

Introduction of ENSURE portal and direct benefit transfer in DEDS

Introduction:

Government of India in its efforts towards accountable governance has been pushing reforms for ensuring transparency in implementation of its schemes. Dairy Entrepreneurship Development Scheme (DEDS) has been implemented through NABARD for encouraging dairy entrepreneurship. Back-ended capital subsidy for different component is being provided to entrepreneurs under the scheme. One of the major issue that has been observed during the implementation of the scheme was delay in processing of subsidy to beneficiaries.

Intervention:

NABARD has introduced ENSURE portal for efficient implementation of the scheme. The bank which receives application on dairy related activities can log in to ENSURE portal and upload the application. The bank and other stakeholders can also view the amount that is available in the state under various head (General component and SC/ST component). Timelines for uploading and processing of application, release of first loan instalment and release of subsidy to the beneficiary account have been developed. To ensure that the timelines are followed automatic checks are introduced on the portal. For instance, if the first instalment is not released within 1 month of project upload the project is automatically removed from portal. The indicative cost norms for activities that can be supported and the maximum subsidy that can be granted are also being revised periodically. The portal has also been linked to Direct Benefit Transfer portal of government of India.

Impact:

- The scheme has been brought under DBT purview and beneficiaries' accounts are being linked with Aadhar and the subsidy amount is being directly transferred into beneficiaries account.
- This is the only scheme under the white revolution for which beneficiary level information (from 2018-19) is available in public domain due to linkages with DBT portal and transfer of subsidy.
- The application procedure for subsidy from concerned bank to NABARD is also fairly transparent as the banks as well as general public can view the state wise budget and amount that is available under the scheme. In addition there is separate budgetary allocation for scheme monitoring.
- Timelines for processing of application, subsidy transfer and Automatic cancellation of application of sanctioned project in case of delay in action helps in faster processing of application and ensure transparency in terms of fund available, processing of application.
- Availability of relevant project information (i.e indicative cost norms, state wise allocation) and beneficiary details on public domain
- Geo tagging of assets is done by respective banks while monitoring the progress and for purchase of animals, ear tagging is done. This helps in better monitoring.

Source: DEDS scheme analysis from Department of Animal Husbandry