#NotStatusQuo
A CAMPAIGN TO FIX THE BROKEN SOCIAL PROTECTION SYSTEMS IN INDIA

GRAM VAANI COMMUNITY MEDIA

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The spread of the Covid pandemic, and ensuing hardships because of the lockdown, revealed many gaps in the delivery of public services and social security schemes that hindered access to various relief measures announced by the central and state governments. These gaps in the delivery of rights and entitlements had always existed though, and only manifested themselves during the lockdown. Indeed, many ad hoc systems were put into place to address them and our campaign titled #NotStatusQuo aims at drawing attention to the need to systemically address the problems instead of one-time temporary tweaks. Our campaign specifically draws attention to solving several issues with the public distribution system, direct benefit transfers, banking channels, G2C communication systems, documentation of workers especially for social security, and access to public schemes and services by inter-state migrant workers. Many of these solutions are also easily achievable through technological fixes in the design of the IT (Information Technology) infrastructure to access social protection measures, and draws attention to the need for more careful design of technology so that it can truly empower the beneficiaries and citizens it aims to benefit [1].

Through the months of June and July 2020, we ran this campaign in a consultative manner to seek inputs from development practitioners, academics, activists, researchers, etc. We sought these inputs through one-on-one emails and phone calls, the social media, and also keeping an eye on how policies were being adapted by the government to understand more about their thought process.

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We first highlight problems and their causes, based on evidence gathered through our own Mobile Vaani platforms as voice-reports recorded by beneficiaries [2], and through quantitative IVR-based surveys on our platforms. These problems highlight several common issues that need rectification, as acknowledged by the government as well in setting up temporary systems to alleviate these problems, and we then discuss systemic solutions that should be implemented and strategies to operationalize them. The underlying foundation for these suggestions are the following design elements:

- Regular enumeration drives by the local administration to enrol beneficiaries for different schemes
- Proactive use of available data to expand enrolment to other eligible beneficiaries
- Proactive use of transaction-error logs to infer problems being faced by beneficiaries, and provide an assisted-redressal framework for the government extension staff, cadre, and local civil society to hand-hold beneficiaries to fix these errors
- Simple self-registration and G2C communication systems for beneficiaries to track their scheme-specific activity and transaction history
- Universalization of benefits, with relying on self-selection to minimize exclusion errors
- Keep beneficiaries informed of their rights and entitlements, and proactively solicit grievances from them
- Community-based monitoring of social protection schemes
- Inbuilt social-audit mechanisms
- Data-driven performance monitoring for stronger internal accountability
- System-wide analysis of the technology design and relationship with its direct and indirect users, to ensure that it does not amplify power inequalities between the users
- Clear justification of each technology component being included, to ensure that unnecessary or technology poorly matched with the use-context is avoided
- Demystify technology for the beneficiaries
- Accept accountability for technology failures and take proactive steps to address these issues, ensure that clear SoPs are laid down to handle failure cases and followed upon

These design principles can be applied to other schemes and settings as well that have not been covered by us.

1. Evidence of problems with access to social protection schemes

We found problems occurring at multiple levels in all the social protection schemes that were essential during the lockdown.
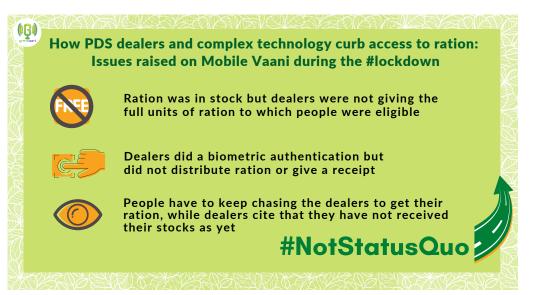
1.1. Public distribution system

Many families were left out during the lockdown from being able to avail the ration related relief measures announced by the government. Our first set of surveys conducted two weeks into the lockdown, reported only 20-30% access to PDS in Bihar, Jharkhand, and Madhya Pradesh.

- **Enrolment for ration cards:** Ration card lists were systematically built based on the 2011 SECC, but standard mechanisms do not exist to continually revise the PDS lists. According to the NFSA, the identification of beneficiaries by states/UTs needs to be a continuous process, involving both exclusion of ineligible/fake/duplicate ration cards and also on account of death, migration etc, and inclusion on account of birth as well as genuine households that were excluded. We found that many ration card applications were reported pending since as far back as 2017, possibly due to quotas imposed by the centre on the total number of ration cards permitted in a state. Many families who possess ration cards but no longer need the provisions, continue to hold on to them. The process of applying for a ration card, or to update the ration card with information about new family members, is not straightforward – some states have online forms which people cannot fill on their own, while some other states need the applications to be forwarded or verified by the panchayat office which brings its own set of problems with inaction by the local administration, elite capture and corruption, etc. Further, all new registrations and updates need an Aadhaar number, even for small children, and leaves out families or family members who may not have an Aadhaar card.

- **Enrolment failures:** When people do try to enroll for different schemes, regular and detailed notifications are not provided about their application status. With growing centralization of processes due to the centralized digitization architectures being adopted by the government, beneficiaries do not have any easy way to follow-up on their applications since everything is now online. Further, in case of any errors such as missing documentation, the beneficiaries do not get adequate guidance on what next steps they should pursue. Enrolment may fail due to mismatches in spelling of names, eg. the beneficiary's name in Aadhaar does not match their name on the ration card. Adequate guidance is not provided to the beneficiaries to explain the reason for error, and how to resolve it.

