

# Case Study

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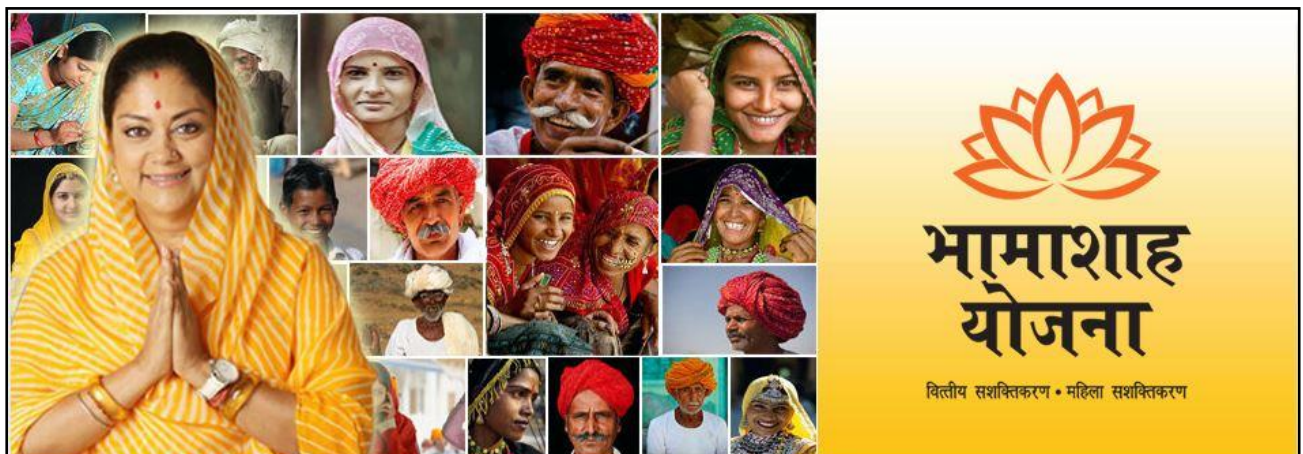
## Bhamashah Yojana, Rajasthan

URL-<http://bhamashah.rajasthan.gov.in>

BHAMASHAH ENROLLMENT	
Families	→ Member
12417772	43736307

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BHAMASHAH TRANSACTIONS	
Transaction	→ Amount(Rs.)
71547060	31619599889



Department of Planning, Government of Rajasthan

Date – (01/07/2016)

Name of Authors/Content creators

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## Abbreviations

<b>IT</b>	Information Technology
<b>G2C</b>	Government to Consumer
<b>NREGS</b>	National Rural Employment Guarantee Scheme
<b>UI</b>	User Interface
<b>DBT</b>	Direct Benefit Transfer
<b>JAM</b>	Jandhan, Aadhaar, Mobile
<b>BRDH</b>	Bhamashah Resident Data Hub
<b>BPL</b>	Below Poverty Line
<b>MIS</b>	Management Information System
<b>XML</b>	Extensible Markup Language
<b>MDM</b>	Mobile Device Management

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## Contents

1. EXECUTIVE SUMMARY .....	4
2. INTRODUCTION:.....	4
3. OVERVIEW OF THE PROJECT OWNER .....	6
4. PROJECT OVERVIEW / HISTORY OF THE PROJECT .....	6
5. MODALITIES OF THE NEW SYSTEM (SOLUTION) .....	8
6. IMPACT ON THE STAKEHOLDERS/BENEFICIARIES .....	8
7. FUTURE ROADMAP / SUSTAINABILITY .....	9
8. ANNEXURE(S): .....	10

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## 1. EXECUTIVE SUMMARY

Bhamashah Yojana was initiated in the year 2008 as a financial inclusion scheme by Vasundhara Raje. It was, in fact, the first Direct Benefit Transfer programme of the country which aimed at bringing transparency in the delivery process of social welfare schemes and women empowerment. However, the initiative was put to pause for 5 years due to some political reasons. It was revamped and launched on 15th August 2014, the 68th Independence Day.

Before this initiative, Rajasthan witnessed a society devoid of basic banking facilities, women having very little say in the financial decisions and there was no common database to be used as the reference point for delivering benefit to citizens which led to duplicity in the benefit delivery process. Limited points of service due to poor IT infrastructure led to the wastage of time and money of residents. There were many channels of distribution of government services/benefits which added to the wastage of money and human resources.

