Ex-post evaluation

COVID-19 Social Protection Crisis Response Programme, India

Title	COVID 19 Social Protection Crisis Response Programme
Sector and CRS code	Social security 16010
BMZ number	202068237
Commissioned by	BMZ
Recipient and executing agency	Ministry of Finance (Department of Economic Affairs)
FC financing volume and instrument	EUR 460 million, Concessional loan
Project duration	2020-2022 **Reporting year** 2025 **Year of random sample** 2025

Project objectives and implementation

The **outcome level** objective was to strengthen the capacity of Indian state and national government agencies to implement necessary institutional reforms and structural adjustments to the social security system in the context of the COVID-19 pandemic and to provide coordinated and appropriate social security measures to poor and vulnerable population groups. At **the impact level,** the objective was to support the Indian government in mitigating the economic and social impacts of the COVID-19 pandemic.

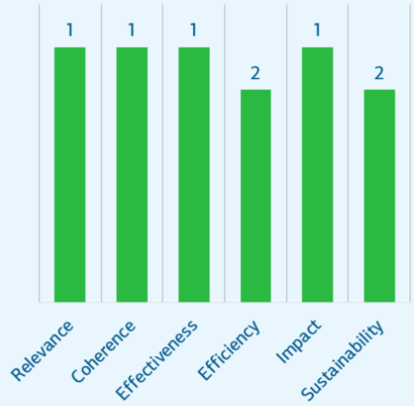
Key findings

The programme helped to alleviate the impact of the pandemic on poor households, migrants and informal workers in urban areas through transfer payments (cash transfers and food aid).

- The proportion of the poorest households (bottom quintile in terms of household consumption expenditure) receiving cash transfers rose from zero to 47 per cent (target: 40 per cent).
- Support for migrants with access to food aid rose from zero to around 57% (target value: 33%).
- 84% of the poorest households (based on the bottom two quintiles in terms of household consumption expenditure) received at least one transfer payment (baseline value zero per cent, target value 50-60%).
- Overall, transfer payments helped to stabilise private household consumption during the pandemic. It is estimated that food aid under the PMGKAY programme helped to reduce the increase in poverty during the pandemic by 30-40%.

Overall rating

very successful



1: very successful – **6:** completely unsuccessful

Conclusions

- A less fragmented and more coordinated social security system contributed significantly to enhancing the Indian government's crisis response.
- The Indian government's long-standing investments in the country's digital system architecture enabled the rapid mobilisation and scaling up of a wide range of social programmes that were able to support diverse target groups in different situations of need.
- Individual programmes were not exclusively aimed at poor sections of the population. Further reforms will be necessary to ensure that those in need are targeted effectively.

Contents

List of abbreviations

AAY	Antyodaya Anna Yojana
ABA	Atmanirbhar Bharat Abhiyan
ADB	Asian Development Bank
AfD	Agence française de développement (French Development Agency)
AIIB	Asian Infrastructure Investment Bank
PCR	Final inspection
GDP	Gross domestic product
BMZ	Federal Ministry for Economic Cooperation and Development
CMIE	Centre for Monitoring Indian Economy
DAC	Development Assistance Committee
DBT	Direct Benefit Transfer
DEA	Department of Economic Affairs
DFPD	Department of Food and Public Distribution
DFS	Department of Financial Services
e-KYC	Electronic Know Your Customer
e-POS	Electronic Point of Sale
EPE	Ex-post Evaluation
EUR	Euro
FCI	Food Corporation of India
FPS	Fair Price Shops
FC	Financial Cooperation
FC E	FC Evaluation
GIZ	German Agency for International Cooperation
IMF	International Monetary Fund
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoCAFPD	Ministry of Consumer Affairs, Food and Public Distribution
MEITy	Ministry of Electronics and Information Technology
MoF	Ministry of Finance
MoHA	Ministry of Home Affairs
MoRD	Ministry of Rural Development
MoLE	Ministry of Labour and Employment
MoPNG	Ministry of Petroleum and Natural Gas
MoSPI	Ministry of Statistics and Programme Implementation
NDRF	National Disaster Response Fund
NMIS	National Migrants Information System
NSAP	National Social Assistance Programme
OECD	Organisation for Economic Co-operation and Development
ONORC	One Nation One Ration Card
PDS	Public Distribution System
PMGKAY	Pradhan Mantri Garib Kalyan Anna Yojana
PMGKY	Pradhan Matri Garib Kalyan Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
PMUY	Pradhan Mantri Ujjwala Yojana
PA	Project appraisal
PP	Project proposal
SDRF	State Disaster Response Funds
TC	Technical cooperation
UMANG	Unified Mobile Application for New-age Governance
USD	US Dollar
WB	World Bank

Overview

General conditions and project context

The COVID-19 crisis, which was declared a pandemic by the World Health Organisation on 11 March 2020, hit India hard, causing GDP growth to plummet from 6.8% to -5.8% in 2020 and leading to a sharp increase in the budget deficit. The lockdown restrictions imposed due to the pandemic had a particularly severe economic impact on poor and vulnerable population groups, especially migrant workers and informal workers in urban and peri-urban areas. A total of 270 million people living below the national poverty line were threatened with loss of income and suppressed consumption. There was a risk that the progress India had already made in reducing poverty would be eroded by COVID-19 and that large sections of the Indian population would fall back into extreme poverty as a result of the economic downturn and mass job losses. The COVID-19 pandemic exposed weaknesses in India's social security system, which provided only limited coverage for the urban informal sector and excluded migrant workers outside their regions of origin. In addition, India's social security system was highly fragmented. At times, there were over 400 overlapping transfer systems for cash-based support or in-kind benefits from the central government and the states.

The Indian government quickly recognised the need for action and, with the support of the international donor community, adopted a crisis response programme (*COVID-19 Country Preparedness and Response Plan*) on 26 March 2020, which consisted of a package of measures known as the Pradhan Mantri Garib Kalyan Yojana (PMGKY). PMGKY provided for increased transfer payments (cash and in-kind benefits) through existing social programmes. These social programmes included, among others:

a.) *Pradhan Mantri Garib Kalyan Anna Yojana* (PMGKAY), a food security programme that distributed rice and wheat at reduced prices or free of charge to poor households,

b.) *Pradhan Mantri Jan Dhan Yojana* (PMJDY), a programme that provided cash transfers to low-income individuals via free bank accounts,

c.) *Pradhan Mantri Ujjwala Yojana* (PMUY), a programme to distribute gas cylinders and liquefied petroleum gas as cooking fuel to households below the poverty line in order to reduce the use of fuels such as wood that are harmful to health and the climate, and to support beneficiaries in converting to liquefied petroleum gas cooking stoves,

d.) *Pradhan Mantri Kisan Samman Nidhi* (PM-KISAN), a programme to provide financial support to farmers who own land,

e.) *National Social Assistance Programme* (NSAP), a pension programme for women, the elderly and disabled people,

f.) *Mahatma Gandhi National Rural Employment Guarantee Scheme* (MGNREGS), India's largest public works programme, which secured employment in public infrastructure projects for at least 100 days a year.

The FC programme "COVID 19 Social Protection Crisis Response Programme " was co-financed with other donors, including the World Bank (WB), the *Asian Development Bank* (ADB) and the *Agence Française de Développement* (AfD), to provide short-term, countercyclical liquidity support for the Indian government's crisis response programme, specifically the PMGKY package of measures. A policy matrix with eleven disbursement conditions (*prior actions*), designed by the Indian government and the World Bank, served as the central control element. The World Bank was in charge of the project. The total expenditure of PMGKY amounted to approximately USD 23 billion.

The programme was a coronavirus emergency aid instrument primarily aimed at providing short-term support to partner countries in the acute crisis. Nevertheless, the Indian programme implicitly had a broader, unusually high ambition for the instrument to also have medium to long-term effects, which was reflected above all in the co-financing of the second policy matrix. The Indian government's crisis response programme was complex: from 2020 to 2024, it was implemented in two phases, across eight ministries and several social programmes. Nineteen disbursement conditions addressed different sectors and a heterogeneous target group (over 1 billion people in 28 states and eight union territories). Within the scope of this ex-post evaluation (EPE), it was not possible to examine all aspects of the programme in depth. Instead, the focus was placed on select topics (effectiveness of cash transfers and portability of social programmes) and on individual programmes (PMGKAY, PMUY, PM-KISAN, PMJDY). These topics had already been the focus of two studies commissioned by KfW in 2021 (Jain & Dhingra 2021 and KPMG 2022).[1] This ensured coherence with the final report, which also builds on these studies.

[1] The topics covered in the two studies were determined in consultation with the Indian Ministry of Finance and participating donors, focusing primarily on social programmes targeting people living below the poverty line, workers in the informal sector and migrant workers.

Brief description

The German government contributed to the Indian government's crisis response programme with a low-interest FC loan of EUR 460 million. The FC programme addressed poor and vulnerable sections of the population particularly affected by the pandemic who were not adequately covered by social security programmes. The crisis response programme consisted of two parts: In the first phase, key measures for rapid support (e.g. unconditional cash transfers, food aid, etc.) were identified and set out in a joint policy matrix. In the second phase, the Indian government was to be supported in implementing sustainable institutional reforms of the social security system. In addition, the indicators from phase 1 were supplemented by additional indicators focusing on gender and climate.

The achievement of the policy matrix targets was a prerequisite for the disbursement of the FC loan and for the release of funds by other donors such as the WB (USD 1.1 billion), the ADB (USD 1.5 billion) and the AFD (EUR 200 million). This ensured that the intended effects at the output level were achieved. The programme was anchored in the Indian Ministry of Finance, with the *Department of Economic Affairs* (DEA) acting as the steering unit. The FC funds were included in the national budget. According to the BMZ, this is a variant of budget support and is declared as "sectoral budget support".

Breakdown of total costs

The funds that flowed into the Indian national budget through donor contributions amounted to 19.1% of the total financing of the Indian crisis response programme, totalling USD 3.9 billion (see appendix for a detailed breakdown of all donor contributions). The Indian government invested 80.9% of the total costs (0.9% of India's GDP).

