



**IMPLEMENTATION  
PLAN**  
*for*  
**A CASH TRANSFER SCHEME**  
*in*  
**DELHI\***

*(March, 2011)*

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## Section 1: Introduction

India has had a long standing history of policies directed at poverty reduction and social protection through a variety of welfare schemes. Apart from the central government initiatives in this direction, different state governments have, from time to time, been introducing schemes aimed at ameliorating conditions that make people vulnerable. The Government of National Capital Territory of Delhi (GNCTD) operates about 49 schemes in Delhi spanning social support, education, health care and poverty eradication. So far the approach has been to tackle any one given deprivation at a time, apart from a few exceptions such as the Integrated Child Development Services (ICDS) and *Sarva Shiksha Abhiyan* (SSA), and most of the schemes do not strive for a holistic provision of entitlements to an entitlement holder. The targeting principle has hinged on some income qualification (APL/BPL and other such cards or income cut-offs) and the caste/religion/gender of the participant; no particular scheme aims to address the inherently multidimensional notion of vulnerability.

The cash transfer scheme mooted here aims for a broad-based targeting principle and seeks to integrate the essence of disparate social protection schemes through cash transfers and co-responsibilities. This scheme is different from the existing cash transfer schemes because it strives to combine a holistic treatment of vulnerability as evidenced in livelihoods and scenarios requiring social protection (disability, old age, widowhood etc.) and provides an exit route through ensuring the basic entitlements in health and education to the mother and children. Another aspect of the scheme that is different from other schemes is the creation of a unified register through a dynamic database that allows an intervention that is life-cycle based. This essentially means once a participant comes into the database, the technology allows for immediate and seamless transition from one stage of her life to another.

GNCTD embarked on a survey of the vulnerable population of Delhi in August-September, 2008, with a view to design a cash transfer scheme that aims at amelioration of the conditions that engender the vulnerabilities.<sup>1</sup> Another round (Phase-II) of the survey was completed in May-July, 2009. The two phases, combined, cover 924,016 households spread over all the 9 districts of Delhi. India Development Foundation (IDF) was entrusted with the task of formulating an approach for rationalisation of the schemes under GNCTD; creating a Vulnerability Index; and, devising an implementation plan of the proposed cash transfer scheme.

We have adapted the multidimensional poverty indexing approach of Alkire and Foster (2008) for the creation of the vulnerability index. This index takes into consideration both the extent (spread) and the depth (the acuteness) of the incident vulnerabilities. The dimensions of vulnerability considered are based on the norms given in the Cabinet Note, and discussed in Section 2. The details of the calculation of vulnerability score are given in the chapter titled “Vulnerability Index”, already submitted to GNCTD.

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<sup>1</sup> The definition of vulnerability was based on the GNCTD norms as described in the Cabinet Note. The criteria are given in Table 1 of the Annexure.

A comprehensive desk review of 49 schemes operational in the current plan period of GNCTD was undertaken with a view to, a) provide an approach for rationalisation of schemes, and b) to calculate benchmark figures for cash transfer amounts to be given out. The first exercise allows us to map the existing resource allocation, service delivery mechanisms and targeting practices. This also helps create the logic for calculation of the cash transfer amounts. The operating principle adopted was to ensure that the participants in the scheme should at least get as much as they ought to be getting had the rationalised system of service provision by the government been in place. A brief overview on the calculation of cash transfer amounts and the co-responsibilities of the service delivery providers is given in Section 3. The detailed approach towards rationalisation of schemes is given the chapter “Rationalisation of Schemes: An Approach”, already submitted to GNCTD.

## **Section 2: Vulnerability score**

As mentioned in Section 1, the purpose is to devise and implement a cash transfer scheme for the vulnerable households in Delhi. Vulnerable households were located through the *Samajik Suvidha Sangam* (SSS) Survey conducted in two phases (completed in 2010). The survey covers 924,016 households in all the 9 districts of Delhi and was based on three broad dimensions of vulnerability (locational, social and occupational) as laid down by the Cabinet Note of GNCTD (hereafter referred to as Note). It was assumed in the Note that any one living in the locations where the survey was carried out is potentially vulnerable. The scheme proposed by us is based on two broad principles:

- An individual is a dynamic entity and vulnerability takes on different implications at different stages of her life-cycle; and
- Household characteristics affect the degrees of vulnerability for the individuals in the household. We have, therefore, taken the household as our unit for the intervention.

Both these imply that the degree of vulnerability of the individual changes with time and with the context within which the household operates. We implement these principles in the following manner:

(a) Define a household to be definitely vulnerable if either one of the two is true for the household:

(i) the head is of working age (between 18 and 60 years, both inclusive) and is educated till below primary and

(ii) the head is of working age (between 18 and 60 years, both inclusive) and works in a dangerous (susceptible to morbidity and/or injury) profession (rickshaw puller, (untrained) construction worker, rag-picker).

To this definition, we add all the minor headed households, homeless, and households with transgender members;

(b) Calculate the number of members in the household who require special support because of their physical or social position (widows, adult female members who are separated or divorced, differently-abled member, any member (other than the working head) involved in a dangerous profession or, above the age of 60); and

(c) Calculate the number of lactating mothers and the number of boys and girls yet to reach adulthood.

Criterion (a) assumes that the working head of the household is entrusted with decision making and income earning abilities and, fragility in any of these capabilities makes the household vulnerable. This also matches with the livelihood vulnerability referred to in the Note. Criterion (b) addresses the social vulnerability dimension mentioned in the Note. We have added criterion (c) to ensure that children in these potentially vulnerable locations do not face any disadvantage in growing up to be productively trained and healthy adults. The criteria were worked out keeping three things in mind:

- (a) The criteria reflected the basic approach in the Note;
- (b) Parsimony regarding the household information is essential for minimizing the implementation and administrative costs of the scheme; and
- (c) The criteria could be mapped on to existing social support programmes in the state, wherever possible.

For an overview of how the vulnerability score is calculated, refer to the section on **Calculating the Vulnerability Score** in the Annexure.

### **Section 3: Calculation of cash transfer amounts from existing schemes**

The rationalisation of schemes<sup>2</sup> takes into account vertical (across life cycle) and horizontal (across deprivations) integration of schemes to arrive at a final list of schemes that address an individual's deprivation in a stage of her life cycle. These schemes span health, education and social security.

The benchmark cash transfer amounts have been calculated from the existing schemes of the Delhi Government. The dimensions based on which the vulnerability score has been calculated have been classified as those that make a household definitely vulnerable (classified as enabling needs), those where the household requires special support due to its physical or social position (classified as support based needs), and finally those where the household's basic needs of health and education are not met (classified as basic needs). In the chapter on Rationalisation of Schemes, we have made an attempt to classify all existing schemes<sup>3</sup> pertaining to health, education and social security into basic, enabling and support type schemes.

For each dimension, all existing schemes are first listed and their cash transfer amounts per month calculated. For some schemes, the documents of the concerned ministry/department provide details of the cost break up per unit directly. In cases where the per unit cost is not mentioned directly, the annual revised outlay is divided by the

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<sup>2</sup> Refer to the chapter titled "Rationalisation of Schemes: An Approach" already submitted to GNCTD.

<sup>3</sup> This was part of the exercise to classify and rationalise schemes of Delhi Government as provided by GNCTD. The approach towards rationalisation of schemes was done based on about 110 schemes provided by GNCTD. However, while deciding on the cash transfer amount for the vulnerable dimensions, a final list of 49 schemes provided by GNCTD that covers most of the cash and kind-based schemes in health, education and social welfare are taken. The additional schemes not covered in the 49-schemes document are mostly in the nature of infrastructure, sanitation, juvenile justice, and scholarships.

number of beneficiaries for the year 2009-10 and the unit cost arrived at. Listing the schemes under each dimension also highlights the duplicity of benefits across schemes. Also, if a scheme caters to a universal group rather than for a particular caste or community, then a case is made for retaining the universal scheme.

Tables 2a-2e<sup>4</sup> in the Annexure provide the list of existing schemes under various dimensions and the final list of schemes considered for calculating cash transfer amounts that fulfil the health and education needs of children till the age of 18 years, and mothers in the age group of 18-49 years. The definitely vulnerable get an amount of INR 1000 calculated as the amount required to overcome occupation related vulnerability. The cost incurred per unit in providing supplementary nutrition (SNP) in ICDS is taken as the cash transfer amount to be provided to children, mothers, and adolescent girls in the reproductive and child health care phase.

For those enrolling in schools, a cash transfer amount for textbooks, uniforms, and transportation will be given provided they fulfill certain conditions, as described in Section 5. For social security based support, such as those for widows or disabled people, a cash transfer amount equivalent to the existing scheme amount will be provided.

