



Rapid Assessment Survey of Cash Transfer to Women Jan Dhan Account Holders

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1. Introduction

Direct Benefit Transfer has been recommended by experts including Nobel Laureates Esther Duflo and Abhijit Banerjee as an immediate COVID relief measure to the poor that will also help deal with the slowdown in the economy. Cash transfer to Jan Dhan account holders was one of the measures under Rs 1.76 lakh crore relief package announced by Finance Minister Nirmala Sitharaman. Five hundred rupees was planned to be transferred to 200 million women Jan Dhan account holders. There has been significant improvement in state capacity to transfer money due to JAM (short for Jan Dhan-Aadhaar-Mobile) trinity.

However, there has been reports of dormant Jan Dhan accounts and last mile glitches in withdrawal of money by poor especially in remote areas. Rapid Community Response to COVID-19 (RCRC) coalition decided to conduct a rapid assessment survey of Jan Dhan accounts, disbursal and withdrawal of five hundred rupees. It was piloted in Alwar by Ibtada. After this RCRC coalition decided to do it in different parts of country to have a comprehensive pan India view of the status of the Rs 500 relief package announced for women Jan Dhan account holders.



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2. Methodology and Data Collection

We did this survey in 50 districts spread over 8 states¹. Staff or community cadre from coalition member organisations spread over different districts who were in the field or staying in the village participated in this survey. Data was collected through google forms for quick capturing, tabulation and analysis.

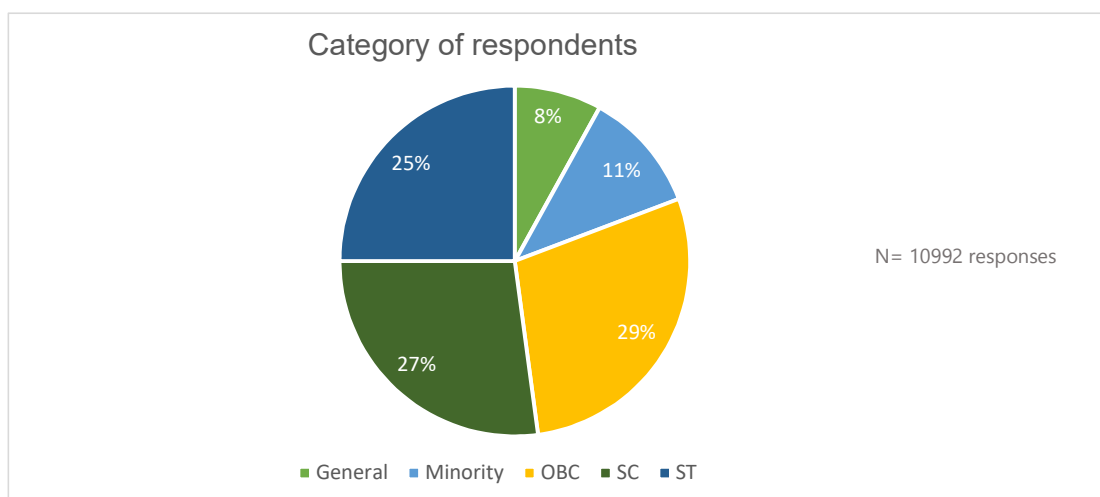
Survey was administered to only women/girls who had Jan Dhan accounts in the bank. A total of 10992 women Jan Dhan account holders were administered in this survey.

In the interest of time we kept the number of questions very limited. We asked following questions related to Jan Dhan account and DBT money besides some demographic details:

1. Is the Jan Dhan account currently working/operational?
2. Has Rs.500 been credited in Jan Dhan account?
3. How did they come to know about it?
4. Have they withdrawn the money already?
5. If yes then, from where did they withdraw the money?
6. If not, any reason why didn't they withdraw the money?

A total of 10 organisations from the coalition participated in this rapid survey.²

Social stratification of respondents: Over 50% respondents are from SC & ST categories with nearly a quarter from ST category. Minority (mainly Muslims) constitute 10% of the responses.

