

# Madhya Pradesh State Pension Portal

1 **IGNOAP**  
इंदिरा गांधी राष्ट्रीय बुढ़ावस्था पेंशन योजना

2 **IGNDPS**  
इंदिरा गांधी राष्ट्रीय वि. शक्त पेंशन योजना

3 **IGNWPS**  
इंदिरा गांधी राष्ट्रीय विधवा पेंशन योजना

4 **SSOAP**  
सामाजिक सुरक्षा बुढ़ावस्था पेंशन योजना

5 **SSWP**  
सामाजिक सुरक्षा विधवा पेंशन योजना

6 **SSDP**  
सामाजिक सुरक्षा वि. शक्त पेंशन योजना

7 **SSCWSNP**  
सामाजिक सुरक्षा CWSN पेंशन योजना

8 **MRMD**  
मंदबुद्धि / बहुविकलांग को आर्थिक सहायता

9 **KAPS**  
कन्या अभिभावक पेंशन योजना

# Madhya Pradesh State Pension Portal

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# Madhya Pradesh State Pension Portal

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## Background

Madhya Pradesh is the second largest State of the country. It has largest tribal population amongst all States. The State is consciously working for improvement in Human Development Indicators. Social Security is the largest sector in the State in terms of number of beneficiaries, geographical reach, number of institutions, engagement of human resources etc. It is also the most complex sector with involvement of multiple departments and local bodies. As a part of its commitment for a welfare State, GoMP strives for the welfare, social protection and social security of all families and residents of the State. This may include, but may not be limited to the low income working population and laborers of the State; people living below the poverty line; elderly including destitute; unmarried and or dependent girls; widows including those deserted by the families and persons with disabilities and other vulnerable groups. Over 200 beneficiary oriented schemes with estimated budget of Rs. 5000 crores, involving cash or kind benefits, are being run for welfare of the masses.

Also, Article 41 of the Constitution of India directs the State to provide assistance to its citizens in case of old age, sickness and disablement and in other cases of undeserved want within the limit of its economic capacity and development. It is in accordance with these noble principles that the Government of India on 15th August 1995 included the National Social Assistance Programme (NSAP) in the Central Budget for 1995-96. The Prime Minister in his broadcast to the Nation on 28th July 1995 announced that the programme will come into effect from 15th August 1995. Accordingly, the Govt. of India launched NSAP as a Centrally Sponsored Scheme w.e.f 15th August 1995 towards fulfilment of these principles. Presently, the NSAP, has 3 schemes, namely, Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), which are mandated to be implemented by the respective state governments. Further, the Department of Social Justice & Persons with Disability Welfare, Govt. Of Madhya Pradesh runs 6 schemes namely the Social Security Pension for Senior Citizens, Widow, Deserted, Persons with Disability (PwDs), Mukhyamantri Kanya Abhibhavak Pension Scheme, Financial Assistance to Mentally Retarded (MR) Persons / Persons with Multiple Disabilities (MD). The abovementioned 9 schemes have nearly 34.50 lakh beneficiaries in Madhya Pradesh with an outlay of Rs. 1,200 crores p.a.

## Pension Portal

The majority of the schemes in MP are now implemented through the SAMAGRA platform, which is the data repository of all the resident of Madhya Pradesh. It is a tool by which state is moving towards the **Proactive and Entitlement based Governance**.

Previously resident had to know the rules, process and delivery point of pension scheme of government and then demand the benefit under the scheme at the office/ delivery centre by filling up the form and submitting with all the supporting documents related to Caste, BPL, labourer

category, disability certificate and affidavit etc . He had to prove his identity and credential again and again for each benefit every year. This depicts the Demand based Governance.

But after implementation of State Pension Portal, It is easy to identify the individual and his/ her needs based on various socio-economic characteristics. Now Government can decide the level of support need by citizen at particular juncture. Hence it is now slowly moving towards the **Proactive and Entitlement based Governance**.

The MP State pension Portal has been the successful product of the robust Samagra Population Register (SPR) created by the Samgra Samajik Suraksha Mission (SSSM) which has been leveraged from the SPR Database to provide pensions to the eligible beneficiary.

The project aims to transform the system by design, development and implementation of an enabling environment so as to simplify and rationalize and converge the schemes, streamline, re-engineer and automate back-end and other processes and provide benefits to beneficiaries through one common and integrated system, to bring about transparency through Direct Benefit transfer (DBT) without manual intervention after sanctioning are the mandate of the Project. It also allowed proactive identification of the potential beneficiaries, automated and rule based sanction of benefits of the applicable scheme and electronic payment of the pension amount.

## Key Features of MP State Pension Portal

The key features of the MP State Pension Portal are as follows:

1. Re-engineering and Transformation
  - a. Simplification, rationalization and convergence of schemes to facilitate shift from 'Demand- driven and Reactive Governance Model to 'Proactive and Entitlement based Governance Model'
  - b. The schemes were grouped into three groups on the basis of their definition and exclusiveness. An Individual may legally get benefit of three schemes simultaneously, one scheme from each group.