	Phase 1 and 2 (plan)	Phase 1 and 2 (actual)
Investment costs (total) in EUR million	23,000	23,000
Own contribution in EUR million	18,600	18,600
External funding in EUR million	3910	3910
of which BMZ funds in EUR million	460	460

Table1*: Breakdown of costs*

Map of the project region

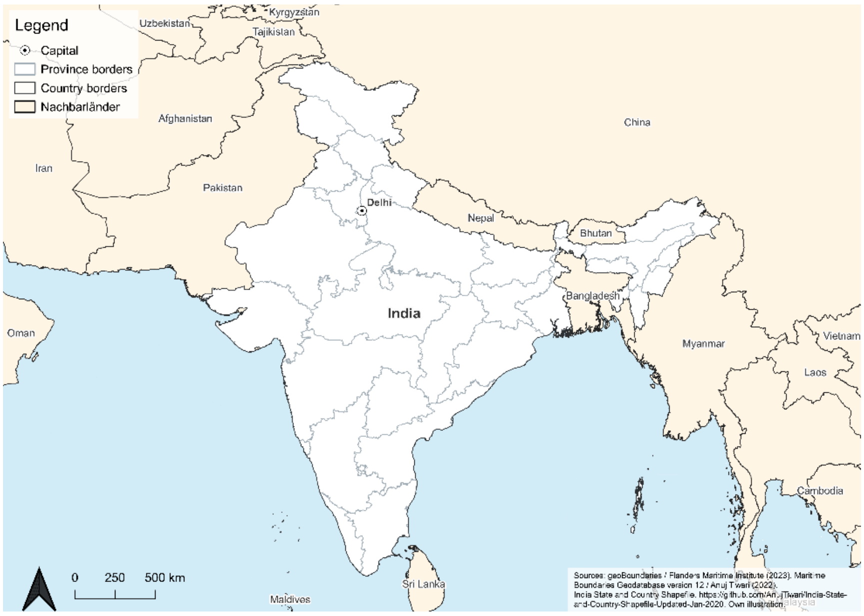


***Figure 1**: Map of India.*
***Source**: Own illustration.*

Project-specific strengths and weaknesses of the project

The strengths include in particular:

- The key element in the high quality of the crisis response programme was the Indian government's long-term investment in the country's digital system architecture. This enabled the rapid mobilisation and scaling up of a large number of programmes that were able to support various target groups in different crisis situations during the pandemic.
- PMGKY was the world's largest COVID-19 response programme, with over 800 million beneficiaries, and was characterised by exceptional speed[2], which was crucial given the rapid spread of the pandemic.
- The efficient cooperation between the Indian government and the donor community, as well as the high degree of ownership on the part of the Indian government, were further strengths of the crisis response programme.
- The One Nation One Ration Card programme ensured universal and location-independent access to food aid for migrants.

The weaknesses include in particular:

- Monitoring results for individual programmes were not always available to donors in a timely manner.
- Although the Indian government has invested significantly in the development of cross-state management information systems and databases of beneficiaries, there has been a lack of institutional framework and appropriate government regulation to coordinate all aspects of data management in a uniform manner.

[2]The Indian government made 330 million cash transfers within eight days, 200 million of which went to women. At eight days, the implementation time was significantly lower than the global average of 26 days. (WB 2022)

General conclusions/lessons learned

- **A less fragmented and more coordinated social security system can significantly contribute** to improving the crisis response of the central government and the states. The efficiency of PMGKY showed that an integrated approach is essential for the rapid and flexible expansion of social security during a crisis.
- **To ensure efficient and high-quality implementation of social programmes at the target group level, it is important to strengthen the institutional capacities of individual states.** Making the *State Disaster Response Fund* (SDRF) more flexible was a first step in this direction, but continuous investment in the management capabilities of the states is equally important to ensure the sustainability of the benefits of decentralised and adapted social protection.
- **The technology-based applications of the individual programmes were essential for implementing a comprehensive package such as PMGKY .** The COVID-19 pandemic exposed the structural deficits of the Indian social security system, such as the fragmentation of a large number of individual programmes, low urban coverage and the lack of portability of social benefits. The government addressed these shortcomings by merging five major social programmes and leveraging existing technology-based platforms such as Aadhar, DBT, PDS, ONORC, e-KYC, and UMANG to accelerate access for beneficiaries. Nevertheless, in order to reach those in genuine need in a targeted and dynamic manner, it will be necessary to continue investing in technology-based reforms in the future..

Assessment according to OECD DAC criteria

Relevance

1. Alignment with policies and priorities

As part of India's crisis response to combat the effects of COVID-19, the programme was closely linked to the Indian government's objectives and aligned with the reform agenda to improve the social security system. It was also part of the measures announced by the Indian government in March 2020 for the social and economic protection of the population under the overarching *Atmanirbhar Bharat* Abhiyan (ABA) package.

On the German side, the BMZ's Corona Emergency Programme provided the strategic framework, in particular its fields of action 4 ("Social Security") and 6 ("Corona Emergency Aid for the Direct Financing of National Programmes").[3]

The evaluation of the Corona Emergency Programme by the German Institute for Evaluation (DEval) generally assessed the Corona Emergency Programme as "suitable for an economically efficient crisis response".[4] The use of budget support in combination with the BMZ's procedural simplifications for urgent measures (V1077 "Procedural simplifications COVID-19 pandemic, TC 47 of the LL/urgent procedures) enabled further efficiency gains in the form of time savings.

2. Alignment with the needs and capacities of stakeholders and beneficiaries

The FC programme aimed to strengthen the capacity of Indian state and national government agencies in the context of the pandemic to improve their ability to provide coordinated and appropriate social protection measures to poor and vulnerable population groups.

The target group therefore included people living below the poverty line and population groups that were not adequately covered by existing social safety nets, in particular informal workers, migrant workers and low-income urban populations. The target group also included the implementing agency, the Ministry of Finance, whose competence the programme aimed to enhance, and participating sectoral ministries such as the *Ministry of Consumer Affairs, Food and Public Distribution* (MoCAPD), the *Ministry of Labour and Employment* (MoLE), the *Ministry of Health and Family Welfare* (MoHFW), the *Ministry of Rural Development* (MoRD), the *Ministry of Petroleum and Natural Gas* (MoPNG) and the *Ministry of Electronics and Information Technology* (MEITy).

The crisis response programme – and thus also the co-financing FC project – was generally tailored to the needs of the target groups. It also addressed gender equality and considered potential gender impacts. Particular emphasis was placed on the portability of social programmes, which were primarily intended to give migrant workers location-independent access to social benefits.

3. Appropriateness of design

The crisis triggered by the pandemic required additional spending by the Indian government to compensate for income losses among the poor and to strengthen domestic demand. Countercyclical funds made available in the short term are generally suitable for maintaining the ability of governments to act and respond in a crisis and for contributing to macroeconomic stability. Corona emergency aid, as an FC instrument for crisis response, was therefore appropriate to support affected countries in immediately addressing the social and economic consequences of the COVID-19 pandemic.

A separate policy matrix was set up for each of the two phases of the crisis response programme. In phase 1, disbursement conditions (prior actions) were implemented in three policy areas:

1. **Use of existing social protection mechanisms for COVID-19 aid**. This policy area primarily provided for the expansion of existing cash transfer and food distribution programmes under PMGKY.

2. **Protection of workers in essential service supply chains during the COVID-19 pandemic**. Here, the focus was on support measures such as setting up health insurance for employees in the health sector.

3. **Improving access to and delivery of social security benefits for vulnerable groups**. The third policy area focused on timely and location-independent access to social benefits, especially for migrant workers.

[3] BMZ Corona Emergency Programme 2021: 23-25. Implementation of the Corona Emergency Programme began in 2020.
[4] DEval 2024: p. 64

For phase 2, another policy area (climate protection) was added and the disbursement requirements from phase 1 were supplemented with additional indicators, mainly to strengthen the programme's gender and climate focus. The achievement of objectives within the policy areas was monitored using nine outcome indicators in phase 1 and eleven outcome indicators in phase 2. This ensured that FC funds were disbursed in a results-oriented manner and only when satisfactory results were achieved.

Most of the disbursement conditions were geared towards interventions that promote sustainability in the medium to long term. They built upon each other and addressed the challenges India faced in the context of the pandemic. Some disbursement conditions were geared towards a rapid crisis response, while others were geared towards legislative changes or additions to existing laws. Four indicators focused on supporting the extremely poor population. In the long term, the second phase aimed to support the Indian government in its reform efforts to create a unified social security system. Accompanying the long-term reform measures with short-term emergency aid measures was appropriate to mitigate any negative transitional effects of the reforms.

In addition to in-kind benefits (food and cooking fuel), the crisis response programme was primarily designed to make use of established programmes that operated with *direct benefit transfers* (DBT). DBTs provided direct access to the bank accounts of people in need, who initially received cash transfers from five different programmes over a three-month period until June 2020. The five programmes include: the *Mahatma Gandhi National Rural Employment Guarantee Scheme* (MGNREGS), the *Pradhan Mantri Ujjwala Yojana* (PMUY), the *National Social Assistance Programme* (NSAP), the *Pradhan Mantri Jan Dhan Yojana Programme* (PMJDY) and the *Pradhan Mantri Kisan Samman Nidhi* (PM-KSN).

Overall, the policy matrix was appropriate and suitable for addressing the core problem (India's social security system consists of fragmented schemes that cannot sufficiently cushion the economic and social impact of the COVID-19 pandemic). By selecting programmes that exclusively targeted female-headed households, such as *Pradhan Mantri Ujjwala Yojana* (PMUY) and *Pradhan Mantri Jan Dhan Yojana* (PMJDY), the disbursement requirements also took into account the inclusion of women in the safety net to a considerable extent. No significant advantages resulting from a different design of the concept could be identified in the course of this evaluation.

The impact target was changed as part of the EPE: according to the project proposal dated 22 May 2020 (4.02), the target at impact level is: "The project makes an important contribution to the achievement of the Sustainable Development Goals and thus to the objectives of the BMZ's Corona Emergency Programme". This target formulation is unclear as it addresses multiple objectives. As part of the EPE, the objective was changed as follows: "The project contributes to supporting the Indian government in mitigating the economic and social impacts of the COVID-19 pandemic."

The theory of change is now plausible: improved social benefits (outcome objective) are intended to ensure food security for the Indian population in the short term and prevent further sections of the population, especially migrant workers and informal workers, from slipping into extreme poverty. Increased purchasing power helps to boost domestic demand, thereby mitigating individual economic consequences and contributing to overall economic stabilisation. The unified and inclusive social security system created by the reform measures is better able to protect the poor and vulnerable population from external shocks. This leads to the achievement of the impact-level objective of supporting the Indian government in mitigating the economic and social effects of the COVID-19 pandemic.

