

PROBLEMS OF THE DEPRIVED POTENTIAL BENEFICIARIES TO AVAIL OF SOCIAL ASSISTANCE : AN EVALUATION IN CHAMARAJANAGAR DISTRICT

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ABSTRACT

This paper aims at assessing the problems encountered by potential beneficiaries in availing of social assistance in Chamarajanagar district. A total of 182 potential beneficiaries were randomly selected for the study across the district (78 OAP, 76 DWP and 28 PHP). They were administered a structured questionnaire on various aspects of the existing delivery system of social security scheme over a period of two months. Surprisingly 64.8 per cent of the poor people said to have not applied for the social assistance expressly showing either they are ignorant or they have no means to apply. Results revealed that 81.3 per cent of them were BPL and 87.9 per cent were illiterates, and they had to depend on village leaders (67.2 per cent), and only 7.8 per cent of officials assisted for social assistance. It was observed that they face many problems from the time of submitting to processing of applications and 57.8 per cent of the potential beneficiaries were deprived of benefits. Majority of them expressed difficulty in getting the application (85.9 per cent), about 84.4 per cent of them had to spend money to procure documents. Further, 65 per cent of respondents are dependent on village leaders to obtain the documents and 98.2 per cent of them again had to spend money for processing the application from out of paltry savings from their casual labour. The authors investigate and discuss why a large number of potential beneficiaries did not apply and those who applied did not succeed in getting pension for several years. Finally from the study suggestions emerge to overcome the difficulties that the deprived potential beneficiaries face in the existing delivery system of social security scheme.

Introduction

In the unorganised section of society often the old people, widows and handicapped are bothered by many socio-economic problems that affect their livelihood to meet basic needs. Particularly the destitutes find it hard to live without any assured income support. Social Security, to the poor people, would mean to protect them from falling into further state of helplessness

through social assistance for them help to continue a decent life. The social assistance is given as a matter of right, when the prescribed conditions of need are met and it is not discretionary. The scheme is to those who are Below Poverty Line. The focus of social security is to enhance and protect people's capabilities by social means to prevent a deprivation and vulnerability to deprivation Dreze and Sen (1991).

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Introduction of the National Social Assistance Programme, by the Ministry of Rural Development Government of India, is a significant step towards fulfilment of the Directive Principles in Articles 41 and 42 of the Constitution. In addition to the Central Government most of the states have since long, implementing schemes to address the socio-economic problems of the poor through various schemes viz., Old Age Pension, Disabled Pension, Destitute Widow Pension, National Family Benefit Scheme, National Maternity Benefit Scheme, etc.

Government of India has introduced National Old Age Pension Scheme in 1995 and in 2009 Indira Gandhi National Widows Pension and Indira Gandhi Disabled Pension. In Karnataka, Old Age Pension, was first introduced in 1965, Physically Handicapped Pension in 1977 and Destitute Widow Pension Scheme have been in operation since 1984. Karnataka State has the distinction of having set up the Directorate of Social Security and Pension under the Department of Revenue to effectively implement and monitor the social pension schemes.

One common public grievance heard in the villages is regarding poor who are left out from the benefit of social pension. At the national level the Planning Commission reported that significant proportions of the ineligible beneficiaries are among the pensioners. It is widely perceived that the current delivery mechanisms cause delays in the disbursal of the benefits, appropriation of benefits by the middlemen, delivery of benefits to ineligible persons (Rajasekhar 2009). When the ineligible persons are enjoying the benefit it is necessary to investigate how poor people are deprived of the benefit ever since they became eligible. Hence, field study was carried out in Chamaraajanagar district, Karnataka to quantify the extent of coverage of beneficiaries and no-coverage of potential beneficiaries. An

exercise of this kind necessitated the researchers to understand why certain people get the assistance and others are deprived despite their potentiality.

