Summer Training at
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Study on Current Status of Social Assistance Schemes in Bagli and Kannod Blocks of Dewas district

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CERTIFICATE

This is to certify that **Kuldeep Tailor**, student of Post Graduate Diploma in Rural Management (PGDRM) Batch 03 from Institute of Health Management Research, Jaipur has underwent the summer training in **Samaj Pragati Sahayog, Dewas, Madhya Pradesh** and has done study on **"Current Status of National Social Assistance Programme in Bagli and Kannod Blocks".**

The candidate has successfully carried out the mentioned studies assigned to him during summer training from 8th April 2013 to 10th June 2013 and his approach to study has been sincere, scientific and analytical.

I wish him success in all his future endeavors.

Susmit Jain

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Acknowledgment

"It is necessary to acknowledge all those persons who have directly shaped our work as well as lives."

I would like to acknowledge the assistance and encouragement of individuals who directly or indirectly gave me assistance and motivation in the completion of my summer internship.

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Last but not least, I would like to thank my parents, friends and all well-wishers for successful completion of my Summer Internship Program.

KULDEEP TAILOR

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LIST OF ABBREVATION

SPS	:	Samaj Pragati Sahayog
NGO	:	Non-Goveemental Organization
IIHMR	:	Institute if Health Management Research
RTF	:	Right to Food
SHG	:	Self Helf Group
NPM	:	No Pesticide Management
RRPPCL	:	Ram Rahim Pragati Producer Company Limited
MGNREGA	:	Mahatma Gandhi National Rural Employment Guarantee Scheme
NSAP	:	National Social Assistance Programme
IGNOAPS	:	Indira Gandhi National Old Age Pension Scheme
IGNWPS	:	Indira Gandhi National Widow Pension Scheme
IGNDPS	:	Indira Gandhi National Disability Pension Scheme
NFBS	:	National Family Benefit Schme
NMBS	:	National Maternity Benefit Scheme
CEO	:	Chief Executive Officer
PPS	:	Probability Proportional to Size

OBJECTIVES of SUMMER TRAINING:

- ✓ To get an idea about how an organization works.
- ✓ To know how NGOs get formed in this sector.
- ✓ To know how various intervention are design.
- ✓ To know how an NGO works with Government and Government schemes.
- ✓ To see if I’m able to apply theories learnt in class room to field observation.
- ✓ To know our rural family.

INTRODUCTION

SPS is an organization registered under the Societies Registration Act, 1860. Over the last two decades, SPS has grown to be one of India's largest grass-roots initiatives for water and livelihood security, working with its partners on a million acres of land across 72 backward districts, mainly in the central Indian Adivas belt. SPS is headquartered in a drought-prone, tribal area in the Dewas, district of Madhya Pradesh, which typifies the most difficult problems facing the country. SPS concentrate all their direct interventions in about 260 villages and towns of this area.

At present SPS is working on these projects:

1. Watershed Development
2. SHG Programme
3. Agriculture
4. Crop Aggregation and Marketing
5. Livestock Support
6. Kumbaya
7. MGNREGA
8. Right to Food
9. Media and Films

SPS Campus

WATERSHED DEVELOPMENT: - SPS has taken up 112,000 acres for direct implementation of watershed programmes spread over 57 villages, leading to effective spending of Rs. 250 million and generating nearly 2 million person-days of employment. The total storage capacity of the water harvesting structures created by SPS is over 4 million cubic metres. This has had the primary impact of ensuring drinking water security to all households in these villages. Rabi irrigation has shown a rise of 300% and the overall irrigation ratio has more than doubled. A significant impact of the work has been drought-proofing of the kharif crop.

EXPOSURE TO WATERSHED: - Watershed development is more than a just soil and water management. It is an integrated approach, which aims to improve rural livelihoods including human resource development, pasture development, agriculture development, livestock management and rural energy management. It aims at the development of all resources –human and natural– in one ecosystem.

Watershed development generally follows the **Ridge to Valley** approach. This means that the upper parts of a watershed are treated first and gradually lower parts are taken up. This assures a maximum of water conservation and groundwater recharge. Soil erosion is reduced and structures in the lower parts are protected.

The watershed management implies, the judicious use of all the resources i.e. land, water, vegetation in an area for providing an answer to alleviate drought, moderate floods, prevent soil erosion, improve water availability and increase food, fodder, fuel and fiber on sustained basis. Watershed is used to achieve maximum production with minimum hazard to the natural resources and for the well being of people. The management should be carried out on the watershed basis. The task of watershed management includes the treatment of land by using most suitable biological and engineering measures in such a manner that, the management work must be economic and socially acceptable.

I attended two days workshop class on watershed with trainees from PRADAN. First day Mr. Chandan Pandey took our class on how to construct “Boulder Check” and “Gabion Structure”. He taught step-by-step formation of Boulder Check and Gabion Structure. After lunch he showed us a movie on how a **Boulder Check and Gabion Structure made**. Then we went to field and made a layout for Boulder Check.

Layout for Boulder Check

Next day Mr. Jitendra Birla took our class on how to construct “Earthen Dam”. He tought us step by step formation of earthen dam. After lunch he showed us a movie on earthen dam. Then we went to field and made a layout for earthen dam.

Step-by-Step Formation of EARTHEN DAM:-

- Trial Pits
- Site Clearance
- Layout
- Cut-off Trench
- Embankment and corewell
- Slope Maintenance
- Stone Pitching and Grass Turfing for Embankment Protection
- Surplus Weir

SHG PROGRAMME: - Over the last six years, SPS have formed about 1400 women's Self-Help Groups (SHGs) in 247 villages and 13 towns with around 23,000 members. Most members of these SHGs belong to the marginalized —poor, Adivasis, Dalits, landless and displaced people. SHGs offer their members a range of financial products including interest on savings, recurring deposits, fixed deposits, loans against fixed deposits, loans for emergencies (the veracity of each of which is carefully judged by the members themselves), collective purchase of basic needs of daily life, loans for cattle and well construction, cattle insurance, life insurance etc. So far SPS SHGs have saved a more than Rs.71 million and provided loans worth more than Rs.390 million to their members. Individual member loans range from Rs. 3,000 to Rs. 30,000.

But the central goal of their SHG programme goes beyond finance. It is the empowerment of these disadvantaged women who learn to run their own series of nested institutions – SHGs, Cluster Development Associations (of 15-20 SHGs) and Federations (of around 200 SHGs).

EXPOSURE to SHG: - We went to an SHG meeting at Ratatalai to observe the SHG meeting. Name of the SHG was "MAHALAXMI BACHAT SAMOOH". This SHG was formed in 2002. Total members of SHG were 14. This SHG comes under Udainagar Pragati Samooh [Federation]. We gave our introduction to all members of SHG. After that they gave their introduction. The collection of money started one by one.

Objectives of SHG's:-

- To empower women.
- To develop leadership skills in members.
- To develop decision making power in members.
- To make them familiar with bank activities.
- To bring marginalized/deprived section to main stream of the society.
- To increase the income of members and bring sustainability in it.
- To make them free from money lenders
- To make a common platform for members to save money.
- To provide emergency loan to members.

