





### Kutumba - an Overview

# Kutumba - a Social Protection System cum Entitlement Management System

- Created under sec 4(4)(b)(ii) of Aadhaar Act with following objectives
  - Easy access to government benefits by poor and needy Bringing inclusive growth
  - Prioritise poor and needy for getting government benefits based on Need score
  - Minimise or remove state machinery in assessing needs and condition of poor AND to administer benefits
  - Enable poor to seek and get state help when faced with sudden shocks
  - Evidence based planning
  - Ask data only once
  - Government benefits to automatically reach poor as per their entitlement

### Solution Explained

#### 1. Social Registry

- Centralized <u>dynamic</u>, <u>self updating</u> data repository of 1.75 Crore families and 5.5
   Crore Citizens in Karnataka consisting of the individual and family attributes
- PDS data used as a base and other registries integrated with it
  - No survey done dynamic data update
  - validated data from source systems reliable and authentic

PDS	Birth and Death data
Caste and Income	FRUITS (Farmers database)
Transport	Utilities
SECC	Anganwadi
Social Security Pensions	Ayushman Bharath Arogya Karnataka
Housing	Labour
UDID	Education
MGNREGA	HRMS
IT/PT Payee	GSTIN holder

# Solution Explained

#### 1. Social Registry (contd...)

Individual and Family Attributes

Individual Attributes	Family Attributes
Name	Caste
Gender	Income
Date of Birth	Land Holding
Education Level	Location of Residence
Occupation	Contact details
Marital Status	Deprivation Status
Parent Details	PHH/NPHH
Disability	Housing Status
IT Payee	

# <u>Kutumba – Social Registry</u>

#### Family Members & Member Schemes Details

1. LOCATION DETAILS							
District Name :	MYSURU	Taluka Name:	MYSURU	Village Name :	YADAKOLA		
2. PERSONAL DETAILS							
Name In English:	Shwetha	Date Of Birth :	06/05/2007	Photo:			
Name In Kannada :	ಶ್ವೇತ	Gender:	F	Is BPL:	Yes		
Father Name :	ಸಿದ್ದರಾಮ	Mother Name:	ಪುಟ್ಟಮ್ಮ	Spouse Name :			
Marital Status :		Mobile No.:		Resident Of Rural Area:	Yes		
Aadhar No. :	xxxx-xxxx-3073						

# <u>Kutumba – Social Registry</u>

3. FAMILY DETAILS								
Caste:	ಕುರುಬ	Caste Category:	ಪ್ರವರ್ಗ ॥ (ಎ)	Family Income:	16000			
Family Land Extent :								
4. ATTRIBUTE DETAILS	4. ATTRIBUTE DETAILS							
Caste:	ಕುರುಬ	Caste Category:	ಪ್ರವರ್ಗ ॥ (ಎ)	Income:	16000			
Farmer Category:	Not applicable	Education ID:	028212752	Education Level:	Secondary Only			
Disability:	No	Disability ID :	Not applicable	Pension ID:	Not a Pensioner			
Pension Scheme:	Not applicable	Housing ID:	No	Housing Scheme:	Not available			

### Solution Explained

#### 2. Beneficiary Registry System

Contains details of social protection benefits extended to individual and families

Health	Social Security Pensions		
Housing	Scholarships – Pre & Post Matric		
Agriculture	Incentives to Milk Pourers		
MGNREGA	Labour		
COVID Financial Relief	PM Kisan		
Social Security Pensions	Matrushree Scheme		

#### Targeted delivery of benefits and services

- Identify families/individuals who have not received benefits though entitled
- Identify families/individuals who have received benefits
- Identify families/individuals usurping govt benefits.

#### Data Analytics

- Impact of welfare schemes improvement in socio-economic status, moving out of deprivation parameters
- Income and Poverty Trends Income and Poverty dispersion across state.

