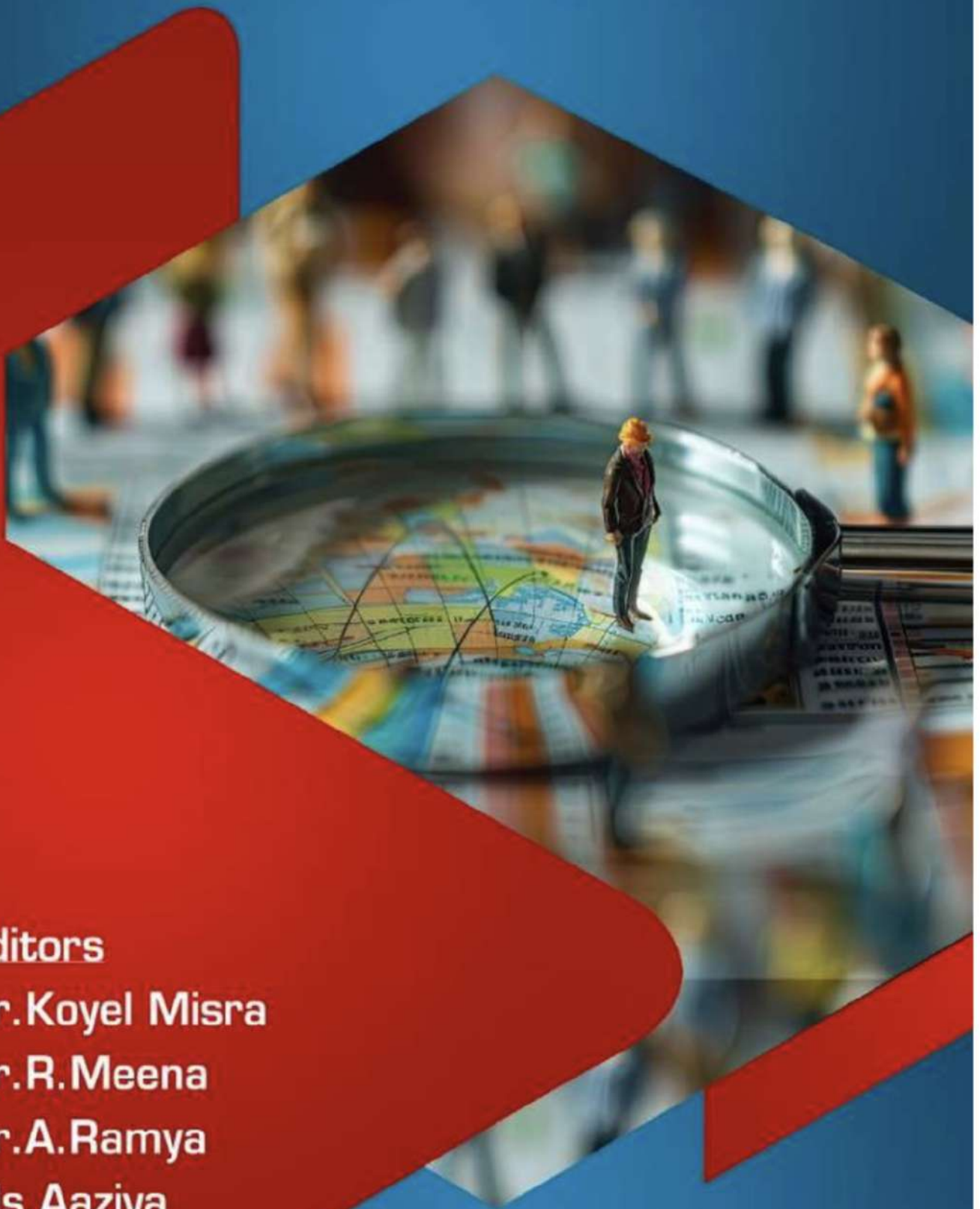


A CONTEMPORARY OUTLOOK ON MULTIDISCIPLINARY RESEARCH PRACTICES



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A Contemporary Outlook on Multidisciplinary Research Practices

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**Leveraging Direct Benefit Transfers to Improve Insurance Penetration and Risk
Protection Among Low-Income Households in India**

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Abstract

Direct Benefit Transfers (DBT) have emerged as a pivotal reform in India's welfare delivery system, designed to enhance transparency and reduce leakages in government programmes. At the same time, insurance has become an essential instrument for financial security, particularly for low-income households that face persistent vulnerabilities such as health emergencies, crop losses, accidents, and income shocks. Despite the growth of public insurance schemes, penetration among the poor remains uneven due to structural, behavioural, and administrative barriers. This paper examines how DBT can be effectively leveraged to improve insurance access, affordability, and utilization among low-income households in India. By integrating digital identity systems, bank account access, and mobile connectivity, DBT has transformed the delivery of subsidies and benefits, and this architecture can significantly streamline insurance-linked payments, premium support, and claim settlements. The paper evaluates existing models of DBT-enabled insurance, explores major challenges, analyzes policy relevance, and proposes pathways to strengthen the integration of DBT with the insurance sector. Ultimately, the convergence of these two mechanisms holds immense potential for building a comprehensive, transparent, and resilient social protection system capable of safeguarding vulnerable households from economic shocks.

1. Introduction

Over the past decade, India's welfare architecture has undergone significant transformation through the introduction of Direct Benefit Transfers. DBT allows government benefits to be sent directly into the bank accounts of eligible citizens, reducing dependence on intermediaries and minimizing leakages. This reform has coincided with several nationwide initiatives aimed at expanding insurance access, particularly for low-income households that remain disproportionately exposed to risk. Insurance is an indispensable tool for reducing financial vulnerability; however, the participation of low-income households in formal insurance remains limited due to awareness gaps, affordability constraints, and administrative hurdles. The convergence of DBT and insurance offers a promising opportunity to address these barriers. DBT can streamline the financing and administration of public insurance schemes, support the transfer of subsidies directly to beneficiaries, and ensure timely settlement of claims. As India continues to prioritize financial inclusion and digital governance, understanding the role of DBT in enhancing insurance penetration becomes crucial. This paper explores the potential of DBT to strengthen insurance uptake among low-income households and evaluates how this linkage can contribute to improved social protection outcomes.