be deployed into the field to carry out household visits.

During the summer break (April-May) the trained students will be deployed into the community under the monitoring and support of the nodal person at the school. They will identify eligible beneficiaries and give them information on the welfare schemes. Each student is expected to visit 20 households over 2 months. They will be provided with masks and, hand sanitiser and briefed on COVID-19 prevention strategies in their training. Students visiting the maximum number of households will be rewarded and shown as Project Connect Champions (see Annexure 3).

The students will deposit the filled forms at the school with the nodal person who will transmit them electronically to our team. After collating the eligible beneficiary list region-wise, we will transmit it back to our partner NGO to conduct advanced mediation and previously uninformed and unenrolled beneficiaries are informed and connected with the welfare schemes as a result. This will be conducted and monitored using our monitoring framework and timeline described in section 3.4.

Availing the benefits of this scheme is the right of the citizens and the exercise of this right is the first step in their welfare. This would mainstream the poorer segment of society and raise their awareness and voice in society. As the first step in poverty reduction efforts, the utilisation of all available welfare schemes should be

saturated. Increased accountability for the bureaucrats managing the welfare schemes with an increase in the number of users will lead to improved functioning and efficiency in the scheme.

3.1. Theory of Change

Stage	Input	Activities	Output	Outcomes (in the order of short term to long-term)
Setting up partnerships with bureaucrats - district magistrates (DM) and district education officers (DEO)	• Previous agreements	• Meetings with DMs and DEOs to facilitate the involvement of schools, teachers and students in the district	• Bureaucratic support for project connect	**Bureaucrats and Teachers** • DM and DEO will have reputational gains in the wider community • Uptake of welfare schemes in their district improves
Training and onboarding of students	• Teacher's time • Training toolkit • Targeted schemes portfolio and identification algorithm • Printer and stationary	• Student's trained on the identification eligible individuals for SPP and provision of information about the availing mechanism of the same	• Students are ready to identify potential beneficiaries and give them relevant information in the community	**Students** • Students build rapport with the community • Training and the certificate of completion of the 'Connect internship' improves their outlook of higher studies and employment • Students develop societal awareness • Students become better future citizens
Field visits by students	• Student's time • Community member's time • Printer and stationary	• Each students visits 20 households over a period of 2 month • Identifies if members are eligible for welfare schemes • Connects them with information on availing the schemes • Maintains a log of necessary/contact information with their consent	Community members • Are made aware of their eligibility for SPPs • Provided with information on how to avail them • Connected with partner NGOs for advanced mediation	**Community Members** • Become more aware citizens • Enroll in the welfare schemes • Avail benefits • Increase their disposable income • Gain time due to better health, education and awareness which they can use for other gainful or leisure activities • Become empowered
Relaying the data to partner NGOs and their follow-up	• The logs maintained by students are deposited at the school • Electronically transmitted to team Project connect by nodal person • Liaison between nodal teacher and the nodal personnel at the partner NGO	• The partner NGO connects the community members further to the welfare schemes	• Community members enroll in the welfare schemes as per their eligibility • They avail benefits	**Partner NGOs** • Reputational gains • Increase their scope of work

Figure 8. Theory of Change

3.2. Change Agents

Government high school students are the third component of our Project Connect. They are the change agents and are a central piece. The first two components already discussed are the beneficiaries and the targeted welfare schemes. They are parts of the system; that they would continue to operate even in the absence of intervention. Change agents connect them by providing information based on the algorithm, training brochure and proforma developed by our team (Annexures 4, 5 and 6). The choice of government high school students was based on the following –

- The students are already part of the community (Most government schools are not boarding schools nor offer transport services) and their role is based on the model of community participation like that of the ASHA worker in the National Rural Health Mission (NRHM) (21,22)
- There is a new cohort of students every year hence a regular supply of volunteers in a well-established school system making training easier and sustainable over time.
- There are government high schools in every part of the country and they have students in an approximate proportion to the community size hence making the model scalable.
- Incurs no additional cost of hiring, retaining and reimbursing a volunteer.
- Student participation in this project will pay for itself by giving them a real-world experience in the public sector which can improve their opportunities for higher education and employment.

Our research showed that Jharkhand has 361,545 high school students enrolled in government schools in the year 2020-21. Taking this number as a reference and taking a modest assumption of 30% student enrolment in Project Connect, we will have 108,460 change agents working towards its implementation. This means on average there will be 4500 students available per district in 24 districts of Jharkhand. Further analysing we discovered that according to 2011 census and NFHS-4 (National Family and Health Survey) data there are 6,255,000 households in Jharkhand out of which 46% (2,877,300) are living below the poverty line, thus in its current state implementation of Project Connect would mean one student covering 10 households per month in the community.

Moreover, with the increment in the number of students enrolled in the school in the coming years, there will be proportionate increment in the number of students in Project Connect. Coupled with an increment in the number of students, a reduction in the number of households inaccessible to welfare schemes will lead to every student covering fewer households, with more schemes further intensifying the effect of the project.

3.3. Partnership Ecosystem

Hoffecker (2019) suggests that to increase community resilience and scale-up impact, the partnership model can be introduced by integrating different functions, allowing knowledge sharing between stakeholders and complementing each other's role for greater and sustainable impact (23).

Project Connect will engage the private sector and other stakeholders to ensure that welfare support is being utilized optimally. Moreover, bridging the engagement between stakeholders will create a sector that is more resilient as the success of each actor is dependent on each other within the system. Therefore, to increase the application rate for the target group, Project Connect will play a role as a partnership and collaboration hub to (1) advocate the Smart Welfare Delivery approach by empowering youth in bridging the welfare scheme to the right beneficiary and (2) bringing in prominent stakeholders to actively engage and collaborate in further supporting welfare take-up in the rural areas of India.