# Kutumba – Integrated Beneficiary Registry

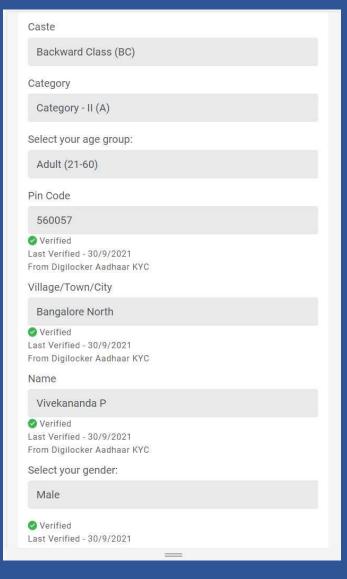
#### Details of Government Benefits that you have received

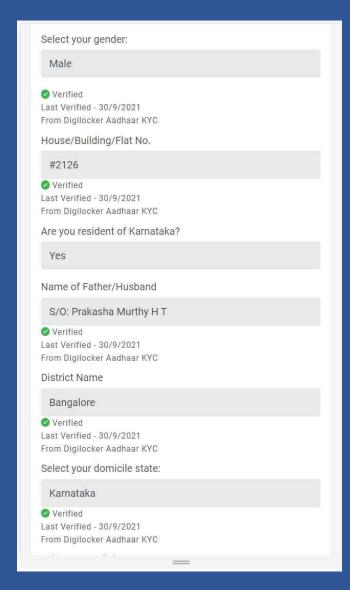
Department Name	Scheme Type	Scheme Name	Scheme Beneficiary ID	Benefieciary Name	Payment Year	Amount Paid
FRUITS	State	Incentives to Fruit Growing Farmers	202106041543231	J B NAGARAJU	2021-2022	Yes
FRUITS	State	Incentives to Fruit Growing Farmers	202007081542311	J B NAGARAJU	2020-2021	Yes
		Incentives to Vegetable Growing				
FRUITS	State		202007111307281	J B NAGARAJU	2020-2021	Yes
		Ingrtd Farming in Coconut Prodty Imp				
FRUITS	State	Program	20190220160900	J B NAGARAJU	2018-2019	Yes
FRUITS	Central	National Food security Mission	01012205000005534	J B NAGARAJU	2019-2020	Yes
FRUITS	Central	National Food security Mission	2412202205000005534	J B NAGARAJU	2020-2021	Yes
		Pradhana Mantri Kisan Samman Nidhi				
FRUITS	State	Karnataka	201955201910195792	J B NAGARAJU	2020-2021	Yes
		Pradhana Mantri Kisan Samman Nidhi				
FRUITS	State	Karnataka	201955201910195792	J B NAGARAJU	2021-2022	Yes
		Pradhana Mantri Kisan Samman Nidhi				
FRUITS	State	Karnataka	201955201910195792	J B NAGARAJU	2019-2020	Yes
		Decentrailzed procurement of NFSA				
FRUITS	State	Paddy	711692	J B NAGARAJU	2020-2021	Yes
		Decentralised procurement under				
FRUITS	State	NFSA Ragi	635384	J B NAGARAJU	2020-2021	Yes
		Decentralised procurement under				
FRUITS	State	NFSA Ragi	253782	J B NAGARAJU	2019-2020	Yes
		Financial Assistance for Maize				
FRUITS	State	growers	55320202205000005534	J B NAGARAJU	2020-2021	Yes

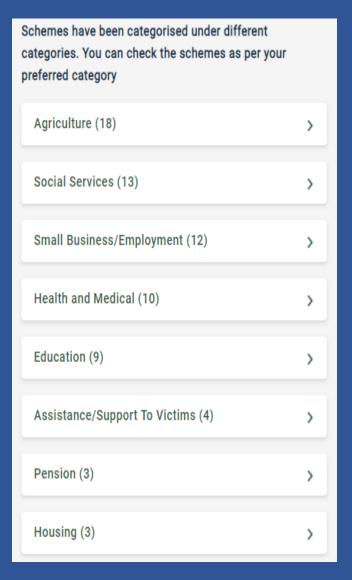
## **Suvidha** – Kutumba subsystem to find eligibility and apply for schemes

- Fully automated beneficiary eligibility and entitlement identification process
  - Uses data from Social Registry of Kutumba
  - Verifies eligibility and identifies entitlement of residents based on data available
- Citizen applies for the entitled schemes
  - Requirement of document submission for eligibility criteria removed.
  - Only those data not available digitally to be submitted by citizen
- Data submitted by citizen verified by concerned data owner department not by the department giving the benefit
  - Verified data flows back to Social Registry and updated
  - Enables philosophy of ASK ONLY ONCE.

