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In times of mega scams, the poor being denied their pensions

Kathyayini Chamaraj, Oct 18, 2012

‘Money does not grow on trees,’ pointed out prime minister Manmohan Singh in his recent address to the nation, with the tacit exhortation to citizens to tighten belts.

But money seems to be readily available for plucking off trees in sackfuls when it comes to giving largesse of lakhs of crores to the rich corporates looting natural resources; to gamblers on the stock-market by loosening tax-laws; and to the nexus of politicians-bureaucrats-contractors sharing spoils from huge infrastructure projects.

Trillions are freely available apparently, like fallen leaves from trees, to be swept off to tax havens with no effort by the government either to stop the transfer or to get it returned.

But the trees seem to become suddenly bare when it comes to fulfilling basic rights of the needy. A particularly poignant case is the scrimping and skimping the state resorts to in giving social assistance to keep body and soul together to the most vulnerable in society—the disabled, the widowed and the elderly infirm.

Several protests under the banner of ‘Pension Parishad’ have been organised across the country in the last few months demanding a universal pension of Rs 2,000, or half the minimum wage, to the widowed, the disabled and the infirm. Currently, the targeted pension system under the National Social Assistance Scheme gives a pittance Rs 400 (Rs 200 each from the state and central governments, being raised by a measly 100 rupees per month) as pension to those below poverty line (BPL).

With illogical caps on the number of beneficiaries, less than 25 per cent of the needy are currently receiving these benefits.

In Karnataka, while 42 lakh were receiving these pensions at an outlay of Rs 2,500 crore, the government suddenly decided to implement a cap on the number of beneficiaries. The fear was that lakhs of these were bogus or ineligible beneficiaries. Revenue inspectors however went on a cancellation spree and overnight deleted more than eight lakh names of pensioners, mostly without ever visiting their homes, or providing them an opportunity to be heard or informing them of the cancellation.

Thus, lakhs of pensioners, depending solely on the pension for survival, have suddenly found their bread taken from their mouths, since several months.

State created problem

The Joint Director of Pensions, who attended public hearings organised by civil society groups on this wholly state-created problem, was honest enough to confess that several of those whose pensions had been cancelled by declaring them 'dead' were actually alive and present at the public hearing.

According to his report to the revenue secretary (which was copied to social activists in a surprising act of transparency), reports of village accountants were never verified by any officials. Further, local officials took the income limit for eligibility as Rs 6,000, an impossible figure, unaware that a government circular of May 24, 2011 had raised it to Rs 17,000/12,000 for urban/rural areas in line with the state's poverty line. Now all those whose pensions have been cancelled unfairly have to apply for re-verification of their claims, through no fault of their own. One is only too aware of the rigmarole the poor have to go through to claim or re-claim any state benefits.

More trouble has arisen since there has been great delay by the food department in issuing fresh BPL ration cards, which serve as proof of eligibility for accessing pension and other benefits. All those without valid BPL cards have to now obtain an income certificate from the tahsildar to apply for any fresh welfare benefits including pensions. Serpentine queues, harassment and arrogant replies to 'come tomorrow' are the order of the day at all taluk offices and a field day for touts. Issual of income, caste and other certificates has thus become a 'big business' for officials and touts -- a means, not of enabling the poor to access state benefits, but of increasing revenue for the government, generating black money in the form of bribes and apparently filling the coffers of political parties for the coming elections.

The poor are spending almost a year's pension amount -- in terms of lost wages, transportation costs and bribes -- to claim the same amount from the state! While most governments are expected to play Robin Hood -- i.e., take from the rich and give to the poor -- our governments, whether at the Centre or State, seem to be doing the converse -- collecting from the poor to give to the rich.

Bureaucrats are reported to have been proud that they had saved Rs 50 crore by weeding out bogus beneficiaries of pensions. Many of them are being termed bogus whereas it is the eligibility criteria that are bogus. The state is working itself into a frenzy over the pensions which are, relatively speaking, crumbs being doled out to the weakest in society.

Pensions that enable a decent life are after all the right of every individual unable to work, and the duty of the state to provide them. But the same state government has, with eyes closed, allowed the loot of the state's wealth, right from under its nose, of an estimated Rs 16,000 crore worth of iron ore to illegal miners, their transporters, colluders and abettors within government.

The Centre too has gifted away, with its eyes open, an estimated Rs 12 lakh crore undeservedly to the rich and powerful, through tax exemptions and various scams, to whom it does not owe it as a right. But the state grudges Rs 2,000 as universal pension to the old and infirm in the evening of their life. Is there any sense of proportion here? Is this a case of the state being 'penny wise and pound foolish'?