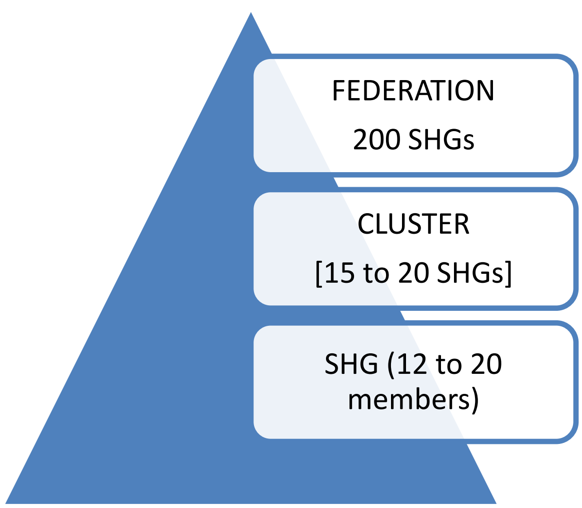
Step-by-Step Formation of SHG:-

- Decide location.
- Small household survey to know awareness about SHG in the community.
- Re-awareness programme in the community.
- Prepare a list of members who are ready and who not.
- Try to make aware those who are not ready.
- Form a group of 12-20 women.

ELIGIBILITY for MEMBERS:-

- All members of SHG should be women only of age between 18-55.
- All members of an SHG should belong to one village/colony/ward.
- All members should be from same socio-economic background.
- From one family there should be only one member.
- To add a new member in SHG 51% members of that SHG should be agree.
- Retirement age of the member is 55 years. At this time payment will be given to the person as per SHG policy

Hierarchy of SHG:-



OBSERVATIONS:-

- Members were making amendments in SHG rules.
- Bargaining power of members was amazing.
- Members were counting their collected money
- Loan will be provided on priority basis. This decision was taken after the agreement of all the members
- Women were feeling shy while giving their introduction.

SHG Meeting

AGRICULTURE: - SPS has been working out low-cost, sustainable and climate-resilient agricultural packages for small and marginal farmers in rainfed dryland areas. SPS has worked out a package of agricultural practices finely tuned to the resource endowments of the watershed, which is accessible to the poor (low-cost) and sustainable (low-risk). SPS has experimented with 61 improved varieties based on indigenous seeds of 10 crops - sorghum, maize, pigeon pea, soybean, cotton, pearl millet, groundnut, black gram, green gram, chick pea and wheat - which give good yields even with low external inputs. Of these SPS has short-listed 38 varieties. These varieties have been developed from the local germplasm by scientists working on-location across India's drylands and are, therefore, well adapted to this challenging environment. Under their agricultural improvement programme they encourage a few carefully selected farmers to set up seed production plots for some of these varieties. SPS buys back seeds from these plots and then distributes them to farmers in the area. Among an increasing number of these farmers, we are encouraging the adoption of No Pesticide Management (NPM) agriculture.

Along with 7 other partner NGOs, we initiated an All-India Consortium on NPM Agriculture in 2008. The NPM idea came up as a response to the difficulties faced in Organic Certification, which is both expensive and inaccessible to small farmers. The idea of the NPM movement is to encourage farmers to grow crops without any chemical pesticides, create an identity for their produce and link these small producers to markets.

Exposer of Agriculture: - On April 11, 2013 I had field visit of Agriculture and Aggrigation with Mr. Vijay Shankar. He told us that SPS has experimented with 61 improved varieties based on indigenous seeds of 10 crops - sorghum, maize, pigeon pea, soybean, cotton, pearl millet, groundnut, black gram, green gram, chick pea and wheat - which give good yields even with low external inputs. Of these SPS has short-listed 38 varieties. These varieties have been developed from the local germplasm by scientists working on-location across India's drylands and are, therefore, well adapted to this challenging environment. Under their agricultural improvement programme they encourage a few carefully selected farmers to set up seed production plots for some of these varieties. SPS buys back seeds from these plots and then distributes them to farmers in the area. Among an increasing number of these farmers, they are encouraging the adoption of No Pesticide Management (NPM) agriculture.

Agriculture exposer with Mr. Vijay Shankar

We went to a farmer's field and saw various types of structures.

1. **Bhu-Nadep:-** Connstruction size of the Bhu-Nadep should be 12 feet long, 5 feet wide and 3 feet deep. Required material is cow dug, water and wastage of agriculture. The place for bhu-nadep should be with proper shadow and equal. It takes 5 to 6 months for best result. Purpose of this is ti reduce the use of pesticides. It increases soil fertility. Cost of a Bhu-Nadep is Rs 400 to 500.

BHU-NADEP

2. **Pukka-Nadep:-** Construction size of Pukka-Nadep is 12 feet long, 5 feet wide and 3 feet deep. Required material is cow dug, water and wastage of agriculture. It constructed from et. There should be some space in structure for passing air.

PUKKA-NADEP

3. **Kuchha Sanjivak:-** A dug of 1 meter length, 1 meter wideth and 1 meter depth. Required material for Kuccha Sanjivak is one big poulitheen of 4*4 meter size. Mixture of 50 kg cow dug, 50 liter cow urinel, 1 kg gud, 1 kg besan and water as per needed.

4. **Pukka Sanjivak:-** A costructed dug of 1 meter length, 1 meter wideth and 1 meter. Mixture of 50 kg cow dug, 50 liter cow urinel, 1 kg gud, 1 kg besan and water as per needed.

PUKKA SANJIVAK

5. **Four Pit Structure:-** Four Pit Structure is promoted by Government of Madhaya Pradesh. Total cost for this structure is Rs 12,000. It should be 12 feet long, 12 feet wide and 2.5 feet heught of bricks wall. It should not be more than 20 feet. It requires 1800 bricks, 3 plastic bag of cement, 20 plastic bag of raith, two mistri for two days and six labour for two days.

Four Pit Structure

6. **Kitchen Garden:-** Total expens for kitchen garden is Rs 500 and 100% spouncered by SPS. The purpose of the kitchen garden is to grow daily useable vagitables. Size of the garden is 20 feet long, 3 feet wide and 1.5 feet deep.

After that we went to a farmer's field, where he was doing agriculture by Drip Irrigation Method. He told us that total expense of drip irrgation is Rs 70,000 and 80% subsides was givan by Government on pipes through National Horticulture Mission. In his field total plants of Anar. This method was adopted from its grand success in Maharastra to promote Alternative Livelihood.

Drip Irrigation

CROP AGGREGATION AND MARKETING: - To make farming viable in India, we need to ensure remunerative prices for small and marginal farmers who are otherwise forced to sell most of their produce in local markets at very low prices immediately after the harvest. Through SHGs, over the last four years, SPS have facilitated an initiative to help farmers aggregate their produce and collectively sell in bigger markets at a time when they can get a better price. A striking feature of this initiative is that funds have been almost entirely mobilized by the SHGs from mainstream banks on the strength of their own corpus. This is an initiative by the people based on their own institutions and capital. This has a significant impact on the empowerment of women, who play a crucial role, be it in fixing the price, ascertaining quality or in making payments through banks. The programme has extended to pigeon pea, soyabean, gram and wheat growers, with the value of aggregated produce being nearly Rs.10 million in 2009-10.

EXPOSER OF AGGREGATION: - We went to a ware house located in Uday Nagar, where the output of the agriculture was stored. For this purpose SPS formed a company named Ram Rahim Pragati Producer Company Limited (RRPPCL). On October 2, 2012, RRPPCL incorporated under Part IXA of the Companies Act, 1956.

Ware house in the Uday Nagar

LIVESTOCK SUPPORT: - Over the last 3 years, SPS has started a livestock support programme for small and marginal farmers. While people have large stocks of cattle in this area, milk yields have been poor due to poor animal health and lack of water, fodder, affordable credit and a market. Their watershed programme had already ensured water and fodder. They have now introduced quality preventive and curative veterinary care. Painstaking efforts of their team have ensured that the Indore Milk Union has included this area in their milk collection route and has also installed a Bulk Milk Cooler of 3,000 liters capacity, perhaps for the first time in a tribal area. SHGs have extended credit to their members (at low rates of interest with long repayment periods) to purchase quality breeds. These animals have all been insured through a tie-up with the Oriental Insurance Company.