## **Section 4: Integrating vulnerability score with cash transfer amounts**

### **4.1 Calculating transfer amounts across dimensions**

The cash transfers are given as three types of transfers - *enabling* for definitely vulnerable, *graded/support based* for addressing social or physical vulnerability and *basic* transfer for women and children in reproductive and child health care phase, and for children in school going age. The steps involved in integrating the vulnerability scores with cash transfer amounts are given below.

**Step 1: Providing an enabling transfer:** As a first step, we separate out the following households:

- (a) Minor headed households;
- (b) Homeless households; and
- (c) Households with transgender member(s)<sup>5</sup>.

There are 1171 such households and these are households that clearly deserve support.

Along with these we add

- (d) Households where the head is educated till primary and below; and
- (e) Households where the head is either a rag-picker, or a rickshaw puller or an unskilled construction worker.

All these households get the status DV (definitely vulnerable) and a base amount of INR 1000 per month.

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<sup>4</sup> The highlighted schemes are the ones that are finally taken for calculation of the cash transfer amount for a dimension.

<sup>5</sup> In our social milieu, households with transgender members face a lot of stigma and are unable to join the mainstream of economic activities.

**Step 2: Providing a graded transfer:** We then identify household member characteristics and count the members and give INR 1000 per month for every household member who is a (a) widow, or a (b) divorced/separated female member of the household, or a (c) differently-abled member, or (d) above the age of 60 years. In the member characteristics, we also count the (e) number of members in the household (not the head) who are in the dangerous profession. We give INR 1000 per month for all those who are in a dangerous profession.

A household is scored by the counts of members (i.e. all the members of the household other than the head), that satisfy each of these 5 dimensions. Following this procedure, we get a matrix of household scores on the 5 dimensions listed above. We add another dimension to this, viz., if the household is definitely vulnerable or not. In this dimension the entries are either 0 (not definitely vulnerable) or 1 (definitely vulnerable). We have 924,016 households covered in the survey (combining phases I & II). Therefore, we get a matrix of 924,016 X 6 dimensions of household scores. Let us denote this matrix **A**.

**Step 3: Providing a basic transfer:** This leaves us with the monetary amounts for lactating mothers and children. The data does not identify who the lactating or nursing mothers are. We have, therefore, assumed that all households who have a child(ren) in the age-group 0-2 years have a nursing mother(s). The cash support for such a child includes the amount that should go to the mother. In keeping with the prevailing system in the government, we segregated the school going children on the basis of gender into boys and girls<sup>6</sup>. To arrive at the amount for money in the life-cycle support criteria, we counted the number of children in each of the above mentioned age-groups every household has.

Using this method, we get scores for the proxy Mother, children (counts of children in the age group of 0-6), boys in the school going age (i.e. 7-18 years of age) and girls of school going age (7-18 years of age) for each household. We call this matrix **B**.

Step 4: The cash support amount for different dimensions is given in Table 1 below<sup>7</sup>.

**Table 1**

| <b>For Matrix A</b>     | <b>INR (per month)</b> |
|-------------------------|------------------------|
| Definitely vulnerable   | 1000                   |
| Widow                   | 1000                   |
| Separated/divorced      | 1000                   |
| Differently able        | 1000                   |
| Old                     | 1000                   |
| Below primary and adult | 1000                   |

<sup>6</sup> The girl child in the age group of 11-18 years receives a little higher cash amount than the boy child because of her nutrition needs during the adolescent phase.

<sup>7</sup> Refer to tables 2a-2e in the Annexure for calculation of these cash transfer amounts.

**For Matrix B:**

| Category            | 0—2<br>years | 3—5<br>years | 6—10<br>years | 11—13<br>years | 14—15<br>years | 16—17<br>years | 18—49<br>years | >60<br>years |
|---------------------|--------------|--------------|---------------|----------------|----------------|----------------|----------------|--------------|
| Girl child          | 180          | 188.33       | 352.3<br>8    | 534.04         | 559.05         | 575.71         |                |              |
| Boy child           | 180          | 188.33       | 352.3<br>8    | 369.05         | 394.05         | 410.71         |                |              |
| Lactating<br>mother |              |              |               |                |                |                | 165            |              |
| Old                 |              |              |               |                |                |                |                | 1000         |

*Note: All amounts are in INR and per month. Since the data set does not give us who is the lactating mother, the amount for the lactating mother can be clubbed with the child of 0-2 years. In any case, as we say below, all amounts for the child are to be given to the mother.*

Step 5: Let the amount vectors for matrix A and matrix B be  $M^A$  &  $M^B$ . Given the matrices and the vector of amounts corresponding to each column in the matrices, we calculate the amount to be transferred to the households as vector  $C$  where

$$C = A * M^A + B * M^B$$

We already have the data of each household and the required criteria, though parsimonious, uniformly identifies about 90 per cent of the total household population covered in the data. In particular, it covers (slightly more than) the socially disadvantaged communities<sup>8</sup>.

Therefore, identifying which households should get a cash transfer and, how much, at this point in time is already done. The questions that remain are two-fold:

- (a) How do we guarantee that the cash component for a particular purpose is spent on that purpose?
- (b) How do we guarantee that if a household currently eligible on a criterion for a cash transfer should become no longer eligible in the future, the cash transfer for that criterion will stop?

## **4.2 Illustration of integrating vulnerable dimensions with cash transfer amounts**

Consider the following households.

- (a) Household 1 has 4 members, head is a male and is illiterate and works as a construction worker and is 30 years old. The wife, 28 year old, is also a construction worker and they have 2 kids: one girl, 10 years old and a boy 8 years old. (DV+Livelihood vulnerability+basic support)
- (b) Household has 2 members one boy 17 years old and a girl 12 years old (minor household)
- (c) Household 3 has 6 members. Head is a widow and is 59 years old and the 2 sons, male, work as rickshaw pullers (aged 20 and 28 respectively). There is a wife of

<sup>8</sup> Refer to Table 4 in Annexure. It includes all households excluding minor headed, transgender, and homeless.

the elder son and they have 2 children, a boy 2 years old and a girl 5 years old.  
(DV, multiple vulnerability + basic support)

(d) Household 4 has 4 members. Head is male, 50 years old, illiterate and is differently-abled. There are 3 sons, 14, 15 and 20 years old and all of them work as rag pickers (DV, multiple vulnerability for the head, other livelihood vulnerability+ basic support)

(e) Household 5 has 4 members. Head is a hawker, educated till class 8, 56 years old. There is a son, 36 years old with his wife, 34 years old and a girl child 14 years old. (Non DV, non-vulnerable member and basic support)

These can be summed up in the following Table.

**Table 2: Description of households**

| HH | HH Member | Relation to Head | Education     | Work                | Marital Status | Sex | Age | Disability | HH Size |
|----|-----------|------------------|---------------|---------------------|----------------|-----|-----|------------|---------|
| 1  | 1         | 1                | Illiterate    | Construction Worker | M              | M   | 30  | 0          | 4       |
| 1  | 2         | 2                | Illiterate    | Construction Worker | M              | F   | 28  | 0          | 4       |
| 1  | 3         | 5                | Illiterate    |                     | S              | M   | 8   | 0          | 4       |
| 1  | 4         | 5                | Illiterate    |                     | S              | F   | 10  | 0          | 4       |
| 2  | 1         | 1                | Above primary | House helper        | S              | M   | 17  | 0          | 2       |
| 2  | 2         | 7                | Primary       | Maid                | S              | F   | 12  | 0          | 2       |
| 3  | 1         | 1                | Illiterate    | Maid                | W              | F   | 59  | 0          | 6       |
| 3  | 2         | 3                | Primary       | Rickshaw Puller     | M              | M   | 28  | 0          | 6       |
| 3  | 3         | 5                | Primary       | Rickshaw Puller     | S              | M   | 20  | 0          | 6       |
| 3  | 4         | 4                | Illiterate    | Maid                | M              | F   | 25  | 0          | 6       |
| 3  | 5         | 6                | Primary       |                     | F              | S   | 5   | 0          | 6       |
| 3  | 6         | 6                |               |                     | M              | S   | 2   | 0          | 6       |
| 4  | 1         | 1                | Illiterate    | Rag Picker          | W              | M   | 50  | 1          | 4       |
| 4  | 2         | 5                | Illiterate    | Rag Picker          | S              | M   | 20  | 0          | 4       |
| 4  | 3         | 5                | Illiterate    | Rag Picker          | S              | M   | 15  | 0          | 4       |
| 4  | 4         | 5                | Illiterate    | Rag Picker          | S              | M   | 14  | 0          | 4       |
| 5  | 1         | 1                | Above primary | Hawker              | W              | M   | 56  | 0          | 4       |
| 5  | 2         | 3                | Matriculate   |                     | M              | M   | 36  | 0          | 4       |
| 5  | 3         | 4                | Matriculate   |                     | M              | F   | 34  | 0          | 4       |
| 5  | 4         | 6                | Class 8       |                     | S              | F   | 14  | 0          | 4       |

| <b>Codes</b>          | <b>Relation to Head</b> |
|-----------------------|-------------------------|
| 1                     | Self (Head)             |
| 2                     | Spouse of head          |
| 3                     | Married child           |
| 4                     | Spouse of married child |
| 5                     | Unmarried child         |
| 6                     | Grandchild              |
| 7                     | Brother/sister          |
| <b>Marital Status</b> |                         |
| M                     | Married                 |
| S                     | Single (never married)  |
| W                     | Widow/Widower           |
| D                     | Divorcee/Separated      |
| <b>Sex</b>            |                         |
| M                     | Male                    |
| F                     | Female                  |

We first work out the DV (definitely vulnerable) status of the household. We list the households and give a value “1” to whichever of the 5 criteria in Section 2.1 are satisfied. All those whose DV status is “1” will get a transfer of INR 1000; first 4 households in our example.

