

Exploring Cash Transfer to Jan Dhan Accounts as COVID-19 Response:  
Findings from A Rapid Survey (28 April to 12 May 2020) for  
Assessing the Ground Reality

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National Coalition of Civil Society Organization

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## Exploring Cash Transfer to Jan Dhan Accounts as COVID-19 Response: Findings from A Rapid Survey (28 April to 12 May 2020) for Assessing the Ground Reality

### Highlights

- 84% of the women surveyed reported that their JD accounts were operational at the time of this survey, whereas other 8% of the surveyed women denied the same.
- 84% of the women surveyed reported that their JD accounts were operational at the time of this survey, whereas other 8% of the surveyed women denied the same.
- 42% of the surveyed women had to visit the bank branch to know whether they have received the money.
- 20% surveyed women were not being able to withdraw the received money due to several reasons including lockdown being the predominant one, although the overall withdrawal status is satisfactory.

### Background

The COVID-19 scenario has created an unprecedented crisis globally. In India, the first case of COVID-19 was reported on January 30, 2020 and after 54 days, when the nation reported 564 cases, the Prime Minister of India announced a 20-day lockdown for the whole country as an immediate measure to slow down the spread of this virus.

A complete lockdown in a country like India has diverse consequences. Economic activity came to a standstill. The daily wage labourers and workers (a large majority of whom are migrants) were left without any means to support their regular sustenance. According to the World Bank, the nationwide lockdown in India has impacted nearly 40 million internal migrants<sup>1</sup>.

In such a situation, on March 25, Finance Minister Nirmala Sitharaman announced that all women account holders under the Pradhan Mantri Jan Dhan Yojana (PMJDY) (also known as Jan Dhan account, or JD account) would receive cash transfers of INR 500 every month, for three months (April, May, June). As of 29<sup>th</sup> April, 2020, India has 38.35 crore Jan Dhan account holders out of which 20.83 crore accounts (54.3%) are held by women<sup>2</sup>. The lockdown led to an insurmountable magnitude of distress and immediate cash in the hands of the poor was the need of the situation. As an immediate response this was India's largest-ever cash transfer programme targeting women. However, while the lockdown started on March 25<sup>th</sup>, the first round of cash transfer to the Jan Dhan Accounts began from April 4, 2020.

As is common with various other cash transfer programs, in this case too there were numerous concerns reported regarding accessing this meagre cash benefit amidst prevailing lockdown scenario. There were also false rumours about the money being taken back if not withdrawn immediately which resulted in long serpentine queues outside bank branches at several places<sup>3</sup>. To understand the status of the extension of this financial benefits to the Jan Dhan account holder women, a rapid survey was

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<sup>1</sup><https://economictimes.indiatimes.com/news/politics-and-nation/lockdown-in-india-has-impacted-40-million-internal-migrants-world-bank/articleshow/75311966.cms>

<sup>2</sup> <https://www.pmjdy.gov.in/account> (accessed on 13 May, 2020)

<sup>3</sup><https://www.livemint.com/news/india/money-transferred-into-20-5-crore-women-jan-dhan-account-safe-says-finmin-11586829088582.html>

planned by the National Coalition of Civil Society Organisations<sup>4</sup>. Mainly the idea of this rapid survey was discussed in the Steering Group<sup>5</sup> meeting of the National Coalition and then finalized.

## Methodology

It was decided that this survey will take on the mode of a rapid one and the questionnaire designed for the same will be brief so that the survey can be done over telephone. The questionnaire was designed in consultation with the members of steering group of the National Coalition. As the secretariat to the coalition Oxfam India, took the responsibility of anchoring this rapid survey by involving the National Coalition members and other partners across the various states of India.