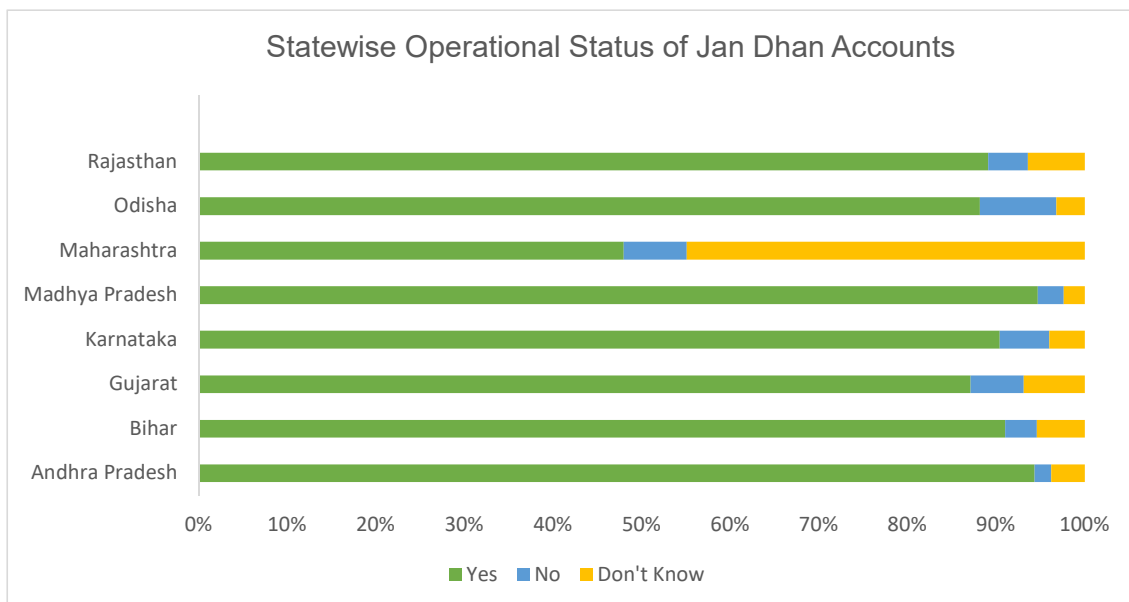
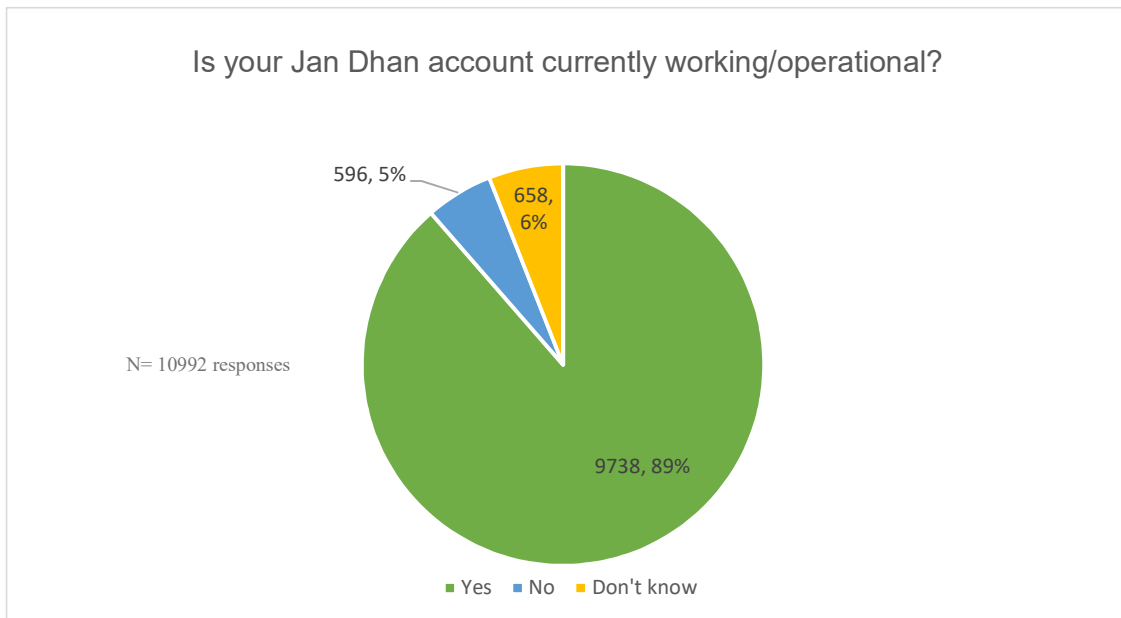