**Table 3: DV Status**

| HH | Livelihood | Education | Minor | Transgender | Homeless | <b>DV status</b> |
|----|------------|-----------|-------|-------------|----------|------------------|
| 1  | 1          | 1         | 0     | 0           | 0        | <b>1</b>         |
| 2  | 0          | 0         | 1     | 0           | 0        | <b>1</b>         |
| 3  | 0          | 1         | 0     | 0           | 0        | <b>1</b>         |
| 4  | 1          | 1         | 0     | 0           | 0        | <b>1</b>         |
| 5  | 0          | 0         | 0     | 0           | 0        | <b>0</b>         |

We now work out the social vulnerability score of each household.

**Table 4: Social Vulnerability**

| HH | Widow | Divorcee/separated | Differently-abled | Occupation | <b>Total Score</b> |
|----|-------|--------------------|-------------------|------------|--------------------|
| 1  | 0     | 0                  | 0                 | 2          | <b>2</b>           |
| 2  | 0     | 0                  | 0                 | 0          | <b>0</b>           |
| 3  | 1     | 0                  | 0                 | 2          | <b>3</b>           |
| 4  | 0     | 0                  | 1                 | 3          | <b>4</b>           |
| 5  | 0     | 0                  | 0                 | 0          | <b>0</b>           |

Each of these households get (Total Score)\*INR 1000 per month.

We now move on to the life-cycle support. This comes when they are children and again when they are above 60 years. Observe that we do not have an identifier for the mother of the child. This becomes an issue if there is a child in the age group 0-2 years since we want to support the lactating mother. However, for us to calculate the amount of transfer, the fact that there is a child who is in that age group is sufficient.

**Table 5: Life-cycle support**

| Boys (B)  |          |          |           |            |            |            |         |
|-----------|----------|----------|-----------|------------|------------|------------|---------|
| HH        | 0--2 yrs | 3--5 yrs | 6--10 yrs | 11--13 yrs | 14--15 yrs | 16--17 yrs | >60 yrs |
| 1         | 0        | 0        | 1         | 0          | 0          | 0          | 0       |
| 2         | 0        | 0        | 0         | 0          | 0          | 1          | 0       |
| 3         | 1        | 0        | 0         | 0          | 0          | 0          | 0       |
| 4         | 0        | 0        | 0         | 0          | 2          | 0          | 0       |
| 5         | 0        | 0        | 0         | 0          | 0          | 0          | 0       |
| Girls (G) |          |          |           |            |            |            |         |
| HH        | 0--2 yrs | 3--5 yrs | 6--10 yrs | 11--13 yrs | 14--15 yrs | 16--17 yrs | >60 yrs |
| 1         | 0        | 0        | 1         | 0          | 0          | 0          | 0       |
| 2         | 0        | 0        | 0         | 1          | 0          | 0          | 0       |
| 3         | 0        | 1        | 0         | 0          | 0          | 0          | 0       |
| 4         | 0        | 0        | 0         | 0          | 0          | 0          | 0       |
| 5         | 0        | 0        | 0         | 0          | 1          | 0          | 1       |

Consider the two parts (boys and girls) of Table 5 as two matrices  $B$  and  $G$  and the amounts given in the first two rows of Table 1 in Section 2. First, we need to add INR 165 per month for each child in the age-group 0-2 years. So, the INR 180 for each such child becomes INR  $(180+165) = \text{INR } 345$  per month to the household. Let this new row for the girl child be denoted  $g$  and for the boy child be denoted  $b$ . (Observe that though we are using the word “child”, we are actually saying that every one below 18 years and above 60 years is entitled to a life-cycle support.) So, if we multiply matrix  $B$  with vector  $b$  we get the vector of payments to each household for the boys they have and  $G * g$  gives the vector of payments for the girls they have.

Putting together what we have done so far, we have the total amounts allocated to the five households as follows:

**Table 6: Amounts for each household**

| HH | Total amount |
|----|--------------|
| 1  | 2705         |
| 2  | 1945         |
| 3  | 4533         |
| 4  | 5788         |
| 5  | 559          |

*Note: All amounts are in INR and per month*

## Section 5: Implementation design

### 5.1 Co-responsibilities

While designing a cash transfer programme and its implementation, we have considered the 49<sup>9</sup> main schemes provided by GNCTD and converted both cash and kind-type schemes into a consolidated cash amount. Implementation of the cash transfer programme includes both incentive and awareness components. While the design of cash transfers has been done keeping in mind primarily the demand side, that is, the beneficiary point of view, we also have to factor in the co-responsibility of the state. The state's responsibility comes in at the level of ensuring that the targeted group gets the benefits (by creating awareness and ensuring access), and the use of technology that keeps an updated record of the targeted population at every stage of the lifecycle.<sup>10</sup> The state's responsibility also comes in at the level of monitoring at each stage. Technology will aid the supplier in ensuring that at each stage, the beneficiary is captured in the records and the same beneficiary does not come twice for the same benefits as well as paves way for an exit route.

Observe that the issue of co-responsibilities is especially important for children (of various ages) and lactating mothers. Children get cash support for their nutrition, health and education needs while a lactating mother gets the support for both herself and the child. To ensure that this support is properly used, we want two sets of people (service providers) to be involved. First, we assume that mothers (and parents) will take adequate care of their children if they are aware and if they are able. This implies that with the advice of trained personnel, most of the children's needs can be fulfilled by the mothers. The Anganwadi Workers (AWWs) and Integrated Child development Services (ICDS) staff, for instance, can monitor the nutrition and growth of the child and take necessary steps to inform the parents of the best practices should the children's nutrition parameters fall below the acceptable thresholds. Similarly, if children stop attending school, school teachers can be entrusted to take note and find out the reasons. If absence from school is for truancy, parents need to be informed so that they can take special efforts to correct them; if it is for health reasons proper medical care and nutritional supplements need to be administered. Similarly, for adolescent girls, primary health centres can be sensitized to participate in their well-being. The attempt here is not to penalise the household/individual for non adherence to the conditionalities but of probing deeper into the reason behind the non-adherence and accordingly providing intervention.

In all of the above, the Gender Resource Centers *Suvidha* Kendras (GRC-SKs) have a significant role to play. Working among these communities and having all the necessary information about them, they can effectively participate as extension arms of the government to ensure that the cash supports are properly utilized. Hence, the **co-responsibilities of GRCs** will be to:

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<sup>9</sup> Refer to Table 3 in the Annexure for a list of 49 schemes.

<sup>10</sup> Refer to the lifecycle approach in the chapter titled "Rationalisation of Schemes: An Approach" submitted to GNCTD.

- i. Maintain detailed information of the target families and assist in regular updation of master database in their respective areas.
- ii. Ensure adequate awareness amongst the households with regard to the benefits of the new scheme.
- iii. Collect updated information on the co-responsibilities.
- iv. Ensure that women and children are enrolled/ facilitated for health check up/immunisation/counselling.

**Co-responsibilities in Health:** For provision of health benefits, ICDS is a comprehensive scheme that provides the following services for women in the age group of 18-49 years, children in the RCH phase (0-6 years) and adolescent girls (11-18 years): (1) Anti-natal and post-partum care (includes encouraging institutional births) through urban family welfare centres, dispensaries and hospitals; (2) Immunization and nutrition of the child; (3) Growth monitoring of the child; (4) Pre-primary education; and (5) Health and nutrition for adolescent girls.