Given the limitations and the restrictions of the present lockdown situation, the survey was decided to be conducted primarily over telephone. A total of 12,588 Jan Dhan account holder women across 13 states in India were interviewed. Majority of the respondents of this survey were from rural areas. The data collection was done over a span of two weeks between 28<sup>th</sup> April and 12<sup>th</sup> May, 2020. The data was captured through Microsoft form (Annexure-1) which helped in quick completion of the survey, saving time. A total of 92 organizations (Annexure-2) across 13 states were involved in data collection. The 13 states as well as the state wise samples covered in this study are as follows:

Sl. No.	Name of State	Sample Size
1.	Andhra Pradesh	724
2.	Assam	527
3.	Bihar	2710
4.	Chhattisgarh	2476
5.	Jharkhand	1633
6.	Madhya Pradesh	321
7.	Maharashtra	188
8.	Odisha	434
9.	Puducherry	162
10.	Tamil Nadu	764
11.	Telangana	646
12.	Uttar Pradesh	1679
13.	Uttarakhand	324
	<b>Total</b>	<b>12588</b>

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<sup>4</sup>The National coalition of civil society organisations (CSOs) is a coalition of 72 organisations across 15 States with a collective outreach to around 300 CSOs. Oxfam India is the secretariat of this coalition.

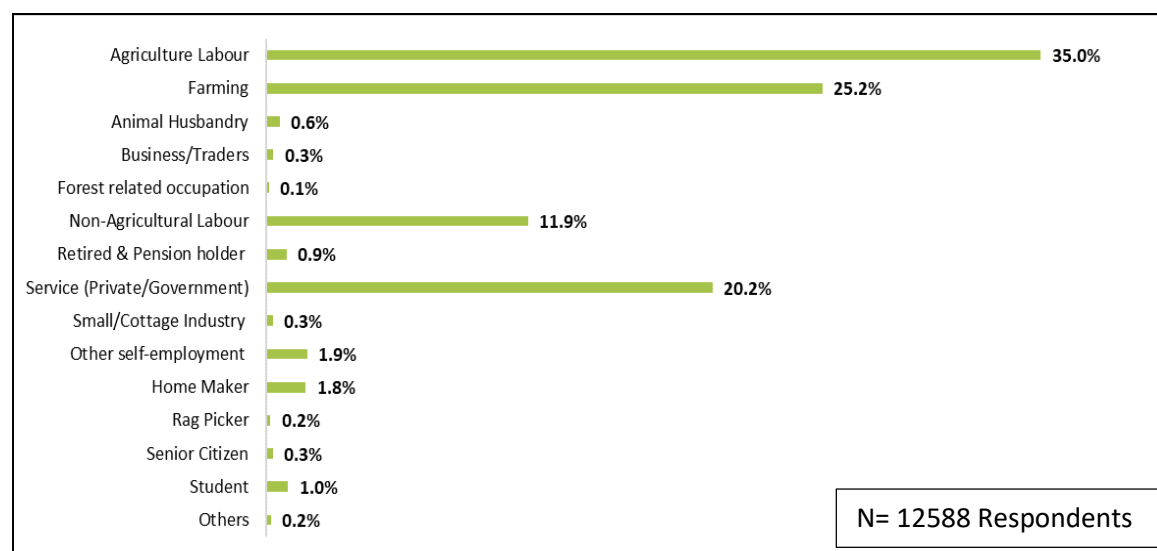
<sup>5</sup> As part of the governance structure of the National Coalition, a group of 10 members has been formed as the Steering Group. This group is involved in designing the agenda and taking responsibility in the identified areas of work for the long-term outcomes as decided by the coalition.

## Findings and Analysis

### A. Majority of the women (47%) surveyed were labourer.

The survey attempted to ascertain a very brief profile of the respondents with regards to their primary occupation status.

