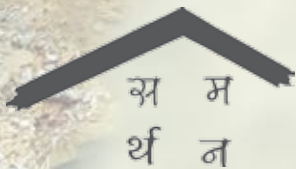


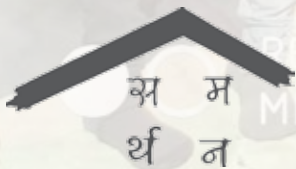
Dekh Parakh

REALITY CHECK
ON PROGRAMME
PORTALS



Dekh Parakh

REALITY CHECK
ON PROGRAMME
PORTALS



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PREFACE

Inclusive Governance has emerged as an important area in the current policy proclamation. An essential precondition of the effective governance is to establish accountable public institutions. Accountability eco-system in India has been well defined in the Constitution and established through various statutes. In order to promote downward accountability, provision of social audits, Citizen Report cards, public hearings have been built in various rights-based constitutional amendments. Under the aegis of E-governance, digital platforms have been created for the management of information of various programmes and promoting transparency into those. Also towards addressing citizen's grievances, various mechanisms have been evolved to protect the rights of the citizens, and to ensure efficient delivery of the entitlements. All of this has resulted into easier access to information besides some other significant positive outcomes.

Still, it is found that in spite of several mechanisms and procedures, the common citizens living in difficult situations in remote rural areas are unable to access the benefits. There is discomfortingly wide gap in the information uploaded on the web portals of the programmes, and its dissemination and full understanding on ground.

Dekh-Parakh is a citizen led initiative of monitoring the rights and entitlements by using the digital platforms to access information, matching it with on-ground reality, and taking corrective actions in cases of discrepancies. Many young boys and girls in rural areas have been trained as Dekh-Parakh Sainik(s). They function as volunteers to provide services to the poor citizens by checking the

information uploaded on the web portals and identifying the mismatch so that relevant stakeholders may be held accountable for the denial of the benefits to the poor citizens. This process of monitoring and audit has yielded significant dividends in improving the efficacy of the social sector programmes. In addition, it has established downward accountability mechanism for the service providers. The experiment is still in its infancy, but it certainly shows a great potential for scaling up.

This report, through its adopted processes and outcomes, attempts to capture and consolidate learnings from the experiment. There are several emerging ways forward to streamline and strengthen accountability mechanisms as well as making the E-Governance more user-friendly from the perspective of the poor and disadvantaged citizens.

We thank Dekh Parakh Sainiks for their promoting Grassroots accountability and enabling the citizens to access their entitlements that are critical for their dignified livelihoods. Appreciation is also due to the Samarthan team for training and handholding of the Sainiks in identifying local solutions that address accountability issues. We are thankful to the Government officials and Panchayat representatives who supported and acted upon the findings and enacted corrective measures. We acknowledge support of Mr Pradeep Goorha who volunteered his time to improve the documentation of the experiences as a token of his concern for the overall benefit of our rural poor.

We hope you will find the document revealing in some ways, and interesting as a whole.

Shrdha Kumar

कार्यालय-
ग्राम पंचायत देहला
जनपद पंचायत पन्ना जिला पन्ना





SECTION - 1

NEED FOR WORK ON THE PORTAL-BENEFICIARY INTERFACE

NEED FOR WORK ON THE PORTAL-BENEFICIARY INTERFACE

1. INTRODUCTION

In recent years, there has been increasing effort to use technology to improve public services and for making them more transparent and inclusive. This is being done by streamlining processes, reducing transaction costs and time and simplifying eligibility criteria associated with accessing them. Information technology (IT) is being increasingly used as part of e-governance for creating accountable and transparent systems and increasing outreach and quality. Through development of online monitoring systems, grievance-redressal mechanisms, application of mobile-based services, and use of biometrics, etc. there is a conscious attempt within public institutions towards streamlining of Government-to-Citizen (G2C) services. The key element in this effort is to focus on providing easier access to information all through the cycle of approval of entitlement-holders' request to its final realization.

Consequently, almost all major schemes/programmes now have their own portals or mobile applications that make large amounts of data available in the public domain in user-friendly formats so that citizens can use these services with minimum outside support.

While the intent of introducing e-governance is laudable, digital access to services remains a challenge because, a) each agency has different procedures for accessing information, b) there is a multitude of platforms and sources from which to access services, c) need for establishing eligibility for various services being sought, as most portals and platforms don't talk to one another, and d) very significant errors of exclusion and inclusion in the eligibility database of schemes/services due to absence of proper ground-trothing and regular updation.