Hence the co-responsibilities of ICDS staff will be to:

- (i) Identify newly married couples in the household families and ensure minimum 1 visit per couple within 3 months of marriage for counselling at nearest health centre/primary health centre (PHC)/GRC etc.
- (ii) Maintain database of all pregnant/ lactating /nursing mothers in their respective areas. Ensure their registration at the nearest ICDS centre/ PHC/GRC.
- (iii) Ensure the visit of a pregnant/ lactating/nursing mother to the ICDS/PHC/GRC atleast twice in three months preceding the delivery for Ante Natal Check up (ANC).
- (iv) Ensure the visit of a pregnant/ lactating/nursing mother for atleast one Post Natal Check up (PNC) at the ICDS Centre/PHC/GRC.
- (v) Maintain database of all the children between 0-6 years and ensure health check up of all children in school health clinics, health checkups camps organised from time to time by the GRC or PHC.
- (vi) Ensure the completion of age appropriate immunisation for children through immunisation camps/ ICDS centres, PHCs and GRCs.

**Co-responsibilities in Education:** Schools have to be an integral part of the scheme. The school authorities will have to:

- (i) Ensure that the children of target families are enrolled in schools and ensure 85 percent attendance over the academic session.
- (ii) Inform GRC staff in case the children are absent, have stopped attending schools or have dropped out so that the families can be contacted and reasons ascertained and support provided.

## 5.2 Monitoring and exit route

The co-responsibilities need to be verified by various functionaries/ stakeholders periodically. The overall onus of verification of the co-responsibilities lies on the staff of the GRC supervised by the DMU/Deputy Commissioner (DC) office. This would be done regularly on a quarterly basis for which the GRC needs to submit a Quarterly Review Report (QRR) in a suggested format for their respective catchments. The reports will be test checked from time to time at the Project Implementation Unit (PIU) or SSS level which would include midterm reviews and annual audits. The ASHA/AWW/SATHI would provide relevant information for the master database.

This leaves us with tackling the second issue raised at the beginning of this section, that of the exit route. There are two parts to this. First, is the issue of continued eligibility for occupational vulnerability and some aspects of social vulnerability. Observe that the criterion of being differently-abled is unlikely to change. So is the case of being above 60 years, unless the person dies. In the latter case, since all deaths have to be registered (see the discussion of the data base below) and the GRC is a part of the scheme, this can be quite easily addressed. This leaves us with occupational and educational criteria. For the occupational criterion, the GRCs will keep track and inform the government. For the educational criterion, a change in status is highly unlikely --- an adult educated to below primary is unlikely to cross the threshold in a hurry. Nevertheless, here is a case for the government's skill training programme to become active with households where such adults exist. And, again, GRCs can play a role to encourage such adults to go in for adult training schools. Once they have been so trained, one expects that, at least, their occupational status will change and they will graduate out of the occupational vulnerability.

The second aspect concerns the children. Every year, children will grow older and graduate into different cash transfer amounts. With a dynamic data base, the software that generates the cash amounts can automatically move the children from one age-bracket to another as time passes.

This brings us to the dynamic data base. All raw data on households have already been digitized by GNCTD. The vulnerability scores have already been worked out by IDF and digital entries made against each household. So now, if households are given unique digital identities and so are their members, all age related eligibility criteria can be automatically updated. In particular, in the steady state, the data base can be linked to the UID so that each individual is uniquely identified. And, since the UID Aadhaar collects information on age, sex and address, if the GNCTD data base is linked to it, the data base will dynamically work out the cash amounts each year.

The usual approach that is used in much of policy implementation currently is to make the beneficiary, or the household, responsible. In other words, the "burden of proof" is on the household. Disability certificates have to be produced for each scheme meant for disability or, age certification has to be produced at all levels for age-dependent schemes; more over, this has to be done periodically though many of these conditions are permanent and do not change over time. What creates great difficulty for such households is that all certifications have to be produced before availing of the scheme. This, of

course, encourages various sorts of corrupt practices which, in turn, lead to various leakages. We suggest that the burden of proof be on the household at the entry stage but for exit, the burden of proof should be with the government. Fortunately, for us, we have a technology available to us that allows easy implementation of these aspects and the institution of GRCs who can work as extension arms of both the households and the government.

### **5.3 Mode of transfer**

There are two main reasons why the cash transfer scheme is being envisaged. First, it is a method whereby once a household's vulnerability is determined, the household does not have to re-establish its eligibility every year and to every government department. This will vastly reduce both the administrative costs of the government as well as the transaction costs of the household. The second reason is to simplify the process. Clearly, if *Aadhaar* is used as the platform and the data base is dynamic, both these can be achieved in a way that the money transfer becomes automatic. So, consider a girl child who is 14 years old. The underlying software will automatically transfer into her bank account the cash needed for her to use the transport to go to school, buy the books and uniforms and, the additional supplements needed for the nutrition of adolescent girls. And then, automatically, after 4 years when she becomes 18 years old, the cash transfer for schooling stops and the transfer meant for women of child-bearing age begins. The software will automatically stop this last transfer when she reaches the age of 50.

In any case, we propose that all cash transfers be made in the following manner:

- (a) The amount for being definitely vulnerable goes to the head of the household.
- (b) The amount for all vulnerabilities specific to an adult goes to the adult.
- (c) All cash transfers meant for the child go to the mother; if the mother is not there, they go to the head of the household.

### **5.4 Audit and grievance redressal**

The role of the auditing authority should be three-fold:

- (a) Randomly auditing GRCs --- both social and regular process audits;
- (b) Maintaining a transparent system where the transactions are kept above-board through a website; and
- (c) Commissioning official impact evaluation projects through empanelled research institutes.

Observe that social audits and transparent systems also encourage peer review and a social control apparatus to develop.

For grievance redressal, we propose to involve the Bhagidari channels or a specialized channel based on the Bhagidari concept. Of course, this has to be done with the active participation of local peoples' representatives and a mechanism for immediate action. Whereas audits are periodic, grievance redressing should be regular and continuous.

## Section 6 Total transfer amounts in Delhi

Given the above calculations, we can use the data of the 924,016 households to calculate how much the total transfer required in Delhi is likely to be. We give the per month transfers under two scenarios. First, we consider all un-carded (no APL, BPL or *Antyodaya*) households. The reason for considering this scenario is the following. The Delhi government has a number of cash transfer programmes already in place by various departments. Indeed, we have used the amounts they are currently rolling out to calculate, e.g., our life-cycle supports. For those households who are already receiving these supports, it could be complicated, and disruptive, to move them to a new (and untried) system. However, close to 55 per cent of the 900,000+ households do not possess any cards and are, hence, mostly not registered with any of these schemes. Therefore, for them, this will be better than getting no transfers.

Table 7 below gives the amounts per month per district if un-carded households are to be given the cash transfers. The total annual amount is then INR 909 crores. Table 8 below gives the amounts per month per district if all vulnerable (carded and un-carded) households are to be given the cash transfers. The total annual amount is then INR 1814 crores.

**Table 7: Amounts of transfer per month for un-carded vulnerable households**

| District   | Number of Households Covered | Life-cycle | DV Status | Social | Total |
|------------|------------------------------|------------|-----------|--------|-------|
| North      | 40827                        | 2.58       | 2.34      | 0.86   | 5.78  |
| Central    | 11781                        | 0.8        | 0.71      | 0.35   | 1.86  |
| East       | 54335                        | 3.26       | 2.54      | 0.94   | 6.74  |
| West       | 62123                        | 4.45       | 3.09      | 1.51   | 9.05  |
| South      | 112129                       | 6.1        | 5.75      | 2.38   | 14.24 |
| New Delhi  | 2547                         | 0.14       | 0.16      | 0.1    | 0.39  |
| North East | 75170                        | 6.07       | 4.38      | 2.24   | 12.69 |
| North West | 104599                       | 6.93       | 6.85      | 3.08   | 16.87 |
| South West | 52427                        | 3.4        | 2.71      | 2      | 8.11  |
| total      | 515938                       | 33.73      | 28.53     | 13.46  | 75.72 |

*Note: All amounts are in INR Crores per month*

**Table 8: Amounts of transfer per month for carded and un-carded vulnerable households**

| District   | Number of Households Covered | Life-cycle | DV Status | Social | Total  |
|------------|------------------------------|------------|-----------|--------|--------|
| North      | 68055                        | 4.91       | 3.65      | 1.69   | 10.25  |
| Central    | 36195                        | 2.73       | 2.13      | 1.55   | 6.41   |
| East       | 107437                       | 7.72       | 4.71      | 2.6    | 15.03  |
| West       | 117174                       | 9.25       | 5.65      | 3.79   | 18.69  |
| South      | 157517                       | 9.95       | 8.22      | 4.34   | 22.51  |
| New Delhi  | 4924                         | 0.32       | 0.31      | 0.21   | 0.83   |
| North East | 142639                       | 12.68      | 7.91      | 5.62   | 26.21  |
| North West | 210488                       | 16.42      | 13.42     | 8.35   | 38.2   |
| South West | 79587                        | 5.74       | 3.93      | 3.35   | 13.03  |
| Total      | 924016                       | 69.73      | 49.94     | 31.5   | 151.17 |

