

**Shri R. Prasanna,
District Collector,
Surguja, Chhattisgarh**

Date: June 15th, 2013

Respected Sir,

We, as a team of student volunteers, have been involved in conducting a field survey for nearly a month, in the state of Chhattisgarh, of the multiple social protection schemes initiated in the country. This study has been organized by the Indian Institute of Technology (IIT), Delhi.

We are, in fact, part of a much larger effort spanning 9 other Indian states-Himachal Pradesh, Uttar Pradesh, Bihar, Jharkhand, Madhya Pradesh, Rajasthan, Maharashtra, Orissa and Tamil Nadu. Five Social Schemes have been the primary focus of the survey. They are:

1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
2. Public Distribution System (PDS)
3. Mid-Day Meal Scheme (MDM)
4. Integrated Child Development Services (ICDS)
5. Social Security Pensions

These surveys have been envisaged in a bid to bridge the gap between classroom lessons and ground-realities. In doing so, the idea is that young students understand the nature and value of these entitlements in the lives of the beneficiaries, as well as gauge the weaknesses of these schemes. To venture beyond the scope of regular surveys, this survey has been designed to explore avenues of influencing policy decisions and affecting change in whatever practical way possible, giving it an action oriented edge.

This team of student volunteers, working in Chhattisgarh, has surveyed 8 villages in two districts- Rajnandgaon and Surguja. However, this note focuses on the status of social pensions (Old Age and Widow) in four villages of Surguja district- Lipangi, Potaka, Getara and Katkona, covering 275 beneficiaries in all.

This exercise has given us a unique insight into the working of social pensions, its delivery mechanisms and the indispensable position it holds in people's lives. We would like to share our findings with you, in anticipation that it would enable a deeper understanding of the status of pensions in this district, and perhaps, in the better implementation of the program. Our findings can be better expressed with more details below, including tables and graphs based on our sample data.

An Appraisal of Social Pensions in Surguja

Presently, there are four different pension schemes in Chhattisgarh- Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Sukhad Sahara Pension Scheme and Samajik Suraksha Pension Scheme. Out of all beneficiaries in our sample, 65% are female and the rest are male. The state schemes cover 41.5% of the beneficiaries while the remaining 58.5% are covered by the central schemes.

Table 1: Gender Composition of Pensioners

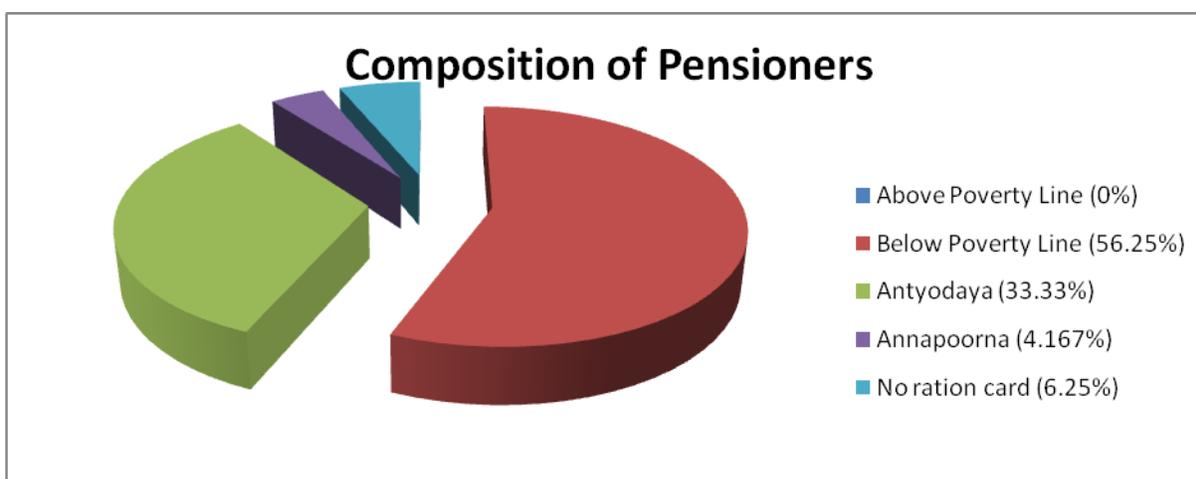
S. No.	Gender	Proportion (%)
1.	Male	35.3
2.	Female	64.7

Table 2: Caste Composition of Pensioners

S. No.	Caste	Proportion (%)
1.	Scheduled Castes	16.4
2.	Scheduled Tribes	52.4
3.	Other Backward Classes	28.7
4.	General	2.5

Apart from the door to door verification of the above mentioned 275 pension beneficiaries, we conducted a more detailed interview with 12 beneficiaries in each of the four villages, bringing it a total of 48 in all. Chhattisgarh is known for dramatically overhauling its Public Distribution System and the change in expanding the reach of the state in providing extensive coverage to its people is indeed impressive. However, according to our findings, 6.25% of our respondents did not have ration cards.

Graph 1: Composition of pensioners based on Ration card



Key Problems Faced in Sample Villages:

- **Lipingi (Bank- Kunni, 3 kms):** Passbooks have not been updated, especially those which are not computerized. Pensions have been held up for past 4 months, despite the fact that people have gone to collect payments a number of times.
- **Katkona (Bank- Puhputra, 3kms):** Pensioners complained about not receiving full payments when they go once in three months. Checking passbooks of respondents, we noticed few cases where they were getting lesser amounts, and in some cases, it seemed as if the bank was just sitting on their money.
- **Potaka (Jamdih Post Office, 8 kms):** No one has received pension payments for the past 3 months. (Here, the Sarpanch collects pensions on behalf of the beneficiaries and delivers them at the Panchayat Bhavan)
- **Getara (Post Office Khetka, 10 kms):** Pensions have not reached beneficiaries for past 3 months. Most of the passbooks are with the Postmaster.