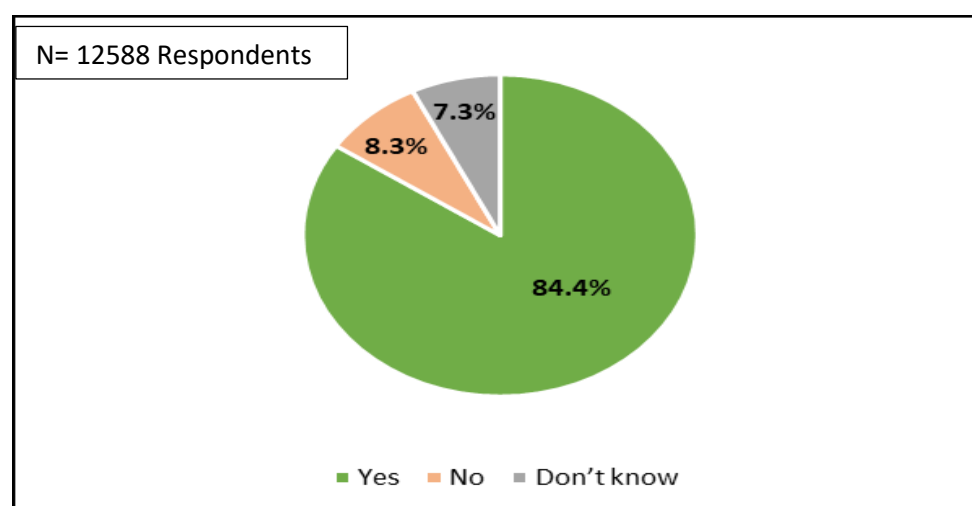
**Figure 1: Primary Occupation of the Respondents**



It was found that nearly half the women were labourers (agricultural and non-agricultural labourers together accounted for 46.9% of the sample). This group does not have any social security benefits nor much of savings to fall back on to tide over this crisis.

### B. 84% of the women surveyed reported that their JD accounts were operational at the time of this survey, whereas other 8% of the surveyed women denied the same.

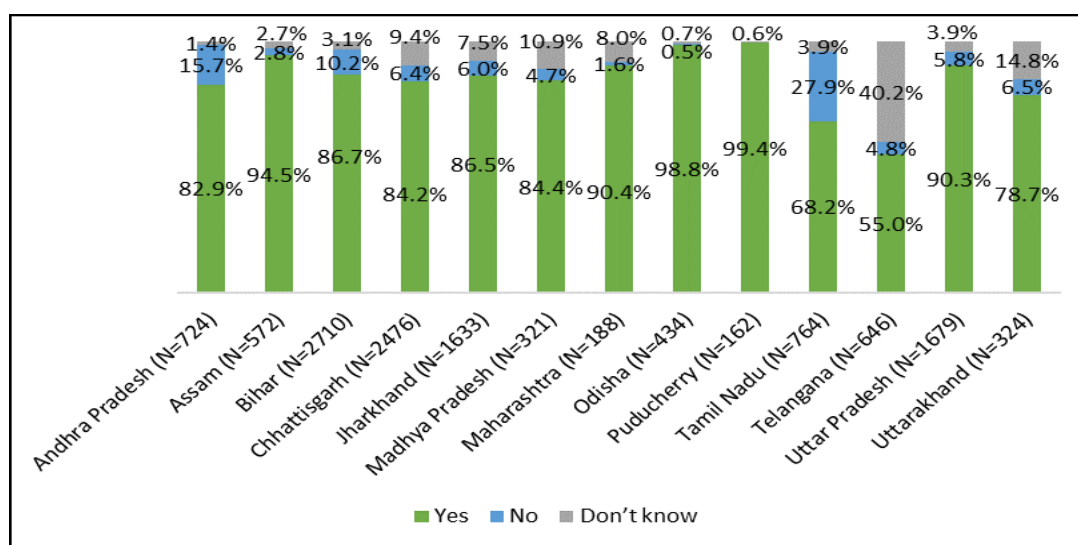
**Figure 2: Respondents having their JD Account Operational**



Out of the total women surveyed, 84.4% of the women reported that their JD accounts were operational at the time of survey. Another 8.3% of these surveyed women reported that their JD accounts were not operational while the remaining 7.3% women were unsure about the present

status of their account. Inactive status of JD accounts together with lack of information on current operational status of the account continues to be a challenge for 16% of women surveyed.