Social Security Programmes : Existing Guidelines and Delivery Process

In Karnataka, Old Age Pension (OAP) is given to old age people who are 65 years and above. And now it is revised to cover various sections of artisans and rural labourers etc. under Sandhya Suraksha Yojana (SSY) whose income does not exceed ₹ 20000 annually. The beneficiary is given ₹ 400 per month which includes Rs.200 from the Government of India. The Physically Handicapped Pension (PHP) is given to persons who have 40 per cent and above disability, ₹ 6000 annual income, without any age restriction are given ₹ 400 per month, which includes Government of India Fund of ₹ 200. In case the disability is 75 per cent and above they are paid ₹ 1000 per month. The Destitute Widows Pension Scheme (DWP) provides financial assistance of ₹ 400 every month. The beneficiary should be 18 years and above with an annual income not exceeding ₹ 6000 per annum and they have to produce proof of death of husband or legally declared certificate of death.

Nemmadi Kendra: Earlier the prescribed application was to be submitted to the sanctioning authority, the Tahsildar of the Taluk. Now the application should be made in *Nemmadi Kendra*, a Rural Tele Centre, an e-Governance initiative was rolled out in 2006 by the Government of Karnataka to decentralise powers of various services of Taluk office. The *Nemmadi Kendras* are located at the Hobli level near to a cluster of villages. Directly the statements of applicants are entered along with their photos by a web camera taken by the operator in the *Nemmadi Kendra*. There is no written application. Applicants are expected to produce age proof certificate for Old Age Pension, the death

certificate of the husband for Widow Pension, disability certificate for Physically Handicapped Pension along with an annual income certificate as per the criteria fixed for the respective scheme. Later, the authorities examine the system generated application and documents through a verification process with the Village Accountant (VA) and Revenue Inspector (RI) before it is sanctioned by Tahsildar/Deputy Tahsildar.

Methodology

Objective, Sample and Tools: The specific objective of this study is to bring out the facts on the ground 'why' considerable number of cases of 'potential beneficiaries' are deprived of the benefit and suggest ways for improvement. Chamarajanagar district is reported to be one of the most backward districts in 2002 by the High Power Committee on Redressal of Regional Imbalances in the State of Karnataka. The district administration has, by 2009, sanctioned 46510 OAP, 28434

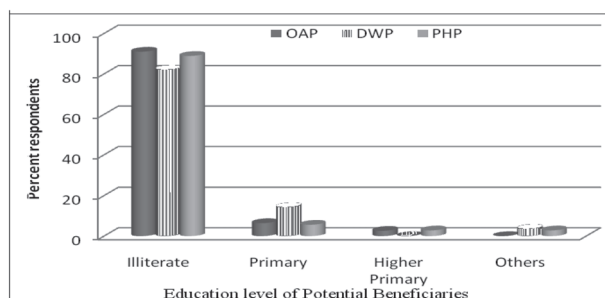
DWP and 12523 PHP. During the course of field study it was not uncommon to see old age people, widows and handicapped people, eagerly coming with the grievance and hope of getting the pension. Hence a structured questionnaire was developed and administered to study the socio-economic conditions and the problems of the potential beneficiaries. A total of 182 cases of potential beneficiaries were randomly selected in 16 villages. The data of three groups of potential beneficiaries were statistically analysed using SPSS for windows (Version 16.0) software.

The Impediments Before the Poor People

The literacy rate in Chamarajanagar district by the year 2009 stood at 50.9 per cent as against 66.6 per cent of the State. However, it is significant to note the illiteracy is 87.9 per cent among the sample cases of potential beneficiaries for OAP, DWP and PHP (Table 1 & Graph 1).