¹ Please see **annexure I** for the list of states and districts surveyed

² Please see **annexure II** for the list of organisations along with the number of households surveyed

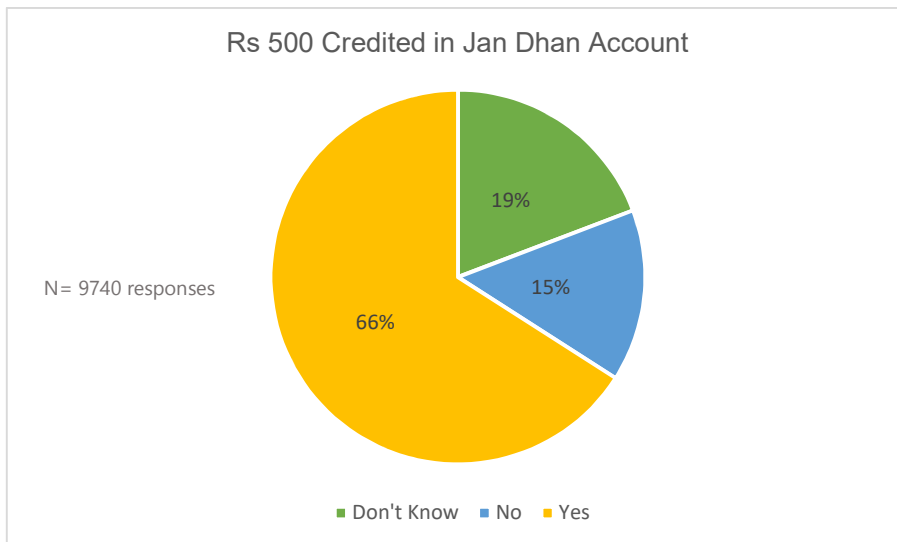
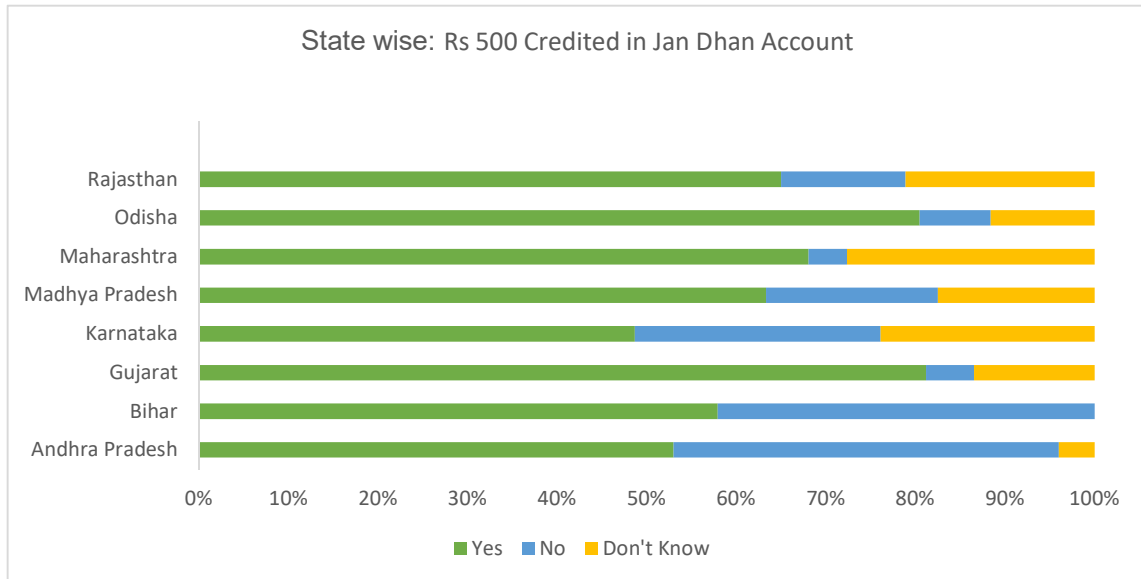
3. Status of Jan Dhan Accounts

Nearly 90% of the JD accounts are active. 6% of the respondents said that their account was not active. Just over 5% didn't know the status. Even in the remote parts of the country, for example, tribal districts of Odisha where this survey was conducted, over 90% of the JD accounts are operational. We find similar status in other states, even in the backward regions/districts except in Yavatmal district Maharashtra.