*Note: All amounts are in INR Crores per month*

## Annexure

**Table 1: Cabinet Note of GNCTD**

| Type of Vulnerability | Vulnerability          | Cabinet's Criteria  |
|-----------------------|------------------------|---|
| Social                | Old Age                | Households with old people either living along or as dependents with their children or other (Equal and above the age of 60).   |
| Social                | Diseased               | Households with people who suffer from at least one debilitating and stigmatized diseases like HIV/AIDS, TB and Leprosy.  |
| Social                | Disabled               | Household with at least one disabled person   |
| Social                | Single Woman           | Single Women (including widows, unmarried and separated and deserted women) living in household(s) as dependents, or along.   |
| Social                | Woman headed Household | Single Women (including widows, unmarried and separated and deserted women) living in household(s) as heads of households.  |
| Social                | Child headed Household | Single unprotected children and children living without adult protection.   |
| Occupational          | Occupational           | Households which are primarily dependent on earnings from occupations and forms of employment or self-employment which are casual, low-end, with low and uncertain wages and irregular employment, unsanitary, unhealthy and hazardous work conditions, and bonded, semi-bonded or other undignified and oppressive conditions of employment. Those households with any members who are in regular employment with public or private sector would not qualify for occupational vulnerability. An illustrative, but not exhaustive list of |

|  |  |  |
|--|--|--|
|  |  | such occupations are as follows: Rag-picking, Unskilled Construction workers, Casual Daily Wage Labour, Street Vendors/Hawkers, Casual Domestic Workers, Cycle Rickshaw Drivers, Unskilled workers in small household enterprises, Unskilled workers in small household industries |
|--|--|--|

**Table 2a: Schemes under Reproductive and Child Health Care (RCH)**

| Child and Mother -RCH   |  |   |                                  |  |
|-------------------------|--|---|----------------------------------|--|
| Per month amount in INR | Child in age group 0-6 years (INR 6 per child per day) | Lactating and nursing mother per month (till child is 2 years)- INR 5.5 per woman per day | Pregnant mother (one time) - JSY | 11-18 years for adolescent girl per month under KSY - INR 5.5 per girl per day |
| RCH (SNP part of ICDS)  | 180  | 165   | 700                              | 165  |

**Table 2b: Schemes for school going boys upto age 18**

| Annual amount in INR                                | Education | Boy Child Per Annum |           |            |             |
|---|-----------|---------------------|-----------|------------|-------------|
|   | Nursery   | Class 1-5           | Class 6-8 | Class 9-10 | Class 11-12 |
| free supply of textbooks                            | 100       | 300                 | 300       | 600        | 800         |
| subsidy of school uniform                           |           | 500                 | 700       | 700        | 700         |
| welfare of educationally backward minority students |           | 300                 | 400       | 500        | 600         |
| free transport facility for all students            |           | 3428.57             | 3428.57   | 3428.57    | 3428.57     |

|  |     |         |         |         |         |
|--|-----|---------|---------|---------|---------|
| free supply of stationery to SC/ST/OBC/Minority students |     |         | 450     | 750     | 750     |
| scholarship to children of construction workers          |     | 1200    | 1200    | 2400    | 6000    |
| Total amt. taken   | 100 | 4228.57 | 4428.57 | 4728.57 | 4928.57 |

**Table 2c: Schemes for school going girls upto age 18**

|   | Education | Girl Child Per Annum |          |           |            |
|---|-----------|----------------------|----------|-----------|------------|
|   |           | class 1-5            | class6-8 | class9-10 | class11-12 |
| <i>per annum</i>  | Nursery   |                      |          |           |            |
| free supply of textbooks                                | 100       | 300                  | 300      | 600       | 800        |
| subsidy of school uniform                               |           | 500                  | 700      | 700       | 700        |
| welfare of educationally backward minority students     |           | 300                  | 400      | 500       | 600        |
| free transport facility for all students                |           | 3428.57              | 3428.57  | 3428.57   | 3428.57    |
| free supply of stationery to SC/ST/OBC/Minority student |           |                      | 450      | 750       | 750        |
| scholarship to children of construction workers         |           | 1200                 | 1200     | 2400      | 6000       |
| Total amt. taken  | 100       | 4228.57              | 4428.57  | 4728.57   | 4928.57    |

**Table 2d: Final amounts for all age groups**

| Amounts in INR  | Type of Benefit  | 0-18 years |         |           |           |            |             | 18-60 years and above |       |     |
|---|--|------------|---------|-----------|-----------|------------|-------------|-----------------------|-------|-----|
|   |  | 0-2        | 3-5     | 6-10      | 11-13     | 14-15      | 16-17       | 18-49                 | 50-60 | >60 |
|   |  |            | Nursery | class 1-5 | class 6-8 | class 9-10 | class 11-12 |                       |       |     |
| <b>Girl child (per annum)</b>                                   | Health (SNP @INR 6 per day for children till 6 years and INR 5.5 per day for adolescent girls) | 2190       |         |           |           | 2007.5     |             |                       |       |     |
| Frequency with which the cash transfer is to be provided        |  | monthly    |         |           |           | monthly    |             |                       |       |     |
|   | Education  |            | 100     | 4228.57   | 4428.57   | 4728.57    | 4928.57     |                       |       |     |
| Frequency with which the cash transfer is to be provided        |  |            | annual  | annual    | annual    | annual     | annual      |                       |       |     |
| <b>Boy child (per annum)</b>                                    | Health (SNP @INR 6 per day)  | 2190       |         |           |           |            |             |                       |       |     |
| Frequency with which the cash transfer is to be provided        |  | monthly    |         |           |           | monthly    |             |                       |       |     |
|   | Education  |            | 100     | 4228.57   | 4428.57   | 4728.57    | 4928.57     |                       |       |     |
| Frequency with which the cash transfer is to be provided        |  | monthly    | annual  | annual    | annual    | annual     | annual      |                       |       |     |
| <b>Pregnant mother (one time)</b>                               | Health   |            |         |           |           |            |             | 700                   |       |     |
| Frequency with which the cash transfer is to be provided        |  |            |         |           |           |            |             | one time              |       |     |
| <b>Lactating mother (till the child reaches 2 years of age)</b> | Health (SNP @INR 5.5 per day)  |            |         |           |           |            |             | 2007.5                |       |     |

| Amounts in INR   | Type of Benefit | 0-18 years |         |           |           |            |             | 18-60 years and above |           |           |
|--|-----------------|------------|---------|-----------|-----------|------------|-------------|-----------------------|-----------|-----------|
|  |                 | 0-2        | 3-5     | 6-10      | 11-13     | 14-15      | 16-17       | 18-49                 | 50-60     | >60       |
|  |                 |            | Nursery | class 1-5 | class 6-8 | class 9-10 | class 11-12 |                       |           |           |
| Frequency with which the cash transfer is to be provided |                 |            |         |           |           |            |             | monthly               |           |           |
| <b>Widow</b>   | Social Security |            |         |           |           |            |             | 12000                 |           |           |
| Frequency with which the cash transfer is to be provided |                 |            |         |           |           |            |             |                       | per month |           |
| <b>Disability</b>  | Social Security |            |         |           |           |            |             | 12000                 |           |           |
| Frequency with which the cash transfer is to be provided |                 |            |         |           |           |            |             |                       | per month |           |
| <b>Old age</b>   | Social Security |            |         |           |           |            |             |                       |           | 12000     |
| Frequency with which the cash transfer is to be provided |                 |            |         |           |           |            |             |                       |           | per month |

**Table 2e: Final list of schemes**

| Basic Needs | Health Scheme | Department                  | Education Scheme                         | Department                        |
|-------------|---------------|-----------------------------|--|-----------------------------------|
| Girl child  | SNP* of ICDS  | Women and Child Development | Free supply of textbooks                 | Directorate of Education/NDMC/MCD |
| Boy child   | SNP of ICDS   |                             | Subsidy of school uniform                |                                   |
|             |               |                             | Free transport facility for all students |                                   |

| <b>Basic Needs</b>         | <b>Health Scheme</b>                     | <b>Department</b>           | <b>Education Scheme</b> | <b>Department</b> |
|----------------------------|--|-----------------------------|-------------------------|-------------------|
| Lactating mother           | SNP of ICDS                              |                             |                         |                   |
| <b>Support based Needs</b> |  |                             |                         |                   |
| Old age                    | Old age pension                          | Social Welfare              |                         |                   |
| Widow                      | Widow's pension                          | Women and Child Development |                         |                   |
| Disabled                   | Financial assistance to disabled persons | Social Welfare              |                         |                   |

