

## CASH-BASED SOCIAL POLICY ROUNDTABLE

A roundtable conference on cash-based social policy was conducted at Centre for Development Policy and Practice on May 18, 2022, in collaboration with the University of Bath and WorkFREE. WorkFREE is a research project based at the University of Bath, UK, in partnership with Montfort Social Institute (MSI), India Network for Basic Income and IWWAGE. It brings together scholars, activists and civil society institutions from India and the United Kingdom to pilot called ‘UBI+’ in four communities in Hyderabad, India. UBI+ combines universal basic income (UBI) and needs-focused, participatory community organising to support people to increase their power to meet their needs.

The discussion addressed the role and importance of cash-based policy in the Indian policy landscape. The debate also broadly covered the upcoming development and welfare challenges that could be addressed, improved, and implemented with the help of cash-based policy interventions. The other aspects covered were the relevancy, policy framework, prospects, diversity, challenges within the cash-based policy and the overall development trajectory of the nation.

The first part of the conference involved presentations by different panellists and scholars from various milieus in gathering and establishing a comprehensive narrative of the existing cash-based policy and interventions carried out at different levels and capacities across the nation. Vibhor Mathur, a Doctoral Researcher from the University of Bath, addressed the importance of social policy and the on-going economic crisis. He started by explaining the meaning and characteristics of UBI, which is primarily a cash transfer and should be universal, guaranteed, regular and unconditional. It is allocated to an individual and not to a family. He crisply explained the UBI pilot project that was being carried out in Hyderabad and emphasised how cash transfers were necessary to tackle the indecent work carried out by various marginalised groups like waste pickers. UBI was essential to provide them freedom and dignity in the form of material security. This further gave them the agency and power to decide their future course of action. UBI advocates argue that UBI can provide a basic economic floor below which no person lives, and there is a certain level of life and sustenance. He highlighted the current policy responses like neo-abolition, recognition politics and in-kind programming within the system.

The following address was made by Sarath Davala, Research Director at workFREE, about the prospects and challenges of social cash policy in India. He discussed the myths and prejudices associated with cash-based policy and how these myths didn’t sustain evidence. He emphasised the importance of cash-based policy and how an enormous change is enabled by small incremental changes with consistency and systematic efforts with the help of cash transfers. He further explained the necessity of basic income in the GIG economy due to the global employment crisis with transforming business, production systems and labour laws. He highlighted the ongoing welfare crisis that addressed the question of ‘who cares for you’ and how the government is pushing the focus of responsibility to the market and family.

Bhaskar Rao Gorantla, a development economist, discussed direct cash-based transfers in Andhra Pradesh with empirical data and the current policy scenario in the state. The incidence of credit in Andhra Pradesh was very high compared to that of rural India, with 62.8 per cent of households being indebted compared to 3.5 per cent of rural India. Cash-based policies and transfers provided

conditional loans and financial assistance at various levels. He highlighted UBI as a development strategy had several drawbacks due to a multitude of reasons like ineffective implementation and corruption. The current schemes had no future guarantee and were backed by ulterior motives like vote bank creation.

Amir Ullah Khan, Director at Centre for Development Policy and Practice and advisor to the Sahayata Trust talked about his work and contribution with Sahayata Trust on small funding for micro-entrepreneurship. He discussed the tremendous advantage of cash transfer policies in terms of ease and agency, which could not be substituted or replaced. Cash transfer programs for school teachers who lost their jobs during the pandemic was an initiative undertaken by the Sahayata Trust. The address also focused on how health and education sectors needed cash-based interventions in different capacities.

Brother Varghese Theckanath, Director at Montfort Social Institute (MSI), talked about the impact of cash transfers on slum communities. According to him, the most vulnerable groups in Telangana were domestic workers and transgender people with no freedom of choice and agency. The pandemic had adverse effects on the lives and occupations of these groups. He also highlighted that people in urban slum settings had more opportunities than people in rural slums as they could easily sell their labour. Cash transfers could easily tackle such on-going challenges, but it wasn't enough. Vivek Joseph, Program Coordinator at MSI, furthered the discussion on the impact of cash transfers at grassroots levels and their work with different communities across Hyderabad. He highlighted that cash was a vital form of security for these groups who had no occupational insurance or social security. Each individual had the right to survive, and the right to freedom and cash gave them the agency and power to transform their lives. According to him, the challenges of implementing unconditional cash transfers were poor financial inclusion and limitations of the banking system.

The next address was on gender, cash and social protection by Tanushree Bhan, Research Fellow and IFMR lead and Parushya, Research Manager at IWWAGE. They highlighted the inadequacy of the cash transfer policies to acknowledge and cater women. They discussed their women's livelihood project in Chhattisgarh and pointed out several underlying issues that need to be addressed like participation and recognition of women's work and contribution; the socio-economic constraints faced by woman while choosing to work. They highlighted that female-led household were more vulnerable to economic shocks during the pandemic. They also pointed out that the current political regime had a greater appetite for UBI based schemes which could directly benefit women.

The other panellists were Ayesha Rubina, Tejaswini Madabhushi, Bijita Devsharma, Sujatha Surepally, Sumiran Ardhapure, Sheela Prasad, Nilanjan Banik, Rubina Mazhar, Hyma Anneboina and Zoe Kennedy-Hughes. They made significant contributions to the discussion. The discussion was engaging and persuasive and covered a lot of themes. The outcome of the discussion was in the form of various research agendas, collaboration proposals and actionable insights. A vital research question that came up was the model of the delivery system and design of the policies that existed in India. There was a poor delivery system of cash-based policies in India, and efficient delivery to different contexts was a challenge everyone agreed upon. Collective action, productive capacity building, and new models of credit and savings were some components that, according to the group consensus, could be added to the welfare basket of a UBI plus.