This is coupled with low awareness, rent-seeking and complex procedural requirements, multiplicity of agencies involved in delivering a single service—local bodies, line departments, certifying agencies, banks/financial institutions etc.—all of which lead to inefficiencies, leakages, and poor accountability. This lack of rationalisation and simplification of schemes and their associated processes pose an intimidating barrier to the citizens. Another key challenge—perhaps the most important of all—was the huge gap between data uploaded on the scheme portals and the ground reality. Whenever the local bureaucracy was confronted with the issue of poor service or entitlement delivery, e.g. release of wage payments under MGNREGA or toilet payments under SBMG, they quoted data on scheme MIS and portals to suggest that implementation was smooth and entitlements were reaching the intended beneficiary. They always insisted on the infallibility of portal data, without realizing that the data on screens purportedly derived from ground, entered by their own staff, was not periodically validated, and hence questionable.

2. THE CHALLENGES IN E-GOVERNANCE/G2C SERVICES

The large e-governance systems were designed in corridors of power and policy makers, possibly with perspective to bring administrative efficiency, track progress, account for expenditures and ease decision-making. The user-friendly portals are designed keeping the departmental users in mind. Expectedly the portals served the departmental decision makers and monitors, but not the potential users on the other side of the table. Though it is a well-intended effort, it appeared more as an attempt to put the Program MIS in the public domain, and not so much for the use of entitlement-holders.

It must also be realised here that data going to the portals is what is being fed by the ground level functionaries, and therefore only shows what they may want to show. Though the program portals are designed for accuracy and transparency, fraud and deceit may well continue on ground. In addition, there is limited awareness on portals and extremely constrained understanding of the programme portals amongst the entitlement-holders. As a result, the data being available in public domain in user-friendly formats remains both elusive and opaque to many critical stakeholders including the community, GPs and block functionaries.

There is undeniable need, therefore, to make these ‘very critical’ program portals open to objective interpretation by the community, whose data it is largely carrying. In addition, there is a need to educate other stakeholders such as GP or block officials on looking at it and deciphering it.

Towards identifying gaps and inefficiencies in programme design/implementation, social audits were conceived as an appropriate tool. The problem though has been that such audits are largely one-off, post-facto and not easily amenable to making reversals. Other challenges with social audits were techno-legal compliances of special Gram Sabha, availability of Nodal officer, follow up of the audit campaign with Jan Sunvai’s etc. These, of necessity, make the social audit process dependent on district administration. MPSSS, inspite of being an autonomous body, is a part of the administrative machinery that runs the programme.

It is funded by the government and positions within it are held by officials Junior in rank to those who manage the programmes. Therefore, in the absence of an arm’s length distance, the structure is not very conducive to critiquing its own seniors.

3. SAMARTHAN’S DEKH-PARAKH INITIATIVE

Samarthan identified this constraint alongwith the need for intensive training on portals, using trained local youth and concurrent verification and minimising the dependence on district administration. Samarthan intertwined two interdependent processes into its approach. One was large-scale validation of portal data on structured formats, and the other was using the data for improved accountability and last mile connect. The purpose of two process were in a way similar, yet those were quite different. The first was empirical validation and the second one was validation for the purpose of immediate redress and accountability. It sought support from National Foundation of India to test this approach on a large scale with a social accountability perspective. The intervention was christened as Dekh-Parakh; that is to look and understand the portal data and validate its correctness, and wherever necessary take corrective actions.

Under Dekh-Parakh, Samarthan tried to test a new methodology that rested on the question ‘*Can available e-governance systems/digital portals of the state be used to bridge the divide and carve a pathway for digital to social inclusion?*’ Further, with long experience in the design and operations of social accountability mechanisms, Samarthan decided to test a new approach in interventions, which it describes as ‘*Deepening and Upscaling Social Accountability and Transparency Tools to Secure Rights and Entitlements*’.

The idea was simple—train the community to access, interpret and use digital information available on government portals and websites to track and wrest entitlements and further use it for ensuring transparency and accountability. In essence, the Samarthan method relied on concurrent monitoring rather than post facto, capacity building on portals rather than handouts handed over to Social Auditors, engagement of local youth who can engage at any or all the time, and used existing mechanism of grievance redress.

One block each from Panna, Chattarpur, Tikamgarh, Sehore, Raisen, Mandla and Barwani districts were selected to test this new methodology. As mentioned above, it focussed on providing a deeper understanding of digital data by training community monitors towards accessing portals; collecting feedback from the community, and institutions, e.g. Panchayats, administration and departments; and, if necessary, engage themselves in facilitation towards satisfactory corrective actions. The first 3 of those blocks are characterized by high inequity, feudal dominance, extreme caste and gender-based discrimination, and the last 2 tribal blocks stood out with their low scheme coverage, weak institutions, weak digital literacy and poor accountability.