\* SNP-Supplementary Nutrition Programme

- **Calculating vulnerability score**

Consider 10 households in a particular community. We identify two sets of 3 dimensions --- one set for the household head and, another set for an adult member who is currently not a student. These dimensions are occupation, health status and the level of education. We identify different types of occupation --- rag picker, to construction worker to a government job. We assume that rag picking is a clear example of the distress of the household since it is unlikely that any one would want to be doing such a job. At the other extreme, we have a government job, which not only has the benefits of an organized sector job, it is also a more permanent one with increments and promotion possibilities. We assign the number **1** to rag picking and the number **4** to a government job. We classify other jobs as **2** or **3** with **1** signifying the worst job while **4** is the best job. Similarly, when it comes to education, **1** signifies below primary while **4** is an education level of graduate or above. The health status is a more simple one --- one is either sick (**1**) or healthy (**2**). The matrix.  $P$ , describes the attributes.

| P          | Attributes |            |             |                  |                |                 |                      |
|------------|------------|------------|-------------|------------------|----------------|-----------------|----------------------|
| Households | HH         | Job (Head) | Sick (Head) | Education (Head) | Job (Not Head) | Sick (Not Head) | Education (Not Head) |
|            | 1          | 1          | 2           | 1                | 2              | 2               | 3                    |
|            | 2          | 2          | 1           | 2                | 3              | 2               | 2                    |
|            | 3          | 4          | 1           | 3                | 4              | 2               | 3                    |
|            | 4          | 3          | 2           | 4                | 2              | 1               | 2                    |
|            | 5          | 2          | 2           | 2                | 2              | 2               | 4                    |
|            | 6          | 1          | 1           | 1                | 1              | 1               | 1                    |
|            | 7          | 3          | 2           | 2                | 3              | 2               | 2                    |
|            | 8          | 4          | 2           | 3                | 2              | 2               | 4                    |
|            | 9          | 4          | 2           | 3                | 4              | 2               | 3                    |
|            | 10         | 4          | 2           | 3                | 2              | 2               | 2                    |

We now introduce our first step. We define the values for each dimension under which the household will be assumed to be vulnerable in that dimension. Suppose we have the following thresholds for vulnerability (or deprivation) on each attribute:

Job (head or non-head) vulnerable if job number  $< 2$

Education (head or non-head) is vulnerable if education number is  $< 3$

Sick (head or non-head) is vulnerable if number is  $=1$ .

Then we transform the  $P$  matrix into the matrix  $B$ , which for each attribute gives us whether the household is vulnerable in that attribute or not. (For an attribute, say Education, it does the following: convert all entries  $\leq 2$  into  $\mathbf{1}$  and all entries  $\geq 3$  into  $\mathbf{0}$ ; thus  $\mathbf{1}$  is vulnerable and  $\mathbf{0}$  is non-vulnerable. The last row of the  $B$  matrix gives us the desired level,  $Z$ , of each dimension.)

| B          | Attributes  |            |             |                  |                |                 |                      |
|------------|-------------|------------|-------------|------------------|----------------|-----------------|----------------------|
| Households | HH          | Job (Head) | Sick (Head) | Education (Head) | Job (Not Head) | Sick (Not Head) | Education (Not Head) |
|            | 1           | 1          | 0           | 1                | 0              | 0               | 0                    |
|            | 2           | 0          | 1           | 1                | 0              | 0               | 1                    |
|            | 3           | 0          | 1           | 0                | 0              | 0               | 0                    |
|            | 4           | 0          | 0           | 0                | 0              | 1               | 1                    |
|            | 5           | 0          | 0           | 1                | 0              | 0               | 0                    |
|            | 6           | 1          | 1           | 1                | 1              | 1               | 1                    |
|            | 7           | 0          | 0           | 1                | 0              | 0               | 1                    |
|            | 8           | 0          | 0           | 0                | 0              | 0               | 0                    |
|            | 9           | 0          | 0           | 0                | 0              | 0               | 0                    |
|            | 10          | 0          | 0           | 0                | 0              | 0               | 1                    |
|            | Desired (z) | >1         | >1          | >2               | >1             | >1              | >2                   |

We now move to the second step of the so-called *dual* cut-off we are using. If we take the row sum for each household, we get the number of dimensions in which a household is vulnerable. Given 6 dimensions in our example, a household that is vulnerable in all 6 is clearly the most vulnerable household (household number 6). On the other hand, the least vulnerable household is one that is vulnerable in no more than one dimension. We, therefore, need to decide what is the number of dimensions a household must be vulnerable in to call it a vulnerable household. There are many possibilities here: vulnerable in at least one, more than one, more than two, all 6, etc. Which one we choose will depend on how strict and discriminating we want to be. Observe that in this

calculation, we are not differently weighting the attributes here; they are all being treated as equally bad.

It is also possible that we think some dimension is more important than another. To address that issue, we will have to weight the dimensions differently, as opposed to weighting equally as we did in the last paragraph.

Going back to equal weights, we can now develop the following measure:

1. Find the number of households who have at least  $k$  vulnerabilities. Let us assume that  $k=3$ . There are two such households --- household numbers 2 and 6. The number of vulnerable households with a cut-off of  $k=3$ , denoted  $q$ , is two.
2. Let  $n$  be the total number of households, 10 in our example. We define a head count ratio  $H$  as  $H \equiv q/n$ .
3. We can also calculate the degree of vulnerability of those vulnerable. We then add the vulnerability counts (row sums in B) for each household who is vulnerable i.e., those whose counts are greater than 2. (Those which are 2 or less we treat as zero i.e., we do not count them.) In our case, then, this is equal to  $3+6=9$  (these being the row sums for households numbered 2 and 6).
4. Define  $A=9/(q*d)$  where  $d$  is the number of dimensions over which we are considering vulnerability (6 in our example --- 3 for the head and 3 for any other family member). Observe that  $q$  was defined to be the number of vulnerable households (in step 1 above). In other words,  $A$  is a measure of the vulnerability of those who are vulnerable, normalized by the total number of vulnerabilities the vulnerable could have.
5. Then a measure of vulnerability for this community of ten citizens is  $M=H*A$ .

If we now do this exercise for each of the Delhi districts, we can rank them according to this measure --- higher the number, the worse is the district. Observe that the row sums of matrix  $B$  also give us the degree of vulnerability for each household. Thus, after having identified the worse districts, we can then go on to prioritize the households within these districts who are the most vulnerable.

**Table 3: List of 49 schemes provided by GNCTD**

| S.No | Scheme  | Department     | Details of benefits and targeted beneficiaries  | Budget outlay in the year 2009-10 | No. of beneficiaries | Outlay for 2010-11 (No. of beneficiaries expected) | Mode of benefit disbursement                                 |
|------|---|----------------|---|-----------------------------------|----------------------|--|--|
| 1.   | Old age pension   | Social Welfare | This provides Rs. 1000/- p.m. to the destitute, old and disabled persons who are above 60 years of age (55 years in case of the physically challenged) and are without any means of subsistence.  | <b>Rs.30987.16 Lakhs</b>          | <b>258226</b>        | <b>Rs. 42000 lakhs</b>                             | <b>Through ECS in the account of Beneficiary</b>             |
| 2.   | Widow's Pension   | WCD            | This provides to the economically poor widow. Rs. 1000/- per month.   | <b>Rs.3999.95 lakhs</b>           | <b>33332</b>         | <b>Rs. 4600 lakhs</b>                              | <b>Through ECS in the account of Beneficiary</b>             |
| 3.   | Financial Assistance to Disabled persons.   | Social Welfare |   |                                   |                      |  | <b>Through ECS in the account of Beneficiary</b>             |
| 4.   | Delhi Arogya Nidhi Funds  | Health         | This provides financial assistance upto Rs.1.5 lakh to those suffering from life threatening diseases for treatment in Govt hospitals.  |                                   |                      |  | <b>Through cheque</b>  |
| 5.   | Marriage of Widow's Daughter / Financial assistance scheme for marriage of orphan girls | WCD            | This provides Rs. 20,000/- to the poor widows for performing marriage of their daughters.   | <b>Rs.427 lakhs</b>               | <b>2135</b>          | <b>Rs. 500 lakhs</b>                               | <b>Through cheque</b>  |
| 6.   | Delhi Laadli Scheme   | WCD            | Under LADLI, on birth of a girl child in a hospital or nursing home in Delhi, a sum of Rs. 11000/- will be deposited in her name (Rs. 10,000/- only for non-institutional births). Further, a sum of Rs. 5000/- would be deposited each time when the | <b>Rs.8749.25 lakhs</b>           |                      | <b>Rs.10300 lakhs</b>                              | <b>Deposited directly in the bank account of beneficiary</b> |