Table 1 : Illiteracy and Literacy of Potential Beneficiaries

Educational status	Illiterate	71 91.0%	66 86.8%	23 82.1%	160 87.9%
	Primary	5 6.4%	4 5.3%	4 14.3%	13 7.1%
	Higher Primary	2 2.6%	5 6.6%	0 .0%	7 3.8%
	Other	0 .0%	1 1.3%	1 3.6%	2 1.1%

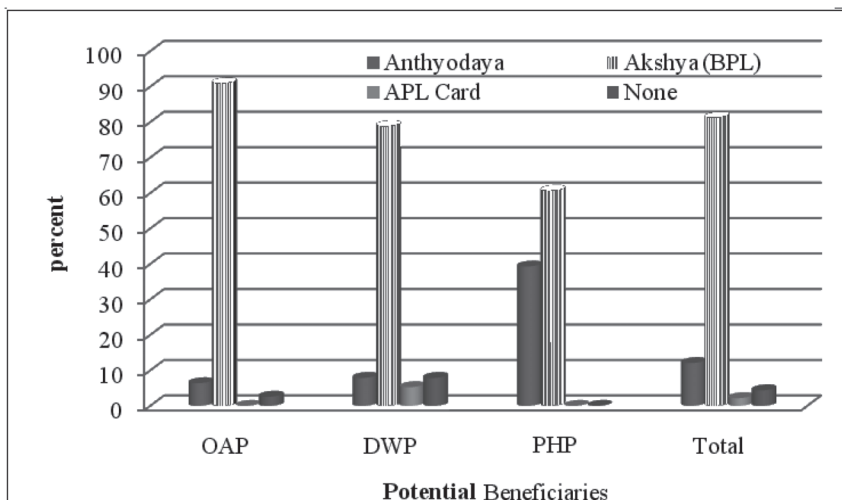


About 81.3 per cent of the respondents were holding akshaya card, belonging to BPL, 12.1 per cent beneficiaries of Anthyodaya Scheme and 2.2 per cent of the held APL cards (Table 2 & Graph 2).

Table2 : Poverty Level of Potential Beneficiaries

Demographic parameters		Left out cases			Total
		OAP	DWP	PHP	
Poverty level	Anthyodaya	5 6.4%	6 7.9%	11 39.3%	22 12.1%
	Akshya (BPL)	71 91.0%	60 78.9%	17 60.7%	148 81.3%
	APL Card	0 .0%	4 5.3%	0 .0%	4 2.2%
	None	2 2.6%	6 7.9%	0 .0%	8 4.4%

CC=0.388; P<.000



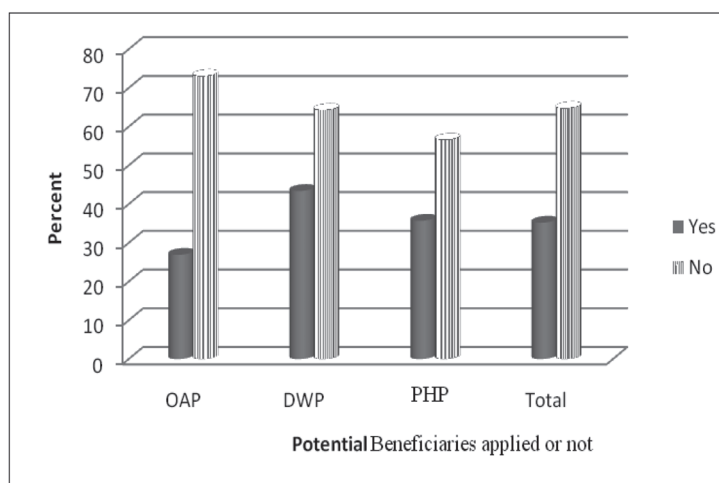
The most significant and worrying issue is 64.8 per cent of the poor people could not apply for the social assistance. Among them 73.1 per cent are Old Age Pension (OAP)

potential beneficiaries, 64.3 per cent of destitute widows and 56.6 per cent physically handicapped people (Table 3 & Graph 3).