On the procurement side, activities focus on building up a fair and efficient milk collection and payment system. On the production side, various programmes like pregnant cow care, fodder production, regular deworming and vaccination, support in selection of good animals and improved breeding services attempt to raise productivity of farm animals. Mortality amongst calves has already come down from 75% to 13 %. In these efforts, it has been their endeavour to strike a balance between getting better yields from the present stock as well as induction of indigenous and cross-bred animals. A dedicated cadre of para-vets and milk cooperative society secretaries provides feet to the programme by making available these services in far-flung villages. SPS Core Team member Rangu Rao and Dr. Gopal Barapatre lead the livestock support team.

KUMBAYA: - Kumbaya is one of the great initiative taken by SPS. Purpose of the Kumbaya is to empower women from most deprived areas of the country by creating livelihoods through the dynamic skill of garment fabrication. Most of these tribal women had never stitched a garment before and had no options other than manual labour. Kumbaya is also hope for many differently-abled people, particularly women, whose inability to contribute manual labour in an agricultural area leads to their abandonment. Today over 500 women in 50 villages of Udainagar revenue circle and Bagli tehsil have learnt stitching. Kumbaya guarantees work and a market to producers for 300 days a year and makes a range of Indian and western casual wear, duvets, patchwork cushion covers, table and bed linen, curtains, wall hangings and different types of bags and rucksacks.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):

The MNREGA was notified on September 7, 2005. The objective of the Act is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work.

To meet this challenge SPS set up the National Consortium of Civil Society Organizations (CSOs) for NREGA in 2007. The Consortium includes 51 CSO partners in 59 blocks of 44 most backward districts across 11 states of India, working with about 125,000 families to make MGNREGA a success. The SPS role is the technical and social empowerment of these partners. The Consortium seeks to move beyond the more traditional civil society watchdog role to improving MGNREGA implementation in all its various dimensions. SPS Core Team member Pramathesh Ambasta is National Coordinator of the MGNREGA Consortium.

Training Material on MGNREGA At the request of the Union Ministry of Rural Development (MoRD), SPS has prepared watershed works manuals in the MGNREGA context (300 pages+ in both English and Hindi). The Governments of Chhattisgarh, Bihar and Himachal Pradesh have distributed these manuals to all their Gram Panchayats and concerned officers. We have converted each of the 16 chapters of these manuals into stand-alone booklets.

RIGHT TO FOOD: - A key area of governance reform in India is the schemes related to the Right to Food (RTF), such as the Mid-Day Meal Scheme, the Integrated Child Development Services and the Public Distribution System.

EXPOSER of RTF: - On April 15, 2013 we went to Uday Nagar location to have exposer of Right to Food. Mr. Trilok Gupta told us that Article 21 of Constitution of India says "**Sassamaan Jine ka Adhikar"** every Indian Citizen. He told that at present SPS is working on 9 government schemes as follows:

1. Mid-Day-Meal Scheme
2. Integrated Child Development Services Scheme
3. Targeted Public Distribution System
4. Antoday Ann Yojana
5. Annapurna Ann Yojana
6. National Family Benefit Scheme
7. Indira Gandhi National Old Age Pension Scheme
8. National Maternity Benefit Scheme
9. MGNREGA

Field Visit of RTF

He told us that SPS is working across 129 villages and 3 towns to generate awareness, greater local participation and build pressure on the government to reform the way these schemes are run and increase the resources allotted to them. SPS conducted a survey of more than 7,000 children less than 6 years of age, which identified malnourished children and monitored their growth. Our work has led to a marked improvement in quantity and quality of mid-day meals in 171 primary and middle schools. The work of partner NGOs, trained and supported by SPS, has provided extensive relief to people living in malnutrition hotspots of Madhya Pradesh and also ensured greater transparency and accountability in the functioning of the administration.

AGRICULTURE SURVEY:

After having exposure of the various activities, we did an agriculture survey of two panchayats. This survey was to find out total use of bio-fertilizers and chemical fertilizers. Fact is that year by year the rates of chemical fertilizer are rapidly increasing, which increases the input costs for the farmers. The point of the survey was to get primary data, so that strategies could be evolved, to reduce their dependency on these chemical fertilizers.

OBJECTIVE OF THE SURVEY:-

- ✓ To know the total agricultural land of both panchayats [Agrakhurd and Siwanpaani].
- ✓ To know the use of fertilizers per acre.
- ✓ To know the use of organic manure per acre.
- ✓ To know the capacity of producing organic and green manure.
- ✓ To find out various typology of the land.
- ✓ To find out how many have actually benefited from the vermi-compost programmes.
- ✓ To find out if the vermi-compost can become more popular.

SAMPLING METHOD AND PROCEDURE

Sample Size: Two Panchayat (Agrakhurd and Siwanpani)

Sample Unit: All farmers of both panchayats.

Methodology: Quantitative

Tools: Questionnaire

AGRICULTURE SURVEY

FINDINGS

A. GENERAL INFORMATION

1. **Name of the Gram Panchayat selected for the intervention:** Agrakhurd

2. **Villages information under the GP:** Agrakhurd

#	Village/ habitation name	Number of farmers	Cultivated area (in acres)
1	Agrakhurd	227	1030

3. Cropping sequence[1] found in the GP

Kharif: Maize+ Soybean+ Cotton+ Red Gram+ Green Gram+ Cow peas

Rabi: Wheat.

4. Typologies[2] with cropping systems found under the GP

#	Typology	Area (in acres)
1	Soybean+ maize+ Black soil+ Plain land (Kharif)	85
2	Soybean+ maize+ Red soil+ Plain land (Kharif)	166

[1] Cropping sequence is the cropping systems followed in all seasons in a year.
[2] Typologies are different cropping systems found with respect to other situations. For Eg., cotton + intercrop in rainfed soils in kharif; Cotton as sole crop in irrigated soils in kharif; vegetables in irrigated soils in rabi; jowar in rainfed in rabi, irrigated paddy in lowlands in Kharif, upland rainfed paddy in Kharif, low land irrigated paddy in rabi, etc.

3	Soybean+ maize+ Red soil+ undulating land (Kharif)	105
4	Soybean+ maize+ Red gram+ Black soil+ Plain land (Kharif)	110
5	Soybean+ maize+ Red gram+ Red soil+ Plain land (Kharif)	142
6	Soybean+ maize+ Red gram+ Red soil+ undulating land (Kharif)	80
7	Soybean+ maize+ Red gram+ murum soil+ undulating land (Kharif)	51
8	Maize+ (Black gram+ green gram+ cow peas) for household consumption+ murum soil+ undulating land (Kharif)	119
9	Maize+ (Black gram+ green gram+ cow peas) for household consumption+ Red soil+ Plain land (Kharif)	68
10	Maize+ (Black gram+ green gram+ cow peas) for household consumption+ Red soil+ undulating land (Kharif)	55
11	Maize+ (Black gram+ green gram+ cow peas) for household consumption+ Black soil+ Undulating land (Kharif)	49
12	Wheat+ Black Soil+ Plain land	129
13	Wheat+ Red Soil+ Plain Land	95
14	Wheat+ Murum Soil+ Plain land	57
15	Wheat+ Black Soil+ Undulating Land	109
16	Wheat+ Red Soil+ Undulating Land	39
17	Wheat+ Murum Soil+ Undulating Land	47