- **Aadhaar-based authentication:** Aadhaar based biometric authentication has become the norm in PDS, but unfair denials due to technology failure have been well documented even in the past [3]. Biometric failure indeed emerged as the single biggest source of Aadhaar based

authentication errors in availing relief measures announced during the lockdown [4]. The process for people to correct biometric registration is not straightforward, and requires them to make trips to banks or Aadhaar enrolment centres. While this was highly inconvenient during the lockdown, even after the effort there is no guarantee that the biometrics will work reliably. In fact, the rationale for use of biometric-based authentication is itself not well-established: It was originally intended as a means for de-duplication of individuals so that no person could have more than one Aadhaar card, but this seems infeasible given the false resolution rates [5], and no studies have in fact been published by the government justifying the need for biometrics.
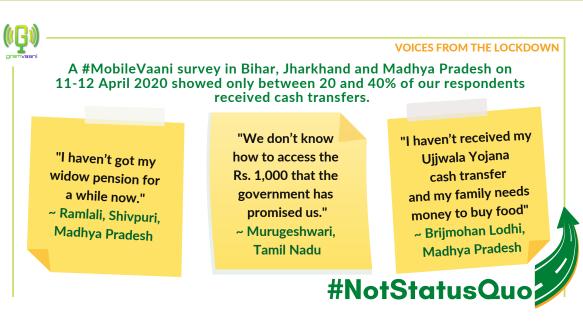
In fact, the accountability for unfair denial of benefits due to technological issues such as biometric authentication failure should fall upon the government. It should therefore be imperative for the government to take proactive steps to resolve the issues and ensure that the benefits are rightfully provided to the people.

- **Ration dealer related problems:** Power differentials between the ration shop dealers and beneficiaries continue to persist, and the introduction of complex technology has only made it worse. Dealers continued to misguide people on their entitlements, as reported by many. Several people reported having to chase the dealers again and again to get their entitlements, and other cases of rude and high-handed behavior. Quantity fraud where the dealer did not dispense the full number of units of ration, or did not provide a receipt, continued unabated, leading to black marketing of essential food commodities. Ration shops also continued to operate in an irregular manner, opening at ad hoc times and for only a few days each month, adding to the troubles of people.

1.2. Direct Benefit Transfers

Our first set of surveys conducted two weeks into the lockdown reported only 40% people in Bihar having received such cash transfers. Statistics for Jharkhand were lower at 19%, and MP at 34%.

VOICES FROM THE LOCKDOWN

A #MobileVaani survey in Bihar, Jharkhand and Madhya Pradesh on 11-12 April 2020 showed only between 20 and 40% of our respondents received cash transfers.

"I haven't got my widow pension for a while now."
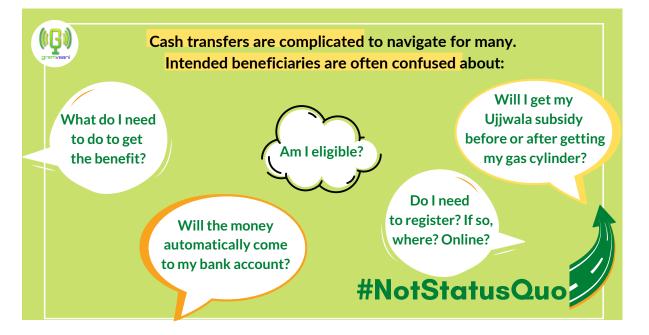~ Ramlali, Shivpuri, Madhya Pradesh

"We don't know how to access the Rs. 1,000 that the government has promised us."
~ Murugeshwari, Tamil Nadu

"I haven't received my Ujjwala Yojana cash transfer and my family needs money to buy food"
~ Brijmohan Lodhi, Madhya Pradesh

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- **DBT linkages for welfare schemes:** Many people reported that their pension benefits had stopped, and they were not getting their Ujjwala gas subsidy, PM-KISAN income support, etc because of Aadhaar seeding problems either with registration for these schemes, or with their bank accounts. Spelling mistakes in the names and addresses on their Aadhaar cards seem to be the main reasons why KYC failed, or their PM-KISAN applications failed. Fixing this requires making trips to the bank or other departmental offices related to different government schemes, and filling out of various forms, which is not affordable by many people, and was also infeasible during the lockdown. Further, many people who did not have a bank account and were given bank accounts under the Jan Dhan yojana, reported not even knowing that they have a bank account, or that it was deactivated due to incorrect Aadhaar seeding or due to Aadhaar-based KYC failure. Therefore, they were not able to get their Jan Dhan benefits, and neither were they informed through phone or automated calls about their bank accounts or deactivation of these accounts.

Why Direct Benefit Transfers have eluded people

Issues in registering for schemes, mismatch with Aadhaar information

Incorrect linkages of Aadhaar details with bank accounts

Errors in authentication due to Aadhaar biometrics or OTPs

Poor financial literacy, leading to people falling prey to frauds

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- **Aadhaar based authentication:** The same problems with Aadhaar based biometric authentication also surfaced with availing the cash transfers [6], especially via banking correspondents and rural Customer Service Points (CSPs). OTP based authentication failures were also reported widely due to changed mobile phone numbers, or network connectivity issues in remote rural areas, or running out of mobile credit.

- **Overseeing transactions:** Most schemes like MNREGA and PM-KISAN have online MIS (Management Information Systems) which can be queried by individual beneficiaries to check their details, transactions, payment history, etc. However, being entirely online, beneficiaries are unable to access this information themselves [7]. Further, there are no straightforward ways to dispute any information they disagree with, other than registering a grievance via helplines or online forms that require them to supply the same information again through a new channel.

