# BHAMASHAH SCHEME IS THE MILE STONE FOR FREE MEDICAL TREATMENT

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## ABSTRACT

Bhamashah Yojana was initiated in the year 2008 as a financial inclusion scheme came by Vasundhara Raje. It was, in fact, the first Direct Benefit Transfer Programme of a country which aimed at bringing the 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 reason. It was revamped and launched on 15th August 2014, the 68th Independence Day.

Prior to this project, Rajasthan witnessed a society bereft of basic banking services, women having very little say in financial decisions, and no standard database to utilise as a reference point for distributing benefits to residents, resulting in duplication in the benefit distribution process. Limited points to service due to poor IT infrastructure led to wastage of time and money of residents. There were many channels of distribution of government services / benefits with added to the wastage of the money and human resources.

Vasundhara Raje government game up with the G2C scheme of Bhamashah Yojana to remove these existing challenges and bottlenecks in this benefit delivery system. This scheme aimed at women empowerment by giving and identity to the women head of the family together with the other members of the family.

Bank account were opened in the name of female head of the family for all the benefit transfers. Communications strategy was strengthened by the means of video conferencing. Family ID is were created and Aadhar was linked with this together with the department ID and bank account. This helped in checking the duplicity in the benefit delivery process.

Government's focus through the scheme is to strengthen need foundation of the society by empowering the women of state by providing the Independence and financial control. It is consistent with the government's goal of good governance, "SuRaaj," and emphasises the commitment to providing: efficient, dependable, and transparent governance in an equitable society. More than 70% of beneficiary families had been covered under the scheme and more than 10 lakh transactions under the social security pension, NREGS (National Rural Employment Guarantee scheme), Janami Suraksha Yojana Payment and ration distribution has already taken place. This figure is reflected on high level of commitment of government towards good governance.

**Key Words:** Bhamashah Scheme, Medical Treatment, Janami Suraksha Yojana, Government etc.

## INTRODUCTION

The Bhamashah Yojana draws its name from Rajasthan folklore. Bhamashah, an assistant of Maharana Pratap of Mewar, is remembered for his compassion and benevolence. Vasundhara Raje believes that empowering women meant empowering the state, which will strengthen the country. Prior to this campaign, women were confined to their homes and had no or very little input in financial decisions.

There was poor banking service, and a wider population was denied access to basic financial or banking services. The government's welfare programmes encountered duplication in the current database, resulting in a broad variety of resource waste and recipients failing to get the intended benefit within the time limit specified. There was no unique family ID to assist in tracking the benefits supplied to recipients, which increased to the system's leakages. Bhamashah Yojana, India's first direct benefit transfer system, was launched by the government.

This initiative has three goals: financial inclusion, women empowerment, and effective benefit delivery. Bank accounts and Bhamashah cards could only be opened in the name of the female head of the household. The card could be used to transfer all monetary benefits straight to bank accounts that required biometric authentication as the authentication platform.

This effort has been a huge success, with over 90 million family enrolments and 300 million individual enrolments so far. 110 million bank accounts have been established, with almost 10 million transactions having completed. This is a family-based programme in which all cash and non-monetary benefits are funnelled via the Bhamashah Scheme. The scheme's scope does not end with the establishment of bank accounts; it also includes door-to-door delivery of financial services. Payment gateways have been connected, making JAM – Jan Dhan, Aadhaar, and Mobile – service delivery a reality in the state.

**To summarise, the scheme's goals are as follows:**

1. Women's empowerment

2. Financial inclusion via DBT

3. Unified platform for a variety of programmes

4. Family and individual databases have distinct identities.

5. Greater openness and accountability

6. Banking services for everyone

## HISTORY OF THE PROJECT

Smt. Vasundhara Raje's ideal initiative for women empowerment was the Bhamashah Yojana. Even after 60 years of independence, women in the state of Rajasthan did not enjoy financial freedom and had no voice in family financial decisions. This initiative attempted to free women from the grips of societal neglect by ushering in an era of self-sufficient women with the ability to make financial decisions.