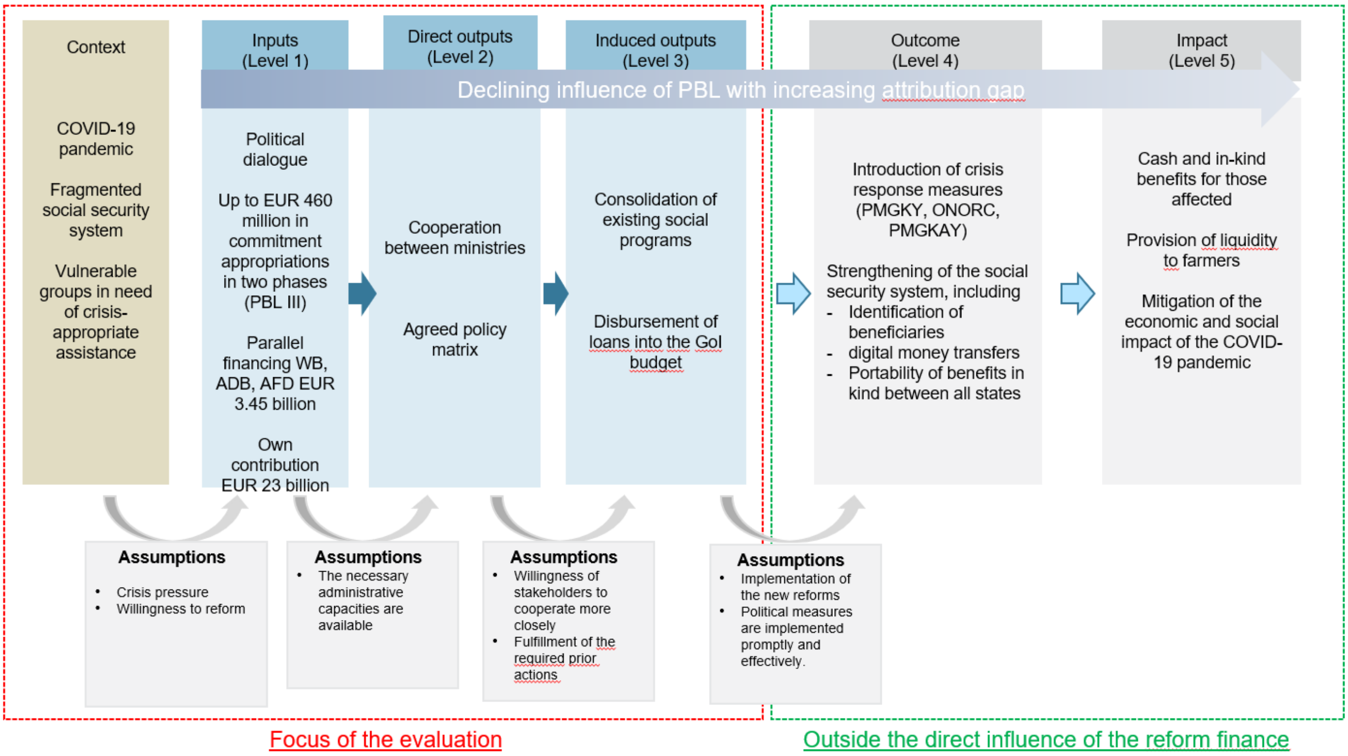


Figure 2*: Graphical illustration of the theory of change*
Source*: Own illustration.*

4. Adaptability – response to change

Overall, lessons learned from the first phase of the crisis response programme were incorporated into the design of the second phase. In some cases, new disbursement conditions were introduced, while in others existing conditions were modified. The target values for the individual outcome indicators were updated in line with the World Bank's final report on the programme (*Implementation Completion and Results Report, 2024)*.[5]

Rating summary of relevance: very successful (1)

The objectives and activities of the FC project were highly consistent with the priorities of the Indian government and the objectives of the BMZ's Corona Emergency Programme. In general, the design of the FC project was relevant as it provided rapid support during the Corona crisis through co-financing of the Indian government's crisis response programme. The disbursement conditions contained in the donor matrix were aimed, on the one hand, at providing rapid support to poor and vulnerable population groups and, on the other hand, at programmes with sustainability in terms of institutional reforms to further strengthen the social protection architecture. The programme design was suitable for achieving both objectives. We therefore assess the relevance of the project as "very successful".

Coherence

5. Internal coherence

In addition to the BMZ's Corona Emergency Programme as a strategic framework, the project also aligned with the principles of modern development cooperation advocated by the German government as a co-signatory to the Paris, Accra and Busan decisions (alignment, use of country systems, ownership). These characteristics played a decisive role in ensuring that the FC

[5] World Bank 2024: *Implementation Completion and Results Report for the first and second accelerating India's COVID-19 Social Protection Response (PMGKY).*

contribution was sustainedly anchored in the national systems of the OECD key partner India and built upon India's preexisting social protection systems.

The project contributed to the national implementation of the 2030 Agenda and helped to achieve the Sustainable Development Goals (SDGs), in particular SDG 1 "No Poverty", SDG 2 "Zero Hunger", SDG 3 "Good Health and Well-being", SDG 8 " " and SDG 10 "Reduced Inequalities". In particular, sub-goal 1.3, to implement nationally appropriate social protection systems and measures for all, including basic protection, and achieve broad coverage of the poor and vulnerable by 2030, was advanced by the FC project.

In the area of intervention, the project of the German Society for International Cooperation (GIZ) "Improving social security in India" aimed to integrate informal workers into the social protection system. In addition, there were substantive links with the Indian component of the GIZ global project "Securing food, strengthening resilience to hunger crises".

6. External coherence

By pooling and coordinating donor contributions, the donor dialogue with the Indian government was efficient and created synergies at the impact level, which gave the entire programme more weight. The World Bank's long-standing cooperation with the Indian government in the area of social protection made it possible to design a crisis response programme that was consistent with the partner country's objectives. This was essential for the coordination of the ministries involved, the line authorities at all administrative levels, and the states and union territories.

The implementation capacities of the 28 states and 8 union territories, as well as the participating authorities and institutions at district and village (*panchayat*) level, varied considerably. Gaps in the implementation bodies' expertise were largely closed by technical assistance (TA) from the donor community. A working group was set up for this purpose, which met every six months to coordinate TA assignments.

In order to track the achievement of objectives within the three policy areas, it was necessary to ensure transparent and comprehensive monitoring and evaluation mechanisms, as well as the coordination and appraisal of these results within the donor community. TA also played a role here. For example, the ADB launched a study on "Efficient warehouse management within the framework of the PMGKAY". FC supported the Indian government with two SCF-funded studies.[6] The first study, *Effectiveness and Adequacy of Cash Transfers under PMGKY for Urban and Poor Migrants – Performance, Challenges and Opportunities*, conducted by KPMG, examined the effectiveness and impact of cash transfers and in-kind benefits under PMGKY. The second study, *Status and Pathways for Portability of Cash and in-kind Transfers in India*, conducted by *the Council for Social Development* (CSD), documented access to four selected social programmes (PMGKAY, PMJDY, PMUY and NSAP) and identified barriers to the portability of the programmes. The results of the studies, each based on their own data, were presented in 2022 in workshops with representatives of the Indian government, administration and academia, civil society and the donor community. [7]

In the second phase, responsibility for M&E coordination was divided: KfW coordinated monthly bilateral M&E meetings, while WB commissioned an external consultant to conduct representative surveys among various target groups.[8]

Rating summary of coherence: very successful (1)

The crisis response programme benefited from the long-standing cooperation between the World Bank and the Indian government in the area of social protection and was consistent with the Indian government's reform goals in this area. Together with the donor community, the implementing agencies involved enabled an efficient and harmonised approach, saving transaction costs. The TA approaches aimed to support the implementing agencies and contributed the analytical studies necessary for robust implementation and comprehensive monitoring.

Effectiveness

7. Achievement of objectives

[6] SCF: Study and Consultancy Fund
[7] Study 1 (KPMG) was based, among other things, on a survey of 7,200 people from the target group (urban poor and migrant workers) in four states. Study 2 (CSD) was based on qualitative data from stakeholders involved in the implementation of individual PMGKY sub-programmes at the national, district and village (panchayat) levels. Data collection was carried out in Rajasthan, Madhya Pradesh, Uttar Pradesh and Kerala.
[8] The Centre for Monitoring Indian Economy (CMIE) is a private think tank.

The outcome-level objective was to strengthen the capacity of Indian state and national government agencies to implement the necessary institutional reforms and structural adjustments to the social protection system in the context of the COVID-19 pandemic and to provide coordinated and appropriate social security measures to poor and vulnerable population groups.

The final report drew on the World Bank's *Implementation Completion and Results Report* to conduct an appraisal of the indicators. In this report, the Indian government and the World Bank, as *lead financier*, comprehensively reviewed the programme's impact and the development of the indicators. At the time of the official programme completion on 31 December 2022, or by the second quarter of 2023, the target values of all 20 outcome indicators for the first and second phases had been achieved without exception and often exceeded. In addition to the data from the World Bank report, this EPE also uses information from the ADB's final report.[9]

The most important results of the crisis response programme can be summarised as follows:

Phase 1:

- The proportion of the poorest households (bottom quintile in terms of household consumption expenditure) receiving PMGKY cash transfers rose from zero to 47% (target 40%).
- The percentage of poor households (based on the *Antyodaya Anna Yojana* classification) with access to temporary food assistance for food security through PMGKAY increased from zero to 91% (target 60%).
- Approximately 74 per cent of workers in the low-wage sector used their EPF pension account (which is funded by both employers and employees) to withdraw money to combat the individual consequences of the Covid-19 pandemic (baseline was zero per cent, target was 25 per cent).
- Universal coverage for workers in the health sector affected by Covid-19 was achieved through a special health insurance scheme (baseline was zero per cent, target was 15-30 per cent, indicator value at programme completion was 100 per cent).
- Approximately 67% of informal workers in the construction sector had access to transfer payments (cash transfers) during the pandemic (baseline value was zero per cent, target value was 50%).
- Support for migrants in the Indian population with access to food aid through the public distribution system has increased from zero to around 57% (target value 33%). Access to insurance benefits such as accident or life insurance for particularly vulnerable urban populations has also improved significantly.
- 84% of the poorest households (based on the two lowest quintiles of household consumption expenditure) received at least one transfer payment from PMGKY (baseline value zero per cent, target value 50-60%).

Phase 2:

In phase 2, the indicators from phase 1 were supplemented by additional indicators, mainly to strengthen the programme's gender and climate focus.

- The proportion of the poorest female-headed households (based on the bottom two quintiles of household consumption expenditure) with access to PMGKY transfers has increased to 91.2% (baseline was 0%, target was 70%).
- Approximately 87% of informal workers had access to at least some social security transfer payments during the COVID-19 pandemic (baseline was 0%, target was 33%).
- The proportion of female informal workers in various social security programmes has risen sharply, for example to around 55 per cent in MGNREGS (*Mahatma Gandhi National Rural Employment Guarantee Scheme*), around 53 per cent in E-Shram and around 64 per cent in NSAP (the target value was 40 per cent in each case; baseline values are not available here).
- Universal access has been achieved regarding food aid for migrants through the *One Nation One Ration Card* (baseline value was zero per cent, target value was 40 per cent, indicator value at programme completion was 100 per cent). Approximately 40% of the poorest households in urban areas (based on the two lowest quintiles of household consumption expenditure) received at least one transfer payment from PMGKY (baseline value 15%, target value 33%, indicator value at programme completion was 40% for food aid under PMGKAY).

[9] Asian Development Bank 2022: India: COVID-19 Active Response and Expenditure Support Programme

- With regard to adaptation to climate change, progress has been made at the regulatory level to protect groundwater in India, with directives at the central government level being adopted by the states (these regulate, among other things, user fees for water).