Cash transfers are complicated to navigate for many. Intended beneficiaries are often confused about: What do I need to do to get the benefit? Am I eligible? Will I get my Ujjwala subsidy before or after getting my gas cylinder? Will the money automatically come to my bank account? Do I need to register? If so, where? Online? #NotStatusQuo

- **Access to banking infrastructure:** First, there was significant confusion about how the cash transfers were going to work – Jan Dhan transfers were meant to be automatic, the Ujjwala gas subsidy was meant as a reimbursement, and some chief minister top-up schemes announced by several states required a registration process – but hardly any information was provided about the process for these cash transfers to work. Significant publicity in the media happened about the relief funds that were being set aside by the government, but the modalities were hardly communicated to the people. Second, access to the banking infrastructure proved to be inadequate. Given the urgent need for cash with other income having dried up, there was significant overcrowding at the banks. Repeated trips were required when the Internet at the bank branches would not work, or similarly at the rural CSPs (Customer Service Points), or if the banks were far and ended up being closed when

people arrived, causing much hardship. To make it worse, rumours started doing the rounds that if the transferred cash wasn't withdrawn quickly then the government would take it back, and this led to even more desperation to access the banks. Third, while banking correspondents attempted a door-to-door delivery, reports also surfaced of these correspondents demanding a commission from the cash transfers. None of these are new issues [8] and even government authorized pilots failed for the same reasons of last-mile access problems.

- **Financial literacy to guard against fraud:** Reports of banking fraud were common. This included both phishing fraud where malicious agents claim to represent the bank and extract OTP authentication information, and service fraud where banking correspondents claim a commission for cash disbursement, or falsely report that the account is inactive or the transaction failed while actually it succeeded, and the agents can pocket the withdrawn cash. Reports also surfaced where banking correspondents told people that they needed to authenticate them for a PAN card, but rather this authentication was done for cash withdrawal which was pocketed by the banking correspondents.

1.3. MNREGA – National Rural Employment Guarantee Act

Our second set of surveys towards the end of the lockdown when work started opening up, showed that more than 30% people reported that MNREGA work had not started at all in their villages. Among those places where it had resumed, our interviews with panchayat representatives

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When cash in bank didn't mean cash in hand

"15 days since the lockdown, people have spent cash they had at home and want to access whatever savings or govt welfare they have received in banks. Long queues form within minutes of the bank or village Customer Service Points opening every morning."
Kamlesh Jaiswal, Bokaro, Jharkhand

"It's difficult to visit banks. Some banks only open a few days a week. I went today, and it was closed. The roads were blocked and I had to walk a long way."
Ramesh Kumar, community volunteer

Many people go to the CSP [Customer Service Point] in the village that is 3 km away to withdraw cash. The server is often down, and people who walk all the way have to return without getting their work done.
Ratan Sada, Samastipur, Bihar

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Common reports of banking fraud ⚠️

Banking Correspondents demanding a 'commission' for delivering people their money at the doorstep	**Bank officials retain a fraction of the cash transfer** withdrawals to reactivate accounts that were inactive	Banking correspondents telling people they need to authenticate themselves to verify their PAN card, **but use the authentication to swindle their money**

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revealed that only 15-20% of job-card holders had been given work but many more needed work. We found several problems on the ground and we are currently engaged in a broader offline campaign to address these issues:

- **Enrolment and work demand:** Beneficiaries are often unable to self-submit work demand forms for schemes such as MNREGA, due to literacy or other issues like corruption where their requests can be ignored. Rozgar Sewaks have been appointed by the government for specifically this purpose but are often absent. Beneficiaries are thus neither able to raise grievances easily about being unable to register a work demand, nor are they able to track the progress on their work demand applications. Through our MNREGA campaign, we are trying to establish a routine of a Rozgar Divas organized by the panchayat each month, through which mass demand for work, or issuing of new job cards, can be initiated.

- **Wage payments:** Payments continue to be delayed although at lower rates than what we noticed before. Aadhaar seeding and linkage issues also exist, due to which people are paid in cash. In our MNREGA campaign, we are helping workers resolve these linkage problems.

  MNREGA corruption also persists, with people marked for ghost work or the use of machines, and money pocketed by middlemen.

- **Wage rates:** The MNREGA wage rate is much lower than what people make otherwise through daily wage labour at farms, in construction, at brick kilns, and other activities with unskilled labour. These low wage rates dampen demand, and further the limit on the number of days implies that MNREGA alone will not be sufficient to serve as a source of income. Consequently, this leaves people, including migrant workers who returned to their villages, without any options but to get back to work. Demands by social activists and trade unions to increase MNREGA rates have currently not seen any action by the government.
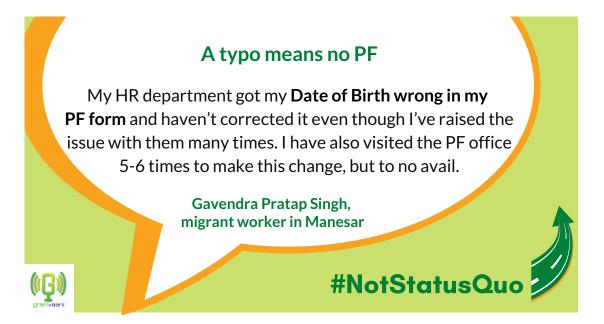
1.4. Social protection for workers

The problems faced by stranded migrant workers has been highlighted prominently [9]. Overnight rendered without any income, many were left without food or cash, with a spotty coverage of ration or cooked food assistance provided by the destination state governments and civil society organizations. Harassment by landlords for rent added to their troubles, and the workers had to take desperate measures to go back home to their villages. Travel however remained fraught with uncertainty, frustration, and danger, and social security schemes were essential to support them but hardly made any dent due to exclusions for the following reasons.

- **Registration under different schemes:** The national and many state governments announced several cash transfer relief measures to provide assistance to workers who had been suddenly rendered with zero income. All cash transfers for construction workers were to happen via BoCW, for example, but as reported by Jan Sahas only 18% workers were actually enrolled on BoCW [10]. Our surveys have revealed similar numbers for street vendors, daily wage labourers including farm labourers, small shopkeepers, etc, where over 83% reported not being registered under any welfare board or social security schemes like PF, ESI, etc. As a result, 70% workers reported that they had not received any cash transfer benefits at all during the lockdown.
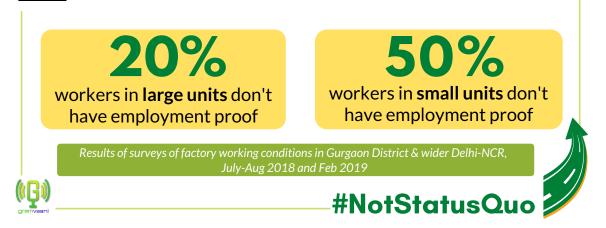
Few workers are registered for any employment-based social security schemes

20% migrant workers
15% resident workers

Share of workers registered under any welfare boards, PF, or ESI like social security schemes.

