

# Application development for LADLI 2.0

## 1. Introduction of Ladlilaxmi scheme-

The broad mandate of the Women and Child Development department is to have holistic development of Women and Children. The department formulates plans, policies and programs, enacts/ amends legislations, guides and coordinates the efforts of both governmental and non-governmental organizations working in the field of Women and Child Development.

Ladli Laxmi Yojana is a scheme introduced by the Government of Madhya Pradesh in April' 2007 & being implemented by the Women and child development department in the state. The scheme aims at providing monetary assistance to families of deprived class and adopted orphans to finance the educational expenses for eligible girl children. Its' underlying goal includes bringing about a positive change in the mindset of conservative Indian families about the birth and upbringing of the girl child, eradicate female infanticide, to rectify the falling birth rate of girls, to improve the health and educational status, to curtail inequality and to uphold the status of the girl child in the society. The scheme, first started in Madhya Pradesh has spread its wings over 6 other states and brought changes in the lives of many girls.

### **Scheme benefits to be given to each girl child-**

Total sum of Rs. 1,18,000/- (One lac eighteen thousand only)

- At the time of admission to class 6th : Rs. 2000/- (Rupees Two Thousand)
- At the time of admission to class 9th : Rs. 4000/- (Rupees Four Thousand)
- At the time of admission to class 11th : Rs. 6000/- (Rupees Six Thousand)
- At the time of admission to class 12th : Rs. 6000/- (Rupees Six Thousand)
- Final benefit on attaining the age of 21 years : Rs. 1,00,000/- (One lac rupees)

(Final benefits will be subject to not marrying before the age fixed by the government.)

### **Eligibility for the scheme:-**

- Parents who (I) are domicile of Madhya Pradesh having not more than two issues one of which or both are the girl child; and (I) have undergone sterilization operation before registration of second girl child under the scheme.
- Parents who have got registered the girl child for the Anganwadi services.
- Parents should not be Income Tax Payers.
- The girl child should have born on or after 1st January 2006.
- The registration of girl child must be done within one year of her birth.

## 2. Project introduction –

Currently the scheme is being operated through the portal (<https://ladlilaxmi.mp.gov.in>) and it can be accessed by any citizen from home, internet cafe and through Common Service Centres (CSCs). The online available information about the scheme and the beneficiaries can be accessed by any citizen. This application is of utmost importance for the department as the personal details and documents of more than 41 lacs beneficiary girls are being maintained through it.

**The Extended form** of the scheme **LADLI 2.0** is to be implemented, in which required guidance & assistance are to be provided to the beneficiary girls (from the birth till the age of 21 year) for their better nutrition, education, health, livelihood and skill development activities. Year wise Tracking and monitoring of the same also to be done with the help of portal in order to enable the department to intervene on the areas where the beneficiary needs support. Required integrations (through API) with portals of various departments i.e. Health, School education, Higher/Technical/Medical education and Skill development are to be done. Besides this, the Ladli laxmi scheme has been on boarded with Shiksha portal for disbursement of the scholarship through Samagra ids at various intervals, so the provision for the same should also be taken care of.

## 3. Scope of Work –

An online application is required to manage end to end activities under Ladlilaxmi scheme i.e. beneficiary registration, certificate issuance, disbursement of financial benefits at various intervals, annual deposits in favor of beneficiary, provide support to beneficiaries for their Health, School education, Higher/Technical/Medical education and Skill development etc. Online Application will migrate the legacy data. This application will contain functionalities like online scheme application form for the beneficiary, Document verification module, system based certificate generation and various online reports as per the requirement.

**Proposed process is as under:**

### **1. Optimizing the existing online application form & Document verification process-**

In existing application, various details pertaining to the beneficiary i.e. address, Caste, Category, Domicile, Income details, BPL status, Date of Birth & vaccination details etc. are being verified manually by the approver/CDPO at the time of registration. Proposed application will have integration with other government applications for real-time verification of aforementioned details. Samagra id of the beneficiary girl child is mandatory for her registration under the scheme.

### **2. Interface as per the requirements of Ladli 2.0-**

The proposed application will have provisions as per the needs of Ladli 2.0 which are as under-

- A. The application needs to be integrated with applications of Health department to track the vaccination & other health records (Anmol RCH portal).
- B. The application needs to be integrated with applications of School education, Higher/Technical/Medical education, Skill development and Fine arts department for career guidance, other details & easy access for them. (school education & MPOOnline applications)
- C. Rs.25000/- is proposed to be given at the time of admission in vocational training/graduation program after passing class 12th and final benefit of Rs. 1,00,000/- on attaining the age of 21 years.

