

# Centre for Digital Financial Inclusion (CDFI)



## **Scheme Design and Management Platform**

***July 2016***

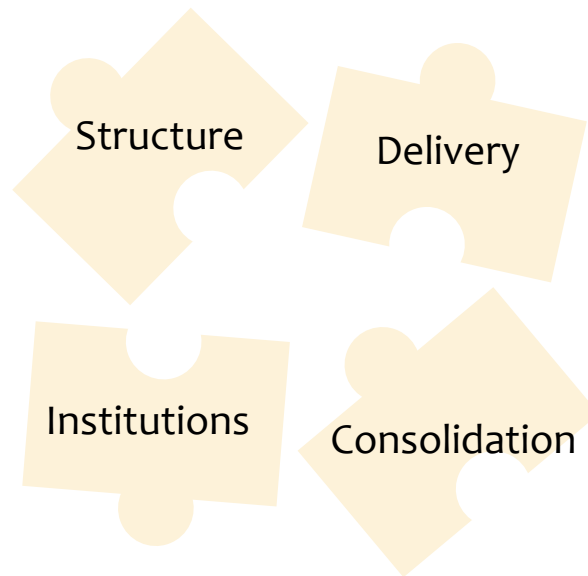
# Issues in Scheme Management - Design to Monitoring

## Scheme Design & Appraisal



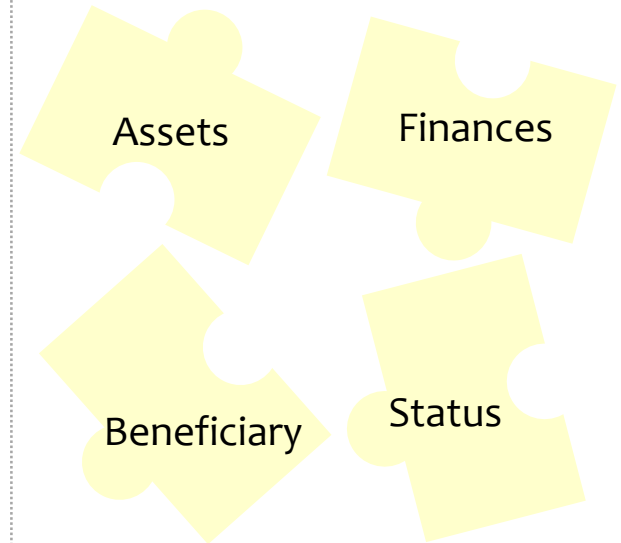
- Data on existing schemes not readily available to refer
- Overlaps in schemes possible even during appraisal
- Sometimes separate schemes get created, rather than being a part of a major scheme

## Scheme Implementation



- Duplication of institutions or over utilization of few
- Inadequate consolidated visibility for planning and implementation
- Delivery cannot be consolidated though delivered by the same institution

## Scheme Monitoring



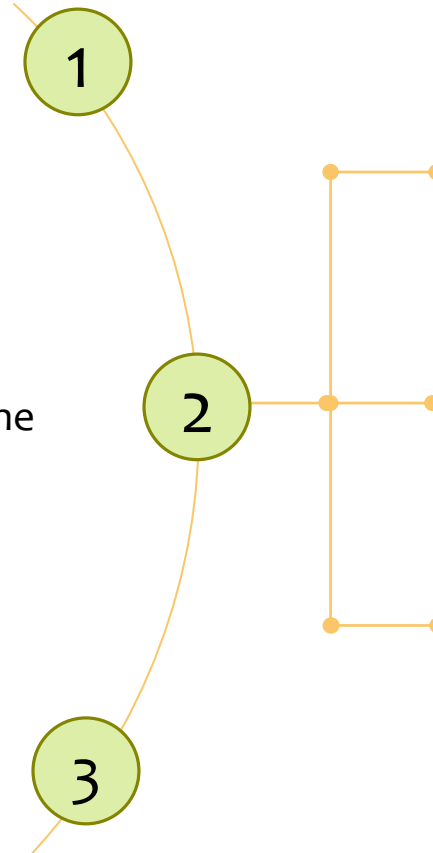
- Data not readily available on various parameters for scheme monitoring