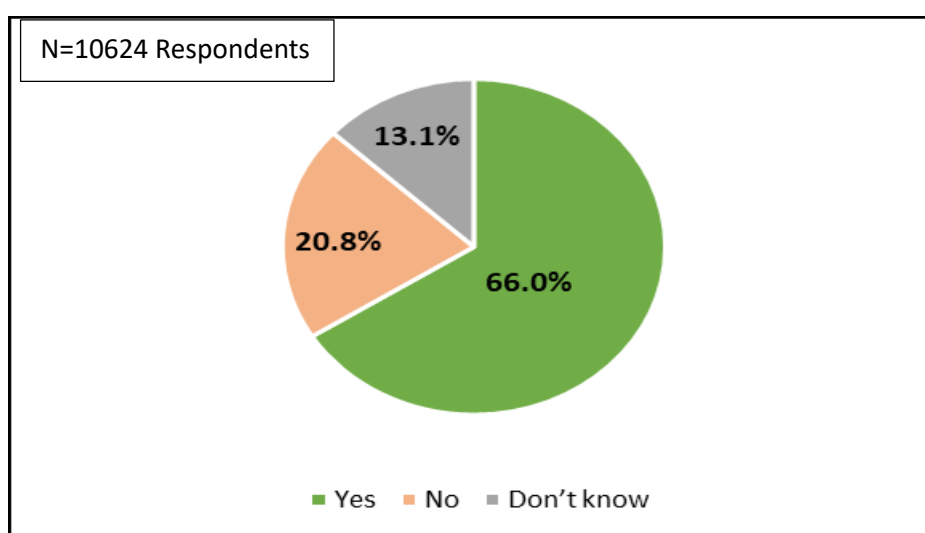
**Figure 3: State Wise Respondents having their Jan-Dhan Account Operational**



A state-wise analysis shows that in Tamil Nadu, 27.9% of the women surveyed reported as to have inactive JD accounts. In Telangana, 40.2% women surveyed had no idea regarding the operational status of their JD account. This is quite critical since owing to this lack of awareness, it is unlikely that the surveyed women will be able to avail the benefit of this cash transfer (even if it has hit their accounts), implying them being effectively filtered out of the social security safety net.

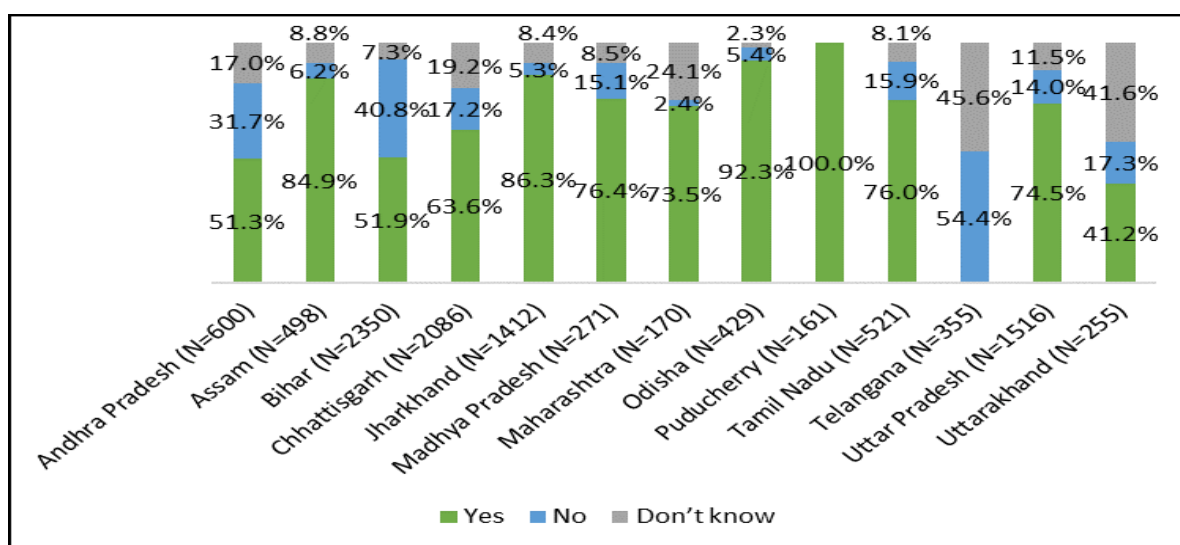
**C. As of 2nd week of May, 21% surveyed women are yet to receive their 1<sup>st</sup> instalment due in April, 2020.**