B. PLANS AND TARGETS

1. Identified farmers information for Biomass Based Manuring Pits

#	Name of the Village	Typology	Number of farmers	No.of Pits planned
1	Agra Khurd	Soybean+ maize+ Black soil+ Plain land (Kharif)	21	85
2	Agra Khurd	Soybean+ maize+ Red soil+ Plain land (Kharif)	33	166
3	Agra Khurd	Soybean+ maize+ Red soil+ undulating land (Kharif)	21	105
4	Agra Khurd	Soybean+ maize+ Red gram+ Black soil+ Plain land (Kharif)	28	110
5	Agra Khurd	Soybean+ maize+ Red gram+ Red soil+ Plain land (Kharif)	36	142

6	Agra Khurd	Soybean+ maize+ Red gram+ Red soil+ undulating land (Kharif)	23	80
7	Agra Khurd	Soybean+ maize+ Red gram+ murum soil+ undulating land (Kharif)	8	51
8	Agra Khurd	Maize+ (Black gram+ green gram+ cow peas) for household consumption+ murum soil+ undulating land (Kharif)	24	119
9	Agra Khurd	Maize+ (Black gram+ green gram+ cow peas) for household consumption+ Red soil+ Plain land (Kharif)	11	68
10	Agra Khurd	Maize+ (Black gram+ green gram+ cow peas) for household consumption+ Red soil+ undulating land (Kharif)	14	55
11	Agra Khurd	Maize+ (Black gram+ green gram+ cow peas) for household consumption+ Black soil+ Undulating land (Kharif)	8	49
12	Agra Khurd	Wheat+ Black Soil+ Plain land	23	129
13	Agra Khurd	Wheat+ Red Soil+ Plain Land	18	95
14	Agra Khurd	Wheat+ Murum Soil+ Plain land	11	57
15	Agra Khurd	Wheat+ Black Soil+ Undulating Land	21	109
16	Agra Khurd	Wheat+ Red Soil+ Undulating Land	6	39
17	Agra Khurd	Wheat+ Murum Soil+ Undulating Land	11	47

Our Agriculture Survey Team

2. Farmers identified for Green Manuring Promotion and/or Intensification

#	Name of the village	Typology	Number of	No.acres

			farmers	planned for Green Manuring
	Agra Khurd		40	80

Note: farmers are selected from various typologies. Therefore it is not possible to categorize them on the basis of typologies.

3. Plans for Biomass Nurseries

A	Number of farmers/CBO identified for raising Biomass Nursery. (Give Names)	:	1 SHG is identified for raising biomass nursery
B	Proposed village(s) for nursery	:	Agrakhurd
C	Sixe of the nursery	:	--
D	Biomass species planned	:	Glyricydia
E	Source of Govt Support for establishing nurseries and biomass plant material	:	Yet not any support form Govt.

AGRICULTURE SURVEY

BOTTOM-UP STUDY of NATIONAL SOCIAL ASSISTANCE PROGRAMME IMPLEMENTATION

Introduction to NSAP: - Article 41 of the Constitution of India states "the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want." Several State Governments started social pension schemes for vulnerable groups, long before the Central Government. It was only in the year 1995 that the National Social Assistance Programme (NSAP) was introduced as a Centrally Sponsored Scheme and this was converted into Additional Central Assistance (ACA) Scheme in the year 2002.

When NSAP was introduced in 1995, it had three components:- National Old Age Pension Scheme (NOAPS) providing a monthly pension of Rs. 75 to destitute of 65 years or higher; National Family Benefit Scheme (NFBS) providing one time assistance of Rs. 5000 in the case of death due to natural causes and Rs. 10000 in the case of death due to accidental causes of primary breadwinner in the age group of 18-64 years in a below poverty line household; and **National Maternity Benefit Scheme (NMBS) providing a lump sum cash assistance of Rs. 300 to pregnant women of 19 years and above for up to the first two live births in a below poverty line household. NMBS was later transferred to the Ministry of Health and Family Welfare from 2001-2002.** On 1st April, 2000, a new scheme with the objective of providing food security to the destitute called Annapurna was introduced to benefit deserving beneficiaries who could not be given assistance under the National Old Age Pension Scheme. In 2007 NOAPS was renamed as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and made applicable to all aged persons belonging to families living below the poverty line, instead of restricting it to destitute aged persons. Further, in 2009, two more pension schemes for widows and the disabled were introduced.

NSAP at present has the following components:

1. **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**: - Under the scheme, BPL persons aged 60 years or above are entitled to a monthly pension of Rs. 275/- up to 79 years of age and Rs.500/- thereafter.

2. **Indira Gandhi National Widow Pension Scheme (IGNWPS)**:- In February 2009, GOI has approved pension to BPL widows in the age group of 40-60 years @ Rs. 200 p.m. per beneficiary.

3. **Indira Gandhi National Disability Pension Scheme (IGNDPS)**:- In February 2009, GOI has also approved pension under Indira Gandhi National Disability Pension Scheme (IGNDPS) for BPL

persons with severe or multiple disabilities between the age group of 18-60 years @ Rs. 200 p.m. per beneficiary.

4. **National Family Benefits Scheme (NFBS)**: - A grant of Rs 10,000 in case of death due to natural causes/accidental death of the "primary breadwinner" is provided to the bereaved household under this scheme. The primary breadwinner as specified in the scheme, whether male or female, had to be a member of the household whose earning contributed substantially to the total household income. The death of such a primary breadwinner occurring whilst he or she is in the age group of 18 to 64 years i.e., more than 18 years of age and less than 65 years of age, makes the family eligible to receive grants under the scheme.

5. **Annapurna: -** On 1st April, 2000 a new Scheme known as Annapurna Scheme was launched. This Scheme aimed at providing food security to meet the requirement of those senior citizens who, though eligible, have remained uncovered under the NOAPS. Under the Annapurna Scheme 10 kgs of food grains per month are provided free of cost to the beneficiary. The number of persons to be benefited from the Scheme is, in the first instance, 20% of the persons eligible to receive pension under NOAPS in States/UTs

Note: - NMBS was later transferred to the Ministry of Health and Family Welfare from 2001-2002.

Topic of the study: -

"Current Status of Social Assistance Schemes in Bagli and Kannod blocks of Dewas district".

Objectives of the study:-

- To understand the socio-economic characteristics of the households receiving pension benefits
- To know the role of Local Self Governance (PRI) in the schemes.
- To know what problems beneficiaries face during withdrawal.
- To know the reason of delaying of pensions at block level.
- How difficult is it for a beneficiary to get into the pension list.

Methodology: - The study has to be both qualitative as well as quantitative in nature. Qualitative method will be use to get in depth understanding of the whole scheme and quantitative study use to get basic information and understanding of stakeholders.

Study Area: - In my study I have covered 37 Villages of 26 Panchayats of 2 blocks. The study was done in two blocks of **Dewas** district is located in Madhya Pradesh. Dewas district is spread over 7020 Sq. km. Dewas is known as commercial district of Madhya Pradesh. The district is divided into many tehsil of which major ones include Bagli, Kannod, Hatpeeplya etc.

Sample Size: - 75 beneficiaries of Bagli and Kannod blocks of Dewas District. [All 3 RTF locations]

Formal interview with 5 secretaries and 5 sarpanch at panchayat level of each location and 2 Chief Executive Officer (CEO) or Block Development Officer (BDO) at block level.

Sampling Method: - Probability Proportional to Size [PPS] sampling for beneficiaries and Random Sampling for Sarpanch and Secretary.