### **3. Optimizing the existing application-**

The existing application is accessible at Directorate, Division, District and Project level users through login credentials for getting various reports and exercising the privileges. The proposed application may be optimized as per the needs of the department at each level in order to get and maintain various records i.e. approved/rejected/cancelled/deceased beneficiary cases, disbursed scholarships etc.

### **4. Disbursement of scholarship:-**

Since the disbursement of scholarships at various intervals has to be done through Shiksha portal through the Samagra id of beneficiary. So the proposed application will have provision for the mapping of Samagra id with Ladli registration no. and to facilitate the scholarship disbursement process.

### **5. Disbursement of Final benefits:-**

The department intends to disburse the final benefits through Aadhar Payment Bridge System (APBS) implemented by National Payments Corporation of India (NPCI), which uses Aadhaar number as a central key for electronically channelizing the Government subsidies and benefits in the Aadhaar Enabled Bank Accounts (AEBA) of the beneficiaries proposed application will have provision to facilitate the same.

### **6. Provision for Ladli laxmi NIDHI-**

Fund under special head is reserved for the scheme implementation and being operated at district level. Rs.6000/- per annum up to 5 year for each beneficiary is to be deposited in it along with the amount of matured NSCs. The same fund is being used for Scholarship disbursements. Proposed application should include this also.

## **4. Other proposed features –**

### **1. Dashboard / Reports**

- A. District wise/ Project wise/year wise beneficiary registration reports.

- B. District wise/ Project wise/year wise reports of received, approved, rejected and cancelled cases.
  - C. District wise/ Project wise/year wise deceased beneficiary report.
  - D. District wise/ Project wise/year wise/ class wise scholarship reports.
  - E. Category/ Caste wise beneficiary report.
  - F. Other reports as per the needs of the department.
2. Project/Sector/Block/Village level mapping of beneficiary data.
  3. Provision of transfer of cases outside the District/Project.
  4. Provision for scholarship disbursement to girls who study out of state.
  5. SMS/e-mail notifications on registration/scholarship etc. for the beneficiaries.
  6. Provision of e-sign/ digital signature of approver for Ladli laxmi certificate.
  7. Integration of WhatsApp Chat Bot with the application for the ease of citizens.
  8. Onboarding with UMANG app to provide easy access for scheme to the citizens.
  9. Grievance redressal mechanism for reporting the suggestions/complaints.
  10. Provision to capture various information i.e. Digital & Financial literacy training details, learner driving license training details etc.

## 5. Pre-requisites –

- Standard Application form format for the beneficiaries.
- Pre-defined Rule book for the registration process.
- Pre-defined special cases for the registration.
- Provision of transfer of cases outside the District.
- List of documents required to be produced by the beneficiary for the registration.
- Approval of integration for Aadhaar authentication.
- Appointment of Nodal officer for the project.
- Correspondence with other application owner departments for providing APIs (Like Health, Higher/Technical/Medical education, e-district for Caste/Category/Domicile/Income details, Social Justice Department for Samagra etc.).
- Master data of State, Division, District and Project level offices/officers for login creation.