4. Status of Cash Transfer to the Jan Dhan Account Holders

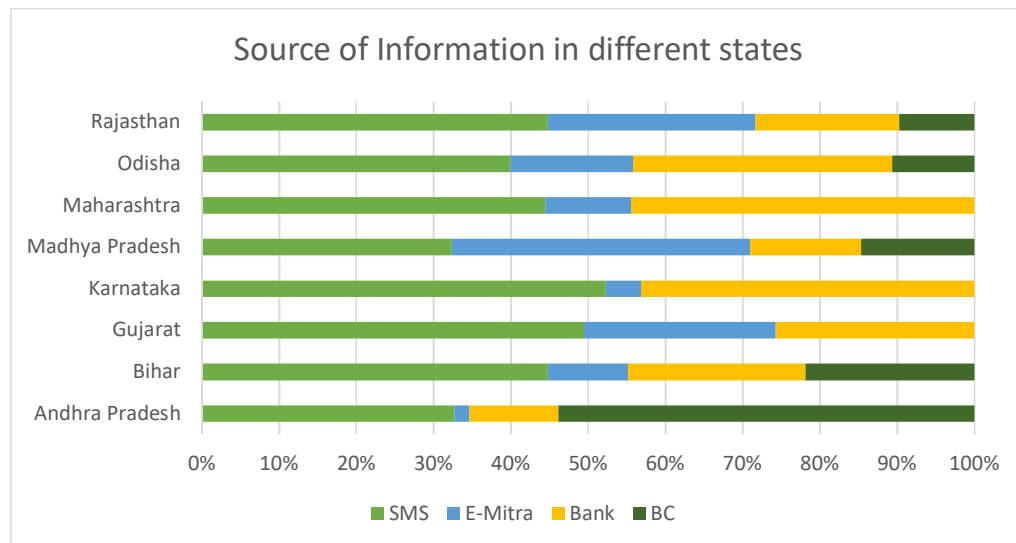
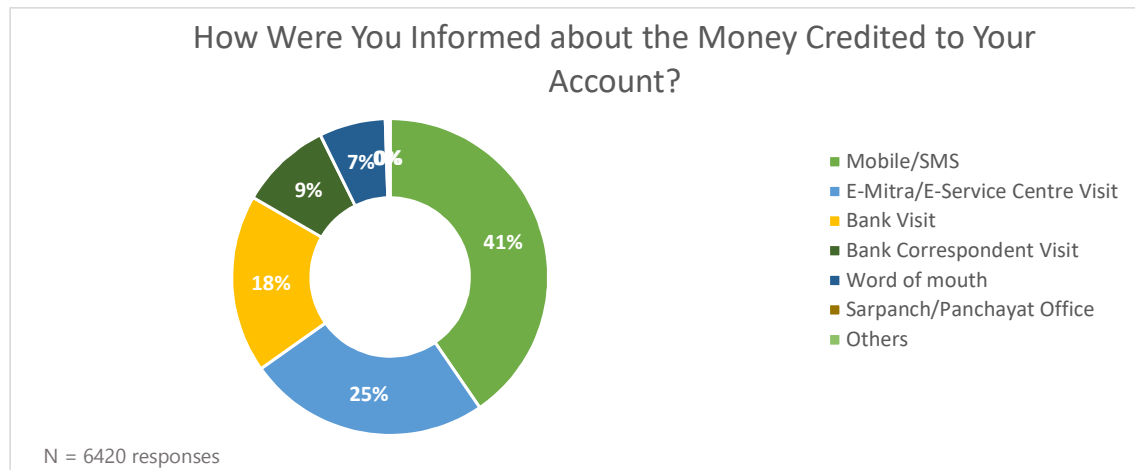
Of those who have active Jan Dhan accounts, 66% of JD account holders said that they had received Rs 500 in their accounts. 15% said that they had not received any money. Nearly 20% of them said that they had no idea if the money had come in their accounts. There are a total of 9740 responses.