DISTRIBUTION of SAMPLE

Sample in Uday Nagar Location

Total Beneficiaries	**Sample size for Beneficiaries**
IGNOAPS = 307 [72%]	IGNOAPS = 18 [72%]
IGNWPS = 64 [15%]	IGNWPS = 4 [15%]
IGNDPS = 35 [8%]	IGNDPS = 2 [8%]
NFBS = 20 [5%]	NFBS = 1 [5%]
Total = 426	Total = 25

Sample in Bagli Location

Total Beneficiaries	**Sample size for Beneficiaries**
IGNOAPS = 43 [65%]	IGNOAPS = 16 [65%]
IGNWPS = 16 [24%]	IGNWPS = 6 [24%]
IGNDPS = 4 [6%]	IGNDPS = 2 [6%]
NFBS = 3 [5%]	NFBS = 1 [5%]
Total = 66	Total = 25

Sample in Kathafod Location

Total Beneficiaries	Sample size for Beneficiaries
IGNOAPS = 39 [55%]	IGNOAPS =14 [55%]
IGNWPS = 20 [28%]	IGNWPS = 7 [28%]
IGNDPS = 6 [8%]	IGNDPS = 2 [8%]
NFBS = 7 [9%]	NFBS = 2 [9%]
Total = 72 [100%]	Total = 25 [100%]

Data Collection:-

a. **Approach:-** Qualitative as well as quantitative
b. **Data collection tools: -** Collection of village level data (primary data) with the help of structured questionnaire and secondary data from panchayat and government office.
c. **Technique**:
    - Survey
    - Interviews
    - Participatory Rural Appraisal (PRA)

Tools and Techniques: - Structured questionnaire for pension beneficiaries and informal interaction and discussion with Sarpanch, Secretary and Chief Executive Officer.

Data Source: - Primary Data and Secondary Data

Duration: 38 Days (1st May 2013 to 10th June 2013)

Time Line for Study Project

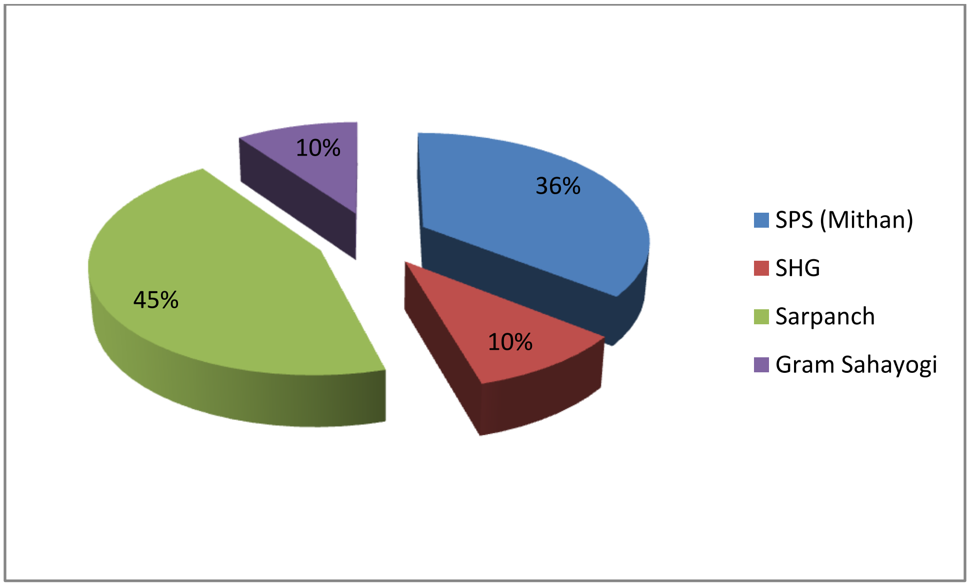
Activities	Date wise planning for May and June month								
	1-2	3-4	5	6-10	11-16	17-22	23-28	29-30	1-10June
Meeting/Discussion with some beneficiaries to get a basic idea of study									
Finalization of tools, methodology/sampling									
Pre-testing of tools									
Data collection of pension beneficiaries in Udainagar location and interaction with gram sahayogi									
Data collection of pension beneficiaries in Bagli location and interaction with gram sahayogi									
Data collection of pension beneficiaries in Katafod location and interaction with gram sahayogi									
Fieldwork for Discussion with Sarpanch and Secretary of three locations									
Discussion with BDOs/CEOs									
Analysis of data and report writing									

FINDINGS

I have divided my findings into two parts, Quantitative and Qualitative.

QUANTITATIVE FINDINGS

1. **In answering to the question that from where you got to know about the scheme?**

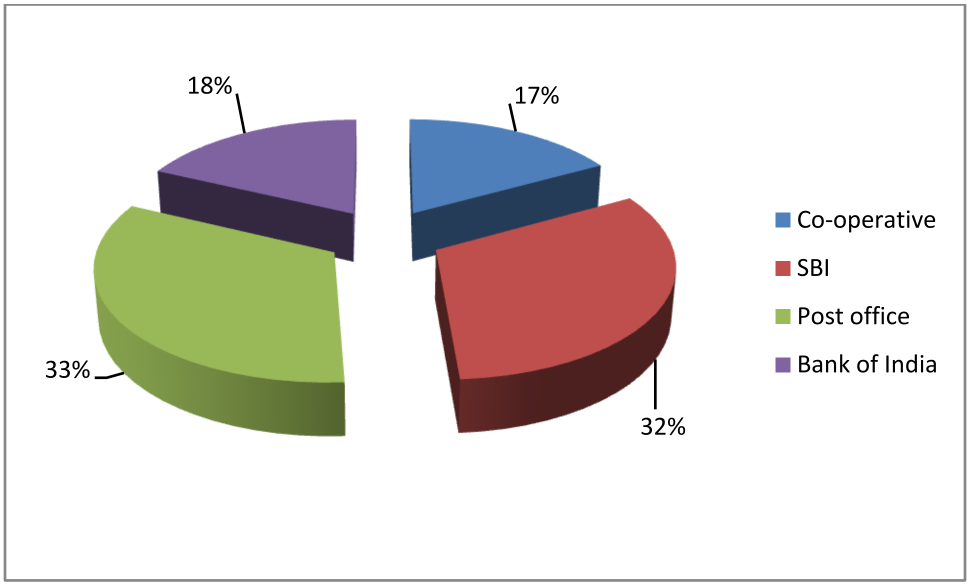


36% says that they got to know about schemes through SPS (Mithan), 10% through SHG's meetings, 45% through Sarpanch (panchayat) and 10% through gram sahayogi.

So we can say that SHG is playing very important role in the whole scheme. We can promote pension schemes by discussing in SHG's meetings.

A very good finding came over that gram sahayogi is also playing very important role to get start pension.

2. In answering to the question that in which bank do you have account?



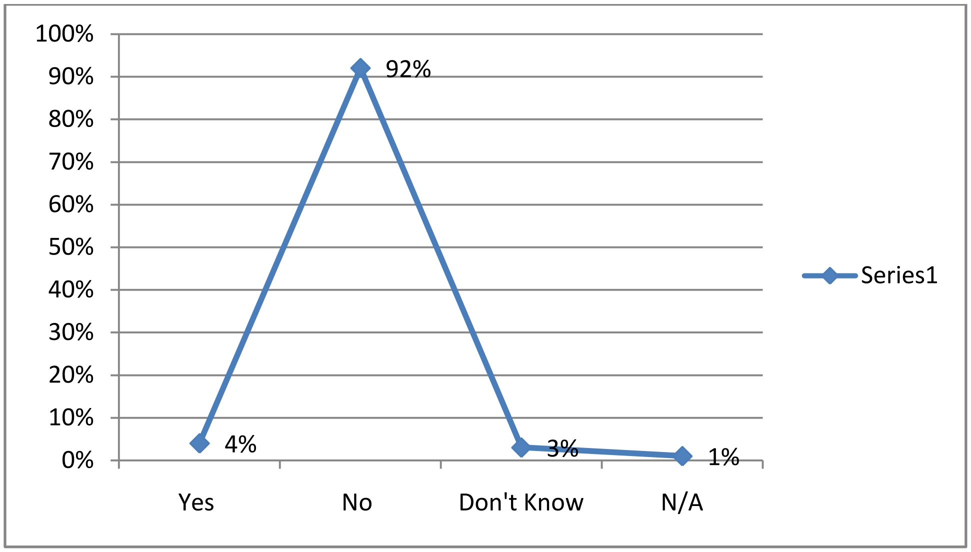
People who have bank account in Post-Office are able to withdraw money more easily as compare to other bank user.

