Name: Department of Planning, Government of Rajasthan

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Teaching Notes

Bhamashah Yojana

1. OVERVIEW

Bhamashah Yojana was the brainchild of Vasundhara Raje Scindia, Hon'ble Chief Minister of Rajasthan. It was the first Direct Benefit Transfer initiative of the country, initiated way back in 2008 and then delivered in 2014. Objectives of the scheme are as follows:

1. Financial inclusion and DBT
2. Women empowerment
3. Automation of Service Delivery platform
4. Creation of centralized database system

Government of Rajasthan, with the vision of Good Governance –"SuRaaj" wanted to remove the grievances people had in the delivery system of benefits. Also, it was realized by Government that to bring state on a fast paced track it was important to involve women of the society in the mainstream financial decision making processes and provide them financial autonomy. Moreover, a large population was devoid of basic financial and banking facilities and there was no common database which led to wide range duplicity in the benefit delivery system. There was extra waste of resource, time and money in getting the details of beneficiaries through surveys, etc. and citizens had to knock at several doors in the Government offices to get the benefit realized.

Government planned a watertight strategy to solve all these problems through Bhamashah Yojana. Families were enrolled and Family ID cards were provided to them. Bank accounts were opened in the name of the female head of the family. Bank accounts and family IDs were linked with Aadhaar for removing any sort of duplicity. Bhamashah Data Hub was created which would serve as the reference point of all the departments. Accordingly, IT infrastructure was increased for providing more points of service centers and timely delivery of services. Infrastructural enhancements were made from state level to the gram Panchayat level through video conferencing, which established direct dialogue with the implementing stakeholders.

The initiative is a huge success with more than 90 lac families and 300 lac individuals registered. More than 110 lac bank accounts have been opened and more than 10 lac transactions have already been done. This number is bound to increase with the passage of time.

2. TEACHING OBJECTIVES

➢ **Learning Objective**

  o As-Is situation analysis and understanding of the situation before the launch of Bhamashah Yojana
  o Importance of innovation and technology in the delivery of the benefits to the citizens
  o How can gender equality help in the upliftment of society and nation at large

➢ **Challenges/Issues faced**

  o A large population of the state was devoid of basic banking and financial facility
  o No or very little focus on Women empowerment
  o Large duplicity due to absence of common database
  o Lack of optimum utilization of resources
  o No Family IDs for identifying the antecedents of a person so that benefit distribution could be monitored and the ID could be verified
  o Delivery and quality of service were very poor due to lack of infrastructure and sense of quality among the government functionaries

➢ **Ways to Improve the situation**

  o Cost effective android based solution developed, soon to be made available for windows and IoS
  o Enrolment of all the families (in camp mode as well as through permanent enrolment centers at e-Mitras) for providing Family ID cards.
  o Opening of bank accounts in the name of the female head of the family
  o Linking bank account and family ID with Aadhaar
  o Creation of Bhamashah Resident Data Hub (BRDH).
  o Expansion of the present electronic infrastructure for providing more points of service centers (e-Mitras) for better, reliable and timely delivery of service
  o Improvement on the communication front through video conferencing

3. SUGGESTED QUESTIONS AND ANALYSIS

a. **What are the innovative features of Bhamashah Yojana that make the initiative unique?**

Bhamashah Scheme is unique in number of ways:
  ➢ Creation of Family IDs other than the individual Ids
  ➢ Provides an umbrella platform for all the government departments which are delivering cash or non-cash services to the residents of the state.
  ➢ Biometric authentication system by leveraging the Aadhaar platform
  ➢ Two layered verification system of citizens at their door step to minimize the risks of duplicity and fraud
  ➢ Focus on change management and capacity building since inception of this initiative for making it user friendly and acceptable to people and public representatives
  ➢ Integration of departmental database with the Bhamashah application to avoid the repetitive steps and to remove bottlenecks

b. **What are the key problems that led to the conceptualization of initiatives like "Bhamashah Yojana"**

Government of Rajasthan is highly committed to the vision of Good Governance with transparency and proper accountability in the system. Some of the factors that necessitated the initiative were as follows:

> ➢ Limited involvement of women in the financial decisions
> ➢ Government departments working in silos with duplicity in their database
> ➢ Poor communication strategy and limited use of technology in the delivery of benefits
> ➢ Wastage of money and resource for conducting surveys by different departments for citizen details
> ➢ People unware about banking and financial facility

c. **What are the key risks in managing projects like "Bhamashah Yojana"**

"Bhamashah Yojana" has all the elements of a large e-Governance project which is vulnerable to failure if not managed properly. Some of the risks may include:

> ➢ Poor involvement of residents/citizens due to complicated processes
> ➢ Inability to reach to a larger section of the city due to poor marketing
> ➢ Lack of prior risk analysis to minimize obstacles in project management
> ➢ Concentrating too much on technology and little on organizational and people issues
> ➢ Capacity building not adequate to cope with the increasing usage

4. **CLASSROOM MANAGEMENT**

   ➢ **Group Discussion**

   Divide the participants in groups of 4 -5 and discuss the case on following aspects. Each group should take one aspect:

   1. Discuss Change management and communication as some of the key factors to project success.
   2. Challenges, issues and risks if the project is to be rolled out across other states.
   3. What is next for the project? Please have an open brainstorming session regarding how this project can be evolved and replicated in other states.

      Each group should present their findings in a short 5 minutes presentation afterwards.

   ➢ **Group Activity (30 -40 minutes)**

   Make two groups of participants. One group to act as Citizens and other to act as Government.

   ▪ **Citizen**: The task of the citizens' group is to come up with novel and different (but realistic) service requirements that they want from a project like Bhamashah Yojana. They should consider all the problems they face in getting the benefits out of the various schemes or the issues they can face in future and build up a suggestion around them. They should also build a justifiable timeframe against each service they want to build in the system.

- **Public Representatives**: The task of this group is to see how they can provide such services within the shortest possible time. They should hold discussions with citizens to devise the roadmap andimplementation plan.

The objective of this exercise is to highlight expectations of citizens and the readiness of government in meeting them. It is a role play type of exercise which offers plenty of flexibility in the way Bhamashah Yojana services can be further augmented.

> **Summary- Key lessons learnt (10 minutes)**

Each participant shall write down a summary in no more than 500 words highlighting key learnings from the case.