Vasundhara Raje government came up with this G2C scheme of Bhamashah Yojana to remove these existing challenges and bottlenecks in the benefit delivery system. This scheme aimed at women empowerment by giving an identity to the women head of the family together with other members of the family. Bank accounts were opened in the name of female head of the family for all benefit transfers. Communication strategy was strengthened by means of video conferencing. Family IDs were created and Aadhaar was linked with this together with department ID and bank account. This helped in checking the duplicity in the benefit delivery process.

Government's focus through this scheme is to strengthen the foundation of society by empowering the women of state by providing them independence and financial control. It is in line with the government's vision of good governance "SuRaaj" and highlights the commitment on providing efficient, reliable and transparent governance in a society of equals. More than 70% of the beneficiary families had been covered under this scheme and more than 10 lac transactions under social security pension, NREGS (National Rural Employment Guarantee Scheme), Janani Suraksha Yojana payment and ration distribution have already taken place. These figures reflect on high level of commitment of government towards good governance.

## 2. INTRODUCTION:

Bhamashah Yojana derives its identity from the history of Rajasthan mythology. Bhamashah was an aide of Maharana Pratap of Mewar and is known in history for his philanthropy and benevolence.

Vasundhara Raje believed that empowerment of women is the empowerment of state which will further strengthen the nation. Before this initiative, women stayed inside the four walls and had no or very little say in financial decisions. There was very poor banking service and a larger population was deprived of the basic financial or banking facility. Welfare schemes run by the government saw duplicity in the existing database that led to wide range wastage of resources and the beneficiaries did not

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receive the intended benefit in the defined time frame. There was no unique family ID that could help in tracking the benefits provided to beneficiaries which further added to the leakages in the system.

Government came up with first of its kind direct benefit transfer scheme in India – BhamashahYojana. This scheme had trifold objective of financial inclusion, women empowerment and effective delivery of benefits. Bank accounts and Bhamashah cards had to be made in the name of female head of the house. The card could be used for transferring all cash benefits directly to the bank accounts which required biometric authentication as the platform of authentication.

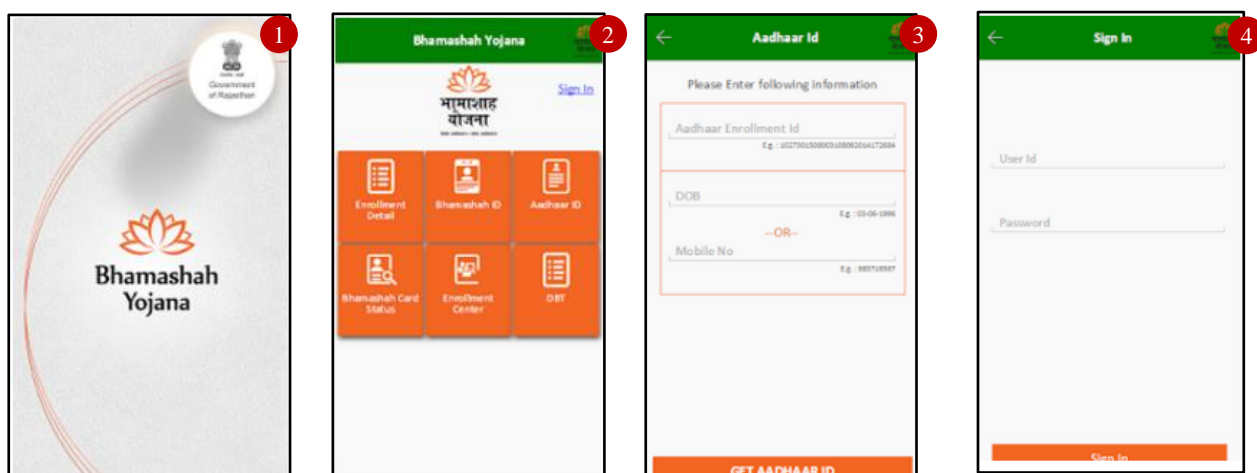
This initiative has been a great success and has till now clocked more than 90 lac family enrolments and about 300 lac individual enrolments. 110 lac bank accounts have been opened and more than 10 lac transactions have already been made. This scheme is a family based program where all cash and non-cash benefits will be routed through Bhamashah Scheme. The scope of the scheme does not end with the opening of bank accounts, but it covers door to door delivery of banking services. Payment gateways have been integrated with this making service delivery through JAM – Jan Dhan, Aadhaar and Mobile a reality in the state.