5. How did they come to know about the money transfer to their accounts?

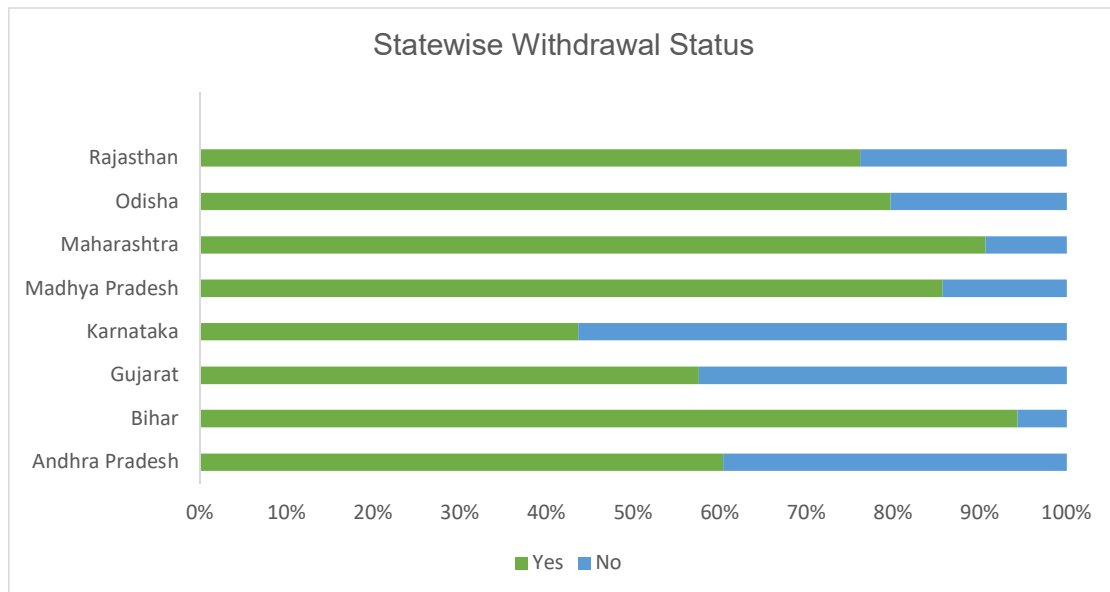
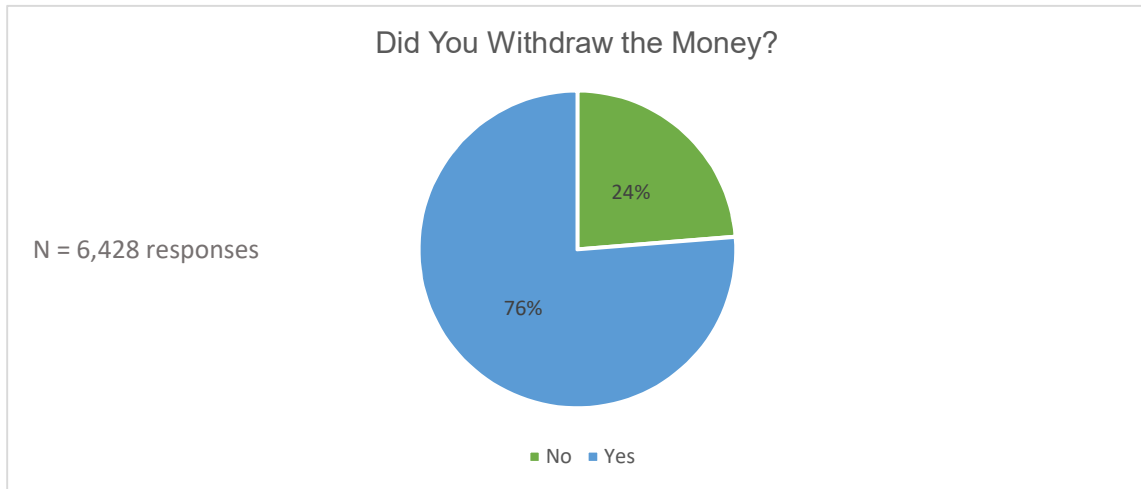
Of those who knew that they have received the amount in their account, over 40% got to know about it through the SMS they received on their mobile number, 18% by visiting their banks and nearly 25% from the e-Mitra/E-Service centres. Around 10% got this information from Banking Correspondents (BCs). 7% of the respondents got to know from their neighbours through word of mouth. Some also got to know about it from PRI representatives or visiting ATMs etc.