**Table-1: Different Pension Schemes presently in force covered by the Pension Portal**

Sl. No.	Scheme Name	Sponsorer	Eligibility Criteria	Amount (Rs.)
<b>GROUP 1</b>				
1.	Indira Gandhi National Old Age Pension	GoI	BPL & Old Age (60-79 years)	300
		-		
		GoI	BPL & Old Age 80+ years	500
2.	Indira Gandhi National Widow Pension	GoI	BPL & Widow & Age 40-79 years	300
3.	Indira Gandhi National Disability Pension	GoI	BPL & 80% Disability & Age 18-79 years	300
4.	SSP for Senior Citizens	GoMP	Destitute & Old Age 60+ years	300
5.	SSP for Widow	GoMP	BPL & Widow & Age 18-39 years	300
6.	SSP for Deserted	GoMP	BPL & Deserted & Age 18-59 years	300

Sl. No.	Scheme Name	Sponsorer	Eligibility Criteria	Amount (Rs.)
7.	SSP for Persons with Disabilities (PwDs)	GoMP	BPL & 40% disability & Age 6-18 years	300
<b>GROUP 2</b>				
8.	Mukhyamantri Kanya Abhibhavak Pension Scheme	GoMP	Non Income Tax Payee Couple having only girl child/ren	500
<b>GROUP 3</b>				
9.	Financial Assistance to Mentally Retarded (MR) Persons / Persons with Multiple Disabilities (MD)	GoMP	Mentally Retarded / Persons with Multiple Disabilities	500

2. Mash-up, Integration and Convergence of databases and systems:

a. The system has leveraged the data of population register and following online databases:

- i. Register of BPL families
- ii. Register of Person with Disabilities (PwDs)
- iii. Population Register (that records deaths and marriages)
- iv. Register of Pensioners

The State Population Register (SPR) has been mashed up with the registers mentioned above. Further details on the SPR have been detailed out in the Appendix.

b. The mash-up of these databases on key parameters like Age, Disability Status, BPL status, Marital Status has allowed proactive identification automated and rule-based generation of lists of beneficiaries for appropriate action.

c. Mash-Up has allowed automated identification of Persons who are prima-facie eligible for benefit of social security pensions.

3. Online Request for pension and sanction of benefit:

a. Facility for Online submission of Application for benefits has been provided public domain.

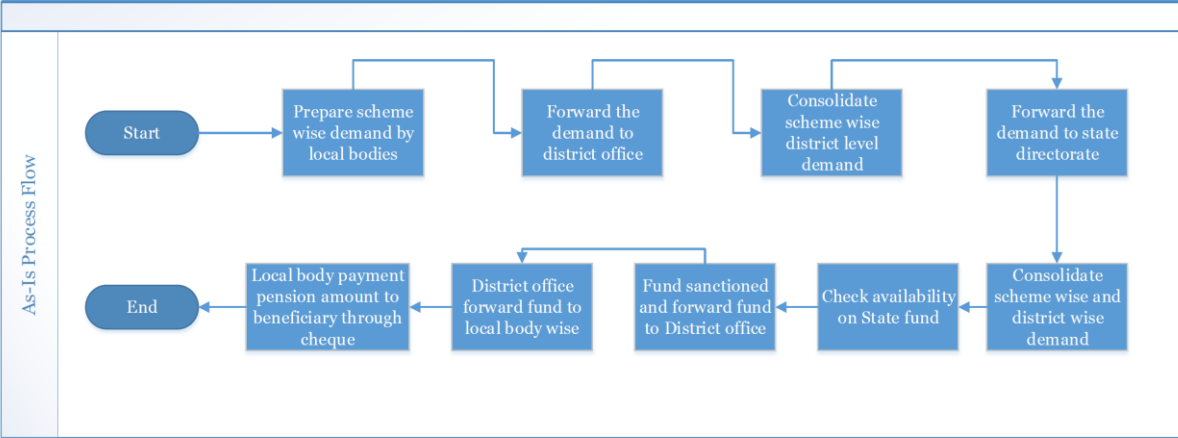
b. The simplified web interfaces allows an individual to enter his Aadhaar no / Samagra ID, mobile number and upload his/her photograph and identity proof for the registration of the application.

c. Facility to track the status of application has also been provided in public domain.

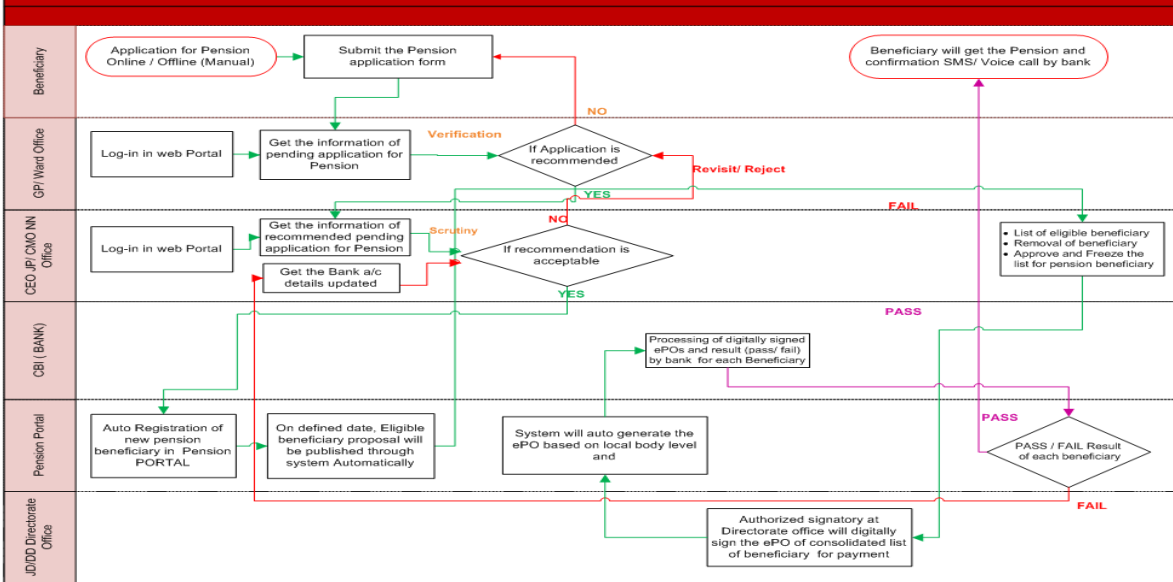
d. All applications that are received offline are also registered on the portal for processing by the concerned local body

e. Pension section of the Local body processes all the application on the portal and sanctions / rejects the application as per the rules.