Project Connect has identified potential stakeholders to be engaged, which include government institutions and local NGOs and foundations functional in most parts of India and those that share similar agendas to improve welfare scheme delivery. The implementation of Project Connect will be divided into three stages.

A partnership assessment has been conducted by focusing on their strengths to ensure the increased awareness resulting from students' household visits activity will be taken up by reliable partners who will further assist them on the application procedures. Some of the potential partners assessed include (1) **Haqdarshak** offers a technology-based welfare delivery service through field agents; (2) **Indus Action** work on promoting rights to education, food, and livelihood; (3) **Michael and Susan Dell Foundation** focus on education, health, and family income stability; and lastly (4) **Daily Wage Worker** connect migrants to welfare scheme. Besides connecting target beneficiaries to the eligible welfare scheme, they also have extended services that ensure the received support is being used as intended. However, all the stakeholders mentioned above have a similar challenge in extending their outreach to the poor people in the community; hence, Project Connect serves as compelling additionality for the stakeholders to engage with. Another benefit to collaborating with the aforementioned potential partners is to serve the long-term vision of Project Connect, which will not only enable the welfare scheme delivery but also acts as a robust delivery pipeline to help the uptake of newer public policies introduced by governments in the future.
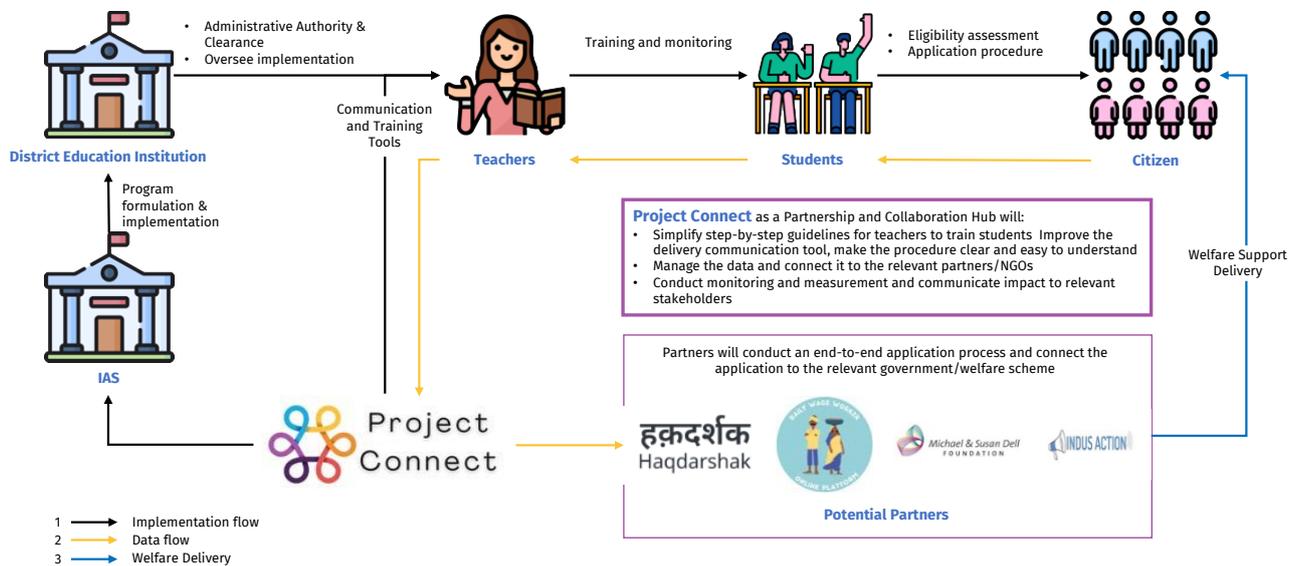

Figure 9. Project Flow

3.4. Monitoring Framework and Timeline

Monitoring will be carried out by our team since we will act as the collaboration hub and will be responsible for data collation, storage and transmission. It will be done 6 months after the end of our intervention period (April-May) i.e., in November every year. Since sufficient time would have elapsed after the information and mediation intervention to assess its effect on the enrolment of the targeted welfare schemes. This will also give us sufficient time before our next intervention phases to plan.

Since data collation will be at the level of the schools and districts, we will be able to pinpoint areas where for example, volunteer enrolment (Y) as a proportion of the number of high school students in the school or district is low OR X3 as a proportion of X1 is low.

Table 1. List of indicators included in the monitoring framework

Output (data will be collated from all operational schools and partner NGOs at the district level)		
Access: Information	Number of beneficiaries (individuals) assessed for eligibility	X
	Number of beneficiaries (individuals) found eligible for a scheme that they are not currently enrolled for	X1
Access: Scheme	Number of eligible beneficiaries connected with partner NGOs for advanced mediation	X2
	Number of eligible beneficiaries who were able to access the scheme in 6 months since first contact	X3
Beneficiary Satisfaction	A survey was conducted in a fraction of 'X' to assess their satisfaction with (1) the quality and clarity of information from students (2) experience with partner NGOs	
Process (data will be collated from all operational schools at the district level)		
Enrolment and Training	The number of students who volunteered	Y
	Number of students who attended the 2 hours training session 1	Y1
	Number of students who attended the 2 hours training session 2	Y2
Deployment	Number of students deployed in the communities	Y3
Input		
Partnerships	Number of Districts implementing Project Connect	Z
	Number of Schools implementing Project Connect in the district	Z1
	Number of Partner NGOs in the district	Z2

The following is an inexhaustive list of indicators we derive from our monitoring framework.