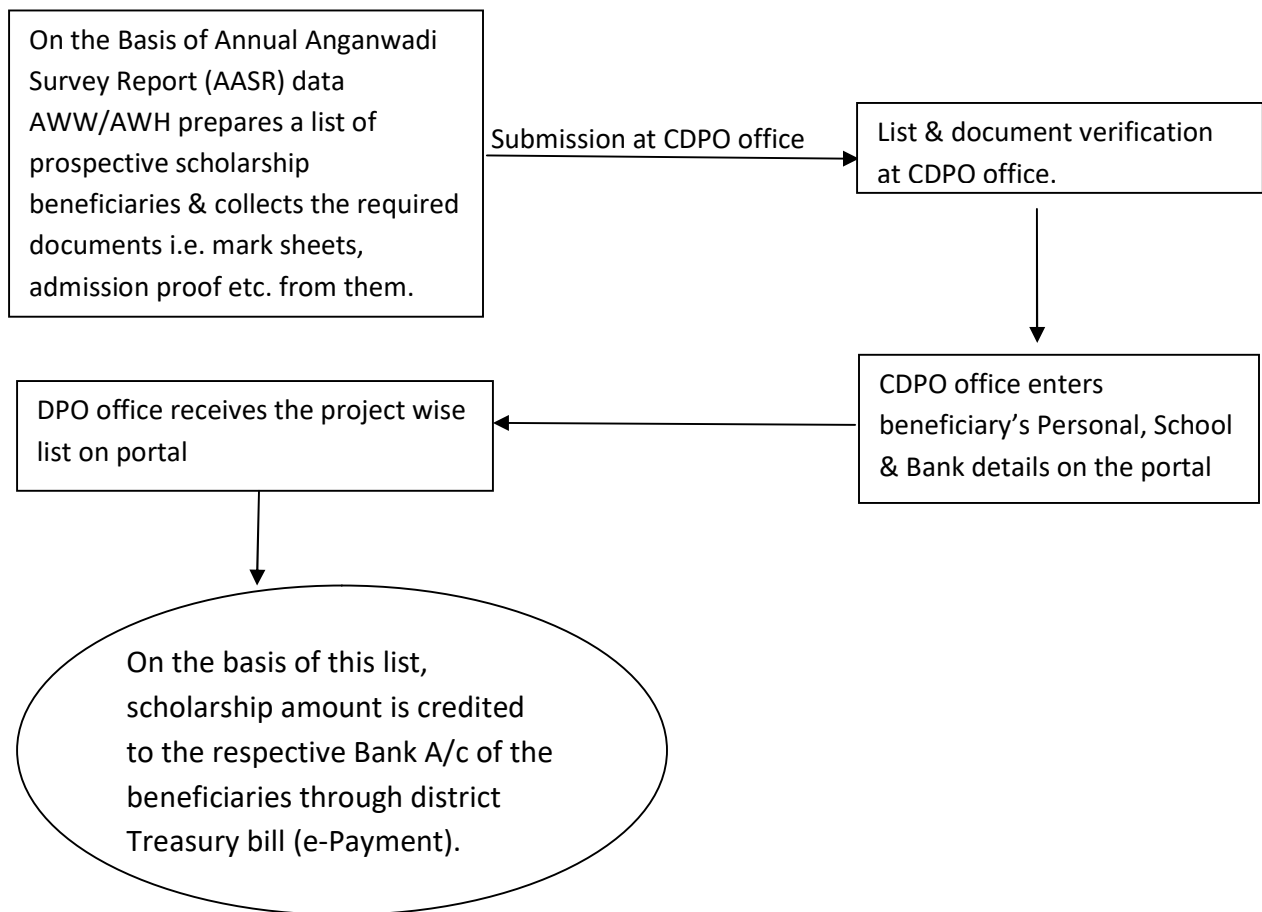
## Process flow for integration with education (Shiksha) portal

### Scholarship benefits to be given to each girl child-

For scholarship a sum of Rs. 2000/-, 4000/-, 6000/- and 6000/- is promised to be given after admission in class 6<sup>th</sup>, 9<sup>th</sup>, 11th & 12th standard respectively.

- At the time of admission to class 6th : Rs. 2000/- (Rupees Two Thousand)
- At the time of admission to class 9th : Rs. 4000/- (Rupees Four Thousand)
- At the time of admission to class 11th : Rs. 6000/- (Rupees Six Thousand)
- At the time of admission to class 12th : Rs. 6000/- (Rupees Six Thousand)

### Current process flow for Scholarship disbursement:-



### Proposed process flow for Scholarship disbursement:-

The Extended form of the scheme LADLI 2.0 is to be implemented, under which the Ladli laxmi scheme has been on boarded with Shiksha portal for Year wise Tracking and monitoring of the

beneficiary girls' education and for disbursement of the scholarship through Samagra ids at various intervals (class 6/9/11/12). This will enable the department to intervene on the areas where the beneficiaries need support.

## Steps for the process:-

### 1 .Mapping:-

Ladli laxmi scheme beneficiaries are being registered under the scheme through a unique registration no., this registration no. is required to be mapped with the Samagra id of the beneficiary at Child development project officer (CDPO) level/login in Ladli laxmi portal with the help of API. Both the databases (Ladli & Shiksha portal) will be updated through this mapping.