# Pension Fund Flow



## PENSION DISBURSEMENT PROCESS



- f. System auto Generate the Pension Sanction order and display in public domain on pension portal.
  - g. SMS alert is sent to the beneficiary on sanction / rejection. Enforcement of timeline for processing the case as per the provisions of the Pubic Services Guarantee Act.
4. Process Automation:
- a. Capturing the bank account details of all beneficiaries
  - b. Automated switch of the beneficiaries to schemes based on eligibility in each month.
  - c. Automated generation of the pension proposals by system local body level for various schemes for the month as per the scheme-rules.
  - d. Verification (add/ update /deletion of beneficiaries) of the proposals by the local body through digital signature
  - e. Online submission of the proposals by the local bodies to central pool and for DD/JD level officer at Directorate level will digitally sign the bill and system will generate the ePO based on scheme and local body level and transmitted to bank for disbursement of the such ePOs.
  - f. Based on the list of beneficiary in each ePO the bank disburses the pension amount in the bank accounts /post office accounts of the pensioners/ beneficiary by Nodal Bank at state level
  - g. System also generates the list of officers / offices that have not sanctioned the pension bills in time and hence the disbursal of pension is likely to be delayed for effective and continuous monitoring at State and district level.
  - h. After payment bank provide data for reconciliation that amount has been successful credit in given accounts. Based on that data, another process can be adopted to ensure the amount in each beneficiary account.

**Figure 1: Pension Schemes Fund Flow Diagram**

- 5. Mobile App ‘M-Pension Mitra’: has also been launched to allow the Gram Panchayat Secretary, the beneficiary and public to avail various services , information using their smart phone in addition to the following:
  - a. The Pensioners can view the profile, pension passbook online
  - b. Public can apply online for pension using App
  - c. The App uses the GPS-tagged images of the beneficiaries for yearly verification of each and every pensioner
  - d. The App support offline operations
  - e. Public can also report non-eligible BPL families

## Technology Used

The technology and its implementation were as follows:

- NIC as the technology partner in Samagra and the State Pension Portal has used ASP.NET, SQL, POSTGRES Database server, JQuery, Bootstrap, Google Analytics, Facebook Integration, Unicode, XML, SMS gateway integration: PUSH and PULL, Webservices, barcodes, QR codes, DSC, URL routing, caching, Server and client end validation CSS.
- The Andorid App was designed such that it also operates in offline mode, use of camera and GPS to capture geo-stamped photos and information.
- The technology partner used master pages, user controls and templates to enforce a consistent look, feel and behaviour along with extensive use of jQuery to simplify HTML DOM traversing, event handling and animation to render a functionally rich and dynamic feel to the User Interface.
- The system uses several other databases and system to generate intelligence and allow rule-based sanction of pension to the eligible with minimal interventions / discretion. It also has built-in mechanism to enforce uniqueness of the applicant, and confirm his/her eligibility for pension schemes as per the rules.
- As the system interacts with Population Register and application, BPL database and application, PwD database and application, standards have been followed for seamless sharing and exchange of data among departmental applications. Semantic interoperability has also been ensured so that precise meaning of exchanged information is understood across applications
  - The system uses standard codes of local bodies, LGD codes for panchayats, census codes of the villages.
  - Aadhaar Numbers and SAMAGRA ID of beneficiaries / applicants are being taken for interoperability
  - Standard datatypes, Web services, XML used for ensuring seamless integration and interoperability of the data and functions.
- The system and all the sub-systems have been designed and developed in a highly secured manner. All guidelines and recommendation for security have been considered while design and development.
- The system supports a role-based system for carrying out various functions. All the employees have been registered and issued user accounts to them individually. The office administrator then delegates the function to the employee. Employee after successful login, can perform only those functions for which he has been authorized by the administrator, Server side and client side validations, security of password, its strength, salted encryption, CAPTCHA and other guidelines have been kept in mind while the development of the system.
- Following issues/vulnerabilities have also been addressed: SQL Injection, Broken Authentication and Session Management, Cross Site Scripting (XSS), Insecure Direct Object Reference, Cross Site Request Forgery (CSRF)

## Benefits of the SPR linked Pension Portal

The benefits of the Samagra Population Register linked State Pension Portal accrues to the citizens as well as the Government which is enlisted below as follows:



## Benefits to the Government

The government has accrued the following benefits:

- Streamline and automate the back-end processes for efficient and reliable and timely service delivery.
- Simplification of schemes and its application and benefit delivery procedures.
- Identification and verification of the target groups for various schemes.
- Bring about convergence of schemes and single service delivery point for similarly placed schemes under one nodal department for hassle-free delivery.
- MIS to facilitate quick and informed decisions and sanction of benefits
- Eliminate frauds and bogus beneficiaries
- Prompt and proactive services to the eligible beneficiaries
- Person/specific monitoring in place of number based monitoring
- Transparency and digitized information of beneficiaries
- Better monitoring, control and implementation
- Table 2 & 3 below demonstrates the benefits of the State Pension Portal financially for the exchequer.