### Suvidha







List of Eligible Schemes

### DBT Portal –Payment Platform



Single platform for all beneficiary based payments

Karnataka - all beneficiary payments are through AEPS

Uses Aadhaar for identification of Beneficiary and also as a financial address

Validates the Aadhaar with UIDAI and also with NPCI before making payments

Stored in the Aadhaar Vault using HSM

Integrated with State IFMS – Khajane; Central IFMS- PFMS and Bank - SBI

allows Grants-in-Aid organizations to make AEPS

Data in DBT provides input to Beneficiary Registry System of Kutumba

#### **Grievance Redress**

- Citizen needs to have a recourse to
  - Raise grievance regarding incompleteness of data or incorrect data in Kutumba
  - A mechanism to notify competent authorities about instances of misconduct and failures in the delivery of the promised benefit
- Ensures fair and equitable administration of social protection schemes
  - Enhanced Faith and trust in Government Processes and system
- Kutumba utilises iPGRS –integrated Public Grievance Redressal System
  - Centralised call centre for all departments of the state



### Dynamic and Responsive Inclusion/Exclusion

- Integration with attribute source systems
  - Nearly Real time (T+1) update of attributes of residents in Social Registry of Kutumba

- Enables departments to periodically verify eligibility of beneficiaries of recurring schemes
  - Beneficiaries whose family income/land holding has increased beyond the eligibility limit –Ex Pensions
  - Beneficiaries who meet the exclusion criteria Ex PDS
  - Change in Ration Card Status from PHH to NPHH change in insurance coverage.
- Enables departments to remove deceased beneficiaries
  - Kutumba integrated with Birth and Death Registry
  - Kutumba broadcasts deceased data to departments Annual Life
     Certificate/verification not awaited for stopping recurring benefits

### Deprivation Index

- SECC survey source for identifying deprived families
  - Manual survey extensive effort and time
  - Data goes stale with time
  - No means for identifying the families, tracking the progress of families
- Kutumba enables calculation of deprivation index and identification of deprived families
  - Application of auto exclusion and auto inclusion parameters
  - Calculation of deprivation index 7 deprivation parameters
  - Targeted approach to extend necessary support to overcome deprivation

SI No	Auto Exclusion Parameter	Data field in Kutumba	Source IT System
1	Land holding> 5 acres (dry)/2.5 acres irrigated	Land Holding	FRUITS
2	IT Payee (Yes/No response)	Income Tax Payee	IT Database
3	PT Payee (Yes/No response)	Professional Tax Payee	Commercial Tax Database
4	Pucca House with 3 rooms/ Sanctioned by Govt	Housing Benefit	Housing Dept Database
5	Any one member is Govt employee	Occupation	HRMS
6	Income more than Rs 10,000 pm	Family Income	AJSK of Revenue Dept and IT Database
7	Having 2/3/4 wheeler or 3/4 wheeler agri eqpt	Vehicle Ownership	Transport Dept Database
8	Having K Kisan Card with more than Rs 50, 000 credit limit	K-Kisan Benefit	FRUITS
9	Having Landline	Type of Ration Card	FCS - non PHH card holders
10	Having refrigerator	Type of Ration Card	FCS - non PHH card holders

SI No	Auto Inclusion Parameter	Data field in Kutumba	Source IT System
1	Primitive Tribal Group	Caste	AJSK of Revenue Dept
	Household without shelter	Type of House	Housing Dept survey Data
3	Manual Scavenger Families	Occupation	Social Welfare Department Database
4	Legally released bonded labour	Occupation	Rural Development database and SECC data
5	Destitute/living on alms	Manasvini Pension Beneficiary	Social Security Pensions Database and Household Surveys

SI No	Deprivation Parameter	Data field in Kutumba	Source IT system
1	Household with only one room/kuccha walls and Kucha roof	Type of House	Housing department survey data
2	Female headed household with no adult male member in age group of 16 to 59 years	Gender and Date of Birth	eKYC of Aadhaar/SSLC/SATS database
3	SC/ST households	Caste	AJSK database of Revenue Dept
4	Household with disabled member and no able bodied adult member	Disability	UDID
5	Households with no literate adult above 25 years		Education department databases /State Scholarship Database/UniData)
6	Landless Households with major source of income from casual manual labour	•	FRUITS/e-Shram/Labour – BOCW and Unorganised workers board/MGNREGA databases
7	No adult member in age group of 16 to 59 years		eKYC of Aadhaar/SSLC/SATS database/eJanma database