The concept of Bhamashah Yojana was inspired by the present issues in the existing system, and there was an urgent need to solve the challenges on a priority basis in order to provide good governance. The following were some of the obstacles and issues in the existing system:

- The state's enormous population lacked access to basic financial and banking services.
- Women have relatively little input in family financial decisions.
- Each government department and agency had its own database, resulting in money being wasted due to survey duplication.
- Delivery system with many channels
- Absence of Family ID for identifying a person's ancestor
- Lack of IT infrastructure

These challenges were addressed in great detail in the Bhamashah Yojana, and the implementation approach included:

- Enrolments of families at e-Mitras through camps and permanent enrolment facilities for the generation of Family ID cards
- Women's empowerment and financial inclusion are achieved through creating bank accounts in the name of the female head of the household for all benefit transfers.
- Enabling bank accounts, family IDs, and department IDs with Aadhaar to avoid duplication
- The establishment of the Bhamashah Resident Data Hub (BRDH)
- Improving delivery service by strengthening electronic infrastructure and opening additional e- Mitras.
1. Stakeholders State Government
2. Beneficiaries of the Project
   Individual, Family, Women, Students, Pensioners, BPL, State BPL, Antyodaya families, Annapurna beneficiaries

**Key Words (Abbreviations):**

| IT | Information Technology |
|---|---|
| G2C | Government to Consumers |

| NREGS | National Rural Employment Guarantee Scheme |
|---|---|
| UI | User Interface |
| DBT | Direct Benefit Transfer |
| JAM | Jandhan, Aadhar, Mobile |
| BRDH | Bhamashah Resident Data Hub |
| BPL | Below Poverty Line |
| MIS | Management Information System |
| XML | Extensible Markup Language |
| MDM | Mobile Device Management |
| Aadhar | Unique biometric identity for Indian Nationals |
| APL | Above Poverty Line |
| ATM | Automated Teller Machine |
| BCs | Business Correspondents |
| BDO | Black Divisional Officer |
| BSBY | Bhamashah Swasthya Bima Yojana |
| E-mitra | E-mitra is a ambitious e-governance initiated by government of Rajasthan using a public private partnership (PPP) model to provide various government services to citizens at a single location. Most e-mitras also act as a banking correspondent/bank agent. |
| FPS | Fair Price Shop |
| IGNDPs | Indira Gandhi National Disability Pension Scheme |
| Household / Family | Household or family is a unit of this survey. They have surveyed 633 households or families during the current survey. We have used these terms interchangeably in this respect. |
| IGNOAPS | Indira Gandhi National Old Age Pension Scheme |
| IGNWPS | Indira Gandhi National Window Pension Scheme |
| INR | Indian National Rupee |
| LPG | Liquified Petroleum Gas |
| MoP & NG | Ministry of Petroleum and Natural Gas |
| MoRD | Ministry of Rural Development |
| Mukhiya | Head of household |
| NFBS | National Family Benefit Scheme |
| NFSA | National Food Security Act |
| MGNREGS | Mahatma Gandhi National Rural Employment Guarantee Scheme |
| NSAP | National Social Assistance Programme |
| PAHAL | Electronic Transfer of LPG Subsidy |
| Panchayat | Village level committee represented by elected representative |
| Patwari / Gram Sevak | Local level village officials |
| PMJDY | Pradhan Mantri Jan Dhan Yojana |
| TPDS | Targeted Public Distribution System |

## LITERATURE REVIEW

Under the study of Microsave (Market led solutions for financial services) (Centre for Global Development) (2017), In 2008, the Rajasthan government conceived the Bhamashah initiative. It is India's first household1-level identification system. Following the premise of "one family – one identity," Bhamashah assures the construction of a centralised and complete dataset (including demographic and socioeconomic data) for Rajasthan inhabitants. The Bhamashah initiative aims to promote financial inclusion, women's empowerment, and the efficient delivery of government services. The Bhamashah plan has registered around 50 million individuals (79 percent of Rajasthan's population as of the 2011 census) and 15 million families (83 percent of total households). MicroSave and The Center for Global Development collaborated on a study on household perceptions of the impact of Bhamashah on digital governance reforms in Rajasthan.

**Coverage of the Study**: In addition to the Bhamashah enrolment processes, the study included schemes such as Targeted Public Distribution System (TPDS), National Social Assistance Programme (NSAP), and Bhamashah Swasthya Bima Yojana (BSBY).