- 'Existing gap in the provision of welfare scheme' X1/X
- 'Private sector collaboration efficiency' X2/X1
- 'Partner NGOs efficiency' X3/X2
- 'Training efficiency' Y3/Y
- Beneficiary satisfaction
- 'Training drop-out rate' (Y-Y1 or Y2)/Y

3.5. Critical Review

We present a critical review of Project Connect using the SWOT framework where we look at four aspects of our model. Strengths, that can be built on. Weaknesses, that need to be acknowledged so that we or others can improve on them in future efforts. Opportunities, that we need to take advantage of. Threats, that need to be mitigated.

Strengths
- **Sustainable** intervention with very low capital cost
- Easily **scalable** to a wide variety of contexts and to incorporate more schemes in the benefit portfolio
- Recurring cost is **low** (only printing and stationary)
- Built-in **Incentives** for all stakeholders
- Identified **partner NGOs** for the initial implementation with scope for expansion
- Not putting further burden on workers of the public system

Weaknesses
- Does not to address the **systemic drivers** of the disconnect between beneficiaries and schemes
- Relies on players **external** to the public system for social protection policies
- No identified source of **funding** for the recurring costs

Opportunities
- **Partnership** with the government for further bureaucratic streamlining
- Partnership with more NGOs for advanced mediation
- Institutionalisation of Project Connect as a public **policy**
- Students can become 'change-agents' for other **government programs**

Threats
- Misuse of beneficiary data originally collected to facilitate advanced mediation
- Security issues for students during field visits
- Possibility for spread of COVID-19

Figure 10. SWOT Analysis of Project Connect

Benefits to the system:

- Increased participation in the economy, and economic development.
- Increased participation in society raises the voices of the poor and the accountability of the government.
- Increased sensitivity of the students towards social issues like poverty, lack of education and the government's effort to reduce the same making them more aware and responsible citizens.

4. Feasibility, Scalability and Sustainability

Although the scalability and sustainability of the project have been mentioned throughout this report wherever it was relevant. This section is mostly concerned with describing the project's feasibility by using stakeholder support, incentives, similar public and private sector approaches already functional, and our rigorous background research as our arguments. One of the highlights of this section is the argument that since there are numerous examples of similar approaches in the private sector already being implemented, the public sector can achieve the same with better efficiency and important positive externalities for the change agents (see section 3.2) and the system. In line with this, this project has partnerships between the public and private sectors for better overall harmony in the effort to make welfare schemes more accessible to the public.

Stakeholder Support

We interviewed several people from every relevant stakeholder category in the value chain. This helped us understand the present situation better and aided us in our problem analysis. It also demonstrated that the stakeholders would not only welcome such intervention but would actively support it. Before carrying out the interviews, we researched their normative role and assigned them a role that they would play for the project along with the incentives that they would face (See annexure 3) We designed the interview questions in a way that helped us understand the problem and the current deficiencies in accessing the welfare schemes and to assess the stakeholder support.

During the stakeholder interviews, except with community members, we first described the project in a standardised way using the local language (Hindi) and asked them questions. For the community members we posed some questions before and some after the description of the project. An inexhaustive list of questions posed to the stakeholders is given in (Annexure 2)

For a full range of answers received in the stakeholder interviews (Annexure 1) The following themes can be drawn from it and summarise a range of responses.

- There is confusion, lack of information and (sometimes) prohibitive administrative burden around accessing welfare schemes.
- Recognition of government efforts but they are found to be not enough.
- Willingness in students and teachers to support this project because of their belief that it will do good for the community and does not require much of their effort.
- The excitement in students about the personal benefits for them from participating.
- Bureaucrats are willing to implement this in their districts.

Incentives

There are several positive incentives built-in for all the stakeholders. These have been discussed earlier in the context of the Theory of Change for each stage and stakeholder involved in section 3.2. In sum, bureaucrats and teachers will have reputational gains from implementing this project but will have increased workloads. We predicted and later confirmed with stakeholder interviews that due to how the project is designed, the increase in workload will not be substantial and is a one-off effort on their part to start the project and train the students. After which, the only role to play for the rest of the 2 months of implementation will be that of co-monitoring the project with our team. Students have the highest workload since they will be responsible for doing the field visits, but that is balanced off by positive incentives of the possibility of better educational and employment opportunities through participation in a real-world project. This will also act as a training and learning opportunity for them to develop their skills. On top of this, intrinsic motivation to help the poor will add to the incentives mentioned earlier.

Similar approaches in the public sector

The government of India already runs public programs where community members volunteer to provide services to other community members. An accredited Social Health Activist (ASHA) worker is just one example where a woman from the community who has completed middle school (equivalent to 8 years of schooling) is trained to provide a range of public health services including child and maternal health. The difference is that due to the relatively higher time investment and responsibilities ASHAs are remunerated for their work which they carry out throughout the year. ASHA worker program has been going on across India for almost 2 decades where responsibilities and the basket of services delivered have been gradually scaled up with progressive training of the workers. Similarly, some students can go on to become social workers and find internships and job opportunities either in the government or in the partner NGOs like IndusAction and Haqdarshaq that run such programs.

Similar approaches in the private sector

As mentioned earlier two of our partner NGOs have similar programs. For example, IndusAction has Smaaj 3.5 (24). Their research shows that if 3.5% of the community members volunteer to provide these services of information and mediation about the welfare schemes then poverty can be reduced substantially. Along these lines, other NGOs have a similar value proposition as well (25,26).