To sum up, objectives of this scheme are:

1. Women empowerment
2. Financial inclusion through DBT
3. Unified platform for large number of schemes
4. Unique identity of family and individual database
5. Increased transparency and accountability
6. Banking services for all

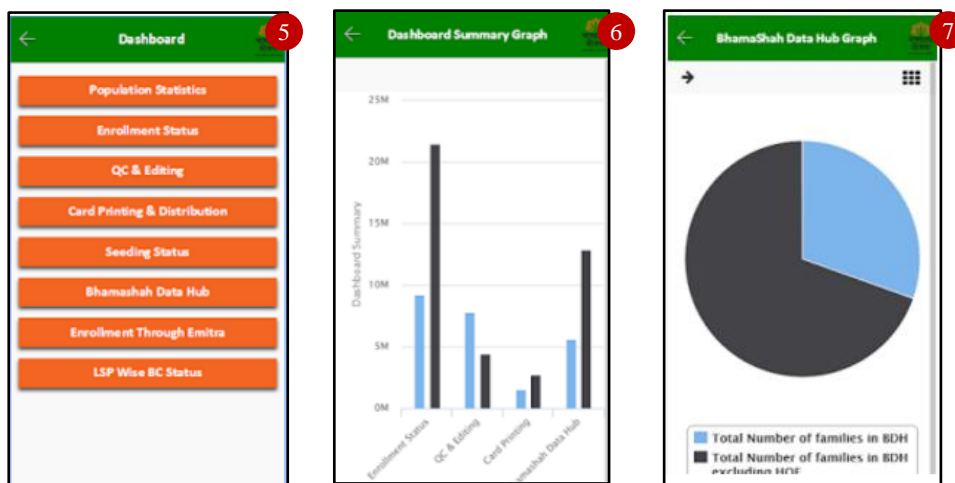
### **Bhamashahmobile Application:**

An application has been developed for citizens and government officials for various transactional purposes.



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1	Home Page	5	Dashboard
2	Features of Application	6	Dashboard Summary Graph
3	Aadhaar ID form	7	Bhamashah Data Hub Graph
4	Login page		

### 3. OVERVIEW OF THE PROJECT OWNER

The name of project owner is Mr. Om Prakash Bairwa. He is currently working as a Director in Directorate of Economics and Statistics, Government of Rajasthan.

Mr. Bairwa played a key role in conceptualizing the Bhamashah Yojana and led from the front to implement it successfully across 33 districts of Rajasthan. He had played a pivotal role in the implementation of the project. His strong will to implement the project benefited more than 90 lac families through the Yojana.

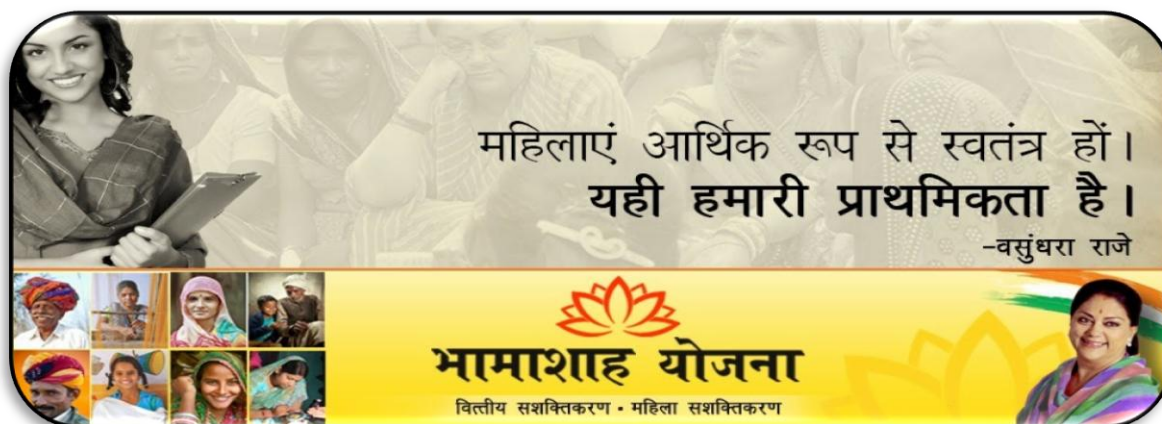
### 4. PROJECT OVERVIEW / HISTORY OF THE PROJECT

Bhamashah Yojana was the dream project of Chief Minister Smt. Vasundhara Raje for women empowerment. Even after 60 years of independence, women did not have the financial freedom in the state of Rajasthan and they did not have any say in the financial decisions of the family. This project was aimed at liberating women from the clutches of social negligence by starting an era of self-reliant women with the power of taking financial decisions.