**Figure 4: Respondents Received Money in their Jan-Dhan Account**



Of those who had an active JD account, 20.8% of women reported not receiving any cash transfer in their JD accounts at the time of the survey and another 13.1% were clueless about the information on whether any amount has been credited. However, a majority of the women (66%) in this case, mentioned that the money has been credited in their JD account.

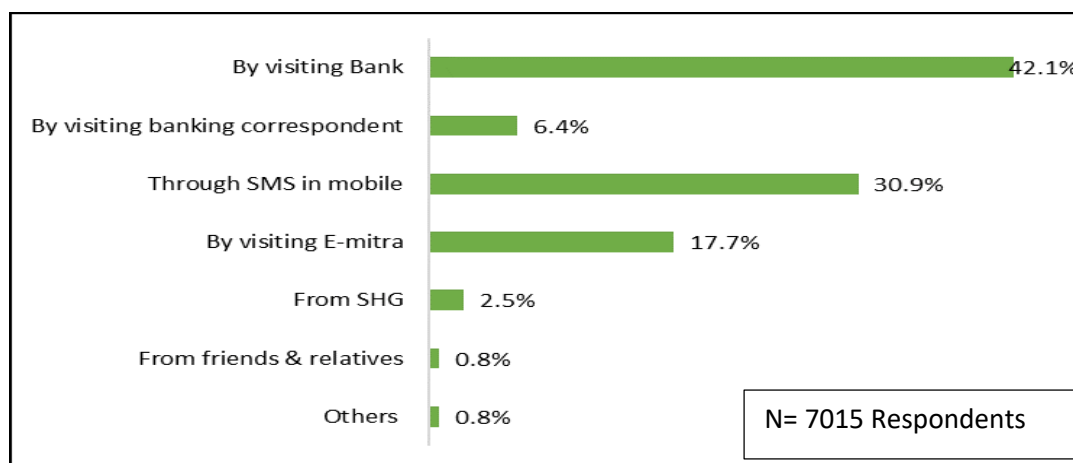
**Figure 5: State Wise Respondents Received Money in their Jan-Dhan Account**



A state-wise analysis highlights that in Telangana, none of the surveyed women with operational JD account had received the cash transfer. The situation among the surveyed women in Andhra Pradesh and Bihar is also worrisome. The reasons for missing out these account holders needs to be identified and the transfer needs to be made at the earliest.

**D. 42% of the surveyed women had to visit the bank branch to know whether they have received the money.**

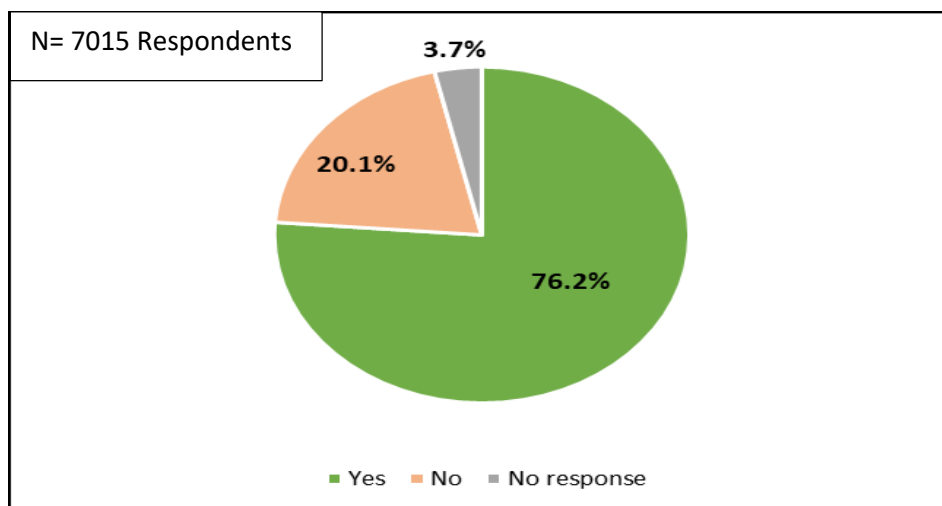
**Figure 6: Source of Information about Receipt of the Money**