|     |  |                |   |                        |             |                      |  |
|-----|--|----------------|---|------------------------|-------------|----------------------|--|
|     |  |                | girl gets admission in 1st, 6th and 9th Standards. Another sum of Rs. 5000/- would be deposited when she passes out 10th Standard and on admission in 12th Standard. The amount so deposited would be redeemed at about Rs. 1.00 lakh on attaining the age of 18 years.   |                        |             |                      |  |
| 7.  | Unemployment allowance to disabled                           | Social Welfare | It provides Rs.1000/- p.m. as unemployment allowance to disabled persons who have 40% disability and are between the ages of 18-55 years.   |                        |             |                      |  |
| 8.  | National family benefit scheme                               | Social Welfare | This provides benefit of Rs. 10,000/- in case of death of primary breadwinner, irrespective of the cause of death viz. natural or accidental.   | <b>Rs.171.40 lakhs</b> | <b>1714</b> | <b>Rs. 200 lakhs</b> | <b>Paid through cheque (one time only)</b>         |
| 9.  | Financial Assistance for Destitute Women                     | Social Welfare | Single, abandoned and divorced women are given Rs 1000/- per month  |                        |             |                      | <b>Rs.1000 per month in cash</b>                   |
| 10. | Jan shree bima yojana  | Social Welfare | This provides life insurance protection cover to the poor aged between 18 years and 60 years. The beneficiary is insured for Rs.50,000/- in case of accidental death, Rs.20,000/- in case of natural death and Rs.50,000 /-in case of permanent disability. In the event of death of the member, the sum assured of Rs.20,000/- is payable, to the nominee. |                        |             | <b>Rs. 10 lakhs</b>  | <b>Sum assured to nominee on death</b>             |
| 11. | Integrated child development scheme                          | WCD            | This provides supplementary feeding for children in the age group of 0-6 years (and also for expectant women and nursing mothers).  | <b>Rs.283.48</b>       |             | <b>Rs. 301 lakhs</b> | <b>SNP provided through schools</b>                |
| 12. | Financial assistance to SC/ST pregnant and Lactating mothers | WCD            | This provides Rs.500/-only and will be restricted to the mother of two children.  | <b>Rs.1.42 lakhs</b>   |             | <b>Rs.10 lakhs</b>   | <b>Cash to the women through Aanganwadi worker</b> |

|     |                            |                         |  |  |     |            |   |
|-----|----------------------------|-------------------------|--|--|-----|------------|---|
|     |                            |                         |  |  | 284 |            |   |
| 13. | BPL cards                  | Food and civil Supplies | BPL Ration cards are issued to those whose annual income does not exceed Rs 24,200/-   |  |     |            | <b>In kind</b>  |
| 14. | Antyodaya Ann Yojana (AAY) | Food and civil Supplies | Families identified as poorest of poor are distributed 25 kg Wheat and 10 kg Rice at subsidized rates of Rs. 2/- per kg and Rs. 3/- per kg respectively. Sugar @ 6 kg per card monthly is also provided.   |  |     |            | <b>In kind</b>  |
| 15. | Annapurna Yojana           | Food and civil Supplies | This envisages supply of food grains @ 10 Kg. per head per month free of cost to people above 65 years of age and are destitute in the sense of having little or no regular means of subsistence from their own source of income or through financial support from family members or any other sources or are also not availing benefits of National Old Age Pension Scheme (NOAPS) or State Pension Scheme. |  |     |            | <b>In kind</b>  |
| 16. | APL ration cards           | Food and Civil Supplies |  |  |     |            | <b>In kind</b>  |
| 17. | Mamta                      | Health                  | Under Mamta Scheme, private nursing homes have been involved for providing anti-natal care, institutional delivery and new born care/post natal care in slum areas. Pregnant women of BPL/SC/ST category and not having more than one living child are provided consolidated package of Rs.4000/- per delivery .   |  |     | <b>Rs.</b> | <b>Medical treatment is provided in pvt enlisted hospital. Payment is made to hospital by the Govt.</b> |
| 18. | Janani Suraksha Yojana     | Health                  | This provides cash incentive of Rs.600/- for urban areas and Rs. 700/- for rural areas, it is given for delivery and post delivery care for BPL/SC/ST categories in case of normal delivery. The benefit under the scheme is admissible up to two  |  |     |            | <b>Cash incentive by MOIc.</b>  |

|     |  |                           |  |                       |  |                      |   |
|-----|--|---------------------------|--|-----------------------|--|----------------------|---|
|     |  |                           | live births.   |                       |  |                      |   |
| 19. | Education Loan for higher Education                        | Dept. of Higher Education |  |                       |  |                      | <b>Cheque to Student</b>                              |
| 20. | Free treatment in pvt hospital                             | Health                    | Hospitals on Govt land provide free treatment to the poor  |                       |  |                      | <b>Paid to empanelled hospitals</b>                   |
| 21. | Mobile van dispensaries for JJ cluster                     | Health                    | This provides medical services to the residents of JJ clusters of Delhi at their doorstep through mobile vehicles. At present, 68 mobile dispensaries are being run. One mobile dispensary team visits two JJ clusters per day.  |                       |  |                      | <b>Free treatment is provided (medicine is given)</b> |
| 22. | School health scheme                                       | Health                    | All Govt/ Aided Schools provide free health check ups to students in primary classes.  |                       |  |                      | <b>Service to students</b>                            |
| 23. | SJSRY  | Urban Development         | It provides gainful employment to the urban unemployed or under employed poor by encouraging them to set up self employment ventures, women group loan, vocational /skill training, encourages Self Help Groups.   | <b>Rs.27.36 lakhs</b> |  | <b>Rs. 500 lakhs</b> | <b>Loans are given through ECS</b>                    |
| 24. | RSBY   | Labour Welfare            | It provides health cover to the poor families in un-organized sector. The total sum insured is Rs. 30,000/- a family per annum on a floater basis. It covers hospitalization expenses, taking care of most of the illness. The beneficiary can avail cashless treatment in selected hospitals upto Rs. 30,000/- per annum. |                       |  |                      | <b>Paid to hospital by Government</b>                 |
| 25. | Delhi Building and other Construction Worker Welfare Board | Labour Welfare            | Women workers get Rs 1000/- for delivery restricted to two deliveries only.<br>Old Age pension.<br>Loan of Rs 500/-to buy equipments.<br>Loan of upto Rs 50,000/- to buy/construct house.<br>Assistance of Rs 2,000/- for  |                       |  |                      |   |

|     |   |           |  |                         |                |                      |             |
|-----|---|-----------|--|-------------------------|----------------|----------------------|-------------|
|     |   |           | <p>marriage of self or children.<br/> In case of disability Rs 150/- per month.<br/> Ex-gratia payment of Rs 5000 in case of disability.<br/> In case of death Rs 1000/- towards funeral expenses.<br/> Compensation of Rs 15,000/- in case of sudden death.<br/> Family pension<br/> Special ration card.<br/> Membership of Jan Shree Bima Yojana.</p> |                         |                |                      |             |
| 26. | Subsidy for school uniform to students of Government schools                              | Education | Rs. 500/-per student per year is given to all boys and girls students of classes I to XII of Government and Government Aided Schools without any income ceiling of their parents.  | <b>Rs.6340.79 lakhs</b> | <b>1268158</b> | <b>Rs.7950 lakhs</b> | <b>Kind</b> |
| 27. | GIA to Aided Schools for Free Supply of Uniform   | Education |  | <b>Rs.302.83 lakhs</b>  |                | <b>Rs.500 lakhs</b>  |             |
| 28. | GIA for Text Books / Uniform to Students Admitted under Freeship Quota in Private Schools | Education |  | <b>Rs.89.83 lakhs</b>   |                | <b>Rs.200 lakhs.</b> |             |
| 29. | Free transport facility of girls in rural areas   | Education | Girls hailing from rural areas are provided free conveyance.   | <b>Rs.100.22 lakhs</b>  |                | <b>Rs.150 lakhs</b>  | <b>Kind</b> |
| 30. | Additional schooling facilities in the age group of 11-                                   | Education | To promote education new schools are opened while the existing ones are expanded.  |                         |                |                      | <b>Kind</b> |