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Concept of Bhamashah Yojana was triggered seeing the current challenges in the existing system and there was a dire need to address the challenges on priority for providing good governance. Some of the bottlenecks and challenges in the existing system were:

- Large population of the state was devoid of basic financial and banking facility
- Women had very little say in the financial decisions of the family
- Each government department and agency had their own database which led to the wastage of money due to duplicity in surveys
- Multi-channel delivery system
- Absence of Family ID for identifying the antecedent of a person
- Lack of IT infrastructure

These issues were addressed in the Bhamashah Yojana in a much planned fashion and the implementation model included:

- Enrolment of families through camps and permanent enrolment centers at e-Mitras for the creation of Family ID cards
- Women empowerment and financial inclusion by opening bank accounts in the name of female head of family for all benefit transfers
- Enabling bank account and family ID and the department ID with Aadhaar to eliminate duplicity
- Creation of Bhamashah Resident Data Hub (BRDH)
- Strengthening electronic infrastructure for opening more e-Mitras for improving delivery service

➤ **Stakeholders**

State Government

➤ **Beneficiaries of the Project**

Individual, Family, Women, Students, Pensioners, BPL, State BPL, Antyodaya families, Annapurna beneficiaries

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## 5. MODALITIES OF THE NEW SYSTEM (SOLUTION)

### ➤ **Technology Platform used**

#### ▪ **Description:**

1. Frontend: J2EE, IBM Pure App
2. Database: ORACLE Exa Data

➤ **Interoperability:** Developed on open standards and uses XML for integration with other applications through web-services

➤ **Security concerns:** There have been security concerns because the application is public and following measures have been implemented for ensuring security: Encrypted Login results and CAPTCHA on Public UI

### ➤ **Measures to ensure adaptability and scalability**

Government has announced a benefit of INR 2000 in the account of female head of each BPL family to ensure that sizeable population is encouraged to avail the services through electronic mode.

The scheme is highly scalable and all government departments can deliver their services through this. BRDH will serve as the consolidated database of the entire population and this can help any government department or agency to plan their service delivery system.

### ➤ **Measured to ensure replicability**

System can be easily replicated in other states as the user information can be gathered through the Aadhaar database and departmental information can be seeded easily.

### ➤ **Restrictions, if any, in replication and or scalability**

There are no restrictions on replicability and scalability

### ➤ **Capacity Building model used**

There has been dedicated focus on change management and capacity building since inception to make it more acceptable to government machinery and public representatives.

## 6. IMPACT ON THE STAKEHOLDERS/BENEFICIARIES

### ➤ **Cost benefit analysis**

Bhamashah Yojana is a gift of “financial freedom” to the women of the state of Rajasthan. The benefit to the beneficiaries directly gets delivered in their bank accounts without incurring any cost.

Government departments have benefitted in terms of saving time and resource which otherwise required a lot of manual work at multiple departments for delivering benefit to the citizens.

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➤ **Value delivered**

**(i) To organization**

1. Creation of common database of citizens that reduced duplicity and wastage of public money on surveys
2. Transparency in the benefit delivery process and reduction in leakages in welfare schemes
3. Reduction in total cost of deployment of new services

Achievement till Date	Family	Individual
Total Enrolments	More than 90 Lac	More than 300 Lac
Bank Accounts Opened	110 Lacs	
Transactions	More than 10 Lacs	

**(ii) To citizen**

1. Delivery of benefit directly into the bank account of female head of the family without incurring any cost
2. Reduction in turn-around time of getting benefits from the welfare schemes

## 7. FUTURE ROADMAP / SUSTAINABILITY

- To include all welfare schemes for benefit transfer under Bhamashah platform
- To consolidate all entitlements to a family across all welfare schemes
- Standardization of master database across all departmental databases
- Cleaning of departmental databases
- The Bhamashah database can be further enhanced into more languages.
- The project can be replicated in other states as well and in future can be transformed as a single project on pan-India basis.