Family_ID	Households with only one room, kucha walls and kucha roof(D1)	between the ages of 16	Female headed households with no adult male member between 16 and 59 (D3)	member and no able bodied.	SC/ST households(D5)		Landless households deriving a major part of their income from manual casual labour(D7)
910056554786	Yes	No	No	No	No	No	No
910056745789	No	Yes	No	Yes	Yes	No	No
910051434567	No	No	No	No	Yes	Not known	Not known
910032551897	Yes	Yes	Yes	Yes	Yes	Yes	Yes
910041430987	No	Yes	Yes	No	No	Yes	Yes

#### Dynamic calculation of Deprivation Index made possible

- Identification of Households which are deprived/become deprived to be prioritised for Govt support
- Monitor the progress of deprived Households Identification of HHs that move out of deprivation

### How has Kutumba helped Citizens

#### 1. Improved User (Citizen) Experience

- Improvement in user experience and reduced burden on citizens through simplification of the Government processes
  - Kutumba ID input by resident required information auto fetched from Kutumba in electronic form
  - Nil or lowered document submission
  - Used in citizen facing applications
    - RCH, SATS, Ashraya, eJanma, Seva Sindhu.
- 2. Kutumba enabled on Single Sign On ensures ease of access to Citizens
  - Aadhaar based Single Sign On
  - Citizen self service portal
    - See their data and edit the same or make request for change
    - Self registration of new families in KUTUMBA and obtain KUTUMBA ID

# <u>Kutumba – Citizen self service portal</u>





Enroll your family in Kutumba.

**Check Application Status** 

My Family Details



Head of the Family/Point of Contact								
Member Name in English	Member Name in Kannada	eKYC Status	Gender	Mobile Number	Member Aadhar Number	Member Photo		
BALAMURUGAN RAMALINGAM	ಬಾಳಮೂರುಗನ್ ರಾಮಲಿಂಗಂ	Y	Male	9341113740	**** **** 9246	<b>19</b>	View	

Adults								
Member Name in English	Member Name in Kannada	eKYC Status	Gender	Mobile Number	Member Aadhar Number	Member Photo		
P YASHODA	ಪಿ ಯಶೋದ	Y	Female	9341113740	**** **** 3614		View	

Minor									
Member Name in English	Member Name in Kannada	eKYC Status	Gender	Mobile Number	Member Aadhar Number	Member Photo			
ABHIKSHA B	ಅಭಿಕ್ಷ ಬಿ	Y	Female	9341113740	**** **** 9803	9	View		

#### 8

#### View Family Members



Name in Kannada ಬಾಲಮುರುಗನ ರಾಮಲೀಂಗಮ Father Name in English RAMALINGAM Mobile Number *	Gender EDIT  Male  Father Name in Kannada	Spouse Name in English P YASHODA Mother Name in English JAYALAKSHMI Disability
Father Name in English RAMALINGAM	Father Name in Kannada ರಾಮಲಿಂಗಂ	Mother Name in English JAYALAKSHMI
RAMALINGAM	ರಾಮಲಿಂಗಂ	JAYALAKSHMI
Mobile Number *	Email ID	Disability
9341113740	babujanatha@gmail.com	No
Farmer Category		
В		
Date of birth document	Registration number	
Select ×		Choose file to upload DOB Proof
Marital document	Certificate number	
Select v		Choose file to upload marital proof
I	Farmer Category  B  Date of birth document Select  Marital document	Farmer Category  B  Cate of birth document Select  Marital document  Certificate number

Family Details								
Your Caste *	Your Caste Category *	RD number given by Revenue dept GOK for your Caste	Expiry Date *					
ಗೊಲ್ಲ	ಪ್ರವರ್ಗ 1	RD2038122021091	01/06/2025					
Family Agriculture Land Extent Family Income *		RD number given by Revenue dept GOK for your Income	Expiry Date *					
5.23	11000	* EDIT RD2038876027879	01/06/2025					

 $<sup>\</sup>Box$  I confirm that I have verified and found the above details to be correct.

	Othe			
Your Family ID in Kutmba	Family Member ID	Farmer ID given to you by GOK under fruits		
91000005861	100000261631	FID0802000011238	Your pension ID given by Revenue Dept	
SATS ID given to you by Education Department if studying between class 1 to class 12	Disability ID given to you by GOI	Your Housing ID given to you by Housing Department		
Not Available	Not Applicable	Not Applicable	Not Applicable	

 $<sup>\</sup>Box$  I confirm that I have verified and found the above details to be correct.