|     |  |           |   |                         |  |                      |   |
|-----|--|-----------|---|-------------------------|--|----------------------|---|
|     | 14 years and 14-17 years   |           |   | <b>Rs.8235.68 lakhs</b> |  | <b>Rs.7230 lakhs</b> |   |
| 31. | Welfare of economically backward minority students                 | Education | The children of educationally backward minorities (Neo-Buddhists and Muslims) whose parental income does not exceed Rs.1.00 lakh per annum are eligible for scholarship under this scheme. Scholarship provided as under:<br>1. Sr. Sec. Classes - Rs.50/- per month or Rs.500/- per annum<br>2. Sec. Classes - Rs.40/- per month or Rs.400/- per annum<br>3. Middle Classes - Rs.30/- per month or Rs.300/-per annum<br>4. Primary Classes - Rs.20/- per month or Rs.200/-per annum. | <b>Rs.518.50 lakhs</b>  |  | <b>Rs.400 lakhs</b>  | <b>Transferred to school and then scholarships are distributed in cash</b>        |
| 32. | Sarva Shiksha Abhiyan  | Education | To provide education to children between the age group of 6-14 years. The Govt also provides aid to Govt Schools for classrooms, toilets , drinking water, repair work etc.   | <b>Rs.1500 lakhs</b>    |  | <b>Rs.1500 lakhs</b> | <b>Kind</b>   |
| 33. | Mid-day meal programme   | Education | To promote education, the Govt provides free cooked meal to students attending classes from 1 to 5. The food ensures an intake of 450 cal and 12 gm protein by each child.  | <b>Rs.2000.69 lakhs</b> |  | <b>Rs.3885 lakhs</b> | <b>Kind</b>   |
| 34. | Grant-in-aid to aided schools for uniform subsidy to girl students | Education | Girls attending classes 1 to 12 get free school uniforms in Govt/ Aided schools.  |                         |  |                      | Funds are transferred to Schools in cheque and school distributes the uniforms    |
| 35. | Grant-in-aid to aided schools for text books to girl students      | Education | Text books are given free of cost to all girl students enrolled from class I to XII in Government/Aided Schools   |                         |  |                      | Free books are supplied to students and books are given to schools by departments |

|     |  |                                   |   |                        |  |                      |  |
|-----|--|-----------------------------------|---|------------------------|--|----------------------|--|
| 36. | LBS scholarship to meritorious                                 | Education                         | Scholarship is provided at the rate of Rs.400/- per annum to the students of classes VII & VIII, Rs.600/-to the students of classes IX & X and Rs. 1550/- per annum to the students of classes XI & XII subject to condition they have passed out with securing 80% and above marks in aggregate in the last annual exams and parental income is up to Rs.1.00 lakh per annum.  |                        |  |                      |  |
| 37. | Merit scholarship to SC/ST/OBC/Minority students of College    | Welfare Of SC/ST/OBC/ Minorities  |   | <b>Rs.172.66 lakhs</b> |  | <b>Rs.245 lakhs</b>  |  |
| 38. | Vocational & Tech. Scholarship to SC/ST/OBC/Minority students  | Welfare Of SC/ST/OBC/ Minorities  |   | <b>Rs.40 lakhs</b>     |  | <b>Rs.40 lakhs</b>   |  |
| 39. | Free supply of stationary to SC/ST/OBC/Minority students       | Welfare Of SC/ST/OBC/ Minorities  | A sum of Rs 45/- per month is given to students in Class 6-8, while those in Class 9-12 get Rs 75/- per month.  | <b>Rs.692.88 lakhs</b> |  | <b>Rs. 695 lakhs</b> | <b>Kind</b>  |
| 40. | Merit Scholarship to SC/ST/OBC/MIN students (class VI to VIII) | Welfare for SC/ST/OBC/ Minorities | For Class 6-8 - If student scores 55% or more but less than 60% in the previous exam, he/she is entitled to Rs 500/- per annum<br>For Class 9-12 - If Student scores 55% or more but less than 60% in the previous exam, he/she is entitled to Rs 1350/- per annum<br>For Class 6-8 - If student scores more than 60% in the previous exam, he/she is entitled to Rs 600/- per annum<br>For Class 9-12 - if student scores more than 60% in the previous exam, he/she is entitled to Rs 1700/- per annum. | <b>1128</b>            |  | <b>Rs. 695 lakhs</b> | <b>Department pays through cheque to school and school to students in cash</b> |
| 41. | Merit Scholarship to SC/ST/OBC/MIN                             | Welfare for SC/ST/OBC/            | For Class 6-8 - If student scores 55% or more but less than 60% in the previous exam,   |                        |  |                      |  |

|     |  |                                  |  |                       |  |                      |   |
|-----|--|----------------------------------|--|-----------------------|--|----------------------|---|
|     | students (class IX to XII)   | Minorities                       | <p>he/she is entitled to Rs 500/- per annum</p> <p>For Class 9-12 - If Student scores 55% or more but less than 60% in the previous exam, he/she is entitled to Rs 1350/- per annum</p> <p>For Class 6-8 - If student scores more than 60% in the previous exam, he/she is entitled to Rs 600/- per annum</p> <p>For Class 9-12 - if student scores more than 60% in the previous exam, he/she is entitled to Rs 1700/- per annum.</p>   |                       |  |                      |   |
| 42. | Reimbursement of tuition fee in public school for SC/ST/OBC/Minority | Welfare for SC/ST/OBC/Minorities | <p>The SC/ST/OBC/Minority students studying in Ist to Vth classes will be entitled to get reimbursement of tuition fee &amp; other compulsory fee irrespective of the percentage of marks, but in case of students studying VI to XII, tuition &amp; other compulsory fee will be reimbursed to only those students scoring 50% &amp; above marks &amp; having attendance not less than 80% in the preceding years. The reimbursement of tuition fee is 100% to the students whose family income do not exceed Rs.60,000/- per annum. In case of students whose family income is more than Rs.60,000/- &amp; upto Rs.1.00 lakh per annum, 75% of the fees is reimbursed.</p> | <b>Rs192.53 lakhs</b> |  | <b>Rs. 175 lakhs</b> | <b>Management of school is reimbursed</b> |
| 43. | Free coaching for SC/ST/OBC/Minorities                               | Welfare for SC/ST/OBC/Minorities | <p>The objective of the scheme is to provide pre-exam coaching to the students of SC/ST/OBC/Minority communities for Engineering, Medical courses, All India Service Examination &amp; Other services. The family income of the applicant including their own income should not be exceeding to Rs. 2.00 lakh per annum. No coaching fee will be charged from the</p>  | <b>Nil</b>            |  | <b>Rs.5 lakhs</b>    | <b>Service</b>                            |

|     |  |   |  |                     |  |                     |                                   |
|-----|--|---|--|---------------------|--|---------------------|-----------------------------------|
|     |  |   | <p>candidates. However, on the pattern of centrally sponsored scheme, Rs. 6000/- for engineering and medical courses and Rs.8000/- for civil services (preliminary + main) per student will be paid to the selected coaching institutions by the Govt. To help the poor candidates, a stipend at the rate of Rs.250/- per month will be given to those trainees, who attend at least 80% of the classes.</p> |                     |  |                     |                                   |
| 44. | Composite loan scheme (GoI)  | Welfare for SC/ST/OBC/ Minorities                                       | <p>Financial assistance of Rs 50,000/- is provided to SC/ST/OBC/Minority/children of Safai Karamcharis/Disabled to open a shop for self employment.</p>  |                     |  |                     | <b>Through cheque to student</b>  |
| 45. | Scheme for Educational development, social development and other development | SC/ST/OBC/ Minorities/Handicapped Financial and Development corporation | <p>Corporation provides SC/ST/OBC/Minority educational and social development.</p>   | <b>Rs.650 lakhs</b> |  | <b>Rs. 55 lakhs</b> | <b>Kind</b>                       |
| 46. | Education Loan   | SC/ST/OBC/ Minorities/Handicapped Financial and Development corporation | <p>SC/ST/OBC/Minority are provided loans for higher education in recognised national and international institutes. It covers admission fees, tuition fees, stationery, books, equipments, lodging and food expenses.</p>   |                     |  |                     | <b>Through cheque to Students</b> |
| 47. | Vocational Training (GoI)  | SC/ST/OBC/ Minorities/Handicapped Financial and Development corporation | <p>SC/ST/OBC/Minority are provided Rs 8000/- to Rs 21,000/- for vocational training. Six different trainings from three months to one year is conducted in ATDC, NSIC, CIC etc.</p>  |                     |  |                     | <b>Through cheque to Students</b> |
| 48. | Aap Ki Rasoi   | Bhagidari (DC office)   | <p>The Hunger Free Campaign program is an innovative initiative under the Bhagidari scheme of the Delhi Government which intends to</p>  |                     |  |                     | <b>Kind</b>                       |

|     |                |                       |   |  |  |  |                |
|-----|----------------|-----------------------|---|--|--|--|----------------|
|     |                |                       | ensure at least one full time meal to the homeless and the destitute.                         |  |  |  |                |
| 49. | Night Shelters | Bhagidari (DC office) | Delhi government has made elaborate arrangements to provide night shelter to homeless people. |  |  |  | <b>Service</b> |

**Table 4: Caste distribution**

| Caste  | Population | Proportion | Identified | Proportion | Distribution |
|--------|------------|------------|------------|------------|--------------|
| SC     | 258,986    | 28.06      | 240,624    | 92.91      | 28.76        |
| ST     | 45,833     | 4.97       | 41,306     | 90.12      | 4.94         |
| OBC    | 145,848    | 15.8       | 131,596    | 90.23      | 15.73        |
| Others | 472,178    | 51.17      | 423,110    | 89.61      | 50.57        |
| Total  | 922,845    | 100        | 836,636    | 90.66      | 100          |