The fact that high schools are present in every community and the number of students in them is naturally in proportion to the number of people in the community makes our model a self-correcting and sustainable one. Moreover, there is no need to employ extra people or for them to travel to and establish rapport with the community. Lastly, the ubiquity of welfare schemes as a predominant poverty-reducing mechanism and the low enrolment rates across India due to a variety of reasons makes our solution scalable. To implement Project Connect elsewhere we simply need to do three things as per the new context – One, build a portfolio of welfare schemes to be targeted as per the criteria mentioned in section 2.4; two, identify partner NGOs to facilitate advanced mediation; develop training modules and the eligibility identification algorithm for the local context.

5. Summary

The idea of Project Connect is simple yet developed with rigorous background and contextual analysis based on literature and, expert and stakeholder interviews. Since there is a chasm between the problem of a high rate of poverty in India and the inefficient governmental efforts to address it, we attempt to bridge the chasm using change agents and partnerships with NGOs. Poverty rates are much higher in rural parts of India and the government has tried to address this by launching a plethora of welfare schemes which for many reasons do not reach the beneficiary due to lack of information and the administrative burden associated with accessing them. Our change agents who are government high school students are already part of the community i.e., they go to the school situated within their community and live there. They will be tasked with providing information about the eligibility and the availing procedure of a select high-impact basket of welfare schemes to their community members and further connect them to partner NGOs for carrying out the paperwork and arranging the documents. There is a felt-need, built-in incentives and stakeholder support for this entire process. Our rigorous analysis of the problem and several brainstorming exercises allowed us to think using first principles and come up with a simple yet elegant solution which is easily scalable and self-sustainable throughout the country and other parts of the world. We hope that the side-effect of this project is as valuable as the intended outcome which is the overall development of the students as responsible and more aware citizens of the country and the strengthening of a feeling of community solidarity.

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Annexures

Annexure 1 – Stakeholder Interviews

Stakeholder	Needs identified/issues raised
Teachers (n=5)	- "Students are sometimes engaged in awareness activities like importance of voting and handwashing, this seems to be much more important than them" - "This will be a good use of their time Although some students might not be interested" - "I can see it can help some people; if the students see the same, this project can be a success" "These students live here, they are part of the community…" - "Most important thing is to make the students understand the importance of their work (Project connect)… they will be much more sensitive citizen after going through this" - "The NGOs regularity and connection (partnership) with us could be the weak link…" - "Some parents might object to their children being sent to the homes of people of lower caste" "Government should do more of these programs during the summer break" - "Award system is a must, students like it… even if the award is small or even recognition and a certificate on annual day" - All teachers mentioned that such an implementation can be successful since students ae engaged in similar programs already - Some (2/5) teachers mentioned that if this is done during term time, we will be able to monitor them well
Community Members (n=8)	- "Poverty is a handicap; it is like when my leg was broken… I feel neglected and disenfranchised" - "We don't know what we can do to improve our live, we just keep on living…" "Politicians make empty promises and only want votes, who cares for what I need" - "If someone helps me get 4 pennies (a colloquial expression meaning some money) […] for proper food and clothes […] Our lives have been spent, me and my wife only hope to give better for our children…" - "I went to the bank for my PMJDY account, after being in the queue they said lunch break which went on 2 hours and then said that the officer needs to go on field visit… sometimes they are on leave, the work never gets done… my neighbor got his PMJDY account linked in 2-3 visits, he was lucky" - "I have seen several such projects in my life, they don't stay for more than a year…" - "Sahab (Sir), you are talking to me nicely because you are doing research… why would the officer listen to us for even our small queries when we ask them where can we get the photostat of our ID card? " - "I can either go to the field to get sure money or to the bank or office for these schemes… I don't know much about them anyway"
Students (n=12)	- "We do what the teachers ask us to do…" (x2) - "…certificates are good (helpful)" - "It'll be nice if I can do the field visits with my friend…I'll feel more comfortable" - "I think I can easily go to 5 houses in a week… or 15 in 2 weeks…" - "I will need to take permission from my dad before I do this…" (x3) - None of the students interviewed had done volunteering work before - Most (10/12) of the students reported that they will be comfortable visiting other household in the community - "I don't know if the household will listen to us being students" - "There is no issue of time for this, the school curriculum is not very packed" - "Some of my friends are preparing for competitive exams (for college admissions) they might not do this…

Annexure 2 – Description of the project and the question posed to the Stakeholders for the interview

We conducted stakeholder interviews by visiting two government high schools in the rural areas of the Ranchi district. They were semi-structured interviews with open-ended questions. We describe the Project Connect model in the local language (Hindi) to the teachers and Students and asked them certain question given listed below.

Project description for the stakeholder

Poverty is a product of social inequality which is what this project aims to address by making social welfare schemes more accessible. Although, all governments purse redistributive welfare policies which are the main instrument to reduce poverty, they do not reach the intended beneficiaries due to issues like lack of information, improper targeting mechanisms like ordeals and administrative burdens in an environment of low accountability. Hence, the first step out of poverty and mitigation of social inequality could be the improved penetration of the welfare schemes already in place which would not increase the fiscal pressure on the government.

To achieve this, we propose a simple solution whereby the government high school students of the local community in India will identify eligible but unenrolled individuals and provide them information about welfare schemes during household visits. This will be done over a 2 months period on a voluntary basis as summer internship. For carrying out this activity the students will be provided training at the school by teachers based on the training modules created by us. This activity will be carried out with permission and in agreement with the district administration and senior bureaucrats and it will be supplemented with advanced mediation by partner NGOs.

Senior Level Bureaucrat (District magistrate, DEO)
- Do you think it is needed?
- Do you think it is feasible?
- Would you support such an intervention in your district, perhaps as a pilot to begin with?
- What problems do you expect to face in the real-world implementation of this project?
- Do you think this project can be implemented (with minor modifications) in other parts of the country?
- If such a scheme is run in your district at full scale what would be the impact on you? What would be the impact on other schemes if any?
- How can this be improved?