**Methodology and Sampling**: To understand the views of the implementation and receiver sides, the evaluation employed mixed-method research, combining qualitative and quantitative instruments. It gave a study-level measure of user awareness, access, and perceptions. We recruited 633 households from seven divisions, one district in each division, two blocks (one urban and one rural) in each district, and five to six randomly selected villages in each block. The sample breakdown of the quantitative survey throughout Rajasthan is shown in the table below.

| Division | District | Blocks | Sample |
|---|---|---|---|
| Bikaner | Churu | Ratangarh and Taranagar | 86 |
| Jaipur | Sikar | Laxmangarh and Dhod | 86 |
| Jhodpur | Jhodpur | Phalodi and Balesar | 88 |
| Bharatpur | Karauli | Hindon and Todabheem | 103 |
| Ajmer | Bhilwara | Shahapura and Sahada | 93 |
| Udaipur | Rajasamand | Nathwara and Kumbhalgarh | 91 |
| Kota | Jhalawar | Jhalarapaatan and Khanpur | 86 |

In-depth interactions were also done by the team in the form of focus group discussions (FGDs) and individual interviews. At the block and district levels, we spoke with Bhamashah beneficiaries, TPDS beneficiaries, NSAP beneficiaries, Bhamashah Swasthya Bima Yojana (BSBY) beneficiaries, fair price shop (FPS) vendors, BSBY empanelled hospitals, and government officials. This is seen in the table below:

| District | No. of FGDs / PIs | Beneficiaries Strength | Stakeholders interviews |
|---|---|---|---|
| Rajsamand | 9 | 43 | 7 |
| Bhilwara | 9 | 36 | 4 |
| Jhodpur | 6 | 36 | 2 |
| Karauli | 7 | 46 | 3 |

## KEY FINDINGS

1. **Bhamashah Enrolment Process and Perception**
   - Beneficiaries have typically responded positively to the new digital delivery systems. However, many recipients are still uninformed of the Bhamashah scheme's policies and benefits.
   - Citizens consider the Bhamashah enrolment procedure to be simple and straightforward. Nonetheless, digitization problems, especially in the form of human data input errors, have hampered Bhamashah enrolment. E-mitras (bank agents) are paid by 19% of households for Bhamashah registration. Beneficiaries have given the e-mitras a poor name as a result of this.
   - 81.5 percent, or 579 households, of the total 633 polled had gotten their Bhamashah family card. The Bhamashah enrolling procedure was assessed as 'simple or very easy' by 73 percent, with only 5 percent viewing it as 'tough' or 'very difficult'.
   - The Bhamashah scheme's communication has failed to have a strong and unambiguous influence on recipients' attitudes. Fear of losing existing plan privileges was highlighted as a strong reason for 71% of families to join the Bhamashah programme. Another 68 percent of households said they joined just because others in their neighbourhood were doing so.

2. **Financial Inclusion**
   - The Bhamashah initiative has considerably aided the Rajasthan government's goal of financial inclusion. Almost every home (633) questioned had at least one bank account, with 85 percent having more than two bank accounts for financial activity.
   - The majority of families (92 percent) that had transacted with the bank in the previous six months consider cash withdrawal from a bank branch to be 'always easy' or 'sometimes easy.' 95 percent of families had no bad interactions with banks.
   - In the recent six months, 64 percent (407) of surveyed families (633) had made at least one financial transaction. Surprisingly, despite the existence of an e-mitra nearby, 95 percent (386) of these 407 families opted to do financial transactions through a bank branch.

3. **Gender Empowerment**

- Bhamashah has achieved minimal and steady progress toward gender equality. On the printed Bhamashah card, almost all (99 percent) of the families examined (633) had a woman labelled as the Mukhiya (head of the family).
- The Bhamashah initiative provided their first bank account to 66 percent of the total families that selected a female Mukhiya (626). However, only 18% of the time does the female Bhamashah Mukhiya travel to the bank branch alone or with another female family member? In most circumstances, the family's financial dealings are handled by a male member.
- According to the findings, the proximity to bank branches/emitras is a key determinant in the adoption of financial transactions by women beneficiaries. Female Bhamashah Mukhiyas are more likely to visit a bank branch by themselves if it is within five kilometres of their home. When the bank branch is more than five kilometres distant, the number declines.
- The female literacy rate in Rajasthan is 52 percent, which is much lower than the male literacy rate of 79 percent.