### 2. Marking:-

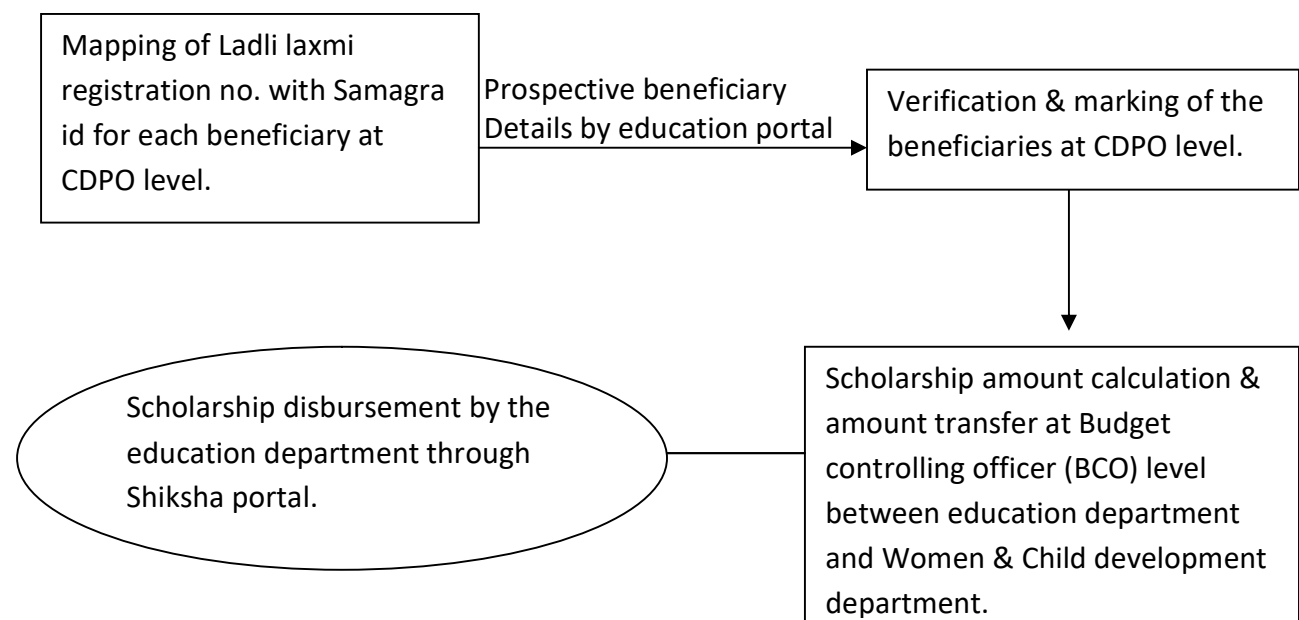
After Mapping, the education department will be able to identify the beneficiaries who take admission in class 6/9/11/12; this data is required to be shared with the CDPO through API by the Shiksha portal every year for his/ her acknowledgement. CDPO is authorized for marking the beneficiaries for scholarship disbursement.

### 3. Amount transfer:-

List of Eligible beneficiaries for scholarship will be prepared for class 6/9/11/12 separately on the basis of step no. 2. Scholarship amount will be calculated and transferred to education department by the Women & Child development department at Budget controlling officer (BCO) level.

### 4. Disbursement:-

Scholarship amount will be disbursed through the Shiksha portal like other scholarship schemes.



**Note:- Samagra id is mandatory for the beneficiary registration under the Ladli laxmi scheme.**

## Process flow for disbursement of final benefits

### Final benefits:-

- Rs.25000/- is proposed to be given at the time of admission in vocational training/graduation program after passing class 12th and final benefit of Rs. 1,00,000/- on attaining the age of 21 years.

(Final benefits will be subject to not marrying before the age fixed by the government.)

The department intends to disburse the final benefits through Aadhar Payment Bridge System (APBS) implemented by National Payments Corporation of India (NPCI), which uses Aadhaar number as a central key for electronically channelizing the Government subsidies and benefits in the Aadhaar Enabled Bank Accounts (AEBA) of the beneficiaries. It is a payment system based on Aadhaar numbers issued by UIDAI & IIN (Institution Identification Number) issued by NPCI. It is used by the Government Departments and Agencies for the transfer of benefits and subsidies under Direct Benefit Transfer (DBT) scheme in which the beneficiary is identified through an Aadhaar number, and then NPCI manages an Aadhaar Mapper where the Aadhaar number is mapped to a specific bank account and the money flows to the connected bank account.