Teachers
- Do you think it is needed?
- Do you think it is feasible?
- What obstacles and problems do we expect to face?
- Would you support such an intervention in your school and train the students?
- How can this be improved?

Students
- Will you feel comfortable visiting a community member's house?
- What kind of issues do you expect to face when you do household visits?
- What kind of support would you want to get when you do household visits?
- Do you think you can do it?
- How many hours you can contribute to volunteering in a month?

Community Member
- What are all the government efforts to reduce poverty, that you are aware of?
- Are you familiar with these welfare schemes PMJDY, PMJAY, PMMVY, PMKISAN and PMKVY?
- How do you find information about the welfare scheme?
- Can you share with us your experience of accessing any welfare scheme?
- Do you think this project, if it were implemented in your area would improve the situation?

Annexure 3 – Normative roles and Incentives for the stakeholders

Stakeholder	Normative role	Role for the project	Positive incentive	Negative incentive
Bureaucrats	- To handle the administration and daily proceedings of the government, including the formulation and implementation of policy in consultation with the minister-in-charge	- Provide the administrative authority/clearance - Oversee the implementation of the Project	- Reputational gains for the district and self - Intrinsic motivation	- Increased workload
District education officer	- Overseeing the functioning and administration of public schools in the district	- Provide the administrative authority/clearance - Oversee the implementation of the Project - Provide strategic support and oversight - Provide accountability checks	- Reputational gains for the district and self - Intrinsic motivation	- Increased workload
Teachers	- Organisation and delivery of teaching to students and carrying out day-to-day administrative work of the school	- Train the students on the portfolio of welfare schemes in the training module - Supervise and maintain the log of field visits	- Intrinsic motivation - Hourly reimbursement for rendering training and support	- Increased workload
Student	- Receive the learning and follow the rules of the school	- Household visits in the community during their summer break (20 over a period of 2 months) - Maintain a log of visits made, outcome and follow-up visits (if needed) - Relay the information gathered to Project Connect team	- Improves higher education and employment opportunities - Intrinsic motivation - Training/learning opportunity - Award for the best performing incentive	- Increased workload - Security/safety issue
Project Connect Team		- Lay out the implementation plan and act as a collaboration - Develop a training module and algorithm for household visits		

Annexure 4 – Targeted welfare schemes

No.	Schemes[3]	Monetary Benefit in INR ($)[4]	Method for Calculating monetary Benefit	Current Enrolment Rate
1	**PMJAY**	INR 2097 (27$)	This value is derived from the proxy measure of the out-of-pocket expenditure an individual would have done on the tertiary and secondary hospital services if they were not enrolled under PMJAY. (National Health Accounts)	**71%** (8,896,195 e-card generated out of 12,472,900 people living below poverty line)
2	**PMJDY**	INR 3700 (46$)	This value comes from the annual cash transfers done by the government to all the enrolled beneficiaries under the scheme. PMJDY accounts receive direct benefit transfer (DBT) from schemes like PM KISAN, PMMVY, PMKVY, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme. (Press Information Bureau of India)	16,433,530 total Jan Dhan accounts in Jharkhand. Even though the account opening rate is high linking accounts to various other schemes is not reported.
3	**PMKISAN**	INR 6000 (75$)	This is the exact value of the direct cash transfer done directly to farmers' bank accounts under the PMKISAN scheme. (Press Information Bureau fact sheet)	**58%** (Out of 2,803,000 land-holding farmers only 1,625,740 farmers have received the benefit)
4	**PMKVY**	INR 2500-8500 (32-100)	The scheme has two components- First, where the rewards (Rs.500/- (6.29$) are granted once the individual completes the skill training and secures a certification of that skill. Second, the certified individuals are placed on a job within 90 days of completion of their training, at least on the minimum wage rate as specified by the respective state governments. (PMKVY Official Website)	**2%** (3,02,853 enrolled candidates out of 1,49,18,095 population aged 15-45)
5	**PMMVY**	INR 5000 (63$)	This is the value of the cash transfer done under the scheme directly into the accounts of the enrolled women. (PMMVY Official Website)	**74%** (290,000 enrolled beneficiaries out of 390,000 targeted beneficiaries)

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[3] PMJAY(Pradhan Mantri Jan Arogya Yojana), PMJDY(Pradhan Mantri Jan Dhan Yojana), PMKISAN (Pradhan Mantri Kisan Samman Nidhi), PMKVY (Pradhan Mantri Kaushal Vikas Yojana), PMMVY (Pradhan Mantri Matru Vandana Yojana)

[4] Monetary benefits of the welfare schemes were derived either from the direct cash transfer value or the proxy measure of expenditure of the household on the services that would have incurred in the absence of the welfare scheme.