4. **Role of Bhamashah in the Delivery of Government Scheme Benefits**

- Bhamashah has improved the Rajasthan government's administrative efficiency and decision-making capabilities.
- 41 percent of TPDS and NSAP beneficiaries like the new service delivery system because it has increased openness and accountability in the system.
- 33 percent of NSAP benefit recipients enjoy the fact that their pension is now credited on schedule. Furthermore, 8% of recipients claimed that their previously "stopped" pension was being re-deposited into their bank accounts following digitalization. Another 17% of recipients reported a rise in their monthly pension amount. This might be related to the abolition of the postman's commission, which was common in the previous manual delivery system.
- While NFSA beneficiaries recognise the benefits of the new delivery system, factors such as a lack of technological expertise, a lack of understanding of the role of Bhamashah cards in the new system of subsidy delivery, and previous experience with frequent technological challenges have made them wary of accepting the new delivery system. Beneficiaries' main reasons for disliking the PoS method of ration distribution are connection and authentication issues. According to the research findings, recipients require two biometric authentication attempts on average to obtain rations. However, 28 percent of recipients require more than three attempts, and 1 percent of beneficiaries never receive biometric authentication.
- The BSBY plan is functional, but its acceptance suffers from a lack of knowledge among poor beneficiaries. According to the analysis, just 39% of the recipients are aware of BSBY. Beneficiaries who used BSBY services, on the other hand, were pleased with the hospital treatment services and the whole BSBY procedure.
- The Sampark Portal is Rajasthan's online grievance registration mechanism for government initiatives and ministries. However, just two of the total NFSA households (535) used the online Sampark Portal to file NFSA-related complaints. The majority of families (28%) and block officials (12%) seek the local panchayat to have their complaints resolved.

**THE NEW SYSTEM'S MODALITIES (SOLUTION)**

- ❖ **Technology Platform used**
  - ➤ Description:
    - ▪ Frontend: J2EE, IBM Pure App
    - ▪ Database: ORACLE Exa Data

- ❖ **Interconnection:**
  - ➤ Based on open standards, it uses XML to integrate with other programs via web services.

- ❖ **Safety considerations:**
  - ➤ Because the application is public, there have been security concerns, and the following security precautions have been implemented: CAPTCHA and encrypted login results in the public UI

- ❖ **Steps to guarantee flexibility and scalability:**

> ➢ The government has declared a benefit of INR 2000 on the account of the female head of each BPL household to encourage a sizable population to use electronic services. The programme is very scalable, and other government agencies may use it to supply services. The BRDH will serve as a centralized database of the whole population, which will aid any government department or agency in planning its service delivery system.

❖ **Measured to assure comparability:**
> ➢ Because user information can be acquired through the Aadhaar database and departmental information can be quickly seeded, the system can be easily copied in other states.

❖ **Any replication and/or scalability constraints**
> ➢ There are no limitations on replication or scalability.

❖ **The Capacity Building Model was applied.**
> ➢ Since its start, there has been a devoted focus on change management and capacity building in order to make it more acceptable to government machinery and public representatives.

## IMPACT ON THE STAKEHOLDERS/BENEFICIARIES

- **Analyze the cost-benefit ratio**
  The Bhamashah Yojana provides "financial freedom" to women in the state of Rajasthan. Beneficiaries receive their benefits immediately into their bank accounts, free of charge.
  Government departments have benefited by saving time and resources that would have otherwise needed a lot of manual effort across numerous agencies to provide benefits to residents.

- **Value delivered**
  - ❖ **To organization**
    1) Establishment of a single citizen database to avoid duplication and waste of public funds on surveys.
    2) Transparency in the benefit delivery process and a decrease in welfare system leakages
    3) Lowering the overall cost of deploying new services

| Achievement till date | Family | Individual |
|---|---|---|
| Total Enrolment | More than 90 Lakh | More than 300 Lakh |
| Bank Accounts Opened | 110 Lakhs | |
| Transactions | More than 10 Lakhs | |

  - ❖ **To citizen**
    1) Benefits are delivered straight to the female head of the family's bank account at no cost.
    2) 2. Shortening the time it takes to get benefits from assistance systems.

## SUSTAINABILITY / FUTURE ROADMAP

❖ All welfare initiatives for benefit transfer should be included on the Bhamashah platform.
❖ Consolidating a family's payments across all welfare programmes
❖ Across all departmental databases, the master database is being standardised.
❖ Departmental database cleanup
❖ The Bhamashah database can be expanded to include new languages.
❖ The idea can be copied in other states and, in the future, turned into a single pan-India project.

## CONCLUSION

Rajasthan is known as the "Land of Royals" because of its rich culture and tradition. However, the bulk of the state's population continues to live in substandard circumstances and struggles to make ends meet. Women in the state are particularly vulnerable owing to a lack of education, employment possibilities, age-old practises, or simply having little or no influence in family concerns.

The Rajasthan state government has created the Bhamashah Yojana to address these issues and ultimately improve the lives of women and their families. It is a social assistance system implemented by the state government with the goal of empowering women in the state. The system guarantees that women get money or non-financial advantages directly from the scheme, putting them in a stronger position to make decisions about their family's future.

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