### Steps for the process:-

Final benefits are to be transferred directly to the respective bank accounts of the beneficiaries based on the Aadhaar number through Aadhaar Payment Bridge.

To achieve this,

#### 1. Aadhaar seeding:-

The beneficiary has to seed her Aadhaar number into the Ladli laxmi data base through either of the two options-

- a). By visiting the respective CDPO office and complete the Aadhaar authentication with the help of one of the e-KYC method i.e Aadhaar OTP.
- b). By login the portal through OTP on her registered mobile no. and authentication herself with the help of Aadhaar OTP.

The Application should have functionality of taking online consent from the beneficiary for Aadhaar seeding.

The beneficiary has to seed her Aadhaar number with her bank account also in which the final benefits are to be credited.

Bank has to seed the Aadhaar number with the National Payment Corporation of India (NPCI) mapper. This completes the linkage of aadhaar and bank account.

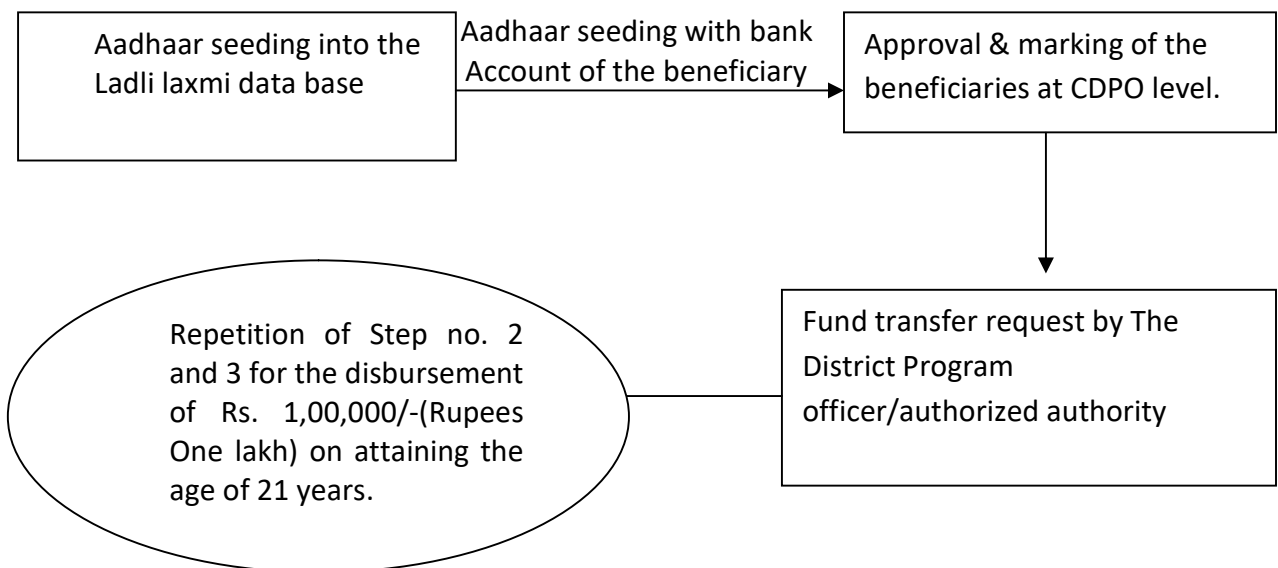
## 2. Marking:-

The office of the Child development project officer (CDPO) will approve and mark the eligible beneficiaries online for the benefit of Rs.25,000/- (Rupees twenty five thousand).

## 3. Disbursement:-

The District Program officer/authorized authority will send a fund transfer request, it will go to the central server and from there, and amount will get credited to the bank accounts of the beneficiaries.

Step no.2 and 3 will be repeated at the time of disbursement of Rs. 1,00,000/- (Rupees One lakh) on attaining the age of 21 years:



## Note:-

1. The amount of **Rs.25,000/- (Rupees twenty thousand)** is proposed to be given at the time of admission in vocational training/graduation program after passing class 12th. (Decision in this regard is under consideration)
2. The department should have to observe the rules and regulations set by NPCI through Procedural Guidelines and Operating Circulars in order to maintain the eco-system which runs on the same standards and principles of integrity and credibility.