#### Your address information in Kutumba

\*\*\* Please fill the missing address information

Current Address	Permanent Address									
Country		State	District	Taluka						
INDIA		KARNATAKA	BENGALURU	Bengaluru East	~					
House Number		Care Of	Street	Locality						
F# 2		C/O S/O: RAMALINGAM	3RD FLOOR, 1ST CROSS	BRAHMAPURAM						
Land mark		Village/Town/City	Pincode							
NEAR SRI ANNAPO	ORNESHWARI T	SRIRAMPURAM	560021							

 $<sup>\</sup>square$  Yes, My current address and Permanent Address both are same.

Get Address from Aadhar

#### Details of Government Benefits that you have received

Department Name	Scheme Type	Scheme Name	Scheme Beneficiary ID	Beneficiary Name	Payment Year	Amount Paid
Department of Animal Husbandry & Veterinary Services	State	MILK INCENTIVES TO MILK PRODUCERS	15050100037	BALAMURUGAN RAMALINGAM	2020-2021	Yes
Department of Animal Husbandry & Veterinary Services	State	MILK INCENTIVES TO MILK PRODUCERS	15050100037	BALAMURUGAN RAMALINGAM	2021-2022	Yes

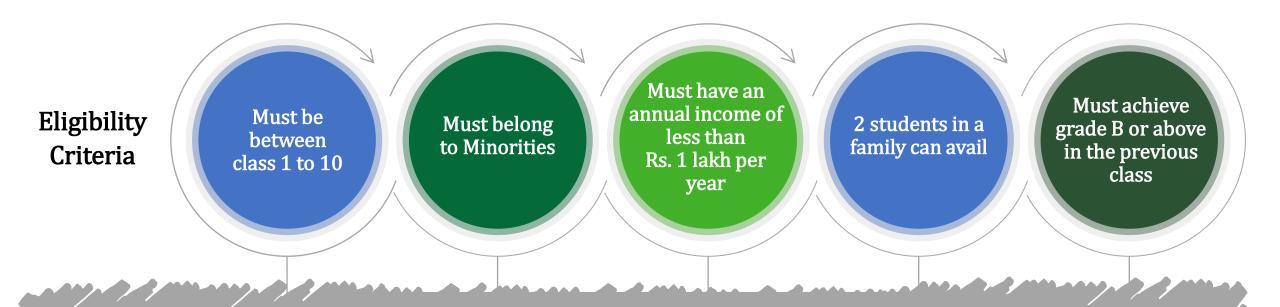
### How has Kutumba helped Citizens

#### 2. Quick delivery of services to citizens

- 1. Application processing time reduced
  - Eligibility and Entitlement status along with verified data quicker decision by officials
  - Reduced drudgery of government officials to process applications
    - No manual verification of documents
    - Ineligible applications filtered out reduction in number of applications to be processed
- 2. Responsive and Dynamic inclusion into beneficiary schemes made possible
  - Citizens do not have to apply
    - Suo-moto identification of beneficiaries for old age pensions
    - Suo-moto identification of eligible students for scholarships

#### **Benefits to Citizens**

#### Pre-matric Scholarship to students of Minority communities



# Family ID <a href="No documents">No documents</a> to be submitted



### Kutumba – Social Registry

### Likely Inclusion List Old Age Pensions

Landless or Marginal farmers with annual income less/equal to Rs 32,000/- and are BPL