Annexure 5 – Algorithm to ascertain eligibility (to be used during household visits)

Eligibility Questionnaire												
Serial No.												
Date												
Personal Details												
Name of the interviewee												
Address Line 1												
Address Line 2												
Town/City/Village												
Mobile Number												
Name of the student												

Beneficiary Characteristics		
A. Documents Available		
A1. Aadhaar Card	A2. Voter ID	
A3. PAN Card	A4. NREGA Job Card	
A5. Bank Account Details	A6. Kisan Card	
A7. Ration Card	A8. Landholding Document	

B. Occupational Details

B1. Labourers engaged in agricultural activities	
B2. Domestic worker	
B3. Beggar	
B4. Ragpicker	
B5. Home-based Artisans/ Tailor Sweeper/ Handicrafts worker/ Sanitation worker/ Mali	
B6. Construction worker/ Labour/ Painter/ Welder/ Security guard/ Coolie	
B7. Washer-man/ Plumber/ Mason	
B8. Electrician/ Mechanic/ Assembler/ Repair worker	
B9. Transport worker/ Rickshaw puller/ Conductor/ Cart puller/	
B10. Waiter/Shop worker/ Assistant/ Peon/Delivery assistant	
B11. Street vendors/ hawker / Cobbler	
B12. Landholding farmers earning less than 10,000 and don't own a farming equipment	
B13. Other, Please Specify _____	

C. Family and Household Characteristics

C1. Number of Family Members			
C2. Nuclear (Husband, Wife, and minor child/children			
C3. Joint			
C4. Average household income monthly			
C5. Pregnant women in the family aged 19 or above		Y/N	
If Yes, Conceived date	Maternity paid leave	Y/N	
C6. Construction of House	Kuchha/Pakka		
C7. Number of working professionals in the family			
C8. Age range of family members			

D. Already Enrolled Schemes

D1. PMJDY		D2. PMJAY		D3. PMKISAN		D4. PMKVY		D5. PMMVY	

Matching Beneficiary Characteristics with Eligibility Criteria-

- PMJDY- A1-A7 (preferred but not necessary- a small account for 12 months can be opened without documents)
  (Note the scheme is not eligible for those who have A5)
- PMJAY- A1-A4 (Anyone) A7 compulsory + B1-B13 (Anyone) + C8 (All the family members aged 16-59)
  (Note the Scheme is not eligible for those who have A6)
- PMKISAN- A1, A5 +B13 +C2, C4
- PMKVY- A1-A4 (Anyone), A5 + C8 (15-45 years of age)
- PMMVY- A1, A5 + C5,C8

Annexure 6 –Training brochure for the students

Training Brochure - PMJDY

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, a basic savings & deposit accounts, remittance, credit, insurance, pension in an affordable manner. Under the scheme, a basic savings bank deposit (BSBD) account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having any other account.

Benefits

- One basic savings bank account is opened.
- There is no requirement to maintain any minimum balance.
- Interest is earned on the deposit in accounts.
- Rupay Debit card is provided to account holder.
- Accident Insurance Cover of Rs.2 lakh is available with RuPay card issued.
- An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.
- PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

Eligibility

Individuals who are aged 10 years and above as minors, for minors, the accounts are managed by guardians. The minors are eligible for RuPay Card that can be used to withdraw money four times a month. Above it, individuals can open the account until the age of 60 years.

Indian nationals.

Individuals who already have an existing Savings Account can also open an account under this scheme. They can even transfer their account balance to the PMJDY scheme so as to enjoy the benefits.

If in case, individuals are not able to meet the above criteria or do not have any documents to establish their nationality- then bank conducts a primary check on the individual and classifies them as low-risk individual. These individuals are allowed to open a temporary account which can be made permanent by submitting the required documents within 12 months from the date of opening the account.

Availing Procedure

Online
An online form is available in both English and Hindi on PMJDY.gov.in, submit the same to nearest bank branch along with the important documents.

Offline
Individuals need to have a valid address proof for opening an account under PMJDY. Some of these documents include passport, driving license, Permanent Account Number (PAN), voter's identity card, and Aadhaar card, NREGA job Card. Aadhaar Card is a must document for opening an account. If individuals do not have a valid Aadhaar number then, they first need to get registered for the same and submit it later.

- Individuals also need to submit two passport size photographs.
- If individuals are not able to satisfy the above-given criteria, they can open Small Accounts and are classified as low-risk individuals, such accounts have limitations regarding the number of withdrawals, deposit, and bank balance. The account is valid for a period of 12 months. Post this tenure, the account will be allowed to continue for a further period of 12 months, if the individuals furnish a document that they have applied for a valid identity proof.

Training Brochure - PMJAY

Pradhan Mantri Jan Arogya Yojana (PMJAY) is a flagship National Health Protection Scheme funded by the Government of India. Ayushman Bharat Yojana scheme caters not only the poor but rural families too, which is why it is economically beneficial to the poor and destitute households in rural and urban areas. It aims to cover nearly 10 Crore underprivileged families without any limitations pertaining to family size and age. It will help these households avail healthcare services with insurance coverage up to INR 5 lakh for each family per year for tertiary and secondary hospitalization expenses. It is paperless and offers cashless hospitalization cover at public hospitals and network private hospitals.

Benefits

- Applicable across India
- Offers 25 specialty categories and wide range of 1,354 medical and surgical packages.

What expenses are covered?

- Post-hospitalization expenses for 15 days
- Pre-hospitalization expenses
- Follow-up treatment expenses
- Medical examination, treatment and consultation fee
- In case of multiple surgeries, the cost shall be covered with the highest package. And for second and third surgery it should be covered 50% an 25% respectively
- The scheme also covers the treatment cost of oncology with chemotherapy for 50 different types of Cancer. However, both medical and surgical package cannot be availed at the same time.
- Cost of medicine and medical consumables
- Hospital accommodation charges
- Non-intensive and ICU services
- Expenses related to Diagnostic procedures
- Medical implantation services
- Expenses incurred on complications arising during the medical treatment
- Food services

Eligibility

For Rural

- Household with no adult/male/ earning member within the age group of 16-59 years
- Families living in one room with Kuccha walls and roof
- Families with no members within the age group of 16-59 years
- Household without a healthy adult member and one disabled member
- Manual scavenger families
- Landless households earning a major part of their family income from manual labour

For Urban

- Domestic worker, Beggar, Ragpicker
- Home-based Artisans/ Tailor Sweeper/ Handicrafts worker/ Sanitation worker/ Mali
- Construction worker/ Labour/ Painter/ Welder/ Security guard/ Coolie
- Washer-man/ Plumber/ Mason
- Electrician/ Mechanic/ Assembler/ Repair worker
- Transport worker/ Rickshaw puller/ Conductor/ Cart puller/
- Waiter/Shop worker/ Assistant/ Peon/Delivery assistant
- Street vendors/ hawker / Cobbler

Who is not covered?