Probing further, in the case of both Potaka and Getara, we were told by Panchayat officials that this is a result of problems at the block level. It could possibly be because of some changes in the mechanism of the mode of payment. Or it could be a much bigger problem than it appears.

While the coverage of both state and central pensions in Chhattisgarh is quite wide, it does create bottlenecks in the effective implementation of these schemes. For instance:

- **75%** of our respondents have not received pensions for the past 3-4 months.
- **95.8%** do not receive pension on a fixed date. **48%** of our respondents claimed they had to travel more than once to collect their pensions.
- On an average, each beneficiary spends **5 hours** traveling **5 kms** back and forth, to the bank/post office for pensions. Considering the implications of the above point, traveling far from home to receive pension is often challenging, even futile.
- **37.5%** claim that bank/post office staff are unhelpful
- **95.8%** of respondents are illiterate. **45.8%** of the respondents had irregular passbook entries, including some with no entries in their passbooks at all.

Recommendations

Though there are quite a few systemic issues in the implementation of pensions, they could be resolved with some changes in the delivery mechanism by the district administration. Speaking to multiple pensioners, it has become clear that though the pension sum is abominably low, it is still deeply valued and is crucial to the beneficiaries' day to day existence. Below are a few recommendations, stemming from our experiences and understanding:

- **Fixed Day for Pension Payment:** A day dedicated to payments of pensions will help reduce the uncertainty about pension payments and also reduce chaos and confusion among pensioners.
- **Extension Counters of Banks/Post Offices:** Extension counters will not only make it more convenient for pensioners to access their accounts but also help reduce the pressure from main branches of banks and post offices.
- **Door-step Delivery:** In rare cases, such as pensioners who are unable to go to the bank or post office because of disability or illness, pensions should be delivered at home either through BCs or panchayat officials.
- **New Passbooks and Regular Updating:** As computerized passbook updating provides a better and more legible record of pensions, all pensioners with old passbooks should be provided new computerized passbooks. Banks and post offices should ensure that these passbooks are updated regularly.
- **Awareness:** As most of our respondents were illiterate (spanning across generations), majority of them could not track their own pension payments (several irregular passbook entries, including some which had never been updated). One way to address this lack of awareness among pensioners could be to create self help groups (SHGs) for Widow and Old Age pensioners. These groups could be used as a platform for spreading awareness about accessing pension accounts and ensuring passbooks are updated. These groups would also empower pensioners in demanding what is rightfully their own. Local teachers, Mitanin and the Anganwadi Worker could act as facilitators in this process.

Conclusion

With 75% of our respondents reporting that they are yet to receive their pension for the last three months, the district administration needs to ensure that the mechanism to transfer pensions at the block level is fixed at the earliest. We hope our findings and recommendations can help the district administration in improving the implementation of pensions in Surguja District.

Thanking you,

Regards,

Raghav Puri (#9811133898)

Saloni Chopra (#9999659556)

Simi Chacko

Aarushi Kalra

Sagar Abraham Gonsalves

Praful Lakra

Department of Humanities and Social Sciences,

Indian Institute of Technology (Delhi)

APPENDIX I

Table 4: Occupation Structure

S. No.	Occupation	Proportion (%)
1.	Self Employed (Agricultural activities)	20.83
2.	Self Employed (Non Agricultural Activities)	10.4167
3.	Daily Wage labour	16.67
4.	Unable to work	27.083
5.	Helps in Domestic chores	39.65
6.	Regular Employment	4.167

Table 5: Family Structure

S. No.	Family Structure	Proportion (%)
1.	Living Alone	22.91%
2.	Living with Spouse	27.083
3.	Living with unmarried children, without spouse	8.33
4.	Living with spouse and unmarried children	2.083
5.	Living with married children and their families	35.4167
6.	Other	4.167

APPENDIX II

“Rs. 500 milnee chahiye. Rs. 200 mein kuch nahi hoga. Ab toh ek saari bhi Rs. 400 ki aati hai”

Dularo, Katkona

“Sarkar paisa deti hai, sarkar khana deti hai. Bas usi pe jeeti hoon” **Vifayi, Getara**

“Har mahine jab dakiye se paise lene jaate hain to ‘likhaai-padhai’ ke Rs. 5 leta hai”

Rupanram, Getara

“Pichle teen mahine se nahi mil raha hai. Jab bhi jaati hoon, bolte hain, khaate mein jama hee nahi hua hai” **Naanhi, Lipangi**

APPENDIX III

Comparative analysis with Rajnandgaon

Our team also visited the following villages in Achanakpur Bhatapura, Bhothiparkhurd, Mohandi and Jhurlakhurd in Rajnandgaon District. In comparison to Surguja district, the situation is slightly better. On an average, there’s no backlog of payments and passbooks are updated regularly. Because of the banks and post offices being more accessible, it makes it possible for pensioners to make monthly visits for collecting their payments. However, in Rajnandgaon, like in Surguja, there is no fixed date for monthly pension payments. Though we don’t have conclusive data, it is our perception that while the coverage extended to many beneficiaries in both districts, there still were many cases that were excluded from the ambit of social security pensions altogether.