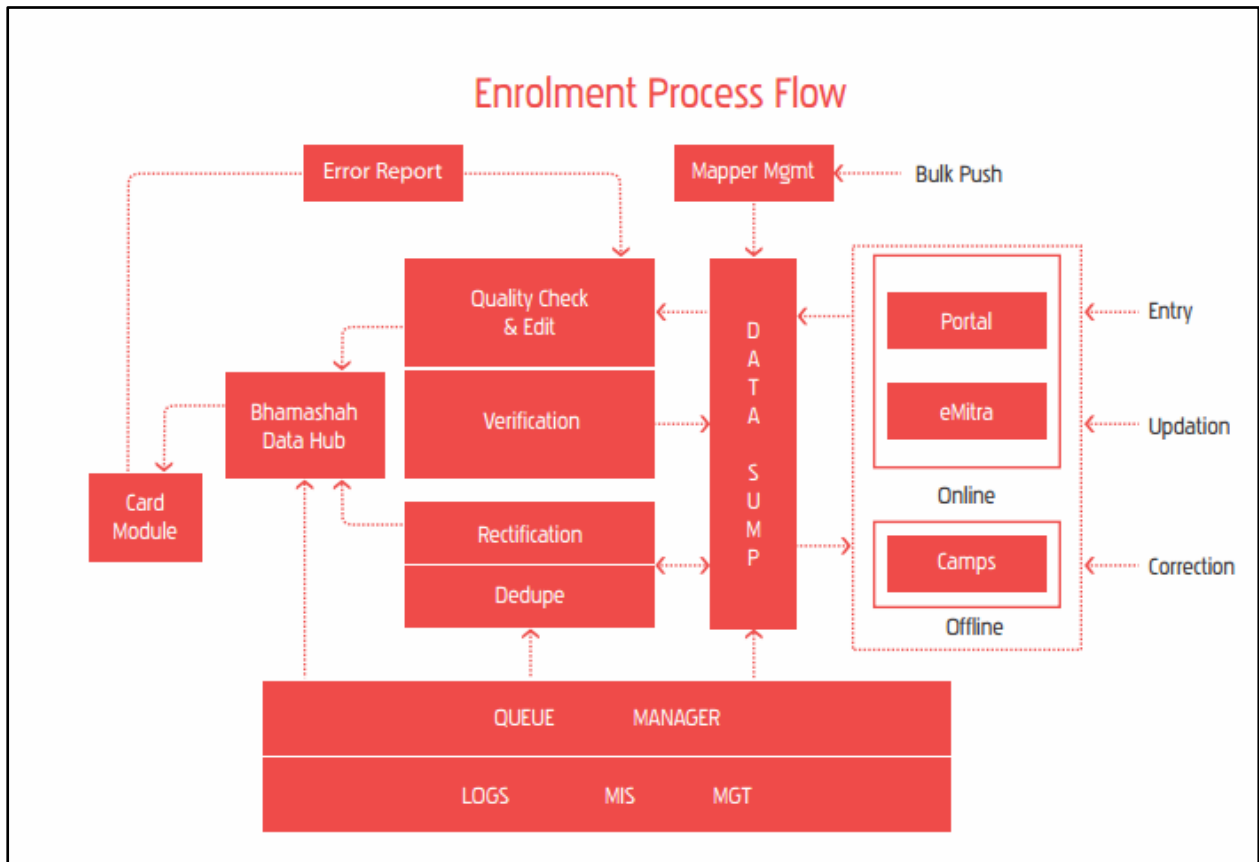
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**8. ANNEXURE(S):**

**EXHIBIT – 1– Enrolment Process Flow**



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EXHIBIT – 2 – Bhamashah Card Management