- People who own a vehicle like a two-wheeler, three-wheeler, or a car
- Government employees
- People whose monthly income is more than Rs 10,000
- Those who have farming machinery and equipment.
- Those who live in properly build houses
- Those who hold a Kisan card
- Those owing a motorized fishing boat
- Those owing an agriculture land of more than 5 acres
- People employed in government-run non-agricultural enterprises
- People who have refrigerators and landline phones in their houses

Training Brochure - PMJAY

Pradhan Mantri Jan Arogya Yojana (PMJAY) is a flagship National Health Protection Scheme funded by the Government of India. Ayushman Bharat Yojana scheme caters not only the poor but rural families too, which is why it is economically beneficial to the poor and destitute households in rural and urban areas. It aims to cover nearly 10 Crore underprivileged families without any limitations pertaining to family size and age. It will help these households avail healthcare services with insurance coverage up to INR 5 lakh for each family per year for tertiary and secondary hospitalization expenses. It is paperless and offers cashless hospitalization cover at public hospitals and network private hospitals.

Availing Procedure

Scheme is applicable to all the beneficiaries who are identified under the SECC 2011 list and those who are part of the RSBY scheme. If your name is there in the list, then only you will get the Ayushman Bharat Card.

To register online-

- Visit the official government website for PMJAY scheme
- You will find Am I Eligible tab, simply click on it
- Submit your mobile number, CAPTCHA code, and click on Generate OTP button
- Now enter your State and your name, ration card number, household number, or mobile number
- If your family is covered under Ayushman Bharat Yojana, then you name will be displayed in the results

To register offline-

- Visit the nearest Common Service Centres (CSC). If it is not possible you can also visit any of the empanelled hospitals and ask for Arogya Mitra.
- You need to carry Aadhaar Card (preferable) or any other photo based individual Government ID like Voter ID card, PAN card etc. as well as family ID like Ration Card.
- The Arogya Mitra or Kiosk Operator will search the beneficiary name/family using different ways/parameters.
- After identification of beneficiary, you will be asked to submit either Aadhaar Number (preferable) or any Govt. ID card for individual identification/verification.
- They will perform online authentication and also validate your mobile number (in case you don"t have a mobile phone, you can provide the mobile number of any known person). Your photo will also be collected (in case of non-Aadhaar verification)
- You will also have to submit a proof of family ID card (Ration Card)for establishing your relation in the family.
- Record will then be submitted for approval and you will receive an acknowledgement slip.
- If there is a match the record will be approved. You will be informed about the decision by SMS within 30 minutes.
- Contact Helpline No.- You can call on any of the government of India provided helpline numbers (e.g. 1800111565) to contact their customer care and seek the information about PMJAY Scheme, Ayushman card/e-card, Ayushman card apply, Ayushman card download and even Ayushman Bharat Scheme registration.

Training Brochure – PM-KISAN

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a Central Sector Scheme to provide income support to all landholding farmers' families in the country to supplement their financial needs for procuring various inputs related to agriculture and allied activities as well as domestic needs. Under the Scheme, the entire financial liability towards transfer of benefit to targeted beneficiaries will be borne by Government of India.

Benefits

- Financial benefit of Rs.6000/- annually per family in three equal instalments of Rs.200O/- each, every four months.
- The Scheme benefits will be also be allowed in all such cases where transfer of ownership of cultivable land has taken place after the 01.02.20'19 on account of succession due to death of the landowner.
- The financial benefit under the scheme shall be directly credited into bank accounts of beneficiaries including Jan Dhan bank accounts.

Eligibility

- All farmer families urban/rural (Family comprise of husband, wife and minor child/children) irrespective of the size of their landholdings.
- A beneficiary should be an Indian Citizen.

The following category of farmers are not eligible:

- All institutional Landholder
- Farmer families in which one or more of its members belong to following categories:
  - Former and present holders of constitutional posts
  - Former and present ministers/ State Ministers and former/present Members of Lok Sabha/ Rajya Sabha/ state Legislative Assemblies/ State Legislative councils, former and present mayors of Municipal corporations, former and present Chairpersons of District Panchayats.
  - All serving or retired officers and employees of Central/ State Government ministries /Offices/Departments and its field units Central or State PSEs and Attached offices /Autonomous lnstitutions under Government as well as regular employees of the Local Bodies (Excluding Multi-Tasking staff / Class lV/Group D employees).
  - All superannuated/retired pensioners Rs.10,000/-or more (Excluding multi-Tasking employees) All Persons who paid income Tax in last assessment year
  - Professionals like Doctors, Engineers' Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.

Availing Procedure

Offline
- Eligible farmers can reach to the nodal officers appointed by the State government to register for the scheme.
- Farmers can also approach local Patwaris or revenue officers.
- It is also possible to enrol in the scheme via Common Service Centres (CSCs) by paying a fee.
- Once enrolled list of beneficiary will be displayed in panchayat for transparency.

Online
- Visit PM-KISAN official website
- Go to farmers corner and register yourself as New Farmer, a form will appear at the screen
- Fill the Form with correct details and submit.
- To check your name in the beneficiary list go to farmers section and check beneficiary list.