In all states except Maharashtra, message received on mobile phone has been the biggest source of information for people. e-Mitra/e-Service Centres or BCs have also emerged as the major conduits for such information in nearly all states.



6. Withdrawal Status

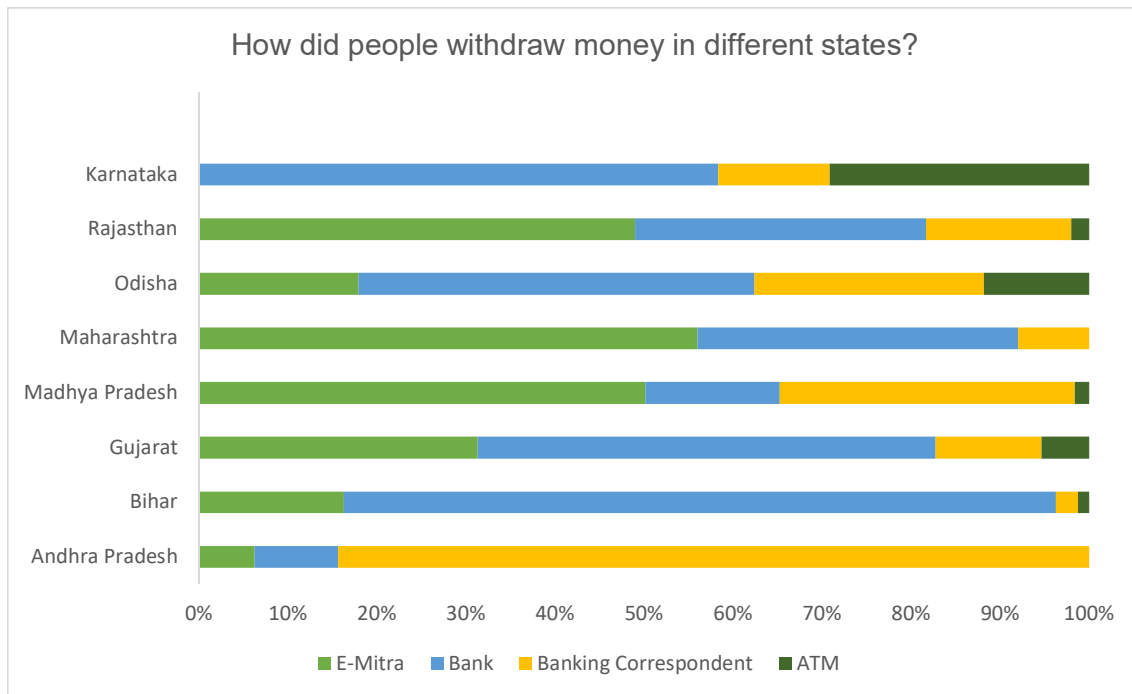
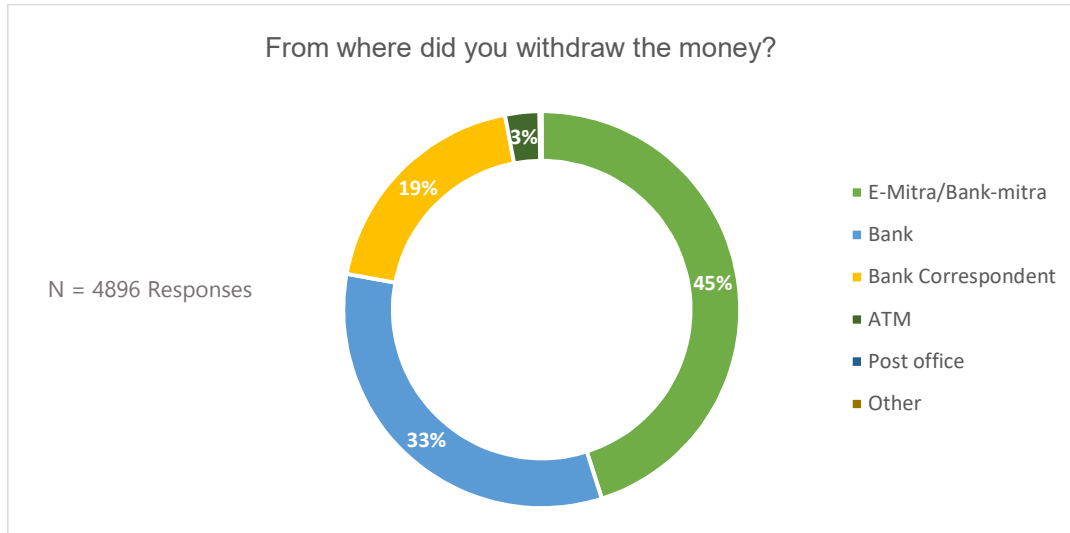
A large number of those who knew that they have received the money (6428) have already withdrawn it. 76% of them have already withdrawn the money whereas 24%, who have received money in the account, have not withdrawn it. In states like Bihar and Maharashtra nearly 90% of those who knew that they had received the Jan Dhan amount have withdrawn it.