60-70%

of workers (migrant and resident) reported **not having received any cash transfer suppor**t from the state or central governments.

Survey conducted during 22 Apr-27 May 2020, i.e. phases 2, 3 and 4 of the lockdown

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- **Withdrawal of funds:** Among organized sector workers, the government allowed withdrawals under the PF (Provident Fund) scheme but many workers faced an issue due to an over-dependence on the employers for approval of data amendments. Incorrect spelling of names or date of birth or even gender, cannot be corrected by the worker directly. Everything has to be entered by the employer, along with other data like the date of joining, Aadhaar number, mobile phone number, etc, and employers or ex-employers do not

often respond in time. Many workers are further unaware whether their PF is being deducted, or what is their PF account, or the procedures to withdraw funds.

A typo means no PF

My HR department got my **Date of Birth wrong in my PF form** and haven't corrected it even though I've raised the issue with them many times. I have also visited the PF office 5-6 times to make this change, but to no avail.

Gavendra Pratap Singh, migrant worker in Manesar

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- **Employer obligations:** Employers used the lockdown to skip on wage payments for many workers. This included not only skipping on the payment of wages during the lockdown as mandated by the government, but also the payment of pending wages for work already done. Among industrial workers in Gurgaon, 67% reported not having received their wages. While the enforcement of labour laws and social security for workers has been weak in general, one reason why employers are routinely able to fallback on their commitments is because across factory units of different sizes, our surveys showed that 20% workers in large units and 50% workers in small units have no proof of employment (ID card, payslip, offer letter, etc). This means that workers have no means to claim their rights if employers forego their obligations. The situation is even worse in the unorganized sector.

Gram Vaani survey results for workers in organized sector: No employment proof - ID card, payslip, offer letter, etc.

20%
workers in **large units** don't have employment proof

50%
workers in **small units** don't have employment proof

Results of surveys of factory working conditions in Gurgaon District & wider Delhi-NCR, July-Aug 2018 and Feb 2019

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Employers and contractors have a clear incentive to under-report their workers. This has partly to do with employee-count thresholds imposed in the industrial sector for categorization of factory units at different levels which have different degrees of compliances and costs, and a variety of practices have emerged among employers to stay under the thresholds, including by bringing on undocumented workers. In the unorganized sector like construction work, the reasons are similar with chains of contractors and developers exposing as less as they can to lower their costs on health and safety related compliances, plus also complex registration processes for enrolment of the contractors themselves, most of whom are themselves unregistered [11].

- **Employer-led registration for social security:** Incomplete declaration of workers as explained above also attributes to low enrolment in social security schemes for workers since most schemes are employer or contractor-led, ie. employers or contractors declare their workers for these schemes. Self-registration procedures by the workers are complex and need a proof of work; in its absence, workers are further unable to take action to enrol themselves for these schemes.

These gaps arising from a lack of worker documentation are of course over and above other violations that happen when labour laws are not enforced or when workers are simply defeated by procedures.

2. Temporary systems to address points of failure

We can see that while these problems manifested during the lockdown, they were emerging from systemic flaws in how social protection schemes have operated, ranging from problems with enrolment procedures, documentation needed for enrolment, Aadhaar related authentication or linkage issues, and socio-technological problems with accessing entitlements.
Several temporary solutions were indeed set up and serve as an acknowledged by the government about these issues:

- To support families who did not have ration cards, Panchayats were asked to facilitate surveys, many of which were initiated after advocacy by our team, and SHG (Self Help Group) networks were also asked to collect the necessary documentation from families without ration cards, and to forward these applications to the Panchayats. Through this process, Bihar claimed to have been able to issue new ration cards to 15L households, a very creditable achievement if it is indeed true.

- Some states suspended biometric authentication for PDS, to avoid unnecessary denial of benefits from people.

- Control room helplines were set up at the block level in many places, to respond to urgent issues of denial or misconduct by ration dealers. In many places, escalation by our team led to

a crackdown on these dealers. Some states like Chattisgarh have reported much less problems of this kind because the PDS is run by panchayat appointed SHG (Self Help Group) members, who are directly accountable to the local community.

- Apps were released by several state governments such as Bihar and Jharkhand, to collect identity and bank account details of their stranded migrant workers to [make cash transfers to them](#).

3. Systemically addressing the issues

While the temporary systems put up by the government were useful, throughout the #NotStatusQuo campaign we have argued that these temporary systems should be strengthened to systemically address the points of failure.

3.1. Design principles for enrolment procedures

Some common design principles that should serve the foundation to build more inclusive enrolment procedures, are as follows:

- **Regular enumeration processes:** Under PDS, all panchayats should be mandated to run 6-monthly surveys to document families and individuals without ration cards, and help fill out these applications. Assistance should be sought from the civil society and NGOs, Nehru Yuva Sevaks, teachers and ASHA workers, SHG networks, and other civil society or extension system cadre at the local level. This will help build a regular process to update ration card lists [12]. Similarly, such surveys should also ensure enrolment under other government schemes, especially for old-age, the disabled, and widow pensions, and PM-KISAN benefits.