The following table provides an overview of the PMGKY sub-programmes with the specific benefits under the crisis response programme:

Programme	Responsible	Programme objective at impact level legal basis	Additional benefits under PMGKY from March 2020	Target groups and results of PMGKY
PMGKAY **PDS** since 1960	Food Corporation of India (FCI), Ministry of Consumer Affairs, Food and Public Distribution (MoCAFPD)	Distribution of food (wheat and rice) at subsidised prices to poor households **National Food Security Act, 2013 (Right to Food Act)**	Additional 5 kg of wheat per household per month for the *Priority Household* (PH) category and 35 kg for the *Antyodaya Anna Yojana* (AAY) category	Households in different categories **25.2 million metric tonnes* of wheat to 758 million beneficiaries**
PMJDY since 2014	Department of Financial Services (DFS), Ministry of Finance (MoF)	Establishment of free bank accounts **National Mission for Financial Inclusion**	Money transfer 500 INR per month	Women with JD bank accounts below the poverty line **4.2 billion USD to 206.5 million beneficiaries**
PMUY since 2016	Ministry of Petroleum and Natural Gas (MoPNG)	Distribution of gas cylinders to provide liquefied petroleum gas as a clean cooking fuel **MoPNG guidelines**	3 liquefied petroleum gas cylinders and cash transfer	Women below the poverty line **141.7 million refills of cooking gas** **75.6 million beneficiaries**
PM-KISAN since 2018	Ministry of Agriculture and Farmers Welfare (MoANFW)	Basic income for farmers (with their own land) **PM-KISAN guidelines**	Money transfer of INR 6,000 in 3 instalments	Farmers with land ownership and JD account **4.7 billion USD in grants to 89 million beneficiaries**
NSAP: **IGNOAPS** **IGNWPS** **IGNDPS** since 1995	Ministry of Rural Development (MoRD)	Pension provision for people aged 60 and over (*Indira Gandhi National Old Age Pension Scheme*, INR 200), for widows (*Indira Gandhi National Widow Pension Scheme*, INR 200) and for disabled people (*Indira Gandhi National Disability Scheme*, INR 300) *Directive Principles* (Art. 41 of the Constitution)	Cash transfer 500 INR	People aged 60 and over, widows (aged 40–97) and disabled persons (aged 18–59) **USD 337 million for 30 million beneficiaries**
MGNREGS **since 2006**	Ministry of Rural Development (MoRD)	Employment in public infrastructure projects for at least 100 days per year ***National Rural Employment Guarantee Act* (Right to Work Act) 2005**	Increase in minimum wage by INR 20 and 50 additional working days	Members of a rural household **3.2 billion work days for 102 million beneficiaries**

Table 2: *Overview of PMGKY sub-programmes.*
Source: *Own compilation.*
Note: **25.2 million metric tonnes (1 metric tonne = 1000 kg) of wheat were distributed through the Food Corporation of India network during the pandemic.*

8. Contribution to the achievement of objectives

Overall, the increased transfer payments helped to cope with pandemic-related price increases for staple foods and other basic goods. The supply of liquefied petroleum gas cylinders for three months by *Pradhan Mantri Ujjwala Yojana* (PMUY) had several positive social effects: Savings from free cooking fuel helped reduce household expenses, and the use of clean cooking fuel helped prevent respiratory diseases. Additional monthly income for widows, older people and people with disabilities through NSAP ensured a secure supply of essential goods for these target groups. Cash transfers to women's bank accounts under *Pradhan Mantri Jan Dhan* Yojana (PMJDY) and basic provision through cash transfers to farmers under *Pradhan Mantri KISAN* (PM-KISAN) helped reduce consumption constraints among beneficiaries and increase liquidity. The provision of free food rations in six phases from April 2020 to December 2022 to over 758 million beneficiaries (PMGKAY), many of whom were living below the poverty line, helped reduce deprivation. PMGKY reached over 800 million people in total, covering the entire population below the poverty line (66% of the total population).[10]

The first phase's disbursement condition 1 measured the share of PMGKY transfers in the consumption of **households** in the poorest quintile in India. The World Bank's outcome indicators show that the share of the poorest households receiving PMGKY transfers rose from zero to 47 per cent. The target of 40 per cent had already been achieved by October 2020.

The KPMG study (*Effectiveness and Adequacy of Cash Transfers under PMGKY for Urban and Poor Migrants – Performance, Challenges and Opportunities*) documented that access to one or more PMGKY sub-programmes reduced the likelihood of pandemic-related consumption reduction by more than 75% compared to households that did not have access (90% for migrants in regions of origin, 61% for migrants in destination regions).[11] Access to PMGKY also reduced the likelihood of households having to cut back on food consumption by 76% (origin and destination regions combined). The effect is higher in destination regions (91%) than in origin regions (56%). Access to PMGKY also reduced the probability of having to borrow money by 67% (destination region 91%, origin region 56%).

PM-KISAN, a programme that supported farmers with land holdings below the poverty line with a total of INR 6,000 (in three instalments) per year per family, contributed significantly to stabilising incomes and consumption. The aim of PM-KISAN was to provide farmers with more money for basic foodstuffs, thereby protecting them from unofficial moneylenders and usurers. By November 2021, the programme already had 124 million registered beneficiaries (around 82% of all landowning farmers). A total of 95% of small farmers benefited from PM-KISAN or another programme.[12] The KPMG study showed that three-quarters of households in the countries of origin used PM-KISAN money for food (75.3%), followed by agricultural goods (50.8%). In the target region, the majority of households used the funds for agricultural goods (70%). According to a study conducted in Rajasthan, Madhya Pradesh and Uttar Pradesh, PM-KISAN increased seed procurement. Farmers who received PM-KISAN generally spent more on seeds, fertilisers and insect control than farmers who did not participate in the programme.[13]

Payment condition 2 targeted the proportion of poor households in the PMGKAY **food programme** in the first three months of the crisis response programme. The World Bank's outcome indicators show that the target was already achieved in June 2021, exceeding it by 9% (target value 60%). PMGKAY is the world's largest food security programme. Through a network of nearly 550,000 *Fair Price Shops* in rural and urban areas, the *Food Corporation of India* (FCI) under the *Ministry of Consumer Affairs, Food and Public Distribution* (MoCAFPD) distributed wheat at subsidised prices to approximately 800 million recipients before the pandemic.[14] A stable supply chain was established, from grain production and storage to consumption. Farmers who grow wheat and middlemen who distribute it received support, as did the beneficiaries. In this way, the Indian government ensured favourable conditions for wheat-producing farmers and also encouraged them to make investments in staple foods in the future.

As part of the crisis response programme, between 5 and 35 kg of wheat per household per month was distributed during the first phase of the pandemic (April to June), depending on the category of beneficiaries. There were six PMGKAY phases in total, the last of which ended in December 2022. According to surveys in Uttar Pradesh, PMGKAY was successful in correctly identifying people in need, with over 70% of the population receiving food. PMGKAY is generally considered one of the most successful sub-programmes of PGKMY, as it protected a large proportion of the poor population who had lost their jobs due to the pandemic from deprivation. [15]

[10] ADB 2022, page 5
[11] KPMG 2022 and https://www.thehindu.com/news/national/thanks-to-pmgky-poor-borrowed-lesser-didnt-cut-consumption-fm/article65507950.ece
[12] ADB 2022, page 6
[13] KPMG 2022, page 156
[14] Before the pandemic, the food programme was known as the *Public Distribution Programme* (PDS). The National Food Security Act (NFSA) of 2013 specifies three categories of PDS beneficiaries: Antyodaya Anna Yojana (AAA), Priority Households (PHH) and Above Poverty Line (APL). AAY households received 35 kg per household and PHH received 5 kg per household per month.
[15] KPMG 2022, page 111

Disbursement requirements 7 of the first phase and 1 of the second phase aimed to make the *State Disaster Response Fund* (SDRF) **more flexible** in order to strengthen the capacity of states to provide appropriate and context-specific social protection. Before the pandemic, states were not permitted to use funds from the SDRF or the *National Disaster Response Fund* (NDRF) for emergencies other than designated natural disasters.[16] The disbursement conditions provided technical support to define the pandemic as a "disaster" and thus make the use of SDRF funds more flexible. From 28 March 2020, the states used SDRF funds to provide emergency aid to domestic migrants in particular, regardless of their location, in a manner appropriate to the context and needs. According to the 2011 census, domestic migrants accounted for 34% of India's total population. They mostly worked in urban, low-paid jobs in the informal sector, very often in construction.[17] During the first phase of PMGKAY, it became apparent that many migrant workers were excluded from food distribution because their ration cards were in their home states. Migrant workers who were laid off and stranded during the lockdown were therefore dependent on assistance. The flexibilisation of SDRF funds strengthened the institutional capacities of the states, which operated autonomously in implementing these funds, thus contributing to the decentralisation of social security.

Payment condition 4 of the second phase aimed to ensure the portability of PMGKAY with the help of the *One Nation One Ration Card* (ONORC), which was available via a platform and was intended to guarantee migrant workers access to food supplies regardless of their location. World Bank indicators show that the indicator was achieved very early on. By August 2021, all 28 states and 8 union territories had set up the ONORC platform. As a result, all 800 million PDS registrants (56.5% of the Indian population) had transferable access to food rations. In June 2022, portability was 100%, meaning that the bottom two-thirds of eligible recipients were fully covered.[18] The success of the measure was largely due to the fact that ONORC had already been piloted in four states in August 2019. The MoCAFPD therefore already had sufficient in-house expertise to gradually implement the programme in all 28 states and 8 union territories.

Nationwide awareness-raising campaigns for ONORC by the *Department of Food and Public Distribution* (DFPD), such as a free hotline and the *Mera Ration* app in nine different national languages, contributed to increased awareness among the population.[19] Unrestricted access to wheat rations was also an issue for the National Human Rights Commission, which instructed the central government and the states to ensure that no one was denied access to Fair Price Shops due to a lack of biometric authentication. Air and water routes were also utilised to ensure the timely distribution of wheat in remote rural areas.

Payment conditions 1 of the second phase (indicator C) and 3 (indicator F) of the second phase targeted gender impact potential. The World Bank indicator shows that 91.2% of poor households headed by women benefited from a PMGKY intervention (indicator C). 54.5% of the beneficiaries of the Public Works Programme under MGNREGS were women in rural areas. Informally employed women who gained access to one of the social programmes via E-Shram accounted for 52.9% of the beneficiaries. A total of 21.5 million women (63.9% of all beneficiaries) were covered by the *National Social Assistance Programme* (NSAP)[20] In some states, PM-KISAN also achieved gender impact potential. Female-headed households in Delhi, Maharashtra, Odisha and Uttar Pradesh benefited more from cash transfers than male-headed households (in states of origin: 84% and 86%, in target regions: 76% and 71%).[21]

PMUY addressed exclusively female-headed households and provided cylinders of liquefied petroleum gas for three months as a clean cooking fuel and as an alternative to stoves fuelled by firewood. The cost savings achieved in this way mitigated pandemic-related price increases for food and other essential consumer goods. It can be assumed that the distribution of cylinders reduced women's daily unpaid domestic work, as the use of gas saves a significant amount of time compared to firewood (which first has to be collected). No information is available on how the time saved was used, i.e. whether it was used for income-generating activities or participation in the formal labour market. PMUY thus contributed at least to improving the framework conditions for greater participation of women in the formal labour market.

The disbursement conditions also helped to strengthen the institutional capacities of the participating state actors, paving the way for an inclusive and adapted social protection system. Through uniform and coordinated directives from the Ministry of Finance, a focus on five core programmes under PMGKY and the mobilisation of the SDRF to support migrant workers, the crisis response programme has already promoted the consolidation and integration of the social security system. The previous fragmentation of the social security architecture often involved the implementation of programmes in a siloed manner by the responsible sectoral ministries, thus generating duplication. Uncoordinated competition with the states in creating new social programmes also led to high administrative costs and programmes with missed targets.