Only in Karnataka less than 50% of those who had the information didn't withdraw it.

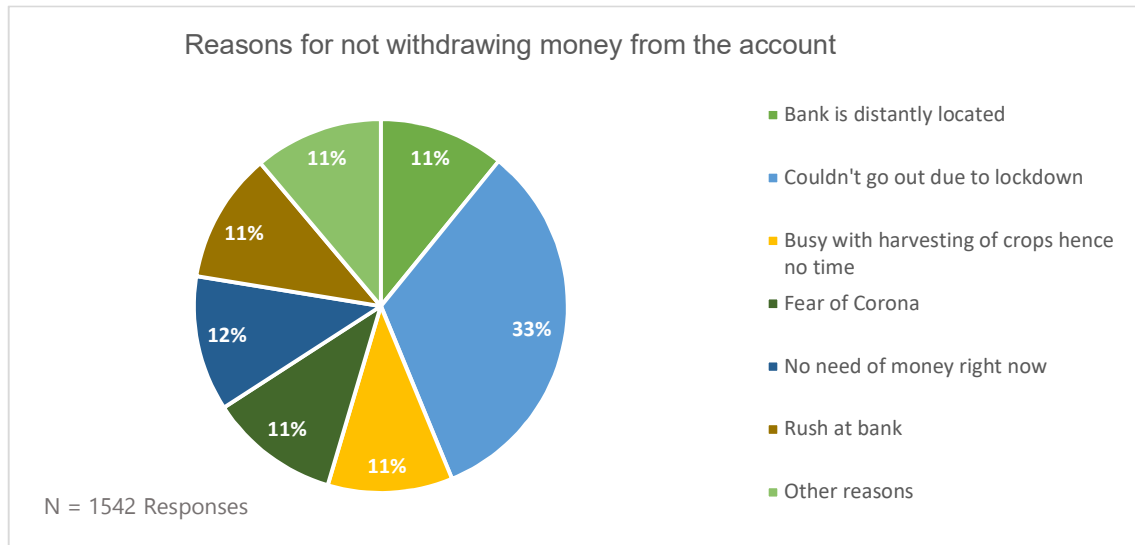
7. Method of withdrawal

45%, of those who have withdrawn money, have done it through e-Mitra/Bank-Mitras. 33% of them visited the bank and nearly 20% have taken the services of Banking Correspondents. Only 3% have withdrawn the money from ATMs. This shows that people prefer e-mitras for regular transactions rather than visiting banks. Banking Correspondents have also a fair share (20% people) in the financial service delivery.