> *Regular enumeration drives by the local administration to enrol beneficiaries for different schemes*

- Proactiveness by the government: Since most legs of the transactions are now digitized, the transaction logs can easily reveal reasons for failure and government departments can take proactive steps to assist beneficiaries to resolve these problems. For example, people who frequently encounter biometric failures can be identified and assisted to re-register their biometrics. This list of people can be transparently released and the Panchayat officials can be tasked to assist the beneficiaries to re-register their biometrics. This however is only if the need for biometrics can be justified – based on the evidence so far, biometrics do not seem to serve any meaningful purpose and should be uniformly done away with. Similarly, failures due to name mismatches between the Aadhaar card and bank accounts, or KYC failures, or

> *Proactive use of:*
>
> - *available data to expand enrolment to other eligible beneficiaries.*
>
> - *transaction-error logs to infer problems being faced by beneficiaries, and provide an assisted-redressal framework for the government extension staff, cadre, and local civil society to hand-hold beneficiaries to fix these errors*

NPCI mapping issues, can be flagged and banking correspondents can be asked to make door-to-door visits to rectify these errors. Errors at the scheme level such as name mismatches between the Aadhaar details and scheme registration details can be handled in a similar way, via the field cadre for that government department, or via the banking system, or even civil society staff and volunteers. Appropriate protocols and incentive structures should be conceptualized for these field workers to provide assistance to the beneficiaries.

- **Simple self-registration:** Anybody left out should be able to submit an application at the Panchayat or block-level RTPS counters, which should be entered into an electronic tracking system connected with an SMS or IVR (Interactive Voice Response) notification system through which the

> *Simple self-registration and G2C communication systems for beneficiaries to track their scheme-specific activity and transaction history*

beneficiaries or social workers can keep track on the progress of the application. Very often, people are unable to fill forms on their own, especially if the forms are online, and therefore need assistance from social workers [13]. The civil society should be encouraged to help more people avail benefits.

- Similar principles adapted for worker related social security schemes: The same principles are also applicable to make more friendly social security systems for workers. First, a PF-like system should be established even with unorganized sector workers for employers and contractors to declare their workers for social security enrolments. The current BoCW Act makes it mandatory for employers to maintain employee registers but does not make it mandatory to register them for welfare boards. Second, self-registration processes should be

simplified, where the key issues that prevent self-registration are the complexity of the process and being able to secure a proof of employment. Here we propose that simple interfaces via apps or IVR, or as grievance redressal systems, should be set up for workers to update their details and claim employment rather than have no alternative other than for employers or contractors to provide them with a proof of work. These mechanisms should allow workers to specify the location of their work, type of work, employment dates, etc. Verification of the proof of work should be sought by the workers via the system from employers or contractors, with assistance from unions or panchayats, rather than the onus lying with the worker to chase employers for the required proof of employment. There is already precedence that *kachaa* receipts of work issued by contractors [11], or maintenance of daily employment records especially by daily wage construction workers picked up at *labour chowks* [14], or verbal confirmation by village administrative officers, is considered as proof of employment for registration under BoCW. A new worker-facing system to claim employment will therefore not be a significant departure from the existing processes, and it will make it easier for workers to then claim social security under welfare boards, at least in the unorganized sector.

Among registered employers and contractors, such a setup will also lead to the disclosure of worker-employer relationships that may not have been declared prior, and serve to question employers and contractors on their lapses in declaration. The information can also be tallied with the BoCW cess deposited by the developers.

Workers will have an incentive with such systems to update their information so that they can avail the social security mechanisms that are their right, and to demand redressal in case of inaction by employers or contractors or panchayat level verification officers. If the employer does not respond within a limited time window, the claims should be deemed approved. Such a process will reverse the power equation so that employers and contractors, or officers marked for verification, can be held accountable to respond promptly to pending requests.

Additionally, migrant resource centres in cities where workers migrant for work, should be scaled up so that they can provide further assistance to workers to avail employment-related social security benefits as well as universalized welfare benefits.

3.1.Design principles for access procedures

- **Building technology that does not amplify power inequalities:** Who understands and wields a technology is a key driver to determine whom the technology empowers and whom it disempowers. The Aadhaar enabled POS machines for biometric authentication should be mandatorily audio-enabled to play prompts about the transactions being done so that the

beneficiaries are well informed. In the case of any discrepancies, like full units of ration not given to the beneficiaries, it should be mandatory for the ration dealer to record an oral testimony right there at the point of service to confirm the shortfall and also raise the stockout problem in the PDS supply-chain system. These testimonies should be publicly available and data on the shortfall should link into a dashboard for the administration to review. Similarly, to explain any authentication errors that come up during the transactions, audio prompts should clearly explain to the beneficiary and the ration dealer about the reason for the error, and the best recourse to be taken to fix the error. Such methods will help reduce fraud and also denials due to technology failure, by flipping the power equation between the dealers and the beneficiaries, and between the technology and the beneficiaries, by putting more power in the hands of the beneficiaries.

Similarly, for Aadhaar-enabled cash withdrawals, the POS machines should be mandatorily audio enabled so that people can clearly hear what

> " *System-wide analysis of the technology design and relationship with its direct and indirect users, to ensure that it does not amplify power inequalities between the users* "

transactions are happening and which ones are failing. This will help consumers become more aware of the transactions running on their accounts, and also become more familiar with the technology operations. SMS/IVR notifications for any bank transactions should also be enabled for everybody by default at no cost, so that they are aware of any unauthorized cash withdrawals that might have happened on their accounts.

- **Inbuilt social audit mechanisms:** Verification calls should be placed automatically to a random sample of people through an IVRS system, to confirm the number of units of food given to them, cash received by them, etc, and this data should be opened up for social audits [15]. Similarly, whenever ration supplies are delivered to the dealers, the people linked to each respective dealer based on their past transactions, should be sent an SMS or an IVR voice call notifying them about the delivery of these provisions. Such a setup can also serve to improve the awareness of beneficiaries by conveying to them information about their rights and entitlements, and inviting them to submit grievances in case of any violations, Eg. report irregular timings of ration shops. This will help the beneficiaries interact with the dealers more authoritatively, upon having information about the stock availability as per the government records, and their own respective entitlements.