Table 3 : Potential Beneficiaries - Applying for Social Assistance

Demographic parameters	Left out cases	OAP	DWP	PHP	Total
Whether applied for pension scheme	Yes	21 26.9%	33 43.4%	10 35.7%	64 35.2%
	No	57 73.1%	43 64.3%	18 56.6%	118 64.8%

CC=0.157; P<.100.

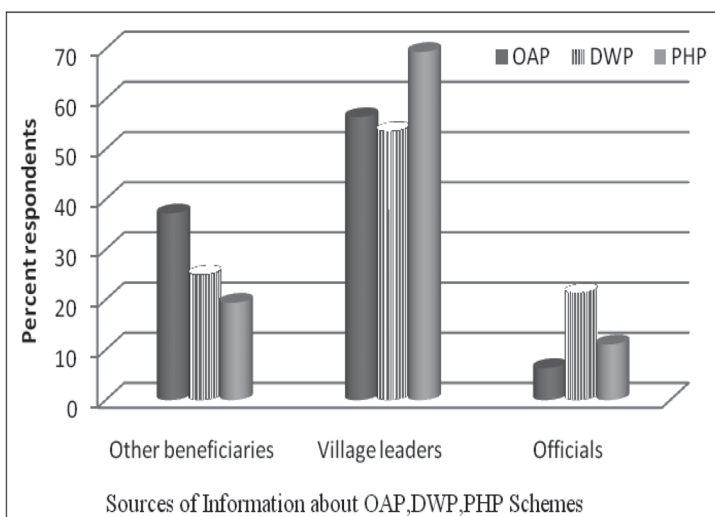


The study shows that 67.2 per cent of the people came to know the schemes from the village leaders and 25 per cent of them come to know from the other beneficiaries of the village. But only 7.8 per cent of the people

came to know from the officials. Hence their primary source of knowledge is from local people rather than official machinery (Table 4 & Graph 4).

Table 4 : Awareness of Information About OAP, DWP & PHP Schemes for Potential Beneficiaries

Sources of information	Other Beneficiaries	OAP	DWP	PHP	Total
		29 37.2%	7 15	7 25	43 84
	Village Leaders	44 56.4%	6 53.6%	4 69.4%	15 59.2%
	Officials	5 6.4%	15 21.4%	25 11.1%	84 10.6%



About 57.8 per cent of them depended on village leaders to obtain application and 34.4 per cent got them from Village Accountants who play an important role in revenue administration at village level. However, it is heartening to note that 7.8 per cent of the respondents are helped by those who are already receiving the benefit.

Only 12.5 per cent of the applicants could submit the applications and the required documents directly, 65.6 per cent were dependent on village leaders, the other beneficiaries (12.5 per cent) and 9.4 per cent were helped by their relatives (Table 6). Their dependency on local people is markedly very high. About 85.9 per cent of these

Table 6 : Dependence of Potential Beneficiaries for Procuring Required Documents

Demographic parameters			SECTOR			Total
			OAP	DWP	PHP	
Persons helped in getting the documents	Relatives	Frequency Per cent	2 9.5%	4 12.1%	0 .0%	6 9.4%
	Beneficiaries	Frequency Per cent	3 14.3%	4 12.1%	1 10.0%	8 12.5%
	Village Leaders	Frequency Per cent	13 61.9%	24 72.7%	5 50.0%	42 65.6%
	Self	Frequency Per cent	3 14.3%	1 3.0%	4 40.0%	8 12.5%

CC=0.375; P<.107

respondents entrusted the work to middlemen. Their dependency is directly proportional to the illiteracy among them. The job was undertaken by 61.8 per cent village leaders and 32.7 per cent agents. Surprisingly only 5.5 per cent of them got the work done through the revenue officials concerned with the sanction of social assistance.