At some places post man comes at home to deliver money of pension. It is good that post man comes at home to deliver money but people have to wait for post man to come, so it is also a major problem. Many time post man come to village and some person who is not present at that time in village/home, so he/she will get money when post man next time.

Access for the post office user is easier as compare to other. and Know Your Customer (KYC) is not required.

It is much easier to open account in post office as compare to other bank.

3. In answering to the question that are you getting pension regularly.



92% says that no they are not getting pension regularly.

At some places for withdrawing money people go to bank once in 2-3 months not every month, because they have to expense 40-50 Rs for every withdrawal. [Wages in travelling]

4% who says yes they are getting pension regularly, are beneficiary of NFBS, who got benefit within one month.

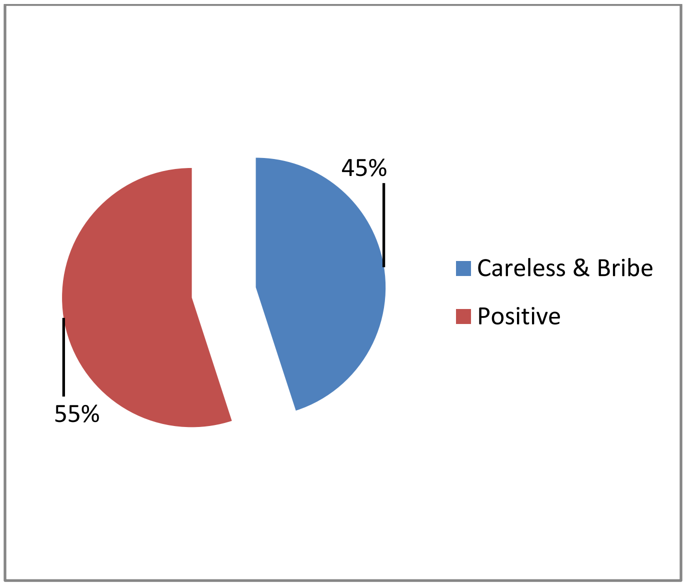
3% who says don't know, are those who don't have entries of transaction. So it is not possible to find out whether they are getting regularly or not.

At some places beneficiaries are not getting the full pension [people are getting only 150 Rs as pension instead of 275]

There was a one person doesn't have bank diary, instead he has job card and an account in bank. No records of transaction. Transaction done through job card.

Many people are eligible for old age pension scheme but they are getting other pension. So they are getting less amount.
People who are above age of 80 and are eligible for Rs 500/month but they are not getting.

4. In answering to the question that what was the behavior of Sarpanch and Secretary when you went for application of pension?



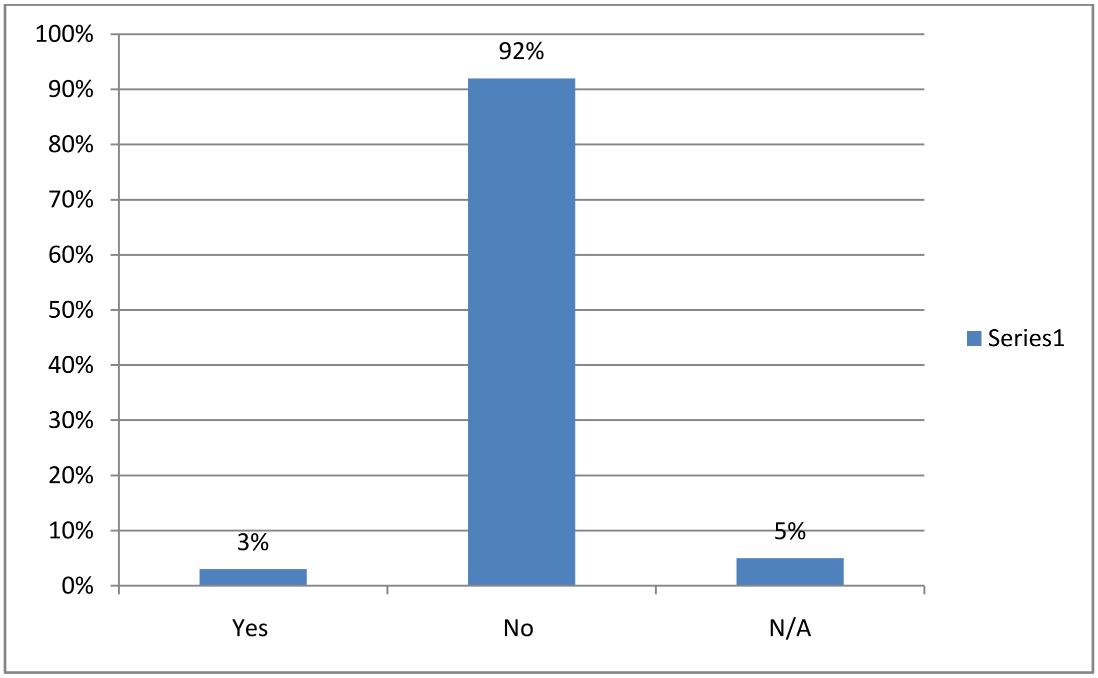
Out of 75 beneficiary 45% say that the behavior of Sarpanch and secretary was not good and they show carelessness, did misbehavior with them and ask them for bribe.

People are not able to get their pension at time due to carelessness nature of Sarpanch and secretary.

Sarpanch and secretary take bribe as the name of creating account.

55% who says that nature was positive, some of them are those who are very close to Sarpanch.