[16] The *State Disaster Response Funds* were established in each of India's 28 states to enable an immediate and appropriate response to natural disasters such as floods, earthquakes and hurricanes. The central government contributes 75% of the funds, with the remainder coming from the respective state.
[17] The rate of internal migration in India is steadily declining due to improved living conditions, even in rural areas. The Periodic Labour Force Survey (PLFS) for 2021/2022 shows a migration rate of 28.9%.
[18] IMF 2022, Appendix Page 3
[19] KPMG 2022: page 98
[20] World Bank 2022, page 19
[21] KPMG 2022: page 167

Donor-induced impulses contributed significantly to the rapid implementation of the paradigm shift towards greater **efficiency and inclusion of** previously disadvantaged social groups in the Indian social system. Technology-based solutions and digital innovations (see chapter on effectiveness and efficiency) enabled the crisis response programme to be implemented **across departments and states**. The **focus on five key** central government **programmes** can be seen as a further step towards greater consolidation and integration of the social security system. Many of the systemic changes were directly related to the conditions for payment:

In 2020, the **Code on Social Security** was enacted with the aim of providing social security for all workers in the formal and informal sectors. The law also empowered the 28 states to plan and implement individual welfare programmes for workers in the informal sector, thereby strengthening their powers. The **consolidation of 29 individual pieces of labour legislation into four laws,** which regulate, among other things, social protection and working conditions for workers and employees, also contributed to the standardisation of the social system architecture.[22]

The crisis response programme at Momentum gained momentum for the **rationalisation of overlapping welfare programmes of the central government**. The cost savings (including transaction cost savings) achieved through the rationalisation and consolidation of programmes that had been ineffective for years or were duplicative are estimated at 0.1% of GDP.[23]

Governance reforms gained further momentum through the increased use of digital applications. DBTs in particular increased **transparency** and **accountability** and simplified the supervision and control of transactions. The vulnerability of individual programmes and access modalities to erroneous registrations, corruption risks and fraud was reduced through DBTs and the Jam Trinity. This resulted in budgetary savings.[24]

At the individual programme level, PMGKY results also contributed to structural reforms in India and, as such, were part of the economic recovery after the pandemic. **PMUY**, for example, reduced the amount of time women spent on housework by providing cooking gas, thereby creating the conditions for greater female participation in the labour market. This is relevant because **women's participation in the Indian labour market** was still very low at 28.6% in 2022.[25]

PMJDY contributed to **financial inclusion and education** through targeted cash transfers to women. Women, especially in rural, remote areas, gained skills in managing bank accounts and gained experience with microloans through PMJDY transfers.

PM-KISAN gave new momentum to the discussion about **better targeting** and **more effective verification** of PM-KISAN beneficiaries. Although the self-registration access modality for this programme reduced transaction costs, it increased the proportion of ineligible persons and large landowners among the beneficiaries, while excluding those in need, such as landless subsistence farmers. A digital ID card, combined with the digitisation of land registry entries, could be used to distribute benefits according to land size.[26] This is already being tested in some states.[27]

MGNREGS, as the largest public works programme, contributed significantly to reducing youth unemployment with 102 million beneficiaries. Reducing unemployment among young people under the age of 24 is considered an important component of strong and

sustainability. In India, unemployment among young men and women aged 15-24 is high by regional standards, at 15.7% in 2023.[28]

At the beneficiary level, in addition to increased financial inclusion and integration into the labour market, there were other overarching effects: information campaigns via apps and other media run by the central government highlighted the eligibility of individual target groups for certain programmes and strengthened the population's awareness of their entitlements. Platforms such as E-Shram also raised awareness of the rights of those in need. This is in line with India's tradition of human rights-based social policy, which began in 2005 with the *National Rural Employment Guarantee Act* (also known as *the Right to Work Act*).

9. Quality of implementation

The Ministry of Finance (MoF) as a whole, and the DEA in particular, were suitable programme sponsors for the crisis response programme and this FC project. Due to its budgetary responsibility and central role within the Indian government, the DEA was able to perform an interdepartmental coordination function for the implementation of the crisis response programme. The

[22] KPMG 2022: page 291
[23] IMF 2024: page 77
[24] IMF 2023: Page 29
[25] IMF 2023: page 25 (By comparison, the participation rate among the male population is 76.7%. In addition, 59% of employed women are in unpaid work or self-employed.)
[26] KPMG 2022: Page 159/176 (In 18 states, the digitisation of the land registry system is already 95% complete. As of 2022).
[27] IMF 2023: Page 15
[28] https://de.statista.com/statistik/daten/studie/1409519/umfrage/jugendarbeitslosenquote-in-indien In comparison: youth unemployment in 2023 in the Philippines: 6.7%, in Pakistan in 2023: 9.7%, in Thailand in 2023: 5.4% (trading economics)

Department for Financial Services (DFS) was responsible for coordinating and monitoring all ministries and states involved in the DBT measures. The *Ministry for Labour and Employment* (MoLE) was well placed to initiate reforms to integrate informal workers into the social security system and to develop appropriate technology-based registration platforms for the informal sector. The institutional structure of the entire *COVID-19 Social Protection Crisis Response programme*, which included key players from all levels of government across departments, contributed to the success of the programmeproject.

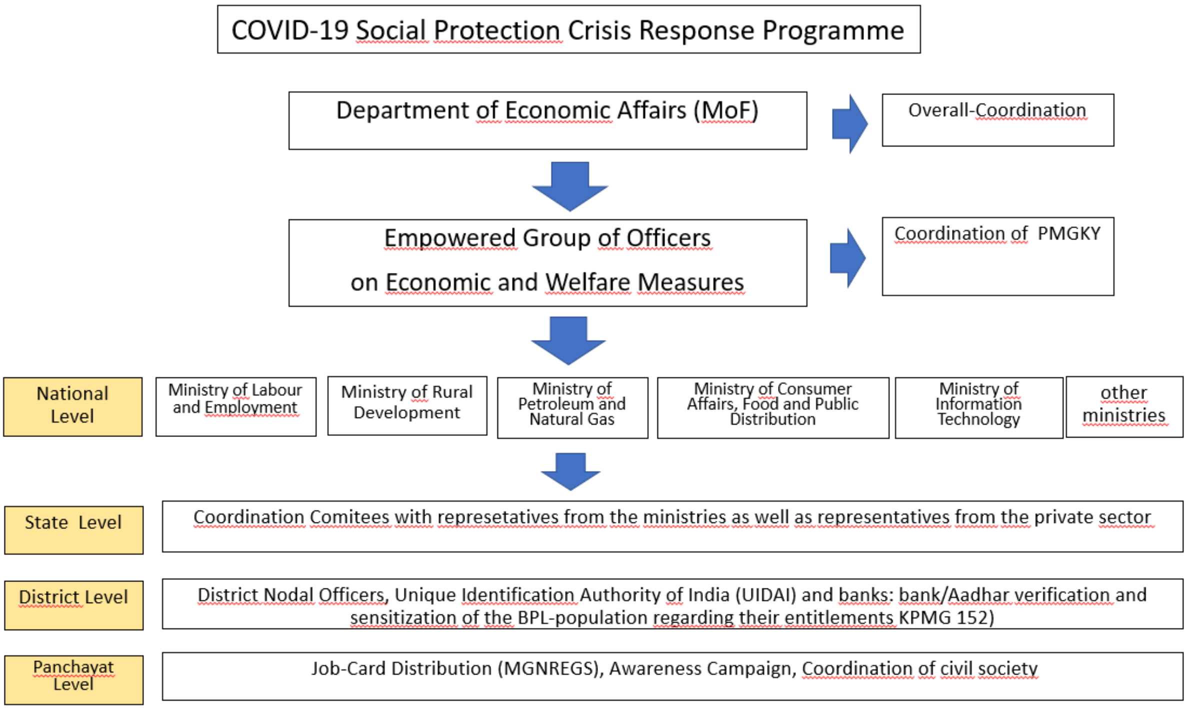


Figure 3*: Structure of the COVID-19 Social Protection Crisis Response programme.*
Source: *Own illustration.*

A group of 11 selected officials, including a representative from the Prime Minister's Office, known as the *Empowered Group on Economic and Welfare Measures*, reported directly to the DEA. This group of officials coordinated the ministries involved and issued specific instructions. In accordance with these instructions, the sectoral ministries ensured the implementation of the programmes under PMGKY at all administrative levels, from the central government to the states and districts to the panchayat level.[29]

The operational part of the programme implementation took place at the district level, which largely consisted of verifying eligible persons. Some programmes received support at the village level (*panchayat*), for example when employees of *the Ministry for Labour and Employment* (MoLE) raised awareness among the population about registering with E-Shram or when job cards were issued via the local panchayat (MGNREGS).

In addition to efficient process organisation, the key element in the high quality of PMGKY was the Indian government's long-standing investment in the country's digital system architecture. India is one of the pioneers in the application of modern technology in administration. An almost completely automated public sector is available to provide efficient and citizen-oriented services.[30] To implement the crisis response programme, the Indian government was therefore able to draw on an existing cross-departmental digital infrastructure, the most important element of which is India's mobile real-time payment system (*Unified Payment Interface*, UPI), the basis of DBT. The payment system works by combining digital identification (Aadhaar) with a mobile phone.[31] According to a study examining the efficiency of India's DBT system during the COVID-19 crisis, USD 3.9 billion (INR 282

[29] In general, social programmes are financed by the central government and implemented by the 28 states. For some issues, such as labour, legislative powers are divided between the central government and the states (concurrent legislation). This arrangement applies, for example, to the E-Shram online platform, which is managed jointly by the MoLE and the central government. In addition, states finance their own social programmes or provide subsidies for national programmes, such as PM-KISAN or NSAP, in order to better take into account local contexts and needs.
[30] IMF 2022: Page 42
[31] India's UPI (Unified Payments Interface) is a mobile real-time payment system from the National Payments Corporation of India (NPCI) that was introduced in 2016 and allows users to transfer money instantly between bank accounts. It is a peer-to-peer (P2P) and peer-to-merchant (P2M) payment system that enables free, PIN-based and instant transactions and is considered a global leader in real-time payments. UPI promotes financial inclusion and digital commerce in India and is supported by many banks and third-party apps. Financial inclusion: Over 491 million individuals and 65 million merchants use the system, contributing to inclusion in the formal economy. In total, there are 1.1 billion mobile phone contracts in India and 98% of the population has access to a 4G network.

billion) was transferred to 318 million beneficiaries just two weeks after the PMGKY programme was announced.[32] In total, the Indian government transferred USD9.3 billion (INR 680 billion) to the bank accounts of over 420 million beneficiaries under PMGKY.[33]

In addition to the DBTs, the *Department for Financial Services* (DFS) developed JAM-Trinity, a mechanism that improved the payment system so that a significantly higher number of beneficiaries could be reached than before the pandemic. JAM-Trinity (Jan Dhan, Aadhaar, Mobile) linked beneficiaries' free Jan Dhan bank and savings accounts to their mobile phone numbers and Aadhaar cards, bypassing costly intermediaries such as banks and financial service providers. Money transfers could now be made directly from the Ministry of Finance to beneficiaries' bank accounts. The JAM Trinity ensured a rapid flow of funds and, according to a World Bank report, saved over INR 1.7 billion in costs in 2020 alone.[34]

Failed bank transfers were frequently documented, especially in the early stages of JAM Trinity, and were linked to several factors. For example, many state-owned banks were in the process of consolidating with other banks during the pandemic. Beneficiaries in rural, remote areas sometimes received information about changes to account numbers or bank codes with a delay. Other reasons included a failed harmonisation of Aadhaar numbers, bank accounts and the database of the National Payment Corporation of India (NPCI), or simple server problems at the bank, e.g. when the internet connection failed.[35]

Most of the technology-based approaches, such as Aadhaar identification and free Jan Dhan accounts, had already been developed or piloted before the pandemic, so they were immediately available for PMGKY implementation. In addition, there were also innovations whose development was accelerated by various payment requirements. These included the update of the UMANG app, which also allowed PMGKY beneficiaries to check the status of their cash transfers at any time (disbursement condition 9, second phase), and ONORC (disbursement condition 4). A detailed summary of all technology applications developed or expanded as part of PMGKY can be found in the appendix.