The study also reveals that 85.9 per cent of the respondent poor people face lot of hurdles to get the applications (Table 5 & Graph 5). In the context 90.5 per cent people for OAP, 84.8 per cent DWP and 80 per cent PHP of them had difficulty in getting applications. In the process 43.8 per cent of the applicants had to spend up to ₹ 100 for obtaining the application and for required documents, 25.4 per cent spent ₹ 51-100, ₹ 101-150 was spent by 10.9 per cent, 32 per cent, 8 per cent. Only 14.1 per cent spent less than ₹ 50 towards obtaining documents whereas in the present arrangement in Nemmadi Kendra each applicant is expected to pay only ₹ 5 as fee fixed by the Government.

Only 1.8 per cent of the respondents say no expenditure was incurred for presenting the application while seeking for social assistance. But, 63.6 per cent of the applicants paid ₹ 100-400, 30.9 per cent paid ₹ 500 to 1000 and the rest 3.6 per cent of them had to shell down up to ₹ 2000 (Table 7). Majority of the respondents, 36.4 per cent had to meet out of their wages they earn from casual labour, 32.7 per cent of them paid out of their savings but 23.6 per cent were forced to raise loan and mortgaging their belongings to pay the village leaders or agents. However, only 7.3 per cent of them were helped by their relatives viz. son, daughter, mother, father etc. Majority, 76.6 per cent of them were accompanied to visit the offices by village leaders, beneficiaries or relatives. Even though the *Nemmadi* Tele Centres are functioning since 2006 only 9.4 per cent of them made their application through *Nemmadi Kendra*. In

2009, surprisingly, over 60.9 per cent of the respondents are not aware of *Nemmadi Kendra*. But, those 70 per cent who applied there were immediately attended to by the *Nemmadi Kendra*. But, majority, 84.4 per cent of them did not receive any written endorsement of the application they made in *Nemmadi Kendra*. About 64.1 per cent of the respondents say that people who are similarly placed in bad socio-economic condition have been given assistance and 35.9 per cent of them say they are not sanctioned social assistance. Their experience shows that only 54.7 per cent of them hope to try again like other beneficiaries who get it by paying money to village leaders and officials. The others, 45.3 per cent of the potential beneficiaries have lost their hopes and do not want to try because they do not have financial or political means like others. The study found that 57.8 per cent of potential beneficiaries are deprived of benefits. On the contrary, the respondents disheartened to say that 43.8 per cent in their village those who are well-to-do have been sanctioned the benefits. 40.8 per cent say they do not know if well off people have been sanctioned. Only 12.5 per cent of people do not agree, where as 3.1 per cent of them do not like to say anything about them out of fear.

The Years of Deprivation to Destitutes

The most serious matter for consideration that came up in the field study and participatory interview is the period of deprivation and discrimination that is meted out to the potential beneficiaries. Following discussion will show the gravity of the problem and official inaction.

Among the respondents 97.4 per cent were 65-79 years of age and 2.6 per cent had crossed 80 years of age which fulfils the criteria of age for OAP. Among 78 persons women were 55.1 per cent and 44.9 per cent of them were men, 7.7 per cent of them were

widows, 2.6 per cent unmarried and 89.7 per cent were married respondents. About 26.9 per cent of them belonged to scheduled caste, 28 per cent to scheduled tribe, 25 per cent other backward class and 19.2 per cent of the respondents to other castes. About 91 per cent of them are illiterate and 91 per cent belonged to BPL.

If we examine the 76 cases of destitute Widow Pension potential beneficiaries the picture is worse. About 17.1 per cent of respondents became widows since one year, 38.2 per cent of them lost their husband in 5 years and there were 44 per cent widows whose husbands died long before 5 years. It was noticed that there are women widowed for 20-30 years and deserted widows for 10-20 years ago, 78.9 per cent of them belonged to BPL.

The case of potential beneficiaries for physically handicapped pension is grim, 32 per cent of them were blind, 50 per cent of them had locomotor disability, 10 per cent had deafness and 7.1 per cent of mentally retarded cases. Added to this 32.1 per cent stated they had 40 per cent of disability and above, and rest of them had 75 per cent and above. Among them it is striking to note that 67.9 per cent of them were born physically handicapped and 28.6 per cent became handicapped by accident and other reasons.