5. In answering to the question that the amount that you are getting is sufficient for you?

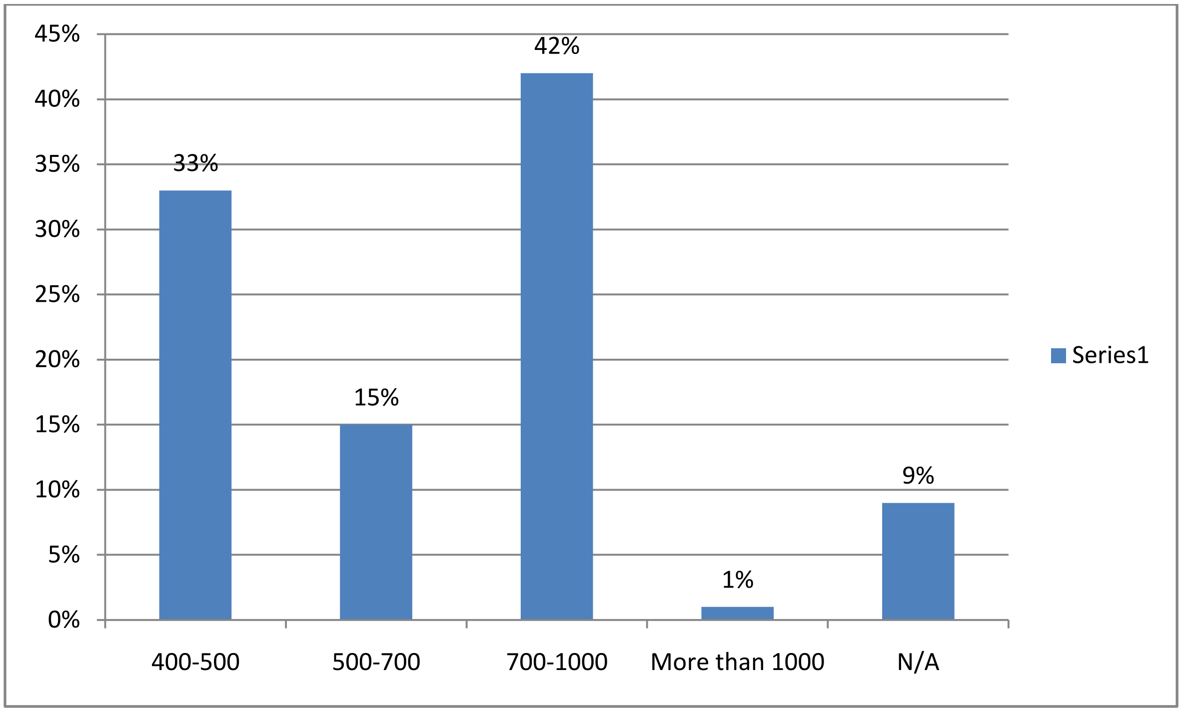


Out of 75 beneficiary 92% say that no that the amount that they are getting is not sufficient for them. Such a high number being dissatisfied with the amount received. Shows a genuine insufficiency.

So there is a need to relook the amount being disbursed.

For 5% beneficiary this question is not applicable, because they got benefited from NFBS.

6. In answering to the question that according to you what amount is sufficient?

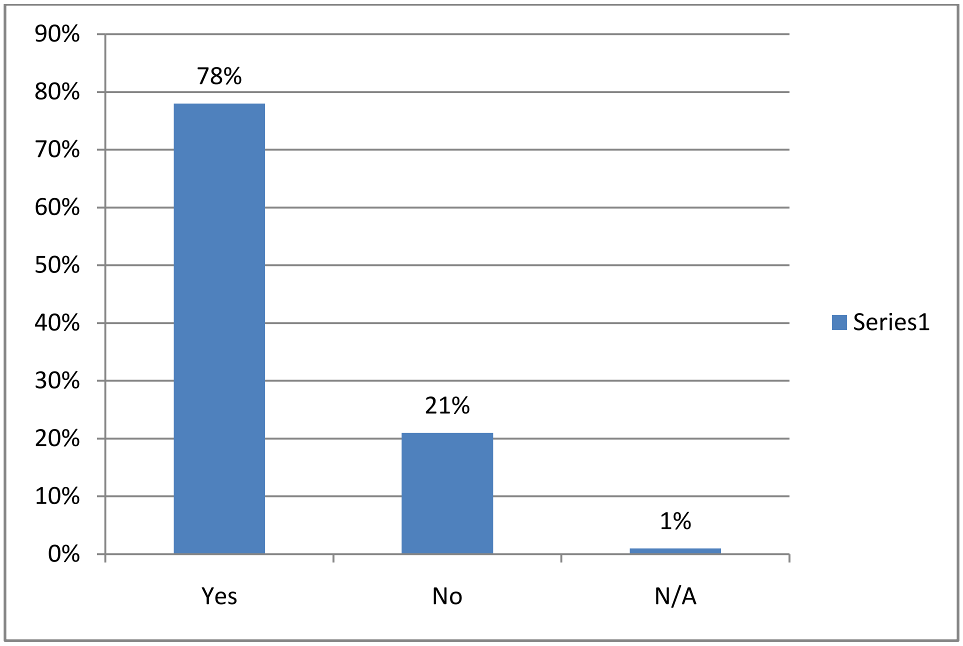


42% say that between Rs 700 to Rs 1000 will be sufficient for them to survive. So we can see that there is a urgent need to increase in the amount in all pension schemes and ensure that the amount will be increases annually.

At many place beneficiaries are not getting the right pension [people are getting only 150 Rs as pension instead of 275]

The quantum of pension received should be adequately increased. Also provisions must be for annual increment.

7. In answering to the question that are they face any problem during withdrawal?



78% say yes that, they are facing problems during withdrawal. These problems were mostly access related problems. People faces problem to access their banks for withdrawal of pension.

People have to expense 40-50 Rs for every withdrawal. (Wages for travelling).

Waiting in queue, some time it takes whole day.

To fill receipt

It is very difficult for him to go bank in this age.

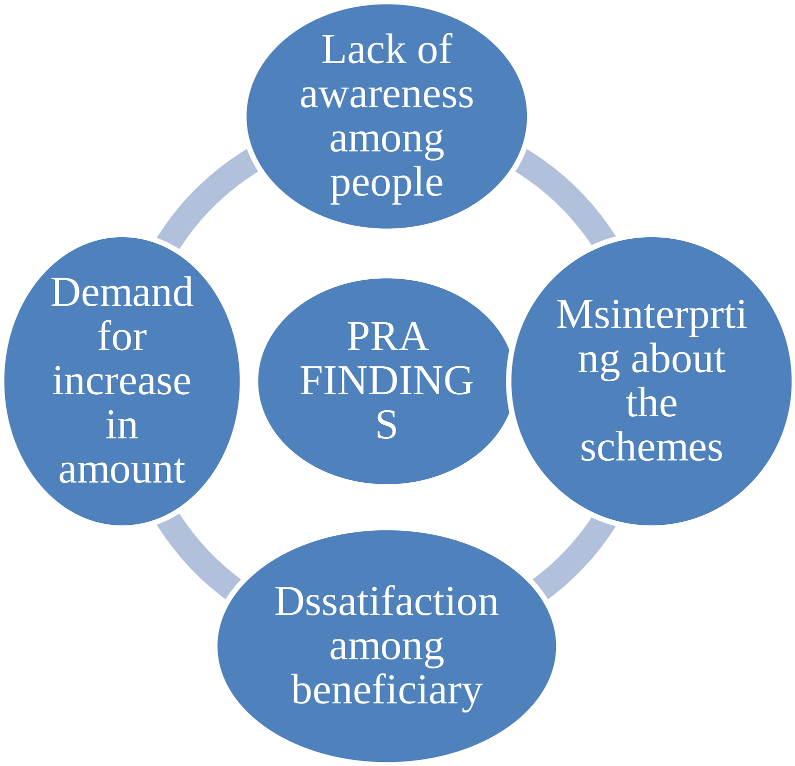
Too much of crowd in banks.

21% who say no, some of them have account in post office, in some cases post man comes at home to deliver money and in some cases their family members help them to withdrawal money.

QUALITATIVE FINDINGS:

- ✓ For withdrawing money people go to bank once in 2-3 months not every month
- ✓ Many beneficiaries came to know about pension schemes through SHG.
- ✓ People who have bank account in co-operative banks are able to withdraw money more easily as compare to SBI user.
- ✓ People are not able to get start their pension at time due to carelessness nature of Sarpanch and secretary.
- ✓ People have to expense 40-50 Rs for every withdrawal. [wages in travelling]
- ✓ Many people don't have any entry of transaction on pass book since opening of account.
- ✓ Beneficiaries are not getting the right pension [people are getting only 150 Rs as pension instead of 275]
- ✓ One person doesn't have bank diary, instead he has job card and an account in bank. No records of transaction.
- ✓ Many people are eligible for old age pension scheme but they are getting other pension.
- ✓ Many people are ready to withdrawal money every month.
- ✓ At some place post man comes at home to deliver pension.
- ✓ It is good that post man comes at home to deliver money but people have to wait for post man to come, so it is also a major problem. Many time post man come to village and some person who is not present at that time in village/home, so he/she will get money when post man next time.
- ✓ Post man has diary of people.
- ✓ At some place bank also have bank diary of beneficiary.
- ✓ Sarpanch and secretary take bribe as the name of creating account.
- ✓ People who are above age of 80 and are eligible for Rs 500/month but they are not getting.