8. Reasons for not withdrawing cash from the bank

24% of those who have received money i.e. 1542 (6428*24%) in their accounts have not withdrawn it yet. There are a variety of reasons that people have given for not doing so. 11% of those, who have not withdrawn yet, wanted to but banks are situated far away from their village. Another 33% couldn't go out due to no communication post lockdown. Rush at the bank also dissuaded 11% of them from withdrawing money. This is the harvest season and people in the villages especially women are busy in agriculture work. 11% of them said that they couldn't get time to visit the bank or e-mitra centres because they were too occupied in wheat harvesting and other works. 12% of also said that they didn't need money right now, that's why they hadn't withdrawn it yet.



Annexure I

(State wise list of NGOs and districts surveyed)

| State Name | NGO Name | Districts Surveyed |
|---------------------------------|---------------|--------------------|
| Andhra Pradesh (2 districts) | FES | Anantpuram |
| | | Chittoor |
| Bihar (4 districts) | AKRSP(I) | Darbhanga |
| | | Muzzafarpur |
| | | Purnia |
| | | Samastipur |
| | | Dang |
| | | Debhumi Dwarka |
| | | Gir somnath |
| | | Junagadh |
| | | Morbi |
| | | Porbandar |
| | | Rajkot |
| | | Surendranagar |
| | | Kheda |
| Gujarat (10 districts) | AKRSP(I) | Mahi Sagar |
| | | Dang |
| | | Debhumi Dwarka |
| | | Gir somnath |
| | | Junagadh |
| | | Morbi |
| | | Porbandar |
| | | Rajkot |
| | Surendranagar | |
| FES | Kheda | |
| Karnataka (1 district) | FES | Mahi Sagar |
| | | Chikaballapura |
| Madhya Pradesh (9 districts) | AKRSP(I) | Badwani |
| | | Burhanpur |
| | | Khandwa |
| | CARD | Chhindwara |
| | | Dhar |
| | | Dindori |
| | | Jhabua |
| | FES | Mandla |
| Balaghat | | |
| Maharashtra (1 district) | FES | Mandla |
| | | Yavatmal |
| Odisha (6 districts) | FES | Angul |
| | | Dhenkanal |
| | | Keonjhar |

| | | |
|------------------------------|--------------------|-------------|
| Rajasthan (16 districts) | Harsha Trust | Koraput |
| | | Kalahandi |
| | | Koraput |
| | | Nabrangpur |
| | CARD | Barmer |
| | | Udaipur |
| | FES | Ajmer |
| | | Barmer |
| | | Bhilwara |
| | | Chittorgarh |
| | | Pratapgarh |
| | | Rajasmand |
| | | Udaipur |
| | Ibtada | Alwar |
| | Manjari Foundation | Ajmer |
| | | Barmer |
| | | Bhilwara |
| | | Chittorgarh |
| | | Dholpur |
| | | Karauli |
| Rajasmand | | |
| Tonk | | |
| PRADAN | Sirohi | |
| PRAYAS | Barmer | |
| | Chittorgarh | |
| | Pratapgarh | |
| Sir Syed Trust | Alwar | |
| Unnati | Ajmer | |
| | Barmer | |
| | Bhilwara | |
| | Bikaner | |
| | Jodhpur | |
| | Pali | |

Annexure II

(Number of Jan Dhan account holders surveyed by RCRC coalition organisations)

| S.N. | RCRC Coalition Members* | Women Jan Dhan Account Holders Surveyed |
|------|-------------------------|---|
| 1. | AKRSP(I) | 574 |
| 2. | CARD | 1040 |
| 3. | FES | 1672 |
| 4. | Harsha Trust | 198 |
| 5. | Ibtada | 3779 |
| 6. | Manjari Foundation | 1835 |
| 7. | PRADAN | 536 |
| 8. | PRAYAS | 108 |
| 9. | Sir Syed Trust | 516 |
| 10. | Unnati | 734 |
| | Grand Total | 10992 |

*PEDO also conducted its own survey in Dungarpur but the data was not compatible with the responses we received through google forms, therefore, it has not been included here for analysis.