The M&E, which took place at several levels and was the responsibility of various actors, also contributed to the overall quality of the crisis response programme's implementation. While the overarching M&E was carried out by the World Bank and the DEA, surveys, impact analyses and stakeholder discussions on the performance of individual programmes were conducted at the ministerial level. This made it possible to identify access problems for beneficiaries at an early stage and to increase the acceptance and awareness of the programmes. This ensured continuous improvement in terms of user-friendliness and flexibility. Donor organisations contributed to M&E through TA and independent studies and surveys of beneficiaries, thereby supporting the Indian government in analysing the impact of PMGKY.

The two SCF-funded studies, which were part of the TA, documented the strengths and weaknesses of individual programmes, focusing on access problems. This gave the Indian government the opportunity to address systemic weaknesses (overcrowded FPS at PMGKAY) and technology-based problems (failed Aadhaar authentications).

Overall, donors rated the quality of the crisis response programme's implementation as very high. In its November 2022 evaluation report, which was based on independent studies, the ADB concluded that the programme was effective in supporting various segments of the Indian population with food, liquefied petroleum gas and cash transfers.[36] The World Bank and ADB's appraisal according to OECD criteria was correspondingly positive. While the WB rated "performance" and "effectiveness" as *highly satisfactory*, the ADB rated "relevance", "efficiency" and "development impact" as the most important factors.[37]

The results of the SCF-funded studies largely shared these positive assessments. The study conducted by KPMG (*Effectiveness and Adequacy of Cash Transfers under PMGKY for Urban and Poor Migrants – Performance, Challenges and Opportunities*) concluded that the cash assistance and in-kind benefits under PMGKY were generally tailored to the needs of the target group and appropriately designed. The study conducted by *the Council for Social Development* (CSD,*Status and Pathways for Portability of Cash and in-kind Transfers in India*) confirmed the success of the various reforms to the social protection system and concluded that the portability of the four programmes analysed was most pronounced in PMDJY, as the majority of migrant workers surveyed were able to conduct banking transactions at branches in the target region. With regard to PMGKAY, the study documented the success of the *One Nation One Ration Card* (ONORC) initiative in various states.

10. Unintended effects (positive or negative)

No unintended effects were established.

[32] Abhishek Jain, Nikita Dhingra, Noel Johns, Ritesh Rautela 2021: Page 2
[33] IMF 2022: Page 42
[34] WB 2022: Page 116
[35] For Aadhaar-based transactions, bank accounts are linked to an NPCI mapper. If the Aadhaar number does not have the correct link to the NPCI mapper, it is up to the customer to present the documents and start a new authentication process at the bank.
[36] ADB 2022: Page 10
[37] WB 2024: Page 17 (Program Performance: "Highly Satisfactory", Relevance of Prior Actions: "Satisfactory", Efficacy: "Highly Satisfactory"); ADB 2022: Page 14 (Relevance: "Highly Relevant", Effectiveness: "Effective", Efficiency: "Highly Efficient", Development Impact: "Highly Satisfactory", Sustainability: "Likely to be sustainable".)

Rating summary of effectiveness: very successful (1)

Of the total of 20 indicators set out in the policy matrix, all were achieved and often even exceeded ahead of schedule. The cash and in-kind benefits distributed through PMGKY reached over 800 million people, thus covering the entire population below the poverty line. The quality of management on the part of the implementing agency was appraised as very good by the donors. The effectiveness of the programme's implementation can therefore be appraised as "very successful".

Efficiency

11. Production efficiency

The Corona Emergency Programme recommended cooperation with international organisations such as the World Bank. Indeed, the World Bank's experience in the social protection sector contributed to the timely and efficient creation of the donor matrix.[38] Concerted and targeted donor coordination – compared to individual interventions – contributed to savings in transaction costs and thus also to efficiency gains.

The crisis response programme was implemented according to schedule. By December 2020, the Indian government had implemented and verified all reform measures under the first policy matrix in the form of disbursement conditions, and by March 2021 it had also implemented the reform measures under the second policy matrix. With the implementation of the disbursement conditions and the corresponding full disbursement of project funds, the FC project was completed in March 2021. The results of the two SCF-funded studies were presented in December 2022.

Overall, the IMF praised India's achievements in digitalisation as *remarkable* and considered them key to the efficiency of cash transfers under PMGKY.[39] The Indian government's investments in technology-based applications increased transfer payments and improved the quality of programmes through user-friendliness, which improved the uptake of social programmes. Both contributed to the production efficiency of PMGKY.

The IMF saw potential for improvement in terms of production efficiency in three areas: targeted promotion of digital literacy among beneficiaries, systematic updating and digitisation of all beneficiary registers, and more consistent targeting of beneficiaries in need.[40]

An outstanding tool in terms of efficiency gains is the E-Shram portal (payment condition 3, second phase) launched by MoLE during the pandemic, which links informal workers to all programmes for which they are eligible by automatically linking their Aadhaar number and JD account. This portal is imminent for the inclusion of the informal sector in social security. Previously, databases and directories of beneficiaries were managed in the relevant ministries, often using different IT systems. The E-Shram platform has now helped to standardise the access and registration process and has led to significant budget savings through economies of scale, improved information quality, accuracy and the disclosure of duplications in programmes. E-Shram is considered the first step towards a social register that enables the targeted alignment of social programmes with the poor (targeting).

Production efficiency was further increased by the self-registration access modality for beneficiaries. However, self-registration for some programmes was controversial. In PM-KISAN, for example, the eligibility category was expanded in May 2019 from "small farmers" to "farmers with land ownership". Not all states yet had a digitised land registry system for appraising registrations, and a generalisation of the access criteria appeared to increase production efficiency.[41] . Only employees were excluded from PM-KISAN benefits. The access modality was successful, as 80% of those eligible for PM-KISAN had sufficient digital literacy to register independently, and significant transaction cost savings (administrative costs, identification costs) were achieved.

12. Allocation efficiency

Almost all disbursement conditions and corresponding indicators of the crisis response programme were geared towards Allocation efficiency through a specific focus on supporting the poor. The PMGKY results confirmed Allocation efficiency:

[38] The WB report "Schemes to Systems" published in 2019 met with great interest from the Indian government, as it outlined structural challenges in the social security system and focused on issues that were highly relevant in the context of the crisis response programme: urban-rural disparities, fragmentation of the social security system, lack of portability and the financing of disaster management.
[39] IMF 2022 (Article IV Consultations / Executive Board Assessment)
[40] IMF 2022: Page 42 (57% of all Indians do not use the internet).
[41] In India, small farmers are defined as farmers who own 1-2 hectares of land. This category accounts for 60% of India's farmers.

- Over 200 million people (including 50% women) benefited from at least one of the PMGKY sub-programmes, and 70% of the population received food assistance.[42]
- Over 84% of households in the lowest quintile were reached by PMGKY within the first four weeks of the programme.

While food aid through ONORC (prior action 4, second phase) achieved a quantum leap in distribution, cash transfers through the JAM Trinity achieved similar results. Allocation efficiency was higher for cash transfers than for in-kind transfers. While the target groups for cash transfers (except PM-KISAN) were below the poverty line, 84% of India's total population had access to a PDS/PMGKAY ration card for food aid. However, only 59% of this 84% were below the poverty line, i.e. the *Antyodaya Anna Yojana* (AAY) and *Priority Household* (PHH) categories. This means that a large proportion of the population that cannot be classified as "needy" benefited from subsidised food. With a total of 800 million beneficiaries, PMGKAY achieved a greater reach than cash transfers (PM-KISAN with 89 million beneficiaries and PMDJY with 206 million beneficiaries), which targeted more limited population groups (farmers with land ownership and female-headed households).

Rating summary of efficiency: successful (2)

The production efficiency of the project can be appraised as very high due to the use of technology-based instruments. All measures were implemented within the planned timeframe. Allocation efficiency is rated as high, as the crisis response programme achieved a quantum leap in the reach of beneficiaries compared to previous social protection measures and succeeded in including the initially excluded groups of migrants and the urban poor in the informal sector. Some programmes lacked accurate targeting of those in need. However, this was of secondary importance, given the speed required for a crisis response. Overall, we appraise the efficiency of the crisis response programme and thus also that of the co-financing FC project as successful.

Impact

13. Overarching developmental changes

The impact-level objective can be summarised as follows: Supporting the Indian government in mitigating the economic and social impact of the COVID-19 pandemic.

The following indicators were used to measure the impact objective asno indicators were specified initially.

Indicator	Status at time of review	Target value at EPE (retrospective)	Actual value at PCR	Actual value at EPE
Private consumer spending* in India will not fall by more than 8% in 2020 compared to the previous year.	Private consumer spending in India in 2019: USD 1,727 billion	Private consumer spending in India in 2024**: USD 2,406 billion	Private consumer spending in India in 2020: 1,634 billion USD. The decline compared to 2019 corresponds to 5.38%.	Target value achieved
The extreme poverty indicator [43] will not exceed 4% in India in 2020 due to the pandemic.	Extreme poverty in India in 2019: 2.83% of the population	Extreme poverty in India in 2025: 1.05%	Extreme poverty in India in 2021: 2.2%	Target value achieved

Table 3*: Impact target achievement.*
Source*: Poverty indicator: https://dashboards.sdgindex.org/profiles/india, Household and NPISHs final consumption expenditure: https://tradingeconomics.com/india/household-final-consumption-expenditure-us-dollar-wb-data.html*
***Note: ****The "Household and NPISHs final consumption expenditure index" (formerly "Private Consumption") measures all goods and services consumed by households. **Data for 2025 is not yet available.*

14. Contribution to overarching intended developmental changes

The programme's overarching developmental impact was achieved in the first indicator. Private consumption expenditure (*household and NPISHs final consumption expenditure*) in India in 2020 amounted to USD 1.6 trillion, representing a decline of 5.38%

[42] ADB 2022: Page 10
[43] Extreme poverty: Percentage of the population living on less than USD 2.15 per person per day. (https://dashboards.sdgindex.org/profiles/india/)

compared to 2019. The decline in consumer demand during this period is attributable to the pandemic. In the following year, 2021, consumer demand rose by 18.1% (to USD 1.93 trillion) compared to the previous year due to pent-up demand.