Out of the women who reported in this survey that money has been credited in their JD account, 42.1% had to go to the bank branch to know whether they have received the promised cash in their accounts. Given a strict lockdown imposed in the entire country one can only imagine the distress of these women in reaching the bank branches. Another prominent way of getting information about transfer of the money in JD account was getting SMS through mobile that was mentioned by around 40% of the women in this survey.

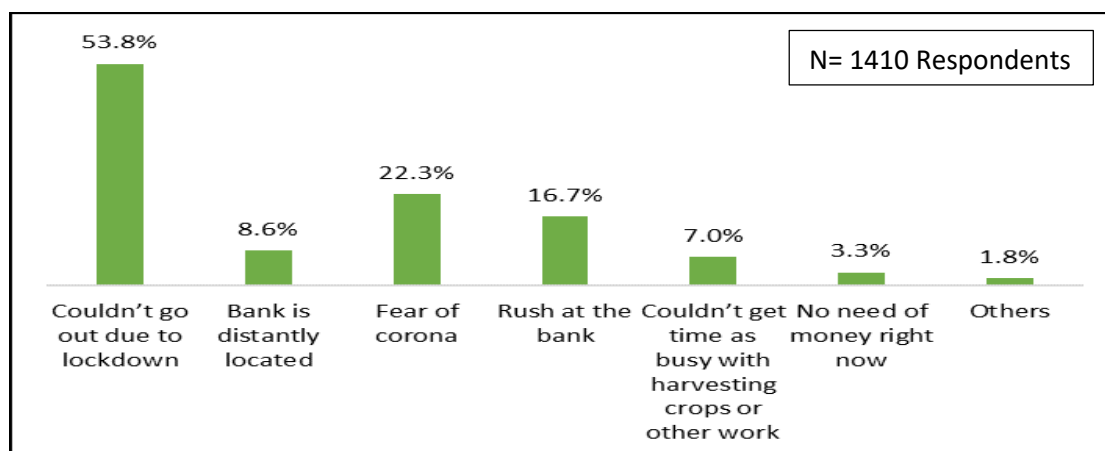
- E. 20% surveyed women were not being able to withdraw the received money due to several reasons including lockdown being the predominant one, although the overall withdrawal status is satisfactory.

**Figure 7: Respondents Withdrawn the Money**



It is definitely a matter of great relief that the survey finds a sizable percentage (76.2%) of the women who received the money have been able to withdraw it. However, taken together the 'don't know' and 'no response', around 24% of these women are still left to withdraw this amount.

**Figure 8: Reasons for not Withdrawing the Money**



An inquiry into the reasons for not withdrawing the money revealed that 53.8% of the women could not reach their banks to withdraw the money due to the lockdown. Another 22.3% revealed that the fear of corona restricted them from reaching out to the banks amidst the lockdown.

## Recommendation

The present survey in the light of its findings, presents forward the following recommendations:

- The cash benefit guaranteed should be immediately transferred to the Jan Dhan accounts of all the women. Steps need to be taken to ensure immediate activation of the accounts that are not operational. The first & second instalments i.e. INR 1000 must be transferred to the accounts that have been left out till now.