> " *Inbuilt social audit mechanisms* "

- **Community based governance of social protection schemes:** The governance of ration shops should be placed in the hands of the Self Help Group members, and coordinated via the Panchayats. This will help empower the people and disempower power-holding dealers. Similarly, local bodies comprised of community members should examine the social audit trails and transparency reports of welfare denials, to ensure prompt administrative action to rectify any problems that have been identified.

  > *Community-based monitoring of social protection schemes*

- **Simple G2C communication systems:** Appropriate technological systems should be developed for beneficiaries to stay up to date about their requested services, verify their information, request for corrections, understand the transactions in which they are involved, and register grievances about their individual cases or group-level issues that other community members might be facing as well. Such communication interfaces are straightforward to establish, as we explain next. Some trailblazers are the [Jan Soochna Portal](#) of Rajasthan and [Mahiti Kanaja](#) of Karnataka. These portals provide a single-window access to details of all government schemes, in a public and transparent manner, with information about registered beneficiaries, pending applications, failed applications, transactions conducted, details of the transactions, etc. The information is not as yet accessible via non-Internet based channels so that beneficiaries can directly access their details, but such steps are planned in the near future. For example, IVR or SMS systems can easily be set up which upon providing the Aadhaar number, can convey the status and next steps to the beneficiaries. Similarly, scheme specific information can be conveyed easily to the beneficiaries upon providing their Aadhaar number, such as the number of family members registered on the ration card, the number of units of ration given last month to the family, the number of days worked in MNREGA for which payment is awaited, etc.

  While browsing this information about their transactions history, beneficiaries should be able to register a dispute against any information published on the portal that they disagree with [16]. This could be related to a disagreement on the number of units of ration given, or the number of days worked in MNREGA, and anchoring grievances to specific schemes and stages will serve the benefit of essentially auto-filling the grievance to that it can be pushed automatically into the corresponding grievance redressal architecture for that particular scheme, and not provide the same information again in an independent grievance redressal channel. The status of all grievances thus registered should be transparently available, disputes on grievance closure should be possible to easily file, and assisted frameworks should be provided so that civil society organizations and other government cadre can assist beneficiaries in grievance follow-up.

Scheme-specific options that require inputs from the beneficiaries should also be provided on the same system, such as for work demand registration in MNREGA. Simple IVR or SMS based systems can facilitate workers to register their demand without having to physically visit the panchayat office or fill out paper forms.

- **Improvements in the physical banking infrastructure:** No amount of technological innovations as described above can really be successful though unless physical banking infrastructure, either through functional bank branches or easily accessible banking correspondents, is made more widely available. Trends unfortunately point in the opposite direction of a slowdown in the availability of banking and ATMs, and this should be reversed.

3.3. Design principles to strengthen internal accountability

While many of the design principles mentioned above can strengthen external accountability by empowering the beneficiaries, and making it easier for them to interact with the government systems, it is also imperative to strengthen internal accountability so that social protection systems operate more efficiently.

- **Performance monitoring:** Since information about all the transactions is now digitized, performance monitoring should be done more rigorously. For example, the trends in quantity of rations disbursed by different ration shops, number of beneficiaries who were serviced, failure rates due to technology, etc can be compared against census records of the location, to detect hotspots where disbursement is inordinately low, or errors are very frequent, or drastically different from the past trends. Similar performance tracking can be done for banking transactions via analysis of the logs, for monitoring of banking correspondents, bank branches, panchayat-level performance, etc. Such automated analysis should then serve to generate leads for closer investigation.

> *Data-driven performance monitoring for stronger internal accountability*

3.4. Design principles for greater inclusion

Our experience so far also points to several low-hanging fruits that are easily achievable to ensure greater inclusion, especially relevant in the current times of the pandemic.

- **Universalization:** Until the problems we have discussed above in the social protection systems are not addressed, many benefits like PDS should be universalized as recommended by several experts, to avoid exclusion errors. The benefits are broadly of two types: (a) Push-based, like cash transfers, for which the government needs a least-exclusive list of beneficiaries to whom it

> *Universalization of benefits, with relying on self-selection to minimize exclusion errors*

can make these cash transfers, and (b) Pull-based, like PDS, which are demanded by the people based on their needs. Pull-based benefits can be universalized easily using Aadhaar, and rely on self-selection like in MNREGA where only those who need the benfits will avail them. Push-based benefits can be reasonably universalized as well, by aggregating the list of beneficiaries (resolved by their Aadhaar number to prevent double benefits) registered under various schemes like MREGA, PDS, Jan Dhan, PM-KISAN, etc. Trade unions have also suggested a method to include all households who do not pay Income Tax, as a method to identify low-income people.

- **Leverage the data that already exists:** Although arguments vary, in case some benefits are not deemed appropriate for universalization, like workplace-injury related health insurance or maternity leave benefits for which only workers may be declared eligible, existing databases should be used to proactively build least-exclusive lists of beneficiaries. The creation of such lists can be jump-started by the worker databases that have already emerged:

  - The Bihar and Jharkhand governments released mobile apps through which stranded migrant workers of these states could furnish their identity details and bank accounts, to request for relief cash transfers. This worked for many people, but failed too for many others. However, this initial step led to many registrations (4L by the Bihar Aapda app, 1L+ downloads of the Jharkhand Sahayata app) and can serve as a basis to collect more detailed information about the workers and initiate a registration for them with relevant social security schemes.

  - Extensive databases also arose through the travel portals and quarantine centre lists prepared by various states, which captured information including the name, identity, place of work, sector of work, etc, of the workers. The government seems to have already initiated activities to aggregate this information into a National Migrant Information System (NMIS) platform, although details are not available so far. All this can serve to seed further data collection for registration of workers under welfare boards.

