



Social Security Pensions – Game Changer for Public Welfare

Dr Lalit Sharma^a, Prof Dr Priyadarshi Patni^b

^a General Manager, TerraCIS Technologies Limited, Jaipur, Rajasthan, 302021

^b Director, Computer Science Department, Lachoo Memorial College of Science & Technology, Jodhpur, Rajasthan, 342003

ABSTRACT

India being a welfare state extends the benefit of Social Security to its vulnerable sections of the society such as senior citizens, specially abled persons, widows, single women etc. Social Security Pensions, being the largest individual benefit scheme, was chosen for this path breaking reform. However, it has been observed that the intended benefit is not reaching eligible beneficiaries due to a complex process, cumbersome documentation, discretion and consequent corruption, procedural delays etc. Now, in the current digital era, Governments in recent past have revamped the overall procedure for proactive identification of the beneficiaries and disbursement of the benefits without any human intervention. This paper explains the objectives, processes, implementations, and executions of the disbursement of social security pensions.

Keywords: Social Security Pension, Public Welfare, e-KYC, Jan Aadhaar Resident Data Repository, Pension Payment Order, Single Sign On, Direct Benefit Transfer (DBT),

Objectives

Leveraging the State Resident Data Repository, Governments are targeting to achieve below objectives for the better and transparent service delivery.

1. To do away with the need of appearing in person, filling lengthy application forms and practice of submitting/uploading documents for age, income, BPL status etc.
2. To dispense with “human intervention” for physical verification of applicant and document verification and also for approvals.
3. Switch over to a system of online verification and auto approval (seamless end to end delivery).
4. Instant approvals through software application based on available authentic database.
5. To leave no scope for discretion or corruption.
6. To improve access and widen the reach of social security net.
7. To ensure transparency, accountability and effective monitoring of service delivery.
8. To provide timely benefits to the needy directly into their bank accounts.
9. To transform the processes involved in the sanction and implementation of social security pension schemes and make them beneficiary oriented
10. To facilitate rule-based, error-free, effective & transparent implementation of social security pension schemes in a holistic manner
11. To analyze Jan Aadhaar database, predict and identify residents who are prima-facie eligible for Pension schemes
12. To facilitate Door Step Delivery of services by proactive identification of potential beneficiaries and ensuring that the individual gets benefit of pension scheme on the day s/he becomes eligible
13. To ensure all needy, deserving & eligible get benefit of best possible social security schemes as per their eligibility & entitlement in a hassle-free manner
14. To ensure that pensioner is automatically switched to a better pension scheme with higher entitlement on the day s/he becomes eligible
15. To minimize need of persons to visit various offices for application/follow-up & eliminate need to repetitively provide documents for scrutiny and migration to a better scheme

Commencement of Digital Path

With increasing digitisation, we are witnessing a paradigm shift in the way digital accessibility solutions are being deployed to deliver social welfare programs and create societal impact. Digital accessibility solutions help to digitise record-keeping, establish identities, track progress, and can help fix delivery gaps, payment leakages and other inefficiencies that adversely affect our existing systems.

The State of Rajasthan has developed a digitalized family based Social Registry namely Jan Aadhar which is a consolidated ID of the entire family. It is in fact a vault of database of beneficiaries in which the government has the facility to bridge different links of information already available about an individual/family (such as caste, domicile, income, assets, education, marital status, employment, disability etc.). It serves as an information system to facilitate access, application, registration and assessment of potentially eligible populations for social welfare programs.

As per the Jan Aadhar act and related notification, the applicant's application available on Jan Aadhar portal is considered authentic. Looking to this fact, it was decided to use this data for auto approval.