card holders

		Member	<b>Total Land</b>	Date Of			Mobile	Ration Card	Ration Card	Ration Card
Name Of The Resident	Aadhar Number	Income	Held	Birth	Family ID	Member ID	Number	<b>District Name</b>	Taluka Name	Village Name
Huligemma	xxxx-xxxx-0999	12000	0	01/01/1961	BLY14105823	BLY14105823_4	9740935287	BALLARI	BALLARI	NELLUDI
Honnuramma	xxxx-xxxx-8167	18000	0	01/01/1961	550100388404	550100388404_0		BALLARI	BALLARI	HARAGINADHONI
jaithu bi	xxxx-xxxx-1364	15000	0	01/06/1961	BLY12100500	BLY12100500_6		BALLARI	BALLARI	KORLAGUNDHI
Guledu Dodda Basappa	xxxx-xxxx-5168	15000	2.25	01/01/1961	550100362112	550100362112_1	9663881346	BALLARI	BALLARI	KOLAGALLU
Ramjenamma	xxxx-xxxx-8112	12000	0	01/01/1961	BLY14114132	BLY14114132_1		BALLARI	BALLARI	SANGANAKALLU
Shankra Naik	xxxx-xxxx-2235	15000	0	01/01/1961	BLY14142794	BLY14142794_1	8867432535	BALLARI	BALLARI	JANAKUNTE
K Maranna	xxxx-xxxx-9181	15000	1	01/01/1961	BLY12143610	BLY12143610_1	9008463458	BALLARI	BALLARI	KOLAGALLU
Duruganna	xxxx-xxxx-0435	11000	1.88	01/06/1961	BLY12108271	BLY12108271_8	9844659970	BALLARI	BALLARI	MEENAHALLI
D Hanumanthappa	xxxx-xxxx-6953	15000	0	01/01/1961	BLY14107187	BLY14107187_7		BALLARI	BALLARI	PARAMADEVANAH
HONNURAPPA	xxxx-xxxx-4914	15000	0	01/06/1961	BLYR00175192	BLYR00175192_0		BALLARI	BALLARI	BELAGALLU
I Kencha Mallippa	xxxx-xxxx-5431	15000	0	06/01/1961	BLYR00169506	BLYR00169506_2		BALLARI	BALLARI	JANAKUNTE
Govindappa	xxxx-xxxx-7433	15000	0	01/01/1961	BLYR00131781	BLYR00131781_1	9449687095	BALLARI	BALLARI	KORLAGUNDHI
Mehaboob Basha	xxxx-xxxx-5572	20000	0	05/02/1961	550100265142	550100265142_5		BALLARI	BALLARI	1
Anusuyamma	xxxx-xxxx-4629	15000	0	01/01/1961	550100309249	550100309249_3	9535444735	BALLARI	BALLARI	YALPI

### Wider coverage of beneficiaries

- 1. Increase in number of beneficiaries due to suo-moto identification of eligible beneficiaries
  - i. Suo-moto scholarships to students
    - 4.43 lakh Eligible children of farmers
    - 1 lakh eligible children of construction workers
  - ii. Post Matric scholarships 9.03 lakh students in 2021-22 as against 4.7 lakh students in 2020-21.
    - Students belonging to SC/ST/OBCs with family income below the specified limit.
  - iii. Social Security Pensions 6.7 lakh likely eligible beneficiaries identified for old age pensions
    - Widows/Specially Abled/Old Age with Annual Income less than Rs 32,000/- and land holding less than 5 acres.
  - iv. Crop loss payment to 10.5 lakh farmers
    - Maize, vegetable, fruits and flower growers

### Removal of ineligible/deceased beneficiaries

- 1. Ineligible beneficiaries:
  - 2.82 lakh ineligible PHH Ration card holders
    - exclusion criteria IT payees, Government employees, Family Income above Rs.1.20 lakh,
       Households with > 3 hectares land in rural areas, PT payees.
      - Connected with IT, GST and PT systems Yes/No response for IT payee, GSTIN holder, PT payee
      - Using data from AJSK, FRUITS and HRMS
  - 1.42 lakh Social Security Pensioners
    - exclusion criteria -higher income, large land holding, more than one pension, under age for Old Age Pensions.
      - Using data from AJSK, FRUITS and demographic data in FCS
- 2. Deceased beneficiaries broadcast mechanism
  - 4.5 lakh deceased members in Ration Cards.
  - 1.04 lakh deceased Social Security Pensioners.