  - Similarly, the Panchayats of many states are already maintaining migrant worker registers for both outgoing and incoming workers in their areas, and have been tasked to update these lists. Migrant resource centres set up in cities by many states also similarly maintain these details. Such activities should be strengthened and systemized going forward so that they recur every 6-months as a regular process and feed into a system to register more workers for social security schemes.

Finally, employers in some industry sectors are more compliant in reporting their workers. These lists can be used to ensure that the workers are further registered for relevant social security schemes, and can avail welfare benefits to which they are entitled at their place of work.

Further, just like how Aadhaar serves as a single identity for access to all welfare schemes, a similar method of having unique worker-IDs for all workers can be used to register them for work-specific social security schemes. Initial discussions seem to be moving in this direction of having a social security ID for each worker. The databases listed above can jumpstart such a setup, and the same ID can be used to claim welfare benefits anywhere in the country. This may be better than having state-specific schemes linked through a One Nation One Card (ONOC) like setup that is being conceived for PDS.

ONOC in PDS faces several issues and suggestions have been made to start simpler by first making PDS intra-state portable than inter-state portable. Fundamentally, while the earnings emerging from the work are counted in the destination state's GSDP, we believe that ONOC intends to transfer the cost of providing these benefits to the home state. This is unfair. The costs of providing welfare should also rest on the destination state, or the centre should provide the funding. Second, ONOC will be complex to implement and could involve inter-state coordination for settlement of the costs. The GST system is still not stable, trying to replicate such a setup for a system with arguably a much higher transaction volume will be challenging. Finally, with most families split between some household members continuing to reside in villages and some with circular migration to cities, individualizing PDS to each household member can become a complex undertaking.

For similar reasons, it will be difficult to bring portability for work-specific benefits by linking state-specific schemes together, rather centrally administered schemes accessed by a single worker-ID and accessible anywhere should be chosen as the way forward. An employer driven, or database driven, or self-registration based methods that allocate a unique worker-ID to each worker can serve as the foundation to make all workers legible, provide them social security accessible anywhere in the country, accept grievances both at the source or destination, and even help with targeting of other benefits such as working capital loans for street vendors, basic income for landless farm labourers, etc. It can become a basis against which utilization of welfare measures can be checked and campaign-mode interventions for further social security enrolments can be planned, with support from trade unions and the civil society. Appropriate technologies using IVR/app based platforms can be designed for workers to continue to renew their information, put in claims of employment to seek a proof of work, and get benefits.

- **Use technology only if it serves a purpose:** The use of biometrics for Aadhaar-based authentication has no clear justification and can be easily done away with. Alternatives like smartcards can be more reliable options to reduce exclusions due to technology failures.

4. In continuation

The design principles based on which we made our suggestions, are driven by underlying values of human rights, equality, inclusion, and justice, that form a part of our constitution.

It is imperative that these values continue to guide us as new social protection schemes come up, and the concerned operating processes and technologies are developed. The state is responsible for effective functioning of these processes and technologies, and it should be held accountable to provide people their rights.

We will continue with the **#NotStatusQuo** campaign to highlight these issues and improve upon the suggestions.

5. Related writings

Some relevant writings around these same ideas that we have written about elsewhere:

- July 2020 – Technologies that Disempower: Design Flaws in Technologies Used for the Delivery of Social Protection Measures in India, Aaditeshwar Seth.

- June 2020, IDR – Our Welfare System is Broken, Aaditeshwar Seth and Vani Viswanathan

- June 2020, India Spend – No Documents, No Benefits: How India's Invisible Workforce is Left to Fend for Itself, Sadhika Tiwari

- May 2020, Scroll – Lockdown Stories from the Hindi Heartland Highlight Gaps in Public Services that Need Fixing, Vani Viswanathan

- May 2020, India Forum – Learning to Listen: Building an Empathetic State, Aaditeshwar Seth

- April 2020, India Forum – "What COVID-19 Means to Us": Voices from the Indian Hinterland, Aaditeshwar Seth and Vani Viswanathan

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Appendix: IVR survey reports

Throughout this period, Gram Vaani also ran several IVR surveys on the Mobile Vaani platform. These surveys are listed below.

A. Community survey in rural areas, round #2: Nutrition and food security

Dates: June 14th and 15th	Location: Bihar, Jharkhand, MP, UP	Number of complete responses: 702 ration card holders

Released Jun 19, 2020 – Results from our second round of community surveys are now available, conducted on June 14th and 15th, with responses from 702 ration card holders across Bihar, Jharkhand, UP and MP. The surveys point towards grave issues arising for nutrition and food security, especially for children. State-wise results are here.

- Only 57% of ration card holders received the committed double rations, i.e. extra 5 kg of grain (wheat or rice) during the lockdown. Only 49% received 1 kg of daal during the period.

- The quality of food grains provided during the months of April and May was good or fair accordingly to 57% of the people, while 30% found the quality to be poor.

- Of those who have young children, 77% did not receive any food items or cash from the Aanganwadi centers during the lockdown.

- 69% of school going children did not receive any food items or cash as committed for the mid day meal scheme. Curfew-like restrictions during the lockdown, the unavailability of teachers for distributing food items to home, and problems with procurement of food grains, were some of the main reasons behind the non-implementation of this scheme.

- Financial support of Rs 1000 committed to ration card holders under the PM Garib Kalyan Yojana did not reach 48% of the people. Lack of cooperation from officials, and problems with fixing Aadhar and bank linkage errors were the main factors that led to gaps in the implementation.

- 48% ration card holders did not have names of all the family members included in their respective ration cards. Lack of cooperation of officials was cited as the foremost reason, along with lack of information, in getting a new ration card issued or for adding a family member's name in existing ration cards.