The above facts show that their long wait or deprivation is not once, it is for long years. It could be seen from their angle that had they got their rightful social assistance at the point of time they became eligible their poverty and life condition would have been better than their living condition today. The argument is that, for no fault of the potential beneficiaries the assistance meant for them has not reached. Because they are poor, unaware and incapable of accessing the concerned office the poor have become poorer than before. An obvious question arises, how many might have died

of continued destitution and ill-health. Such vulnerable potential beneficiaries died unheard due to starvation. It calls for research in this aspect to bring out facts how poor people suffer, on the ground especially in rural areas.

It is conclusive that majority of the eligible people becoming vulnerable to further destitution is because of inefficiency and non-responsiveness of the delivery system. There is serious lapse on the part of directly responsible officials at grassroot level as well as total failure on the part of the district administration in monitoring to ensure total coverage as per the guidelines of the social security schemes.

Some more causes for the deprivation of benefits

- * Lack of awareness regarding the criteria for sanction.
- * Do not have capability to approach the authorities to apply.
- * No idea of how to get the required certificates from the concerned authorities viz. proof of age, death certificate, annual income certificate, disability certificate, etc., as the case may be for furnishing to the application.
- * Those who are aware of the scheme are reluctant to approach the authorities for fear of not having enough money to bribe agents or officials.
- * Most of them are dependent on wages earned from casual labour which they cannot afford to save money to spare for 'bribe.' Their earning is just enough for hand to mouth living.
- * Those who are unsuccessful have spent money, in spite of it not got the orders for they could not pay any more money as demanded by the agents. Dodging

by the officials to get money is common.

- * When the applicants enquired they are told that their papers are not traceable or lost for not giving money as demanded.
- * If they have to try again they are left with no choice but raise loan which they think is beyond their means.
- * There are widows who have lost their husband 20-30 years ago and women deserted by their husband 10-20 years ago. The women who are deserted by husbands are misled by village leaders and authorities that they are not eligible. Lack of no proper guidance.
- * They do not have a 'male member' in their family to take them to the offices. Their dependency on male member is, in many cases, necessary for the destitute widows and old aged people.
- * Partisan treatment or wilful discrimination by the political leaders.
- * They have resorted to mortgage their golden jewels to meet the expenditure.
- * Most of the hill tribes are ignorant of schemes and poorer than the BPL. No forceful community leaders.
- * Officials are not taking keen interest to give the benefit.

Findings of the Study

The social security assistances are primarily meant for preventing poor people from further impoverishment and death. Appropriate schemes are designed with certain criteria targeting a section of vulnerable people. No scheme covers all the persons for whom it is meant (Subrahmanya 1998). What figures are shown on the paper

only reflect the number of beneficiaries who could contact political leaders, officials of the area, spend money as demanded by them. Some of the beneficiaries were forced to spend out of dire necessity, The World Bank, 2006 found in a study that transaction costs of applying for pension are a deterrent to potential beneficiaries. In many cases the local leaders take people to Taluk office and collect money in the name of officers. It is well established by the study that not only the eligible cases are sanctioned there are ineligible cases also. Hence, the sanction orders are given arbitrarily. There is no verification or inspection done by the higher authorities. Unfortunately there is no mechanism by which the Government identifies the people who are left-out or denied from time to time. The real and lasting solution to this question of prompt selection seems to lie in entrusting their work and responsibility to the village level, Van Ginneken (1998).

- * The study strongly reveals that illiteracy and poverty among the people are major impediments to claim their benefits.
- * People are under the mercy of village leaders, who are generally elite and politically powerful. The village leaders act as agents between beneficiaries and officials for transaction of money in the process of sanction of social pension.
- * There is no working mechanism to make the people know about the criteria of schemes. Hence most people are forced to depend on political leaders, Gram Panchayati members or community leaders in the village. Ignorance of the scheme has given way for them being exploited for money and political patronisation. Destitute widows are particularly subjected to several social problems. They find it difficult to leave their homes accompanying the leaders who are generally men.

