

KUTUMBA: SOCIAL PROTECTION CUM ENTITLEMENT MANAGEMENT SYSTEM

In a nutshell: Kutumba, translating to “family” in Kannada, is an IT-based platform for improving ease of access to government benefits to the poor, bringing about inclusive growth.

Nodal agency: Government of Karnataka

Created under the Aadhar Act, Kutumba aims to:

- Prioritise poor and needy for getting government benefits based on ‘need score’
- Minimise the physical interaction between citizen and the State machinery by automatic identification of entitlements.
- Enable poor to seek and get State help when faced with sudden shocks.
- Enable evidence-based planning.

At the heart of Kutumba is a social registry, which is a centralized, dynamic data repository. It has details of around 1.75 crore families and 5.5 crore individuals of Karnataka. No survey has been done to gather this data. Public distribution system (PDS) data is used as base and other government registries (including those of Central government) are integrated with it. It not only ensures authenticity of data, but also enables dynamic data update.

Among others, data from the following registries have been used to populate Kutumba records:

- Socio Economic Caste Census,
- Anganwadi data,
- Ayushman Bharath Arogya Karnataka,
- Data from labour and education departments,
- MGNREGA, PwD and Housing related data,
- IT/PT payee,
- GSTIN holder and so on.

This data is used in creating both individual attributes (such as name, gender, education, occupation, disability etc.) and family attributes (caste, income, land holdings, deprivation status, and priority household under NFSA etc.).

Kutumba has revolutionized ease of access to government services, by the following ways:

- Kutumba has enabled a fully automated beneficiary eligibility and entitlement identification process. Based on the data in the social registry, the system identifies families/individuals who have not received benefits though entitled to it and identifies those who have received benefits. When people apply for the entitled schemes, the requirement of document submission for eligibility criteria is removed.
- Helps in data analytics. It helps to understand if there is an impact of welfare schemes in the improvement in socio economic status, if the beneficiaries are moving out of deprivation parameters and to understand the income and poverty trends across the State.
- Suvidha platform (<https://suvidha.karnataka.gov.in>) enables citizens to access, check eligibility and enroll for several schemes at once with just the Kutumba ID. There is no need to visit to multiple access points. The citizen can also submit some data into the portal. This data is verified by the concerned data owner department and not by the department giving the benefit. Verified data flows back to social registry and is updated.
- Enables extension of social protection safety net to families/individuals. For example, families with deceased primary earner, families with no land/educated adult member, families who have suffered loss in income and are thus eligible for schemes, children who have become orphans etc.
- Enables departments to periodically verify beneficiaries and remove those meeting the exclusion criteria or those who are deceased. For example, pensioners whose family income/land holding has increased beyond the eligibility limit, change in ration card status from priority household to non-priority household.
- Other applications such as Ashraya, eJanma, Seva Sindhu etc. are built on the Kutumba portal.
- In the future, Kutumba will utilize iPGRS (Integrated Public Grievance Redressal System). It is a centralized call centre for all departments of the State.
- Kutumba used Aadhar enabled payment system for direct benefit transfers.



Screenshot of the Suvridha portal. It shows the list of eligible entitlements for the user

Impact

- Increase in number of beneficiaries due to suo moto identification of eligible beneficiaries.
 - ◇ Post Matric scholarships benefitting 9.03 lakh students in 2021-22 as against 4.7 lakh students in 2020-21.
 - ◇ Social security to 6.7 lakh likely eligible beneficiaries identified for old age pensions.
 - ◇ Widows/differently abled/elderly with annual income less than ₹ 32,000 and land holding less than 5 acres.
 - ◇ Citizens who have not availed housing benefits and falling under the reservation criteria (PwD /SC/ST) and with family income below the specified limit.
- Crop loss payment to 10.5 lakh farmers
- Identified 2.82 lakh ineligible beneficiaries of priority household ration cards through exclusion criteria such as IT payees, government employees, and family income above ₹1.2 lakhs per annum etc.

Way forward

Kutumba is working towards compliance to policies on personal data protection, automatically including newborns into the beneficiary system and adding information on more schemes such as PM Matru Vandana Yojana and Janani Suraksha Yojana.

Kutumba – Integrated Beneficiary Registry

II. SCHEME DETAILS

State: entries Search:

Beneficiary Name	Department Name	Scheme Type	Scheme Name	Paid Amount
Suresh Subedar				Yes
SURESH SUBEDAR	Department of Animal Husbandry & Veterinary Services	State	MILK INCENTIVES TO MILK PRODUCERS	Yes
Suresh Subedar	Department of Animal Husbandry & Veterinary Services	State	MILK INCENTIVES TO MILK PRODUCERS	Yes
SURESH SUBEDAR	FRUITS	State	Pradhana Market Kisan Samman Nidhi Karnataka	Yes
Suresh Subedar	FRUITS	State	Pradhana Market Kisan Samman Nidhi Karnataka	Yes
SURESH SUBEDAR	FRUITS	State	Pradhana Market Kisan Samman Nidhi Karnataka	Yes
SURESH SUBEDAR	FRUITS	State	Financial Assistance for Mule growers	Yes

A snapshot of Kutumba portal showing schemes and beneficiary details