- Given the crisis like situation for many households, authorities should consider handing over the cash to all women whose accounts are inactive. The local panchayat and block administration can facilitate this.
- Banks must ensure that information regarding cash credited into the JD accounts is conveyed to the account holder through mobile messages. Also, the local Panchayat can work with the banks to help people receive information about the same.
- Under the current scenario of complete livelihood disruption, the amount of Rs. 500 as monthly assistance is too little. This amount needs to be increased to ensure that the families are actually able to sustain through this period of crisis.

### Limitation of the Survey

The rapid nature of the survey made it difficult to keep the sample size proportional across all the states covered with proper weightage for all JD account holders of the entire state. The National Coalition members and other partners of Oxfam India collected data from their own operational areas hence the analysis speaks of the women surveyed only.

## Annexure-1

### Interview Schedule for Data Collection

A.	SECTION A: GENERAL INFORMATION सामान्य जानकारी			
Sl. No.	Questions	Responses	Mark	Skip
1.	Name of the NGO filling this form इस फॉर्म को भरने वाले एनजीओ का नाम			
2.	Name of State राज्य का नाम			
3.	Name of District जिले का नाम			
4.	Name of Block ब्लॉक का नाम			
5.	Name of Village गाँव का नाम			
B.	SECTION B: RESPONDENT'S PROFILE उत्तरदाता का प्रोफाइल			
6.	Name of Respondent उत्तरदाता का नाम			
7.	Mobile Number of Respondent उत्तरदाता का मोबाइल नंबर			
8.	Primary Occupation of the Respondent उत्तरदाता का प्राथमिक व्यवसाय	Farming खेती		
		Agriculture Labour खेतिहर मजदूरी		
		Non-Agricultural Labour बिना खेती के कार्य वाला मजदूरी		
		Service (Private/Government) नौकरी (प्राइवेट/सरकारी)		
		Small/Cottage Industry लघु/कुटीर उद्योग		
		Business/Traders बिजनेस		
		Other self-employment अन्य खुद का रोजगार		
		Forest related occupation वन संबंधी व्यवसाय		
		Retired & Pension holder रीटायर्ड तथा पेंशन धारक		
		Animal Husbandry पशुपालन		
		Others (Please Specify) यदि अन्य, तो कृपया स्पष्ट करें		

C. SECTION C: INFORMATION ON FINANCIAL INCLUSION वित्तीय समावेशन पर जानकारी				
9.	Is your Jan Dhan Account operational? क्या आपका जन धन खाता चालू है ?	Yes हाँ		End समाप्त
		No नहीं		
		Don't know पता नहीं		
10.	Have you received any money in your Jan Dhan Account? (Women are supposed to receive Rs. 500/- every month for April, May and June) क्या आपके जन-धन खाते में पैसे आये हैं ? (महिला जान धन खाता धारकों को 500 रुपया प्रति महिने अप्रैल, मई और जून में)	Yes हाँ		End समाप्त
		No नहीं		
		Don't know पता नहीं		
11.	How did you get to know that money has been credited to your Jan Dhan account? अगर पैसे आ गए हैं तो कैसे पता चला ?	Through SMS in mobile मोबाइल पे मैसेज/SMS आया		
		By visiting Bank बैंक जा के		
		By visiting E-mitra इ-मित्र के पास जा के		
		By visiting banking correspondent बैंकिंग कोरेस्पोंडेंट के पास जा के		
		Others (Please Specify) यदि अन्य, तो कृपया स्पष्ट करें		
12.	If you have received the money, have you withdrawn it? अगर पैसे आ गए हैं तो क्या पैसे निकल लिए ?	Yes हाँ		
		No नहीं		Go to Q14
13.	From where have you withdrawn the money? अगर निकाला हो तो, कहाँ से ?	By visiting Bank बैंक जा के		End समाप्त
		By visiting E-mitra इ-मित्र के पास जा के		
		By visiting banking correspondent बैंकिंग कोरेस्पोंडेंट से		
		Others (Please Specify) यदि अन्य, तो कृपया स्पष्ट करें		
14.	Why haven't you withdrawn the money? अगर नहीं निकाला हो तो इसकी वजह क्या है ?	Couldn't go out due to lockdown लॉकडाउन के कारण बाहर नहीं जा सके		End समाप्त
		Bank is distantly located बैंक दूर है		
		Fear of corona कोरोना का डर		
		Rush at the bank बैंक में बहुत भीड़ होता है		
		Couldn't get time as busy with harvesting crops or other work फसल काटने या अन्य काम में व्यस्त होने के कारण समय नहीं मिल पाता		
		No need of money right now अभी पैसे की जरूरत नहीं है		
		Others (Please Specify) यदि अन्य, तो कृपया स्पष्ट करें		