- * The potential beneficiaries are of two kinds, those who have not tried and those who have attempted many times but never succeeded. The first category of people have a confirmed notion that the benefits will not be sanctioned without giving money to the local leaders or the officials responsible for sanction. The other group of people are those who made their application through agents but never received the pension because they are unable to feed the bribe as and when demanded.
- * The physically handicapped people face problems to get the required disabled certificate from the district surgeon of the district for establishing the severity of disability.
- * There is no proper method of identifying the eligible persons by the official machinery. Hence a large number of them are left out.
- * Even though the power to sanction has been delegated down line, the officials are not sensitive.
- * Officials are not duty bound or compassionate.
- * The process of sanction involves political leaders' intervention, corruption and delay.
- * The *Nemmadi Kendras* which are equipped with computer, but they are not able to fully reduce or overcome the problems found by the potential beneficiaries. Though there are positive improvements, yet they have proved to be another Taluk office at hobli level. Even though they are located closer to the villages, the turnout remains far from satisfactory.

Methods to Prevent Deprivation of Pension to Eligible people

The main issue for consideration is that people are generally BPL and illiterate. They are incapable of securing anything they are entitled for, in the existing setup. The problem of denial or deprivation can be tackled by the official machinery through responsiveness. The district monitoring committee should function regularly. There is a need to hold public campaign and awareness programmes by information and publicity departments of State and Centre.

Under the circumstance, one time thorough identification of the eligible beneficiaries should be done by the concerned officials in every village locally in the presence of the Gram Panchayat Members and Panchayat secretary and medical officers in a Gram Sabha (Krishna Prasad 2010). The identified OAP, DWP and PHP should be sanctioned in the Gram Sabha to avoid transaction of money as well as political interference and pressure.

Conclusion

The potential beneficiaries have strong case to be considered by the Governments to provide them the assistance retrospectively ever since they became eligible as per the criteria prescribed and guidelines for universal coverage of the schemes.

Every State has to seek the welfare of all its members and not a few or some people only. Social Assistance is a device for providing social security benefit for vulnerable people. Illiteracy and poverty of old people, widows and disabled people in rural areas are not new. Their obvious weakness and helplessness should not come in the way of their entitlement. When the scheme is targeted to

provide monthly pension to the destitute people, simple method of effective identification or selection needs to be devised at the point of launch of the scheme. The ground reality reveals that many eligible and needy people are left out of the benefit by the faulty delivery process. It is again the most vulnerable people who are further driven to destitution and death not by chance but for various lapses in the system. People should be freed from their unavoidable dependency on the local leader. Added to this, even the delegated power to lower level of the delivery system and the e-governance initiative of Rural Tele Centre have not much impact to reduce the problems of rural poor. Over and above that, the authorities above are found to be treating schemes in a more routine and casual manner than the other anti-poverty programmes. If any potential beneficiary dies of malnutrition and starvation the local leaders and the officials will be directly or indirectly responsible.

It is revealed that, in spite of ideal schemes formulated by Governments to assist the needy people, for want of effective implementation, want of dedicated officials and selfless political leaders, deprivation of benefits is bound to occur. There is need for rigorous feedback from an able research organisation in the form of policy improvisation to be brought to the notice of Government for effective implementation to save people from exploitation and vulnerability.

Therefore, there is an urgent need for the government to bring in much more effective method of identification of all the eligible and deserving poor people at once by employing a selection process in Gram Sabha. If only the entire process of selection and sanction is done at the doorstep, it naturally avoids delays and eliminates money transaction, political interference gives hope as well as relief to the beneficiaries to lead a

decent life without being denied or die because of deprivation of their entitled social security.

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