**Table-2: Budget and expenditure of IGNOAPS from 2010-11 to 2014-15 (Rs. in crores)**

Year	Original Budget	Supplementary Budget	Re-appropriation / Surrender	Total Budget	Total Expenditure	Savings (-) / Excess (+) w.r.t Original Budget
2010-11	336.45	0	-67.59	268.86	269.9	-66.55
2011-12	313.99	0	-5.62	308.37	303.36	-10.63
2012-13	380.95	57.87	-1.38	437.44	429.74	48.79
2013-14	433.2	7.97	-113.19	327.98	327.02	-106.18
2014-15	452.33	0	-79.14	373.19	364.41	-87.92
<b>Total</b>	<b>1,916.92</b>	<b>65.84</b>	<b>-266.92</b>	<b>1,715.84</b>	<b>1,694.43</b>	<b>-222.49</b>

(Data Source: Detailed Appropriation Account, GoMP)

**Table-3: Budget and expenditure of GoMP SSP from 2010-11 to 2014-15 (Rs. in crores)**

Year	Original Budget	Supplementary Budget	Re-appropriation / Surrender	Total Budget	Total Expenditure	Savings (-) / Excess (+) w.r.t Original Budget
2010-11	310	43.45	-82.96	270.49	269.32	-40.68
2011-12	281.22	0	-22.99	258.23	253.84	-27.38
2012-13	304.38	0	-19.76	284.62	294.4	-9.98

2013-14	341.63	0	-184.2	157.43	154.68	-186.95
2014-15	310.45	0	-182.96	127.49	134.71	-175.74
<b>Total</b>	<b>1,547.68</b>	<b>43.45</b>	<b>-492.87</b>	<b>1,098.26</b>	<b>1,106.95</b>	<b>-440.73</b>

(Data Source: Detailed Appropriation Account, GoMP)

## Benefits to the Citizen

Citizens have greatly benefited from the Pension Portal:

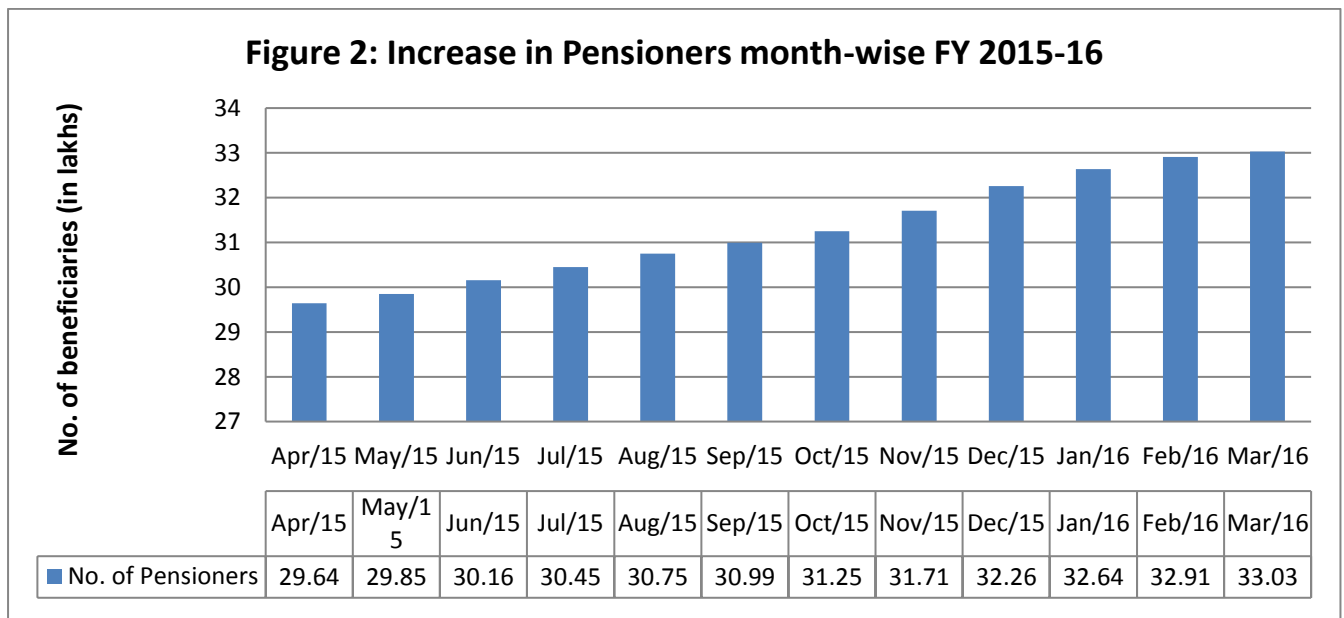
- Proactive and Entitlement based model of governance facilitates an institutional mechanism for setting high standards of services and results in making the public delivery systems compassionate, efficient and corruption free.
- The citizen has been relieved from approaching different offices of different departments and submitting individual and complicated application forms for each scheme along with Xerox copies of all supporting documents. He now needs to fill in a simple unified form for the scheme and submit it to the concerned office/local bodies or online that will ensure the processing in a time bound manner.
- The citizen also need not submit the photocopies of the documents each time to prove his identity and credentials. System records the credential at the time of the first benefit and then sanctions the benefits in subsequent years on the basis of the earlier data.
- The citizen need not know the details of all schemes of various categories. He simply needs to fill in a simple unified form; the system will allow him the benefit based on eligibility of beneficiary in any scheme that offers him highest amount as per his entitlement.
- Proactive and Entitlement based Model of governance allowed the citizen to be sure of his dues/benefits with out any human intervention.
- ePO based disbursal payment system ensures that payment has been reached to each beneficiary account. Also this system ensures that payment schedule can be implemented without much variation.
- Auto Switched: The system identifies the persons that are eligible (at any point of time) for other schemes that will offer them highest pension amount.(Now, this aspect is not in use as pensions amounts are same). Software triggers switch from one pension scheme to other scheme with higher pension amount. The following table contains the data on the auto switch, which has taken place for the eligible beneficiaries:

**Table-3: No. of Auto Switched Pensioners Scheme-wise ( upto Oct 2016)**

Sl. No.	Switched from one pension scheme to other pension Scheme	No. of Auto Switched Pensioners
1.	IGNOAPS (275) to IGNWPS (300)	3,11,260
2.	SSP-Old Age (150) to IGNOAPS (200)	1,31,562
3.	SSP- Widow (150) to IGNWPS (300)	72,409
4.	IGNOAPS (200) to IGNWPS (300)	37,387
5.	IGNWPS (300) to IGNOAPS (500)	10,250

6.	IGNOAPS (275) to IGNDPS (300)	2,958
7.	IGNOAPS (200) to IGNDPS (300)	688
8.	SSP- PwDs (150) to IGNDPS (300)	18,752
9.	SSP-Deserted (150) to IGNOAPS (200)	483
10.	IGNDPS (300) to IGNOAPS (500)	77
	Total Auto switched Pensioner	5,85,826
	Total Increase in Amount on Auto Switch p.m.	Rs. 3,40,04.750

- Further, the Pension Portal has also seen a rise in the no. of eligible beneficiaries @ 11% over FY 2015-16 based on the registrations of citizens claiming pension & subsequent approval for their claims. The following diagram gives a representation of the same.



- The Pension Portal has also led to a more systematic, time-bound & efficient manner of pension disbursement thereby reducing the turnaround time in each step as tabulated below:

**Table 4: Before and after effects of Pension Portal**

Time taken to process transactions / service delivery	Before Portal	After Portal
Verification of eligibility and sanction of social security pension	3 months	Same day, the day on which person becomes eligible
Distribution of pension amount	Bi – monthly	Monthly and on time
Switching of pension from one scheme to another	3 months (only when the beneficiary applied)	Automatic, in the same time

## Challenges in the Project

Some of the challenges faced during project process were as follows:

- To bring about the change in the mind-set of the field offices and functionaries so that they appreciate and adopt the proactive & entitlement based model of governance in place of demand-based, reactive model of governance.
- Motivate pensioners to get their Aadhaar numbers and switch to core banking branch.
- Collection and digitization of detailed profile of families and residents and creation of a common integrated database especially with the attributes which decide the eligibility and entitlement of a person for various schemes and facilitate the DBT.
- Development and design of a simplified system for automation of eligibility & entitlement calculation, sanctioning and bill/order generation process for timely payment to beneficiaries and monitoring at every level.
- Continuous update of the database for generation of list of probable eligible beneficiaries or those who are likely to be eligible in coming 1-2 months.
- Design and development of a reliable mechanism for auto-switching facility to a better pension scheme without manual intervention.

## SSS Mission – The Way Ahead

SSSM is thus one of the most important tools of convergence. These convergences are of departments, schemes and programmes, planning, evaluation and monitoring and also a tool for inclusion. SSSM has enabled DBT for all pension schemes from the treasury directly into the accounts of beneficiaries, MGNREGA payments, all types of scholarships spread over different departments, labour compensation related to maternity leave, housing schemes like Indira Awas Yojana and many other such transactions. The DBT is done in 15,600 financial institutions including banks, cooperative banks, rural banks and post offices. This is reportedly the highest DBT in the country and covers the entire universe of schemes and most beneficiaries in Madhya Pradesh.

In the first phase, SSS Mission is targeting the Social Security Pensions, Scholarships, Health & Maternity related schemes. In future, it can also cover all individual beneficiary oriented schemes. All beneficiary oriented Rural Development and Urban Administration scheme can be merged with SSSM data base and effective delivery of benefits can be monitored. The next stage could be the e-Uparjan (procurement) of wheat and paddy that can be integrated with this SSSM database so that the benefit of bonus can be availed by citizen of MP. In the same way, Agriculture department can plan for model form and distribution of sprinkler and drip and see the effect of modernization in income generation. The database has the qualification and occupation that it can be used to assess the training and skill development needs of the citizen.

Finally, though not a Magical Bullet, the database shall provide greater transparency and would plug the leakages in the system for sure. Opening the gateway for mainstream payment systems like insurance are futuristic aspects which will be added to Samagra at a later stage.

Samagra is Pioneer to demonstrate the way for convergences of household and beneficiary data. At the time of Samagra initiation the Aadhaar was in very nascent stage. But now Aadhaar has taken a fully grown system and can help Governments to eliminate the Impersonation of beneficiary in

almost all schemes. Govt of MP is also determined to use the capability of Samgra with aadhar to transform the overall system of governance where real beneficiary to be benefited and touts / agents should be thrown out. The loss to Govt can be minimized and benefit to actual beneficiary will be maximized. Hence as a next step we are looking forward for Authentication of beneficiaries through Aadhaar and geo-tagging of the houses.