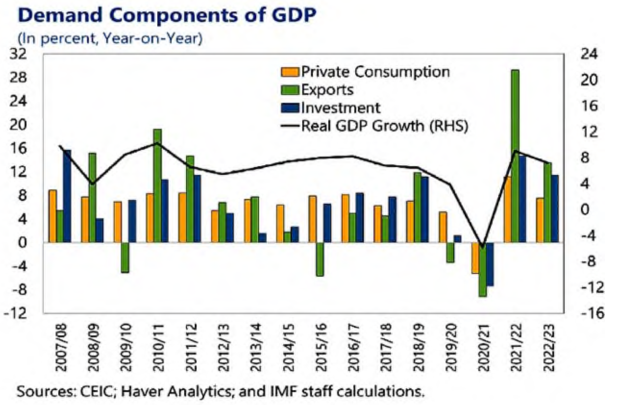


Figure 4*: Demand components of GDP.*
Source*: IMF 2023: page 32.*

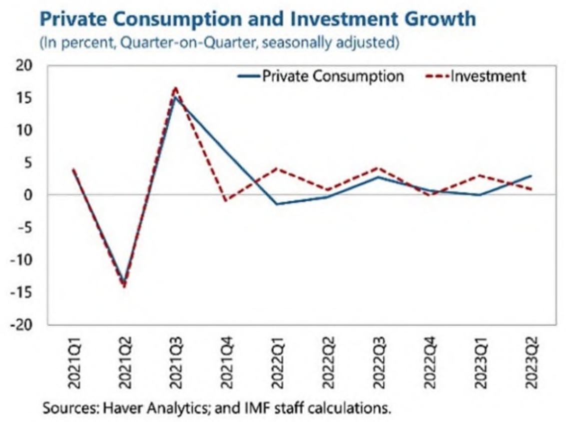


Figure 5*: Private consumption and investment development.*
Source*: IMF 2023: page 32.*

According to the 2025 *Economic Survey*, social programmes helped to stabilise private household consumption and income distribution during the pandemic. Food subsidies accounted for the largest share of expenditure among the various welfare programmes.[44] Demand in rural areas is described as *a key driver*. It can be assumed that without the PMGKY transfer payments in 2020, there would have been a greater reduction in purchasing power and that PMGKY was able to mitigate the effects of the pandemic.[45] This stabilisation of income also had an impact on the Gini coefficient, which measures inequality in consumer spending. The coefficient fell to 32.8 in 2021 (2020: 33.8), a trend that continued in 2022 with a figure of 25.5.[46]

The project's overarching developmental impact was also achieved in the second indicator. The coronavirus pandemic and its consequences slowed progress in poverty reduction. The extreme poverty indicator rose from 2.8% in 2019 to 3.3% in 2020 due to the pandemic. As expected, the number of people with less than USD 2.15 per day for daily consumption expenditure rose sharply in 2020 but remained below 4%. In 2021, the figure fell back to 2.2%, and in 2024, the proportion of the population living in extreme poverty was 1.1%.

The *Household Consumption Expenditure Survey* (HCES) 2022-2023, published by *the National Statistical Office* (NSO) under the *Ministry of Statistics and Programme Implementation* (MoSPI), comes to similar conclusions: 25% of people living below the extreme poverty line during the pandemic (a total of 250 million people) were lifted out of extreme poverty by PMGKY by the end of 2022.[47]

[44] Economic Survey Ministry of Finance 2025: Page 2
[45] IMF 2021: Pages 7 and 8
[46] https://data.worldbank.org/indicator/SI.POV.GINI?locations=IN
[47] The poverty line for extreme poverty was calculated on the basis of data from 2012/2013: INR 28 in rural areas / INR 47 in urban areas (per day, per person)

An IMF simulation of the poverty situation in 2022 (number of people living on less than 1.9 USD per day) estimates that PGKMAY alone helped to reduce the increase in poverty during the pandemic by 30–40%.[48] The contribution of the entire crisis response programme to poverty in India is likely to be much higher. The IMF simulation shows that without food aid, over 450 million people would have had less than USD 1.9 per day at their disposal. Thanks to food subsidies, this figure was reduced to 300 million people. The IMF therefore assumes that the Indian government's expansion of food aid (PMGKAY) made a significant contribution to reducing the increase in poverty during the pandemic.[49] This assessment is shared by the ADB.[50]

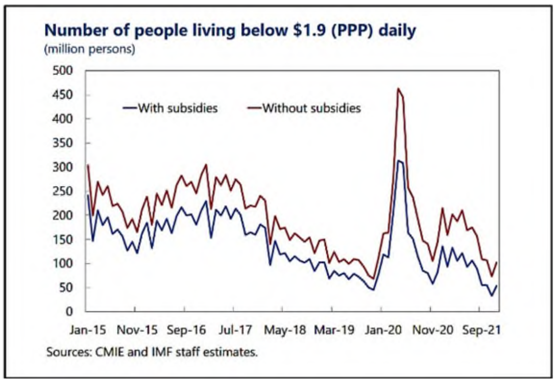


***Figure 6**: Number of people living on less than 1.9 UDS per day with and without PMGKAY.*
***Source**: IMF 2022: page 66.*

15. Contribution to overarching unintended developmental changes

No overarching unintended changes were identified.

Rating summary of impact: very successful (1)

The Indian government's crisis response programme was able to limit the pandemic-induced reduction in private consumption through food programmes and cash transfers, thereby preventing an increase in the extreme poverty rate to above 4%. The intended beneficiaries benefited at the impact level from the Indian government's COVID crisis response programme, which was co-financed by the FC project. In addition to standardising and integrating the Indian social system, the disbursement conditions also addressed labour market challenges and were thus relevant for the country's sustainability and inclusive growth. Overall, PMGKY acted as a catalyst: on the one hand, it revealed weaknesses in the social protection system, such as fragmentation and the exclusion of certain population groups. On the other hand, PMGKY contributed to the faster implementation of technical innovations such as the digitisation and standardisation of databases at central and state level than would have been the case without the crisis response programme. Overall, the overarching developmental impact of this FC project can therefore be considered very successful.

[48] IMF 2022: page 66
[49] IMF 2022: pages 64 and 66
[50] ADB 2022: page 12

Sustainability

16. Capacities of beneficiaries and stakeholders

The "Covid-19 Crisis Response Programme for Social Protection" was a project under the BMZ's Corona Emergency Programme, which was primarily aimed at providing short-term support to partner countries in the acute crisis. Nevertheless, the crisis response programme also had the broader ambition of achieving medium- to long-term results, which was reflected above all in the parallel financing of the second policy matrix. Ensuring sustainable institutional capacities of the ministries and subordinate authorities involved was therefore also part of the project's objective.

Improving the capacities of the target groups was not a priority of the project. However, it can be assumed that self-registration on online platforms has promoted the digital literacy of the beneficiaries. Other side effects included increased financial literacy through the use and updating of Jan Dhan bank accounts (PJDY) and the empowerment of female-headed households to switch to healthy cooking fuels (PMUY). Over 89% of respondents to the KPMG study said they were willing to continue using cooking fuels even without PMUY support.[51]

17. Contribution to supporting sustainable capacities

It can be assumed that the DEA and the sector ministries involved have acquired extensive technical and organisational expertise in the planning and implementation of emergency aid programmes. It became clear that a less fragmented and more coordinated social security system increases the state's ability to respond adequately to external shocks and protect vulnerable populations. The crisis response programme has also contributed to the recognition that women, informal workers and migrants are very important for the Indian labour market and cannot remain unprotected in times of crisis.

The capacities of the ministries responsible for implementing individual programmes were also strengthened. With support from the ADB, for example, the MoCAFPD was able to introduce automation for wheat and rice storage. Even after the pandemic, the MoCAFPD continued to invest in a modern PMGKAY value chain, most recently in May 2025 with the digitisation of complaint mechanisms for PMGKAY beneficiaries.

The *Ministry of Rural Development* (MoRD) received significant support from the World Bank to ensure the sustainability of NSAP and MGNREGS. *Socio-economic census* (SEC) data was used to improve the identification of eligible recipients, thereby reducing costly registration errors (*inclusion errors*) through the precise identification of poor and vulnerable people. This resulted in significant budget savings, which generally increase the chances of the programmes being continued in the long term.

The financial empowerment of the federal states within the framework of the flexibilisation of the SDRF led to a transfer of powers from the central government to the federal states. During and after the pandemic, the latter developed greater expertise in planning and implementing their own social programmes.[52]

18. Durability of impacts over time

Overall, the donor community agrees that the results of the crisis response programme are sustainable.[53] Some programmes, such as MGNREGS, continued at crisis level even after the pandemic.[54] The sustainability of the effects is also due to the fact that the PMGKY objectives were closely linked to India's reform agenda from the outset and thus always reflected the government's priorities in the area of social security. Implementation was also sustainable, as key ministries acted as sponsors and were thus involved in the design and implementation from the outset.

Another key factor in the sustainability of the PMGKY's achievements is the Indian government's strong political will to make investments in the social security system in the future. Since the end of the pandemic, this has been reflected in ongoing efforts to further expand the security architecture, making it more dynamic, inclusive and user-friendly in order to serve the needs of as broad a range of target groups as possible. In concrete terms, this is also evident in the ongoing continuation of the crisis response programme's reform agenda through the *Creating a Coordinated and Responsive Indian Social Protection System* (CCRISP) programme, financed by the World Bank and AIIB, which has been in implementation since July 2021.

[51] KPMG 2022: page 157
[52] IMF 2024: page 71 (The states increased their social spending to an average of 2% of state GDP in 2025.)
[53] 2022 ADB: Page 12
[54] Under PMGKY, salaries were increased by INR 20 (US$0.26).

Risks to sustainability are therefore overall low. However, challenges remain with regard to updating and integrating databases of eligible recipients. The quality of the database is crucial for a welfare programme, as is the choice of appropriate eligibility criteria. Given the complex implementation structure with multiple actors at all levels of the federal system, agreements on the handling of databases and eligibility criteria often involve negotiation processes. This also applies to the responsibility for management information systems, which is shared between the central government and the states, and to the organisation of the central government's corresponding digital access rights to the databases of the 28 states and 8 union territories, which often operate with their own setups and methods.

An update of the categories of *the National Food Security Act* (*Antyodaya Anna Yojana* and *Priority Households*), which are still based on the 2011 census, is planned and necessary, as six million new applications for the NFSA categories have been submitted since then in Delhi alone. The World Bank recommends the creation of an institutional framework and appropriate regulations to coordinate all aspects of data management in a uniform manner, from the organisation of digital access rights and updating to data protection for those entitled to it.[55]

In addition, the World Bank urges that the capacities of the federal states, which now plan and implement programmes independently, be strengthened in a targeted manner, especially at the sub-district level.[56] The IMF also sees a need for action regarding the digital literacy of beneficiaries and the poor access to smartphones in rural areas.[57]

Another challenge with regard to the sustainability of the PMGKY's effects lies in the handling of food aid (reported in the budget as *food subsidies*), which is rather cost-intensive when compared to targeted cash transfers. Food aid for low-income households tripled in the 2020/2021 fiscal year compared to pre-COVID times (2019/2020). At the aggregate level, the share of GDP allocated to food subsidies for poor households grew from 0.5% in 2019/2020 to 2% in 2020/2021 and fell to 1.2% in 2021/2022, still at more than double the pre-COVID level. The continuation of costly subsidies even after the COVID crisis, in order to offset volatile food prices caused by the war in Ukraine, contributed to political stability in uncertain times, but also led to market distortions and increased expectations among the population. It was not until 2023/2024 that the Indian government reduced spending on food subsidies to 0.7% of GDP.

