Bhamashah scheme

What is the issue?

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- State governments perform well in their DBT schemes when compared with union government’s schemes.
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- Bhamashah scheme of Rajasthan government proves this scenario.
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What are the concerns in union government schemes?

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- The DBT deficits of the Union Government have increased, as the states have become spendthrift.
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- There is also the burden of 40%-50% leakage of funds in the central government schemes.
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- Not many states are doing well in terms of linking payments to Aadhaar numbers of citizens.
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- The only exception is Rajasthan, whose Bhamashah scheme has done better than the union DBT.
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What is Bhamashah scheme about?

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- The objective of the scheme is financial inclusion, women empowerment and effective service delivery.
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- It is the first family based Direct Benefit Transfer scheme of India where

each family is issued a ‘Bhamashah Card’.
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- 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.
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- The card leverages bio-metric identification and core banking.
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- Multiple cash benefits would be accessed through the Bhamashah Card and will be directly transferred to bank accounts of the beneficiaries.
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- Over three years, DBT transactions over the Bhamashah platform have crossed Rs 10,000 crore for purposes like pension payments, insurance, scholarships, housing, etc.
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Source: Financial Express

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