### Backdrop & Necessity for Solution to Social Security

Most of the schemes that are being designed, implemented, regulated and governed by different relevant departments have common features and benefits and also practically target same category of beneficiaries due to seasonality and occupational portability of beneficiaries. Almost all low income informal sector workers profess multiplicity of occupations due to seasonal and livelihoods factors. Different government departments target different groups (including occupational groups) that are associated with their mandate and book the expenses by offering them the benefits. However, since most of the beneficiaries who are geographically as well as occupationally portable across these groups are booked as beneficiaries by these multiple departments. As a result of it while the expenditure is booked by all the implementing departments, the beneficiary in most cases remains one and the same. Under the following backdrop the need for an integrated database of residents was felt most necessary. The following were the several bottlenecks observed in the existing delivery system which were sought to be removed:

- Multiple departments offer same / similar benefits: While many of the Departments offer similar schemes and its eligibility to different category of people and the fact that the same person has portability of job and groups were being benefitted from all the departments. Since there was no monitoring system, one was not sure that the resident had actually received the benefits from one or many departments or not received at all.
- Lack of Coordination between Departments, Schemes and Mapping of Beneficiaries: Many departments offer similar schemes that had overlapping eligibility criteria and there was no standardization of rates and rules. There was a lack of coordination between various departments leading to overlapping of benefits within various similar schemes. All the departments might have been maintaining the list of their beneficiaries under various schemes but there was no single unique identifier for them and there was no sharing of data between them. It was also not possible to check that a single person may claim the benefit of same social schemes from more than one dept./board by taking advantage of the decentralized mode of implementation.
- Multiple Agencies Insuring Single Person: In absence of the standardization, implementation of these schemes in a rule-based and transparent manner was a major challenge as the entire work was being carried out in manual and isolated manner. Further, there were multiple subsidies being spent by the State Government to target a Single coverage for social security and to top it all, the beneficiary / resident was not even aware of its benefits.
- Decentralized mode of implementation: Each scheme had different application form, different service delivery points and different process for sanction and disbursement of benefit. Involvement of more than one office was required in collection of application form, sanction and disbursement of the amount to extend the benefit under any scheme.
- One was not sure that the resident had actually received the benefits from one or many departments or not received at all.
- No mechanism to track the history of the benefits already taken by beneficiary from any other department for similar nature of scheme.
- There was a huge possibility that these departments used to book their expenditure on the same beneficiary. One person could unlawfully manage to get the benefits sanctioned for scheme of similar nature from two different departments. Department of Mandi Board,

Urban Development, Social Justice as well as Building and Other Construction Workers Board (labour Dept.) provide similar maternity benefits and while technically the scheme was mutually exclusive, the lack of an integrated shared platform and data base allowed the same beneficiary to pick up benefits from both the departments.

- There was a lack of effective monitoring, control and evaluation within the departments.

## Proposed Solution to the Bottlenecks

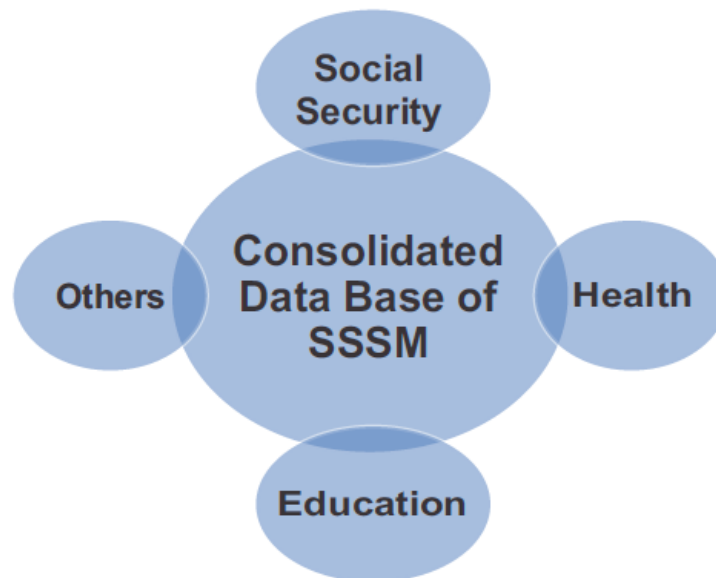
Thus in order to bring in efficiencies and effectiveness in Governance and provide transparency in its operations and for reasons mentioned above, a strong need for the following was felt:

- a. Creation and maintenance of a detailed online, integrated and live database of all families and members of the State and their detailed profile covering various attributes and other information that can be used to create an enabling environment for automation of the processes and confirming the eligibility and entitlement of the family/person for various government schemes.
- b. The database needed to be accessed in a secured and trusted manner by various authorized offices of departments/agencies to update the information about the person/family that is related to their department and also verify the details for which the department is authorized to certify. This one time verification will allow all other departments/offices to use this verified information like BPL status, Caste status, bank account, worker status, disability details, etc. For identifying the beneficiaries and sanctioning their benefits without initiating a fresh verification process again.
- c. Need of a common and integrated online software platform designed around the core of the SAMAGRA database for all departments/agencies to facilitate the automation of various front-end and back-end processes, functions and work-flows involved in the proactive identification of the beneficiaries, capturing the applications, sanction of the benefits, generation of the bills/payment advise and tracking of actual payments. This platform shall also allow its users to maintain and check the history of the benefits extended to an individual/family by any department under any scheme. The history of benefits can be viewed by any office for taking an informed decision for confirming the eligibility and sanctioning any other benefits under the same or any other schemes.