B. Twinned survey for migrant and resident workers: Social protection, transport, quarantine centres, settling back

Dates: April 22nd to May 27th	Location: Bihar, Jharkhand, MP, UP	Number of complete responses: 383 migrant workers from rural areas, 657 resident workers in rural areas

Released May 29, 2020 — Results from our twinned surveys of 383 migrant workers and 657 resident workers, are now available. The findings present a clear picture of worker invisibility in social security schemes, that led to much hardship for both migrant and resident workers, across all sectors of work. Very few are considering coming back to the cities for work any time soon, and it remains an open question of how the surplus labour in rural areas will find sufficient work.

Migrant workers survey done in 3 phases, during lockdown #2, #3, #4:

- Migrant workers are engaged mostly in factory work, or as daily wage labourers in construction or agricultural work. Overall, only 20% reported being registered under any welfare boards, PF, or ESI like social security schemes. Clearly most migrant workers are invisible.

- As a result of this invisibility, between 60-70% workers have reported not having received any cash transfer support from the state or central governments. With 85% reporting not having had any income at all through the lockdown, about 30% had to borrow money from others and 8% had to sell their assets for cash.

- 62% of those in wage work did not get any help from their employers either.

- Stranded without food or cash, around 50% have wanted or tried going back home. Even with the Shramik Special trains, 80% have either walked back, cycled, or hitched rides on trucks, under precarious conditions.

- Of those who reached their native places safely, only about 28% have stayed in the quarantine centres, the rest have self-quarantined at home. 63% of those staying in the quarantine centres report that these centres were unclean or irregular on food timings.

- A significant fraction report having faced some kind of discrimination, both at their place of work and upon coming back home. More than 55% of returned migrants plan to engage in agriculture related work, and only 10% show any inclination of going back to the cities for work any time soon. With factories having resumed at diminished capacity and only employing permanent workers, work is likely to be scarce in the cities. It remains a question if at home, agriculture or MNREGA or other works can absorb this surplus labour.

Resident workers survey done in 3 phases, during lockdown #2, #3, #4:

- Resident workers are engaged mostly as daily wage labourers in construction or agricultural work. Overall, only 15% reported being registered under any welfare boards, PF, or ESI like social security schemes. Clearly most resident workers are invisible, including many street vendors and daily wage workers.

- As a result of this invisibility, 66% workers reported not having received any cash transfer support from the state or central governments. With close to 85% reporting not having had any income at all throughout the lockdown, about 32% had to borrow money from others and 15% had to sell their assets to get cash.

- Of those in wage work, 60% did not get any help from their employers or contractors either.

- 66% have still not been able to resume their work, and this is true for people in all categories of work including self-employment, daily wage labour, factory work, street vendors, etc.

- Most of them hope to start work again in farming or agricultural labour, or MNREGA like non-agricultural work. Only 8.7% show any inclination of going to cities for work.

- 32% reported that MGNREGA work has still not started in their areas despite governments announcing that returned migrant labourers will be provided work promptly. Whether the rural economy will be able to absorb surplus labour because of many returned migrant workers is an important open question. Around 42% believe that agriculture related work will not be sufficient enough to absorb the surplus labour force, and 50% believe that wages will get suppressed as well.

- While the most significant concern on people's mind is related to employment, they are also concerned about household level stress and tension, and the lack of space in the house, with more people at home now.

C. Industrial workers including stranded migrant workers: Wages, housing rent, cash and food issues

Dates: March 27th to April 14th	Location: Industrial areas of Haryana, Delhi, Tirupur, Ahmedabad	Number of complete responses: 700+

Released Apr 18, 2020 — Results are now available from our lockdown survey (700+ respondents) among workers in the industrial areas of Haryana, Tirupur, Ahmedabad, and Delhi. Some key highlights:

- Almost 53% workers report having been laid-off during the lockdown, the highest being in Haryana

- Of the ones laid-off, 57% report not having been paid their full wages, the highest again being in Haryana, and Ahmedabad

- Overall, more than 60% of the workers report an urgent need for assistance, mostly of food. The worst is in Tirupur where many migrants from Bihar and Orissa are stranded, without money or ration. 50% of the people are desperate to go back home, and the situation hasn't really changed much over the last three weeks of the lockdown

- The government has relaxed the rules for workers to withdraw funds from their PF accounts, but more than 50% of the workers do not have PF accounts, and of them 60% haven't been paid their full wages either

D. Community survey in rural areas, round #1: Social protection, nutrition and food security

Dates: April 11th and 12th	Location: Bihar, Jharkhand, MP	Number of complete responses: 1,700+

Released Apr 15, 2020 — Results from our community survey (1700+ respondents) are now available, about access to the lockdown related relief measures in rural Bihar, Jharkhand, and Madhya Pradesh. Some key highlights:

- Over 60% of the respondents have not received the free ration to which they were entitled. Anganwadi linked distribution is doing marginally better.

- At least 1 in 2 respondents have not received the financial assistance promised to them.

- The majority of respondents reported positively that police and local officials were not stopping them from availing essential services. 25% however did report high-handed behavior by the police.

- Over 50% of the respondents reported that they can manage household expenses for just a week if the lockdown were to be extended; 1 in 4 had no idea how long they would be able to manage.

E. Industrial workers: Social security, proof of employment, minimum wages, casual work Vs regular work

Dates: July-Aug 2018, Feb 2019	Location: Gurgaon	Number of complete responses: 200+

Released March, 2019 — Results from surveys of factory working conditions in Gurgaon district & wider Delhi-NCR: July-Aug 2018 and Feb 2019.

This report is an effort to bring rigour to evidence of violations and enforcement failure in the factory/ industrial units of Gurgaon district, Haryana. There is a clear picture of widespread enforcement failure, especially in the application of statutory social security, overtime payment and provision of proof of employment. In spite of their equal applicability to all workers, these provisions are withheld from non-regular workers whose lack of job security makes it extremely difficult for them to take any remedial action. Clearly the picture is of year-round and perennial work being done en masse by a casual workforce.