Process Steps before the implementation of Present Initiative

Verification Process Steps

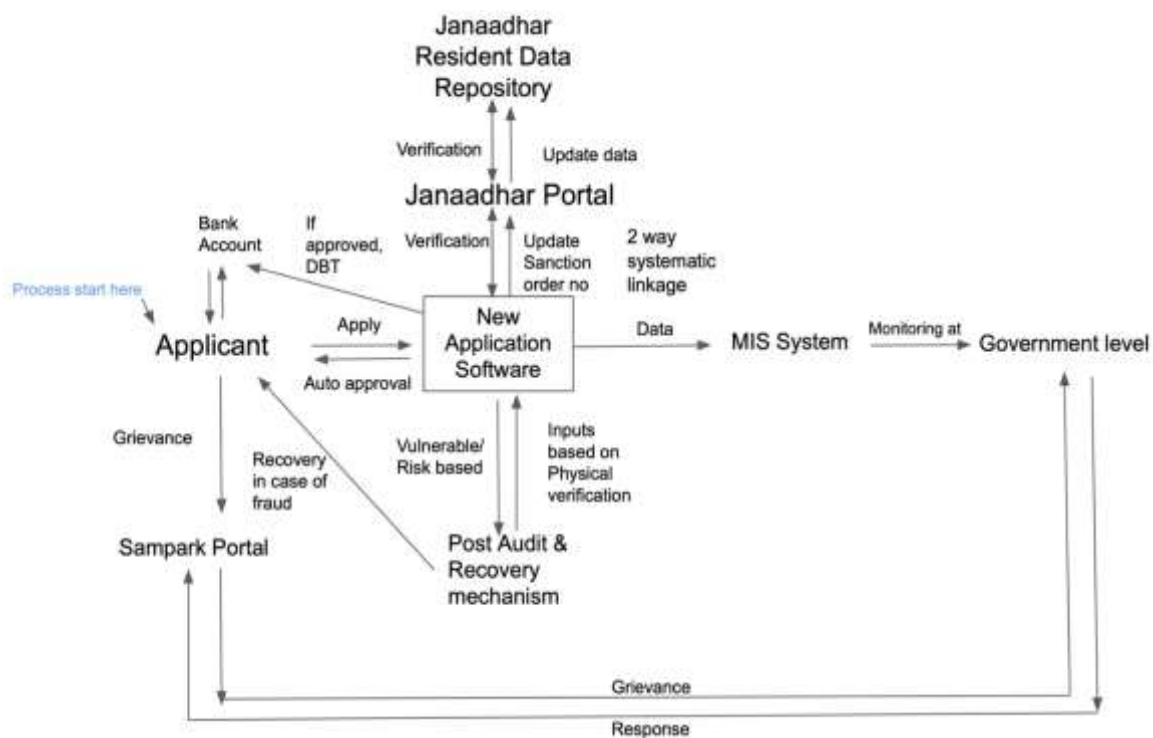
- The application verification authority (Tahsildar / Municipal body) verifies the application details based on physical verification done by field verification officers (Gram Sevaks, Patwari) and if one finds the information correct, then sends it to the sanction authority for approval.
- The "Sanction Authority"; "SDO or BDO" verifies the application based on the comments / recommendation received from the verification authority or he might call the applicant physically. It took a lot of time to sanction the application. If one finds the information correct, the approval is done through e-KYC or One Time Password submission by the Sanction Authority and online sends the sanction order to the centralized pension disbursement authority.
- The timeframe for this process were defined as 30 days for verification, 15 days for Sanction and 45 days for payment. However, because of large number of applications, cumbersome documentation process, multi-layer verification etc. the actual process gets delayed and results in a long waiting for actual benefits to the vulnerable people.
- To remove the bottlenecks of delay and other repetitive activities, the noble idea of auto-approval of social security pension application came into the existence.

Process Reengineering

1. Jan Aadhaar Id has been made mandatory at Pension Portal to verify the eligibility and to auto populate the desired details through Jan Aadhar Resident Data Repository ("JRDR").
2. Populated information from "JRDR" includes the applicant's name, father's/husband's name, photo, gender, caste, occupation, category, address with pin-code, mobile number, date of birth, bank account details, BPL status, annual income, category information related to widow/divorced women, percentage of disability etc.
3. No separate documents (physically or Pdf) are thus required to verify the above information, which is obtained from the authentic data of "JRDR".
4. The portal is now paperless as the desired criteria for deciding scheme eligibility like age, sex, BPL status, income, widow/disability status are fetched automatically from "JRDR" to pension portal.
5. Auto approval is being done on the eligibility criteria immediately without human intervention.
6. Sanction Order is being generated and pension payment order (PPO) can be printed by the applicant immediately from the Pension portal.
7. Pension disbursement is being made to the beneficiaries in their verified bank account linked in "JRDR" through DBT.
8. Intimation to the beneficiary for the disbursement status is being shared through SMS.

