10.10.1 👆🏻 ❌ 👟 E-Rupi: Challenges in Physical Procurement/DBT
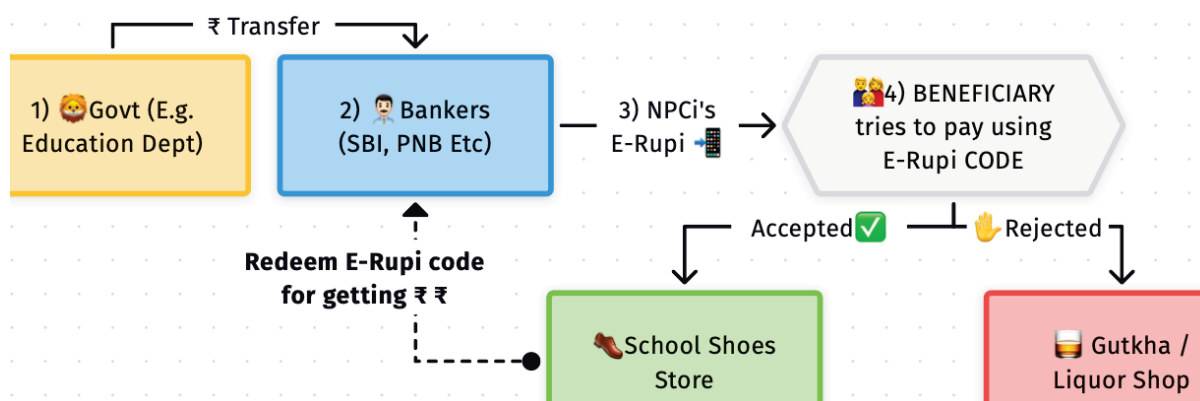
Suppose the government wants to give Rs.500 worth shoes to schoolchild of a poor family. Following as the ways to accomplish it. [मान लीजिए सरकार स्कूल के गरीब बच्चों को ₹500 के जूते देना चाहती है]

Method तरीका	How?	😫 Problem समस्या
Physical procurement [सरकार भौतिक स्वरूप में जूतों की ख़रीद करें और ग़रीब बच्चों दे,]	Government (Minister/IAS) buys shoes from Bata/Lakhani/XYZ company → send to school principal → Delivered to Child [लेकिन यहाँ मंत्री, अफ़सर, विद्यालय के हेडमास्टर पैसे या जूतों का ग़बन करें ऐसा डर]	⇒ 😫Minister/IAS demand bribe from Bata/Lakhani/XYZ to Approve the government purchase tender. [सरकारी ठेका पारित करवाने के लिए रिश्वत] ⇒ 😫Substandard quality of shoes may be purchased from crony company who paid bribes. ⇒ 😫District education Officer (DEO), School principal may siphon/selloff shoes to the retail stores instead of giving to poor children [जूतों का गबन. हेड मास्टर गरीब जूतों के बच्चे जूते की दुकान को बेच दे] ⇒ 😵Shoe Size mismatch → Child may get the "sarkaari" shoes but may not wear it= waste of taxpayer's money. [जूते बच्चे के पैर के नाप के बराबर ना हो]
Direct benefit transfer (DBT: प्रत्यक्ष लाभ अंतरण)	Govt transfers ₹500 to father's account	😫Father may use DBT money on Vimal, liquor and gambling instead of buying shoes for the child
	Govt transfers ₹500 to child's account	😫Child may use DBT money to buy Chocolates or Video Games instead of shoes.

10.10.2 👆🏻 ❌ 👟 E-Rupi: How does it fix Problems in Physical Procurement/DBT?

⇒ Govt (e.g. Education department) deposits money in a bank account (e.g. SBI) → NPCi generates E-rupi code. [Thus it is "pre-paid" by Government for beneficiary]

⇒ Government sends this E-Rupi QR Code/SMS Code to father→ ke "Use this Rs.500 to buy shoes for child" [सरकार लाभार्थी के मोबाइल फ़ोन पर इ-रूपी नामक कोड भेजेगा, केवल जूता ख़रीदने के लिए इस्तेमाल हो सके]

⇒ Father takes child to the shoe store, buys the shoes Pays via E-rupi digital code. Shoestore then sends E-rupi code to banker (e.g. SBI) to redeem money (which was deposited by Govt).

⇒ Suppose Child prefers Bata (₹800 ka more comfortable leather shoe) over Lakhani (₹500 ka less comfortable rubber shoe) → Father pays E-Rupi QR(₹500)+Father's own cash (300)= buy Bata.