## **Likely Exclusion List**

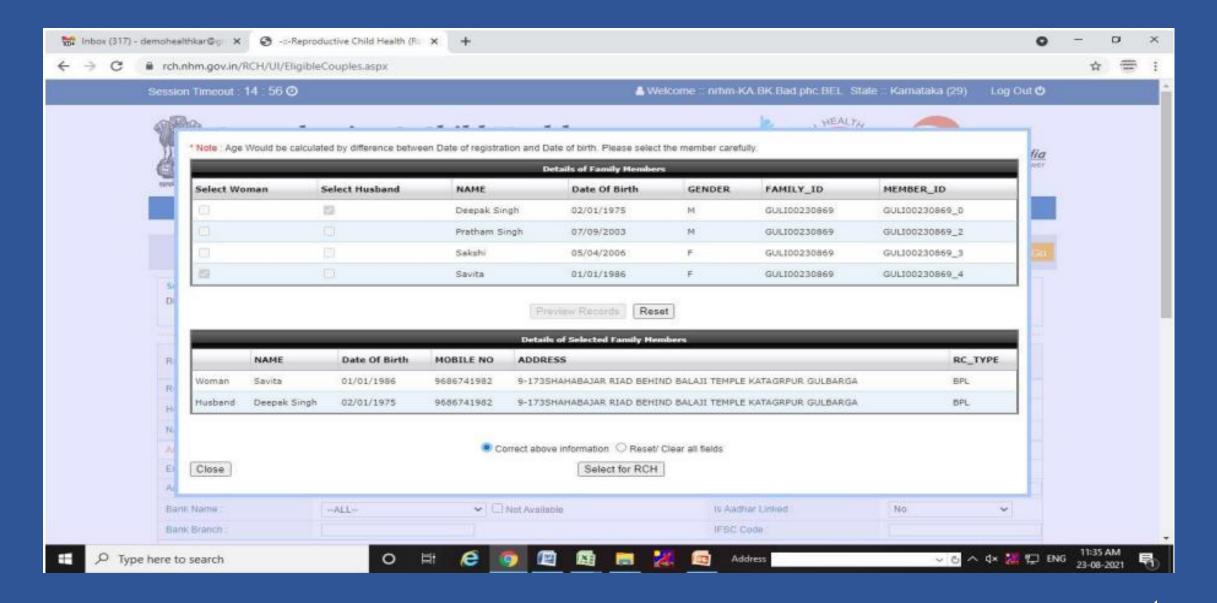
#### Pensioners with large land holding and/or income greater than Rs 32,000/-

		Member	Total Land	Date Of			Pension
Name Of The Resident	Aadhar Number	Income	Held	Birth	Family ID	Member ID	<b>Registration No</b>
Chikkamma	xxxx-xxxx-0409	50000	7.05	01/01/1955	210600161840	210600161840_3	023602000220132010
Narasmma	xxxx-xxxx-5063	20000	5.33	01/01/1951	PDP14106024	PDP14106024_4	023714000120171011
KAVERAMMA	xxxx-xxxx-0856	38000	6.06	05/06/1953	PDPR00119503	PDPR00119503_2	023637000120191032
Swamygowda	xxxx-xxxx-7310	110000	6.23	01/01/1950	210600144034	210600144034_1	023685000220181002
Kamalamma	xxxx-xxxx-1734	20000	5.63	01/01/1943	210600128698	210600128698_1	023762000220181014
Shrinivasagowda	xxxx-xxxx-9323	40000	4.96	01/01/1945	210600130562	210600130562_1	023607000100001895
B Narayanagowda	xxxx-xxxx-7059	35000	8.2	01/01/1958	210600153021	210600153021_5	236020000100042044
T Nagegowda	xxxx-xxxx-4512	40000	9.73	01/01/1958	210600125383	210600125383_2	023669000220171040

### Integrations with GoI portals

- MGNREGA system
  - To obtain data on MGNREGA workers and no of man days worked.
  - To share death registration data to enable removal of deceased beneficiaries
- eShram
  - To obtain data on occupation, UAN Number
  - To share data on social category, income, disability, deceased beneficiaries.
- UDID
  - To obtain data on type of disability, percentage of disability
- RCH system
  - Kutumba ID seeding of New registrants and existing beneficiaries
  - Verified information of beneficiary for auto filling of forms
  - Data on delivery outside Govt hospital network, SC/ST beneficiary shared

### **RCH Portal**



#### Kutumba marches forward

- Compliance to provisions related to Personal Data Protection
  - Privacy by Design Policy formulated and under implementation.
  - Data Privacy Policy formulated
  - Rights of data principal to access/view/update data enabled.
- Selected schemes to be taken up on Entitlement basis
  - PMMVY, JSY, RBSK, Nutrition Rehabilitation Programme etc
- Connect with UIDAI to get Aadhaar of a Birth EID to automatically include new born into beneficiary systems

### **Kutumba Presentation Summary**

- Form family database by connecting attributes to PDS from govt verified databases to the extent possible
  - Seek 4(4)(b)(ii) for each of the database
- Resort to field survey only if inevitable.
- Two way connections to Kutumba to department database is a must to keep Kutumba dynamic and up to date
- Seek 4(4)(b)(ii) for birth and death system and connect to Kutumba.
- Create beneficiary and benefits registry.
  - Aadhaar based DBT payment system would help to achieve above objective

# Thank You