Technology Driven Governance Architecture

Now no document is required to be uploaded on the portal to apply for social security pension scheme. Jan Aadhar database is being used for verifying the applications, hence, sanction is system driven. The role of Government staff, who used to verify beneficiaries in the field and SDO/BDOs who issued sanction, is now eliminated. This has created a strong and credible Governance Architecture using modern technology, which has helped the Government in transparent and quicker delivery of services to the end user with minimum scope of error.



Key Features of the Redesigned Pension Portal

| | |
|--|--|
| 1. Improved Accessibility | Access the portal: <ul style="list-style-type: none"> through SSO through E-Mitra |
| 2. User-friendly | <ul style="list-style-type: none"> Simple design Ease of application |
| 3. Credibility | <ul style="list-style-type: none"> Aadhar based biometric. Duplication is not allowed |
| 4. Completely paperless Process | <ul style="list-style-type: none"> No physical documents are required Only Jan Aadhar number-based application suffice No PPO print required. |
| 5. Eligibility Checker | <ul style="list-style-type: none"> Eligibility check through Jan Aadhar based Meta Data. Simplified Business rules |
| 6. Instant Approval without Human intervention | <ul style="list-style-type: none"> Insta approval based on eligibility criteria. System based approval |
| 7. Approval and DBT information via SMS | <ul style="list-style-type: none"> Update through SMS about approval and DBT. Batch processing for DBT payment. |
| 8. Linkage with other portals | Linkage with <ul style="list-style-type: none"> Jan Soochna Portal – Public information availability. Aadhar Portal - Biometric authentication. Pehchaan Portal – For Birth/ Death related data. IFMS Portal – For Budget allocation. Pay Manager Portal – For sanction generation. |
| 9. Transparent system | <ul style="list-style-type: none"> No human intervention. Complete information is publicly available on Jan Soochna portal. |
| 10. Exclusion Mechanism | <ul style="list-style-type: none"> Instant exclusion of ineligible persons based on data from Jan Aadhar database and Pechan Portal. |
| 11. Fraud Prevention and Mitigation | <ul style="list-style-type: none"> Quick identification of the grey areas. Post audit and subsequent recovery if fraud detected. |

| | |
|--------------------------------|--|
| 12. High Fidelity | <ul style="list-style-type: none"> • Immediate sanction of pension to the eligible persons. Since no human intervention is there, So, the possibility of error is highly marginalized. • Since the data uploaded on Jan Aadhar portal are verified, therefore, little chance of fraud. |
| 13. Continuous Updation | <ul style="list-style-type: none"> • If any amendment is made by the beneficiary on the Jan Aadhar portal in future, due to which there is any change in the status of the pensioner, then on that basis the desired amendments are automatically done on the pension portal. |

Enhancing Transparency and Checking Corruption

1. Faceless Process: software based system without human intervention.
2. Post Audit- After online approval of pension applications, out of the approved pension cases, the post-audit of the high-risk cases indicated on the basis of standards ascertained by the department for the use of pension portal.
3. Social Audit- Twice a year; the names of the beneficiaries are read out in the Gram Sabha under the social audit process so that ineligible beneficiaries, if there are any, excluded and eligible person are included in the ambit of benefit.
4. Jan Sookhna Portal- All scheme related data is being made public on Jan Sookhna Portal under Section 4(2) of the Right to Information Act. The redesigned portal integrated with Jan Sookhna portal for ongoing updation.
5. Annual Physical Verification- Bio-Metric based process and hence physical presence of beneficiary before any government official is not mandatory.
6. Stringent Penalties-In the cases of erroneous pension, information about the same is automatically updated over the pension portal and on the Jan Aadhar portal. Sanctions of such cases are cancelled. The amount paid in these cases is recovered with 18 percent annual interest. Legal action is also taken (FIR).

Delivery of Services Enlisted in Citizen Charter

In accordance with the Citizen Charter of Department, it is mandatory that for eligible person after receiving, application should be verified in 30 days, sanctioned in 45 days and entire process till Direct Benefit Transfer must complete in 90 days. From very next month of acceptance of application, disbursement is made directly in beneficiaries' account through DBT. Likewise, under Rajasthan Guaranteed Delivery of Public Services (RGDPS) Act, it is mandatory that all such cases are addressed and closed within 90 days. It is worth mentioning here that this entire task is completed under the new process even well earlier than the stipulated time.

Now after "Auto Verification, Auto Sanction and Direct Benefit Transfer of Social Security Pensions" verification and sanction process are completed within twinkling of an eye.