Findings through PRA



PRA meeting at EKLERA

SUMMARY OF THE DISSUCISSION WITH SARPANCHS & SECRETARIES

In my second round of study I met 11 Sarpanchs and Secretaries. It was a great experience for me to talk to the public representatives of Local Self Government. They told me how they select the eligible candidates for pension and start their pension.

First step of selection is that they see how many households are BPL and AAY. Then they prepare a list of BPL and AAY households. They also discuss about pension schemes in gram panchayat's meeting, and gram sabha meeting to create awareness amongst the villagers. After seeing Ration Card list next step is to see voter list of the gram panchayat to know the age of the persons. Then they prepare a list of persons who come under schemes like IGNOAPS, IGNWPS, IGNDPS etc. Then they inform the candidates to bring required documents. Then they fill the form and attach documents with the form and send it to the block office.

This is a continuous process which runs the whole year. Whenever any eligible person come to Panchayat for application they fill his/her form and send it to the block.

In the event of death of the bread winner of a BPL/AAY family, the Sarpanch and the Secretary personally visit the bereaved family and inform them about the National Family Benefit Scheme and request them to submit the required documents to avail its benefits.

In the event of the death of a pension beneficiary, the Sarpanch also stops the pension, by submitting the Death Certificate, along with the Ration Card to the block offices

Discussion with Sarpanch

SUMMARY OF THE DISSUCISSION WITH CEO/BDO

In my last round of the study I met to CEO of Kannod block Mr. Babu Lal Panwar. He told me that how they transfer money to the beneficiaries account and how they select eligible candidates. They told me that selection of the candidate is a process which runs whole year. In Kannod block 6500 beneficiaries are currently getting benefits from various schemes.
The process of applications is invited for the whole year. The applications are receive from gram panchayat. CEO signs that application and sends it to the block committee. All the members of the janpad committee are the representatives of janpad, who win that election. A combination of 4 to 5 panchayats is the representative of 1 janpad.

This committee makes decision that who is eligible for pension. Then after that final list is prepared and then the pension is started.

The money is received through district, than CEO sends that cheque to the Social Justice Department for approval. Then after approval the cheque is again sent to the janpad. Then after that the cheque is encashed by the janpad and in whichever bank beneficiary has his account the amount is transferred to his account. This overall process takes minimum 20 to 30 days and some time it takes around 2 month.

Recommendations/Suggestions:

- ✓ Bank branches and post-offices should be within a radius of 2 to 4 km hamlet of beneficiaries for ease of access.
- ✓ The pension scheme must be extended to service not just widowed women, but also to include:
    - Separated/Divorced women, above the age of 40.
    - Single/Unmarried women, above age of 40
- ✓ The quantum of pension received should be adequately increased. Also provision must be made for annual increment.
- ✓ Households with both husband and wife being disabled must be placed on priority and pension disbursement to them must be increased, as a special case.
- ✓ In accordance to the recent high court orders, bank must be more accountable in disbursing pension before the 7th of every month.

  Such accountability measure needs to be put in place.

  Example: SHG can act as a mediator between banks and beneficiaries, as SHGs already has bank linkage.
- ✓ Awareness about the scheme details and amount disbursement must be increased by using IEC material.
- ✓ Revise eligibility norms for IGNWPS by reducing minimum age from 40 years to 18 years

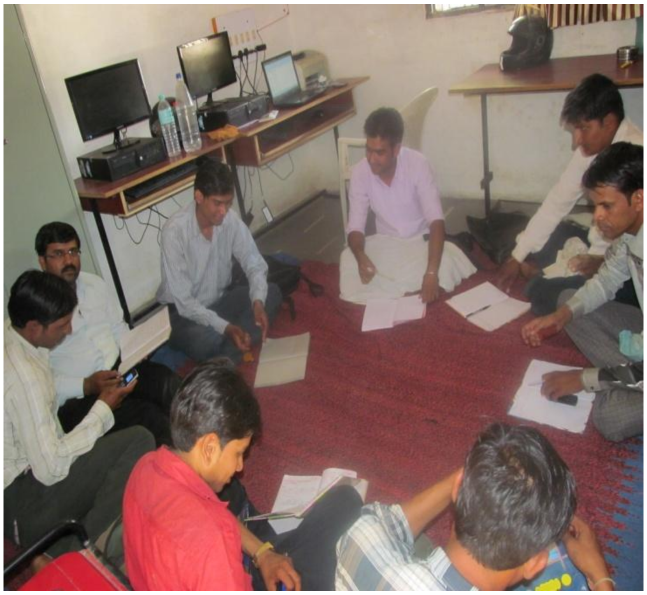
PHOTOGRAPHS:

Interview Of Mr. Naan Singh

Discussion With Sarpanch

KENDRA

IN THE MARRIAGE OF MITHAN



With Galki Bai **RTF review meeting**

Smt. Bhangi Bai

ANNEXURE: 1

QUESTIONNAIRE FOR BENEFICIARIES

Form Number: -

Date: / /

1. Name of the beneficiary.

2. Age of the beneficiary.

3. Which type of ration card [coupon] do you have?

☐ APL ☐ BPL ☐ AAY

4. Name of the Village.

5. Name of the gram panchayat and block.

6. Gender ☐ Male ☐ Female

7. Caste ☐ General ☐ OBC ☐ SC ☐ ST

8. How many members are in your family?

9. What kind of scheme you are availing?

☐ IGNOAPS ☐ IGNWPS ☐ IGNDPS ☐ NFBS

10. From where you got to know about this scheme?

11. Do you get any receipt after submission of application?

☐ Yes ☐ No

12. For how long you are getting pension?

13. What is the mode of payment?[If answer is bank account, then ask 14th question]

☐ Cash ☐ Bank Account ☐ Post office ☐ other [ ]

14. Have you faced any problem in opening of bank account? [If yes then specify]

☐ Yes ☐ No

15. What is the interval of payment?

☐ Monthly ☐ Quarterly ☐ Half yea ☐ Annually

16. Are you getting money of pension regularly? [if yes then skip 17th question]

☐ Yes ☐ No

17. Do you know the reason of why pension got delayed? [if yes then specify]

☐ Yes ☐ No

18. How was the behavior of Sarpanch and secretary with you when you went to gram panchayat for application of pension, follow up of application and release of pension?

19. Amount that you are getting is sufficient for you?

☐ Yes ☐ No

20. According to you what amount is sufficient for you?

21. What major problem do you face in withdrawing money?

Annexure: 2

Focus area of interview/ discussion with Sarpanch and Secretary

- ✓ Profile of the Sarpanch
- ✓ How many Social Assistance scheme are running through panchayat
- ✓ Details of Social Assistance Schemes
- ✓ Total number of eligible persons in panchayat
- ✓ Total number of beneficiaries in your panchayat
- ✓ When applications comes at panchayat what you do
- ✓ What you do to make people aware, what were the steps taken by you?
- ✓ When revise list of BPL Families creates, old beneficiaries do not get pension according to new list, is this justice with them?
- ✓ Process of application, before six month and now-a-days.
- ✓ What is the role of Gram Panchayat in the whole scheme

Annexure: 3

Focus area of interview/ discussion with CEO/BDO

- Profile of CEO.
- How many GP comes under your block?
- How many Social Assistance scheme are running through block?
- Detail of Social Assistance Schemes
- Process of application before six month and now.
- What is the mode of payment in scheme?
- What is the system of payment in scheme?
- What is the role of block in the whole scheme?
- When revise list of BPL Families creates, old beneficiaries do not get pension according to new list, is this justice with them