# Need for Scheme Rationalization and Standardization

Limited efforts have been made to create a system where scheme information is available at a single point for scheme analysis, formulation and rationalisation

Limited efforts have been made to leverage technology to strengthen the formulation and appraisal process

Due to data/analysis not being readily available means that schemes continue to run in their existing forms



Over a period of time, schemes tend to grow in number

Time and effort spent in rationalizing the schemes

Diverse set of standards followed by states for data and processes

Rationalization and standardization should be a continuous activity enforced at all stages of a scheme lifecycle

# Questions during Scheme formulation

1

## Build Proposal

1. Who is my target beneficiary
  - a. Gender ?
  - b. Age-group?
  - c. Socio-economic category ?
2. What schemes can I provide for the target beneficiary ?
3. Is there any existing scheme which can be modified/augmented to fulfill the proposed objective?
4. What shall be the scope of such scheme -
  - a. No. of Beneficiaries
  - b. Cost of such scheme

2

## Populate Scheme

5. What do I require to formally create the scheme ?
  - a. Mechanism to capture scheme details
    - i. Description of the scheme
    - ii. Process Design of the Scheme
    - iii. Financials of the scheme
  - b. A template to quicken and standardize the process of scheme creation

3

## Appraise and Approve

6. What is the mechanism to take formal approvals ?
  - a. Workflow driven appraisal process
  - b. Well defined stakeholders and activities in the system

# Scheme Design and Management Platform – Key components

## Scheme Design and Management Platform

Scheme  
Profile

Assets &  
Institutions

Benefits &  
Beneficiaries

Performance  
Indicators

Data

- Target Sector
- Target Segments

- Delivery Mechanism
- Process Maps

- Beneficiary Details

- Target and Achievements
- Assets Created

### Enabled through an Analytics Platform

Purpose

- Rationalize
- Appraise
- Formulate

- Reuse / Utilize
- Enhance
- Decongest

- Identify Beneficiary Overlap Across Similar Schemes
- Consolidate Benefits for Target Segments
- Identify Operational Issues
- Measure Performance
- Explore Options: Cash vs Non-Cash

# From Design to Monitoring - Workflows



Accesses Scheme Design and Management Platform (SDMP)



1

Assesses existing schemes

2

Analyses proposed scheme

4

Monitors scheme performance

3

Creates/modifies a scheme

# Step 1 – Assesses Existing Schemes



1

## Assesses existing schemes

*Relevant schemes can be shortlisted and individual schemes can be studied*

1.1

Applies filters such as geography, gender, age, domain, and no. of beneficiaries

1.2

Platform provides aggregate data of all relevant schemes and list of all relevant schemes

1.3

Clicks on a specific scheme to view scheme process map, component wise outlay, performance indicators etc.

# Step 2 – Benefits Assessment



1

Assesses existing schemes

2

Analyses proposed scheme

2.1

Identifies no. of target beneficiaries based on various filters such as geography, gender, age, and income

2.2

Estimates funds required for implementing the scheme based on benefit type, frequency, personnel required etc.

2.3

Runs multiple types of analysis (such as what if analysis) to examine various scenarios

*Various scenarios can be analysed by changing filtering parameters for beneficiaries, quantum type, and delivery mechanism*

## Outcome

Clear understanding of any overlap with existing schemes and decision on whether to create a new scheme or modify an existing one



# Step 3 – Creates/Modifies a Scheme



1

Assesses existing schemes

2

Benefits assessment

3

**Creates/modifies a scheme**

*Customizable templates can be provided to define scheme parameters, create process maps for benefit delivery, and channel funds*

3.1

Inputs scheme objectives, benefit & beneficiary details, and expected outputs & outcomes

3.2

Defines delivery mechanism by providing details such as departments, agencies, personnel, and processes involved

3.3

Provides component wise cost breakup, work plan, milestones, and allocates centre and state contribution

## Outcome

SFC/EFC note can be generated. Approving authority can also use SDMS to appraise the scheme.