Documents Required

- Aadhaar Card Aadhaar Number except in case of farmers in the States of Assam, Meghalaya and UTs of J&K and Ladakh, where alternate documents like Voter ID, DL, NREGA Job card can be used
- Bank Account Number and IFSC code (given on bank passbook)
- Mobile Number if available.
- Full details of the owned land (Urban farmers can enrol only if land is used for cultivation)

Training Brochure – PMKVY

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is a Skill Certification scheme to enable Indian youth to take up industry relevant skill training that will help them in securing a better livelihood. The training and assessment fee for the applicants is paid by the government. The scheme has two components Short Term Training (STT) and Recognition of Prior Learning (RPL). Under STT various training centres provide training in the area of entrepreneurship, soft skills, financial and digital literacy . Whereas, RPL is an assessment process to evaluate individual's existing skill set.

Benefits

- Provides a Skill India card and a valid certification depending on which candidates can apply for various jobs and earn a livelihood.
- Provides training to the experienced Indian youth to bridge the gap between their skills and industry requirements.
- Extends industry-based skills training to the unemployed youth and college or school dropouts so that they become fit for employment.
- Every successful individual receives an amount of Rs. 500.
- Individuals get accidental insurance coverage for three years at free of cost (Kaushal Bhima).
- Individual is placed within 90 days of certification
- An individual earns a wage that is at least equal to or above minimum wages as defined by state employment guidelines.

Eligibility

For STT

- Indian National.
- Aged between 15-45 years.
- Possesses Aadhaar Card and an Aadhaar linked Bank Account.

For RPL

- Indian National.
- Aged 18-45 years.
- Possesses Aadhaar Card and an Aadhaar linked Bank Account.
- Prior Experience for job role for which they want RPL certification.

Availing Procedure

Online
- Step 1: Go to official PMKVY website, Click the 'Find a Training Centre' link, select your desired State, District, Sector, and Job Roles. Select the suitable training centre nearest to you.
- Step 2: Applicant must go to the training centre in person to enrol for training in desired course.
- The training partner then obtains the information from the database and training gets arranged accordingly. After successful training, the candidates receive awards according to the norms of this scheme.

Offline
- Visit PMKVY Centre with relevant documents to get yourself registered.
- Individuals can also go to their nearest CSCs .

Documents Required

- Aadhaar Card
- Bank Account Details
- Mobile Number if available

Training Brochure – PMMVY

Pradhan Mantri Matru Vandana Yojana (PMMVY) is a Maternity Benefit Programme that is implemented in all the districts of the country in accordance with the provision of the National Food Security Act, 2013. It is a conditional cash transfer scheme for pregnant and lactating women of 19 years of age or above for the first live birth, except those who receive paid maternity leave. The objective of the scheme is to enable pregnant and lactating women to take care of the additional nutritional needs and compensate for the wage loss.

Eligibility

A beneficiary should be an Indian Citizen.
Pregnant and aged 19 years and above.
Not entitled to any paid maternity leave.
Conceived on or after 01.01.2017

Benefit

Direct cash transfer benefits of ₹5,000/- subject to the following conditions-
- The first transfer (at pregnancy trimester) of ₹1,000 requires the mother to:
  - Register pregnancy at the Anganwadi centre (AWC) upon realising conception has occurred
  - Attend at least one prenatal care session and taking Iron-folic acid tablets and TT1 (tetanus toxoid injection), and
  - Attend at least one counselling session at the AWC or healthcare centre.

- The second transfer (six months of conception) of ₹2,000 requires the mother to attend at least one prenatal care session and TT2.

- The third transfer (three and a half months after delivery) of ₹2,000 requires the mother to:
  - Register the birth
  - Immunize the child with OPV and BCG at birth, at six weeks and at ten weeks
  - Attend at least two growth monitoring sessions within three months of delivery

- All the beneficiary receive the benefits of the scheme only once.
- In case of miscarriage and still birth the mother will be eligible for the remaining instalments in the event of any future pregnancy.
- Benefits also apply to pregnant and lactating ASHA workers.

Availing Procedure

1. Eligible women are required to register under the scheme at the Anganwadi Centre (AWC) / approved Health facility.
2. The beneficiary shall submit the prescribed application Form 1 - A, along with the relevant documents and undertaking/consent duly signed by her and her husband, at the AWC/ approved Health facility. While submitting the form, the beneficiary will be required to submit her and her husband's Aadhaar details with their written consents, her/husband/family member's Mobile Number and her Bank/Post Office account details.
3. The prescribed form (s) can be obtained from the AWC/ approved Health facility free of cost. The form(s) can also be downloaded from the website of Ministry of Women and Child Development.
4. For registration and claim of first instalment, duly filled Form 1 - A along with copy of MCP Card (Mother and Child Protection Card), Proof of Identity of Beneficiary and her Husband (Aadhaar Card or permitted Alternate ID Proof of both and Bank/ Post Office Account details of the beneficiary is required to be submitted.
5. For claiming second instalment, beneficiary is required to submit duly filled up Form 1 - B after six months of pregnancy, along with the copy of MCP Card showing at least one ANC.
6. For claiming third instalment, beneficiary is required to submit duly filled up Form 1 - C along with copy of child birth registration and copy of MCP card showing that the child has received first cycle of immunization or its equivalent/substitute.
7. A beneficiary can apply, at any point of time but not later than 730 days of pregnancy, even if she had not claimed any of the instalments earlier but fulfils eligibility criterion and conditionalities for receiving benefits. In cases where LMP date is not recorded in MCP card viz. a beneficiary is coming for claim of third instalment under the scheme, the claim in such cases must be submitted within 460 days from the date of birth of the child beyond which period no claim shall be entertained.