

## **Bhamashah scheme**

### **What is the issue?**

\n\n

\n

- State governments perform well in their DBT schemes when compared with union government's schemes.

\n

- Bhamashah scheme of Rajasthan government proves this scenario.

\n

\n\n

### **What are the concerns in union government schemes?**

\n\n

\n

- The DBT deficits of the Union Government have increased, as the states have become spendthrift.

\n

- There is also the burden of 40%-50% leakage of funds in the central government schemes.

\n

- Not many states are doing well in terms of linking payments to Aadhaar numbers of citizens.

\n

- The only exception is Rajasthan, whose Bhamashah scheme has done better than the union DBT.

\n

\n\n

### **What is Bhamashah scheme about?**

\n\n

\n

- The objective of the scheme is financial inclusion, women empowerment and effective service delivery.

\n

- It is the first family based Direct Benefit Transfer scheme of India where

each family is issued a 'Bhamashah Card'.

\n

- The Card is linked to a bank account that is in the name of lady of the house who is the head of the family.

\n

- The card leverages bio-metric identification and core banking.

\n

- Multiple cash benefits would be accessed through the Bhamashah Card and will be directly transferred to bank accounts of the beneficiaries.

\n

- Over three years, DBT transactions over the Bhamashah platform have crossed Rs 10,000 crore for purposes like pension payments, insurance, scholarships, housing, etc.

\n

\n\n

\n\n

**Source: Financial Express**

\n