India: Central Goverment Operations, 2020/21-2025/26

	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
					Projections	
			(in percent of GDP)			
Expenditure	**17,0**	**16,1**	**15,6**	**15,1**	**14,6**	**14,2**
Expense	**14,8**	**13,6**	**12,8**	**11,9**	**11,4**	**11,1**
Compensation of employees	1,1	1,1	1,0	1,0	1,0	1,0
Interest	3,4	3,4	3,4	3,6	3,5	3,5
Subsidies	2,8	1,9	2,0	1,4	1,2	1,1
Food	2,0	1,2	1,0	0,7	0,6	0,6
Fertilizer	0,6	0,7	0,9	0,6	0,5	0,5
Petroleum	0,2	0,0	0,0	0,0	0,0	0,0

Figure 7: *Revenue and expenditure for the financial years 2020/2021 to 2025/2026.*
Source: *IMF 2024: page 38.*

Overall, the cost of subsidies (food, fertiliser, petrol) by the central government and the states in the years 2001-2021 amounted to 3% of GDP, an average of 18% of tax revenue. This development is very high by international standards and is appraised critically by the IMF.

[55] The decennial census was postponed in 2020 due to the pandemic.
[56] WB 2022: Page 85
[57] IMF 2022: page 19

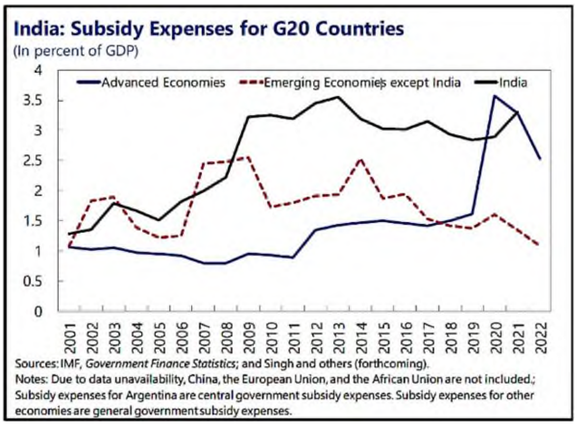


Figure 8*: India's expenditure on subsidies in international comparison.*
Source*: IMF 2024: page 78.*

The IMF urges that support for the poor be targeted through the well-developed DBT architecture rather than through general subsidies for food, fertiliser and petrol, which do not specifically address poor population groups. According to the IMF, a greater focus on targeted cash transfers to those in need below the poverty line could result in significant budget savings without leaving the poor without a social safety net. Some states have already developed modalities for exchanging food subsidies for cash transfers. The reform of LPG subsidies through cash transfers via the DBT (PMUY), for example, had already achieved cost savings of between 11 and 24 per cent before COVID-19, mainly through the reduction of fraudulent accounts and the voluntary surrender of benefit entitlements by high-income households. Market distortions caused by an error-prone dual pricing system were also reduced.[58] The IMF estimates the cost savings from phasing out and replacing subsidies at an average of 0.3% of GDP, or 10% of average subsidy expenditure to date. The budgetary leeway could then be used for expenditure that contributes to growth.[59]

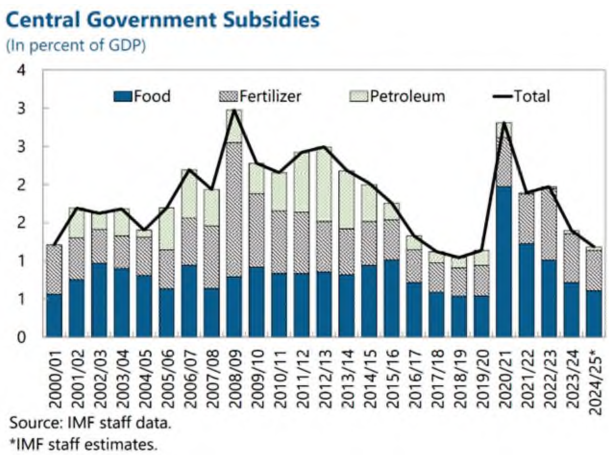


Figure 9*:Central government expenditure on subsidies from 2000 to 2024.*
Source*: IMF 2024: page 32.*

Rating summary of sustainability: successful (2)

There is no doubt that the Indian government remains committed to the reform goals of the crisis response programme. Key trends in the further development of the Indian social system, such as integration and efficiency, mobility, flexibility, effectiveness and user-friendliness, continued to be observed even after the pandemic. In order to increase the efficiency and sustainability of social security measures, it would be desirable to phase out subsidies in favour of DBTs in a timely manner, combined with concerted targeting of those in need.

[58] IMF 2024: Page 78
[59] Ibid.

Overall assessment: very successful (1)

The COVID-19 pandemic exposed the structural deficits of the Indian social security system, such as the fragmentation of a multitude of individual programmes, the low urban coverage of migrants and informal workers, and the lack of portability of schemes. Donor-induced impetus in the form of a policy matrix with 20 disbursement conditions contributed to a systematic addressing of these shortcomings. This promoted the rapid implementation of a paradigm shift towards greater efficiency and inclusion of previously disadvantaged social groups in the Indian social system. By consolidating five major social programmes under the PMGKY and using technology-based platforms such as Aadhaar, DBT, PDS, ONORC, e-KYC and UMANG, the crisis response programme reached over 800 million people. Overall, PMGKY made a significant contribution to reducing the increase in poverty during the pandemic and was an essential building block for many economically and socially disadvantaged households in coping with the coronavirus crisis and its consequences.

All the targets set out in the policy matrix were achieved and often exceeded ahead of schedule[60] (see Annex 1). Even before the project was completed, the reforms were put to the test by two even larger waves of the coronavirus pandemic. Without the reforms and the systems introduced, the Indian government would most likely have been unable to cushion the social and economic impact. The reforms introduced in response to the crisis have now become an integral part of India's social protection system and are being further expanded. The programme has thus exceeded expectations and can be seen as an example of effective crisis response and sustainability in reform.

Contribution to Agenda 2030

The programme contributed to the national implementation of the 2030 Agenda and helped to achieve the Sustainable Development Goals (SDGs), in particular SDG 1 "No Poverty", SDG 2 "Zero Hunger", SDG 3 "Good Health and Well-being", SDG 8 "Decent Work and Economic Growth" and SDG 10 "Reduced Inequalities". In particular, sub-goal 1.3, to implement nationally appropriate social protection systems and measures for all, including basic protection, and achieve broad coverage of the poor and vulnerable by 2030, was advanced by the FC module.

[60] For example, the target agreed in the policy matrix of reaching up to 60% of the poorest households by 2022 was exceeded by 50%, , with 87% reached in 2020, two years ahead of schedule. With regard to food aid for migrants through the *One Nation One Ration Card*, universal access was achieved (baseline value was 0%, target value was 40%, and the indicator value at programme completion was 100%.

Methodology

Evaluation methodology

The ex-post evaluation follows the methodology of a rapid appraisal, i.e. a data-based, qualitative contribution analysis, and represents an expert opinion. The project is attributed effects based on plausibility considerations, which are based on a careful analysis of documents, data, facts and impressions. Where possible, this also includes the use of digital data sources and modern techniques (e.g. satellite data, online surveys, geocoding). The causes of any contradictory information are investigated, attempts are made to resolve them, and the assessment is based on statements that are confirmed by several sources of information (triangulation), where possible.

The analysis of the effects is based on assumed causal relationships, documented in the impact matrix developed during the project appraisal and updated during the ex-post evaluation, if necessary. The evaluation report sets out arguments as to why certain influencing factors were identified for the effects observed and why the project under review probably made a certain contribution (contribution analysis). The context of the development measure is taken into account in terms of its influence on the results. The conclusions are put into relation to the availability and quality of the data basis. An evaluation concept serves as the reference framework for the evaluation.

The method offers a balanced cost-benefit ratio for project evaluations, on average, with a balance between knowledge gain and evaluation effort, and allows for a systematic assessment of the effectiveness of DFG projects across all project evaluations. Individual ex-post evaluations cannot therefore meet the requirements of a scientific assessment in the sense of a clear causal analysis.

The main objective of the evaluations (knowledge interest) is to measure impacts, provide accountability, promote transparency and enable institutional learning.

Type of evaluation:

Travel to the project area.

Key questions of the evaluation according to the evaluation concept:

- Why were existing social security programs in India so underutilized?
- Were the recommendations of the first SBF-funded study on the PMJDY, PMUY, PM-KISAN, and PMGKAY programs implemented after the study was presented in May 2022?
- What role did the recommendations of the second SBF-funded study on technical and administrative portability play in the Indian government's post-reform steps and accompanying technical cooperation measures?
- Did the project contribute to sustainably improving the social security system and stabilizing vulnerable groups in the long term?
- What role did the ongoing donor dialogue with the Indian government play in the planning, implementation, and evaluation of the emergency aid program?
- Could the economic benefits (domestic demand) of the measures be statistically proven?
- Which Indian authority was responsible for the coordination, harmonization, and sustainability of the individual measures?

Documents consulted

Internal project documents, secondary specialist literature, strategy papers, context, country and sector analyses, impact evaluations, comparable evaluations, systematic reviews, media reports.

Directory of public sources

Abhishek Jain, Nikita Dhingra (2021): “A review of the effectiveness of India’s direct benefit transfer (DBT) system during COVID-19: Lessons for India and the World”. New Delhi.

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World Bank (WB) 2022 "Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures". http://hdl.handle.net/10986/37186 (accessed on: 20 October 2025)

World Bank (WB) 2024: “Implementation, Completion and Results Report: First and Second Accelerating India's COVID-19 Social Protection Response (PMGKY)”.

Data sources and analysis tools

On-site data collection, partner monitoring data, surveys, digital analysis tools

Project sites visited

Delhi.

Interview partners and modality (in person, virtual/by telephone, in writing)

Project executing agency, target group, other donors, local consultant

The following aspects limited the evaluation

There were no aspects that limited the evaluation.

Assessment methodology

A six-point scale is used to assess the project according to OECD DAC criteria, with the exception of the sustainability criterion. The scale values are as follows:

Level 1 Very successful: results significantly above expectations

Level 2 Successful: results fully in line with expectations, without significant shortcomings

Level 3 Moderately successful: results below expectations, but positive results predominate

Level 4 Moderately unsuccessful: significantly below expectations and negative results dominate despite recognisable positive results

Level 5 Unsuccessful: despite some positive partial results, the negative results clearly dominate

Level 6 Highly unsuccessful: the project is useless or the situation has deteriorated

The overall rating on the six-point scale is based on a project-specific weighting of the six individual criteria. Levels 1–3 of the overall rating indicate a 'successful' project, while levels 4–6 indicate an 'unsuccessful' project. It should be noted that a project can generally only be classified as "successful" in terms of development policy if both the achievement of objectives at the outcome level (effectiveness) and impact level, as well as sustainability, are rated at least as "moderately successful " (level 3).

Imprint

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