## Annexure-2

### List of Organizations Participated in the Survey

States	Name of the Organizations
Andhra Pradesh	PORD
	REDS
	SABALA
Assam	SATRA
	sSTEP
Bihar	Adithi
	Aulia Adhyatmik Anusandhan Kendra
	BGVS
	BHOJPUR MAHILA KALA KENDRA
	Bihar Gram Vikas Parishad
	BVHA
	CHARM
	Chhatrachhaya
	Dalit Adivasi Adhikar Andolan (DA3)
	Dalit Vikas Abhiyan Samiti
	DASHRA
	Deepa Devi Manav Kalyaan Sansthaan
	Digital Empowerment Foundation (DEF)
	DVAS
	Gaurav Gramin Mahila Vikas Manch
	Gram Nirman Mandal
	Gyan Vigyan Samiti
	Jagran Kalyan Bharati
	Jan Vikas Parishad Evam Anusandhan Sansthan (JVPAS)
	Koshi Viklang Vridh Kalyan Samiti
	Koshish Charitable Trust
	Lahanti
	Lok Sankrit Manch
	Mahila Shishu Kalyan Sansthan Evam Hast Shilp Kala Prashiksan Kendra
	Manav Vikas Sanasthan
	Mazdoor Kissan Vikas Sansthan
	Navjeevan Educational and Social Welfare society
	Panah Ashram
	Ram Narain Vikas Seva Samiti
	Rapid Action for Human Advancement Tradition (RAHAT)
	Sacred Heart Sisters Training School
	Sakhiree Mahila Vikash Sansthan
	Nari Gunjan
	Samagra Seva Kendra
	Samajik Vikash Sansthan
	Sewa Bharat
	Shram Sadhana Kendra
	Society for Human and Environmental Development
	The Message Welfare Foundation
	Vaishali Samaj Kalyan Sansthan
	Vikas Path Bikram
Chhattisgarh	CSC Centre
	Gram Mitra Samaj Sevi Sanstha
	Janhit Chhattisgarh Vikas Samiti
	Karma Prashikshan Evam Vikas Sansthan

States	Name of the Organizations
	Khoj Avam Jan Jagriti Samiti
	Lok Astha Sewa Sansthan
	Nivedita Foundation Trust
	Samarth Charitable Trust
	Samarthan
	SHRC
	Short Community Welfare Society
	Srishti Sanstha
	We the People
Jharkhand	Lok swar
	SPARK
	Srijan Mahila Vikas Manch
	Life Education and Development Support (LEADS)
	Action for Social Advancement (ASA)
Madhya Pradesh	Pradeepan
Maharashtra	AWARD
	Yuva Gram Vikas Mandal
Odisha	Darbar Sahitya Sansada
	Indira Social Welfare Organizatipon
	Institute for Social Development
	Institute for Women's Development
	NAWO
	Pallishree
	RCDC
	Rupayaan
	SRADHA
	Women's Organisation for Rural Development (WORD)
	Women Organisation For Socio Cultural Awareness (WOSCA)
	Youth for Social Development
Tamil Nadu	Ekta
	Women's Collective
	MSSRF
Telangan	Eco Foundation for Rresearch & Training (EFFORT)
	Society for Women's Awareness and Rural Development (SWARD)
Puducherry	MSSRF
Uttar Pradesh	Aim Trust
	Astitva Samajik Sanstha
	Grameen Development Services
	PGVS
	SKVS
	SRSP
	Tarun Chetna
Uttarakhand	Aman