## Samagra Samajik Suraksha Mission

In order to address the critical issues raised in the previous sections and to bring in greater efficiencies and efficacy in the overall governance of the social security system in MP from the perspective of 'supply side' as well as 'demand side', nothing less than an integrated approach was required. The integrated approach on social security provides for an end-to-end solution to the supply as well as demand side. To extend beyond the parameters of social security schemes, the solution also lies in providing a conduit for devolution of funds by developing plumbing to ensure devolution to even non-core banking institution. It finally combines to make the financial dispensation facility accessible and feasible even at remotest location in order to realize the concept of Financial Inclusion in a holistic manner. As a first step to identify the target group, the SSSM (Samagra Samajik Suraksha Mission) has built up a consolidated and integrated database of all families and residents with their general attributes of the entire population of MP that would enable to identify individuals and also the family data. The database is being used by all departments for implementing their schemes. It also has built-in mechanisms to remain live and updated. It has been achieved by integrating various schemes with the life-cycle events like birth, detail, marriage, migration, split of family, food subsidy, etc. The database can be used by all departments for

automating and implementing their welfare schemes on a regular-basis. The data base have all the requisites to throw up the eligibility and entitlements that are either family based – like 100 days employment to a family, Housing, Food Security based on members in the family etc. or individual entitlements like health benefits, scholarships, pensions etc. This data resource not only distinguishes between BPL and APL families but also captures whether they are special groups like those enrolled in schemes of the labour department etc. The SSSM thus provides a common data base of family with details of individuals.



**Figure 3: Integrated Solution to Social Security and Inclusion**

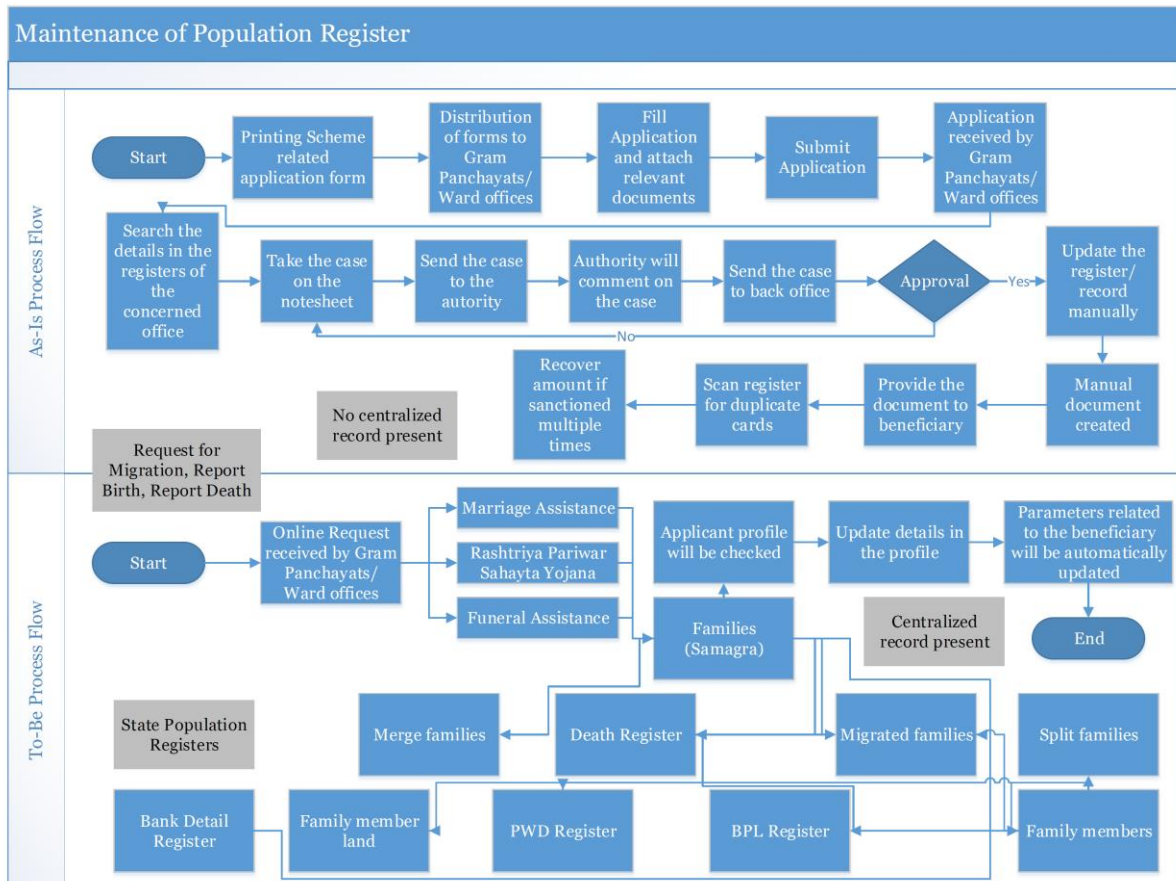
## Process Flow

The SAMAGRA Portal under SSS Mission provides an umbrella for all social security and other beneficiaries welfare oriented programmes of the GoMP ranging from identification and targeting the beneficiaries and rationalization of social sector schemes on one hand to providing direct access to benefits being transferred into their mapped individual accounts held with banks and post offices. Specifically, it builds up an end-to-end solution by creating an institutional architecture where monetary benefits seamlessly flow into their individual accounts and can be described as under:

1. Creation of Detailed Integrated Database and various mechanisms for the following:
  - a. Detailed house-hold survey to capture the detailed profile of all families and members
  - b. Online registration of the survey formats and creation of online database
  - c. Mechanisms for adding missing families split of a family, migration of families
  - d. Mechanisms for adding new member by birth
  - e. Mechanisms for reporting death of individuals
  - f. Mechanism for migration of a member from one family to another family after marriage
  - g. Profiling and Capturing of detailed information about beneficiaries in the form of a Database
  - h. Mechanisms for facilitating the capturing of the department specific additional attributes of families/members on the SAMAGRA database



