ABSTRACT

The objective of article 41 of the Indian Constitution is to achieve social justice and economic equality. Accordingly appropriate social assistance programmes are developed to protect the vulnerable people viz. Old Age Pension, Destitute Widow Pension and Physically Handicapped Pension, National Family Benefit Scheme, etc. There are complaints that some people are receiving pensions while others are not able to get the assistance. Those who get the benefit, they get for a price and those who cannot afford will never get. Many are paid less pension. Hence, there is a strong necessity to study the issues related to the implementation of the schemes and also suggest appropriate remedies to the schemes. The study was undertaken in Chamarajanagar District, Karnataka State with the specific objectives and hypothesis.

A total of 792 samples were randomly selected under various sections spread over 122 villages of four Taluks comprised of OAP (184), DWP (120), PHP (63), NFBS (45) beneficiaries and administered structured questionnaire on beneficiaries to cover various aspects of the existing implementation system. Effort was also made to understand why still there are deprived potential beneficiaries (182 people). The implementing revenue officials (56) post office officials (21) operators of Nemmadi Kendra (8) and 109 village leaders were also interviewed to have insight into the ground reality in a multipronged way, which was supplemented by videography. In order to test the set objectives and hypotheses simple statistical methods like frequency distribution, descriptive analysis and chi-square methods are used.

The main findings show the beneficiaries are illiterate (83.4%) and most of them belong to BPL category. SC and ST beneficiaries are predominantly depending on the
assistance. Results reveal that people are not aware of the schemes and the procedure involved. Their source of information is through the village leaders. Majority (84%) of the village leaders’ contract money ranged from ₹ 500-2000 from people for application, documents, officials, etc. It was found both eligible and ineligible cases were sanctioned. The applicants had to visit offices many times before it was sanctioned. The postman deducted pension amount from ₹ 20-50 from each beneficiary at the time of disbursement.

The study reveals that the e-Governance initiative Nemmadi Kendras have not proved effective due to lack of infrastructure, untrained operators, power cut and charging high fee have turned away the applicants. There is delay and arbitrariness in sanctioning the benefits by officials. There are number of ineligible beneficiaries receiving the benefit and a section of potential beneficiaries are left out. They are incapable of meeting the expenses demanded by political leaders and officials. Many are found to have tried and lost money, and never succeeded.

Especially, tribal people in the district are most disadvantaged due to illiteracy, ignorance, poverty, no money to bribe, lack of leadership, official apathy, living in far flung areas from the main stream villages and Government offices. It is found that the deserted widows are denied of DWP by the authorities due to stringent criteria. Certain genuine people are left out due to their inability to claim their rights which is true both in villages and in urban areas.

Physical verification of beneficiaries shows nearly 20% are found to be fictitious, duplicate, death cases, suspended cases and cancelled cases, transferred cases, etc. reflecting ineffective monitoring, evaluation or implementation by the authorities.
Difference in criteria in the schemes of Central Government and State create problem of choice to people.

Several findings are positive to the objectives in protecting the vulnerable people. But, deprivation of the assistance is a serious issue. Issues of rigid procedure, awareness, access, political interference, pressure, corruption and inefficient system are found to be main barriers for the poor people.

Many specific recommendations are made for effective transparent procedure and people friendly criteria. A few are mentioned as follows: (i) Prior identification or survey of the potential beneficiaries in every village. (ii) Process of sanction and delivery of benefit in Grama Sabha by the authorities in the open village to avoid political interference, bribing and delay. (iii) Conducting Social Security Day would ensure universal coverage. (iv) Incentive awards to officials for Batchat villages to clear the backlog. (v) Enhancement of pension and automatic indexation linked to inflation. (vi) Simplification of criteria and reduce insistence of certificates from potential beneficiaries. Certification by local Village Accountant should be valid for the purpose of automatic sanctioning the benefit. (vii) A model is proposed to dispense with production of written application and documents. A payment model is also suggested to ensure transparent disbursement. Above all, the thesis has tried to suggest models for appropriate policy changes for an efficient social security system to protect the right citizen at right time with full pension at the door step.