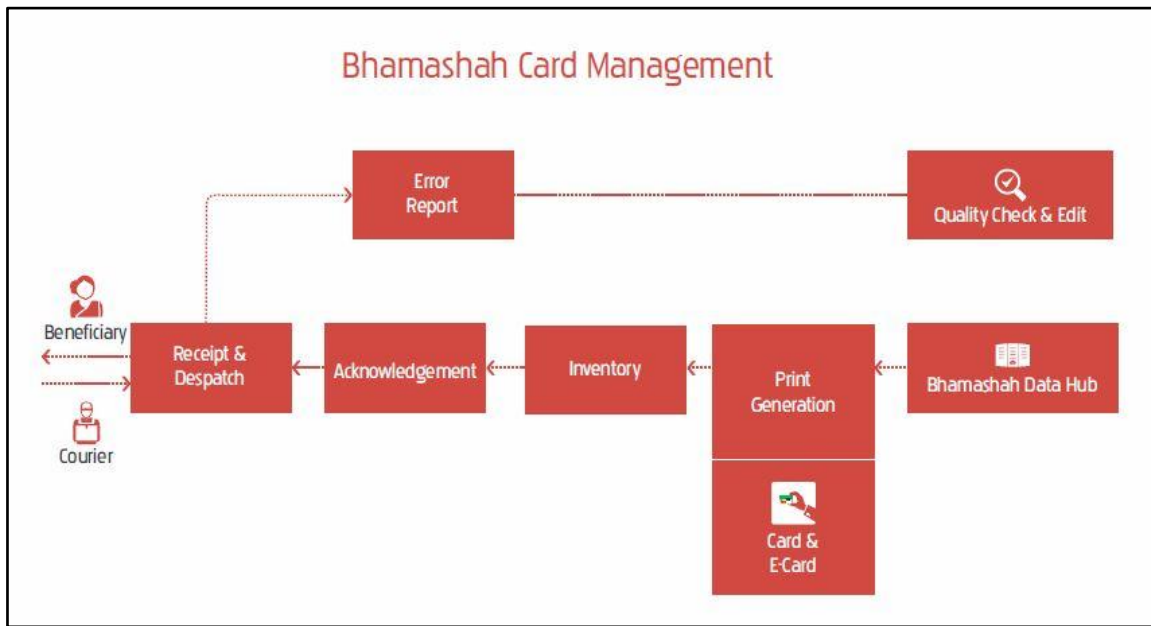
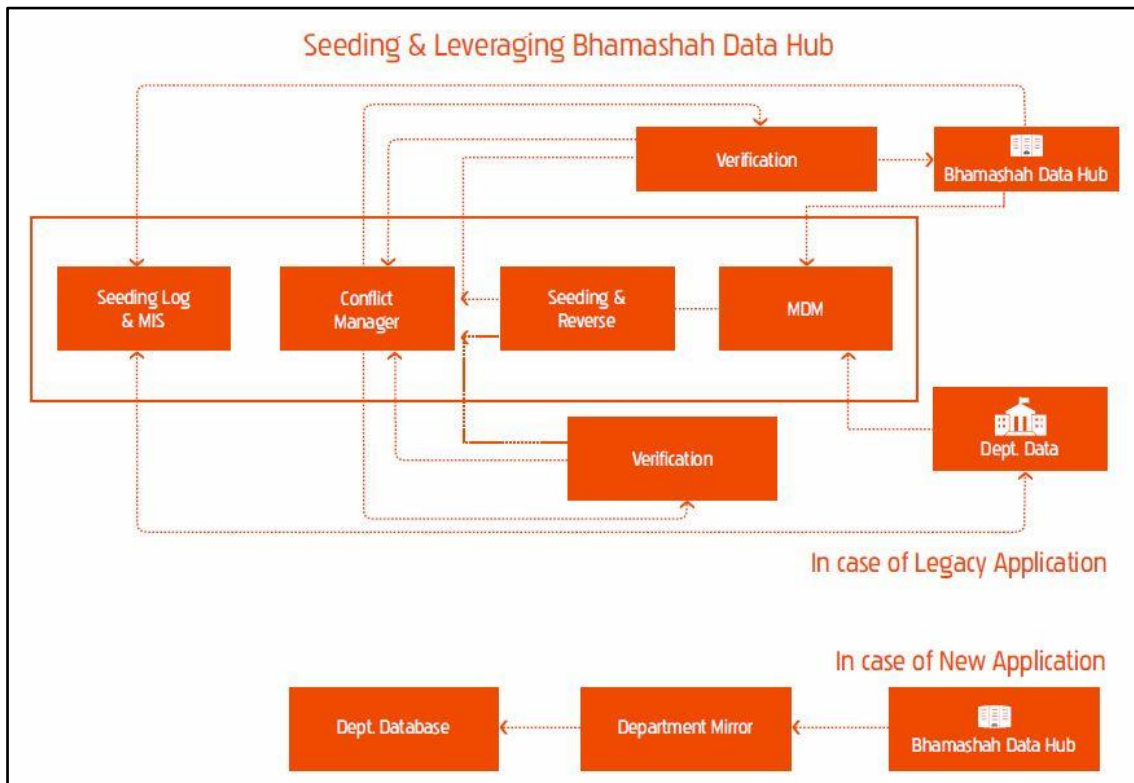


EXHIBIT – 3 – Seeding and Leveraging Bhamashah Data



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