- i. Mechanisms to facilitate other departments to verify the attributes for which they are authorized
- j. Availability of database in public domain
- k. Mechanism for using the database for designing and implementing MIS to facilitate BPR and automation of the processes involved in the effective implementation of the welfare schemes

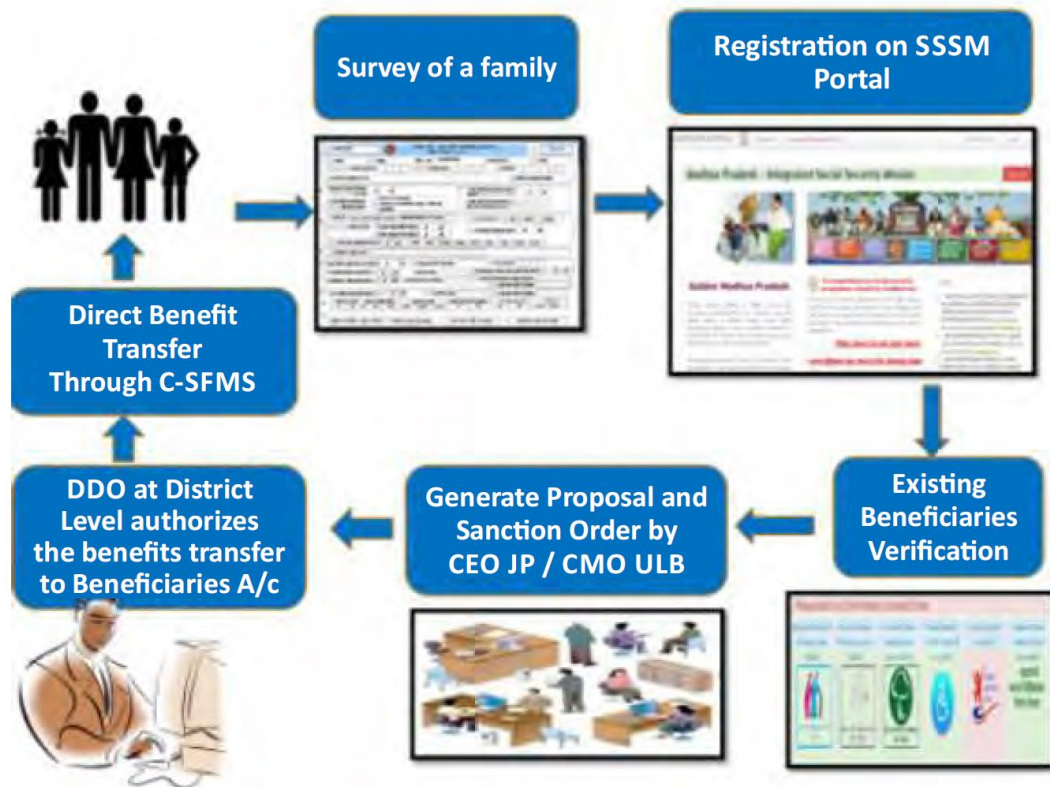


**Figure 4: State Population Register Process Diagram**

2. Business Process Re-engineering and Rationalization of Social Security Schemes
  - a. Identification of Common Eligibility, Features and Benefits of the Scheme
  - b. Rationalization of Social Security Schemes based on their characteristics.
  - c. Clubbing of social security schemes and then further classifying the Social Security Schemes into Different Categories:
    - i. Schemes with Health Oriented Benefits like Maternity and Medical Expenses
    - ii. Education and Scholarship Schemes
    - iii. Benefits under the Social Security through Insurance, Pension, Marriage Assistance and Cremation
    - iv. Designating 'Education Department' to act as a nodal department for implementing and sanctioning all scholarships and education assistance related schemes being sponsored by various departments/boards (Tribal Development, SC welfare, OBC & Minority Welfare dept, MP Building and Other Construction Worker board, Mandi Board etc.
    - v. Designating 'Social Justice Department' to act as a nodal department for implementing and sanctioning all social security, pensions, insurance, Marriage, funeral and other related schemes being sponsored by various

departments/boards (Urban Development, Rural Development, MP Building and Other Construction Worker board, Mandi Board etc.

- vi. Designating 'Health Department' to act as a nodal department for implementing and sanctioning all health, child birth and other related schemes being sponsored by various departments/boards (MP Building and Other Construction Worker board, Mandi Board etc.



**Figure 5: Process flow of providing benefits under SSSM**

3. Target and Map the Beneficiary Based on Database
  - a. Based on the profiling of beneficiaries and potential beneficiaries, facilitate a platform and mechanism for various departments and their offices/agencies so as to help them in identification of their target vulnerable groups and their entitlements.
  - b. Identify the potential beneficiary – populate, update, and verify the department and scheme specific attributes of the Individual and Families that will help the concerned department/ office to calculate the eligibility and entitlement of the individual/family for that specific Welfare Scheme.
  - c. Availability of all individual and family specific information in Public Domain through the Web Portal on Schemes and their Beneficiaries.
4. Create an Institutional Architecture to Seamlessly Transfer and Facilitate Payment
  - a. Open the banking accounts for beneficiaries as well as potential beneficiaries by means of an extensive financial / banking inclusion drive
  - b. Map the Beneficiaries with their Banking / Post Office Accounts for Payment Facilitation
  - c. Create an Institutional Mapping for electronically transferring money to the Beneficiary