# Step 4 – Monitors Scheme Performance



1

Assesses existing schemes

2

Analyses proposed Scheme

4

**Monitors scheme performance**

3

Creates/modifies a scheme

*Scheme specific ground level data, through dynamic MIS reports and charts, is provided for analysis*

4.1

Sets alerts, calendars, notifications etc. for efficient and timely delivery of benefits

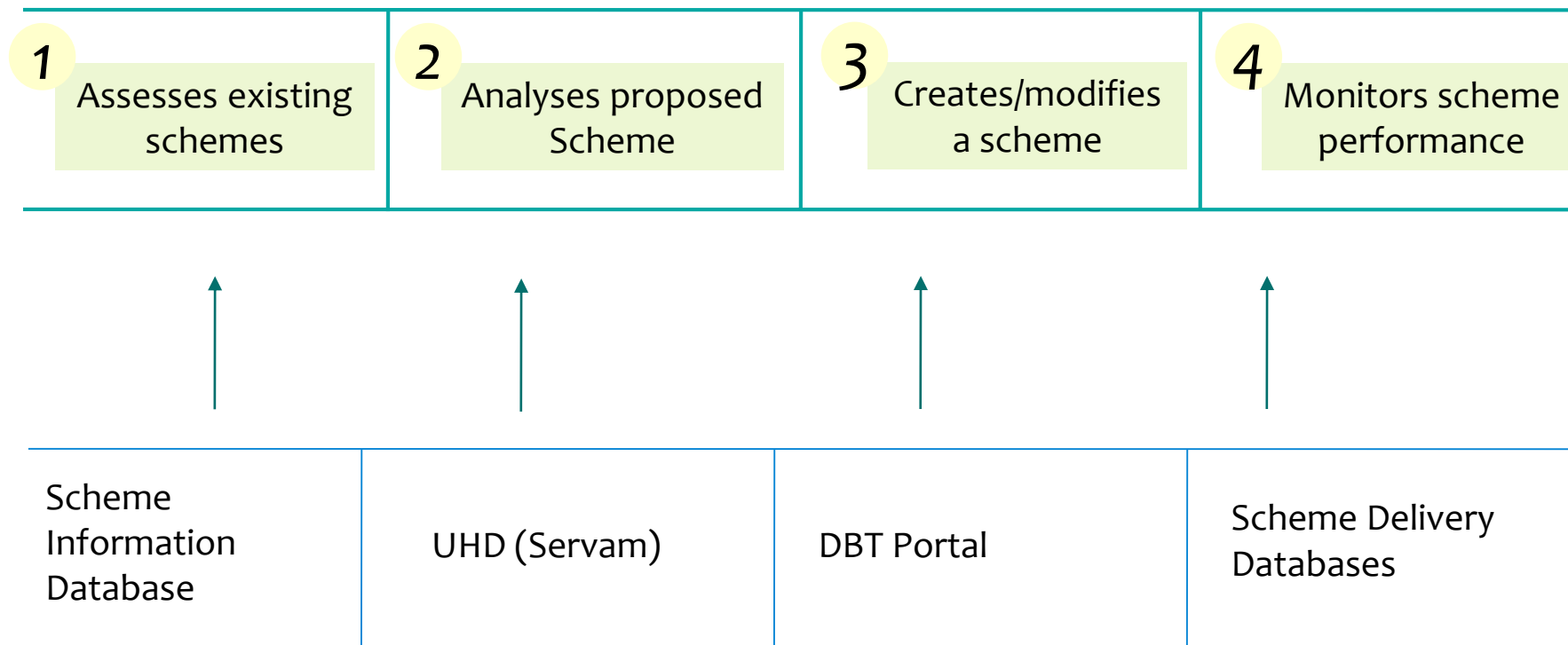
4.2

Uses various types of analytical tools and informative charts for effective decision making

## Outcome

Dynamic decision making and swift implementation based on live field level data

# SDMS – Linkage with various existing & upcoming systems



# *Scheme Design and Management Platform – Prototype*



# Implementation Approach