The strategy was to focus on major social security programmes and target select flagships like MGNREGS, PMAY and SBMG as entitlements under these schemes were meant for the most vulnerable, programs had large expenditure and there were large scale evidences of exclusion, inefficiencies, rent- seeking, sub-optimal quality and absence of social accountability. In order to create a cadre of community members who could use this data and take it to the community, Samarthan identified a group of young volunteers from each project village, who had the inclination to use technology, were using smartphones for various purposes and had the willingness to help the community. Some common issues were identified for verification as tabulated below;

SCHEME PORTALS	COMMON ISSUES CONFRONTED
MGNREGA	Fake Muster Rolls Delayed or no Payments to actual workers Reflection of incomplete works as complete on portal and vice versa Wage payment into another bank account Assets not created but claimed Bribes/ speed money demanded
PMAY	Late release of house installment No, partial or delayed release of labour component of PMAY Transfer of labour payment to another bank account Bank Kiosks tricking and pocketing the whole/ part of tranches
Social Security	Lack of Aadhar link, or Samagra link Inactive bank accounts Wrong account details in the pension portals Release of pension to another bank account Pensions accumulating into accounts without beneficiary knowing about it Pension going into ghost accounts

In order to create a cadre of community members who could use this data and take it to the community, Samarthan identified a group of young volunteers from each project village, who had the inclination to use technology, were using smartphones for various purposes and had the willingness to help the community.

Since local youths were involved, the process did not need to start and finish on predetermined time like in most Social Audits. The process of validation was therefore more incisive and stronger. The starting point of all verification was beneficiary. If beneficiary claimed that he/she worked directly on the construction of an asset under verification, the local youth was either aware of the fact or could find the truth by checking with the neighbours. They also knew/could verify better, if the names uploaded on the portal against the work were the ones that ‘worked’ on the site.

3.1 DIGITAL DEKH-PARAKH REPORTS – EMPIRICAL TESTING OF PORTAL DATA

The premise for developing periodic Dekh-Parakh Reports was to work in a structured manner to monitor scheme specific data to see their outreach and delivery: capture bottlenecks and presenting them to the district for corrective action. The reports were also part of the larger Dekh-Parakh initiative and tried to capture the deviation of portal information from the actual ground status. The trained youth, popularly called Dekh-Parakh Sainiks, were trained to administer standardised monitoring tools in the community to validate the data reported on portals/scheme MIS and report any data-discrepancies based on feedback received from beneficiaries/communities. It also included physical and oral verification of data.

DATA COLLECTION-SOURCES

Data from
beneficiaries:
Community
& individual
households

Views of the Panchayat
functionary

FGD data from the
wider community

Survey data directly from
the individual household

Sarpanch/
GRS/GS

3.2 DEKH-PARAKH FOR THE LAST MILE CONNECT

One of the objectives of Dekh-Parakh is also to enforce accountability for last mile entitlement delivery. This was done by closely working with GP, its representatives and staff to highlight gaps and share individual cases of entitlement denial. The idea was to use portal data for improving every day governance and inclusion of the community in seeking social accountability. It also meant realisation of rights and entitlements for those who could not do so through the established processes. A large number of local cadre of youth were trained in the above mentioned seven blocks to see and interpret portal data for rectification of scheme delivery issues in their own households, neighbourhood and Gram Panchayats. For instance looking at the portal to see if a particular PMAY tranche is released or not, or the expenses incurred on the construction of irrigation well. The portal data was validated on the ground, discrepancies were highlighted locally, efforts were made to 'undo' the 'wrongs' and finally facilitate realisation of entitlements. Dekh-Parakh Sainiks, used the portal data and combined it with their abilities to engage with Panchayat, community and local

administration and facilitated in resolving the issues. The problem identification and its subsequent resolution had a much-needed active role of Dekh-Parakh Sainiks.

When issues were not responded to by the GP, they were flagged to the block and district administration.

Media played an important role in Samarthan's work on entitlement access and social accountability. Where local administration would not have been as effective and in cases where bringing issues to the notice of larger public, including the administration was felt important, Samarthan also engaged with the local media if it was necessary and found the engagement to be very effective.

It is expected and notable that most of the issues encountered by 'Dekh Parakh' Sainik in the field were similar to what came out in Dekh-Parakh reports. Therefore, the two processes complemented each other. The later one giving nuanced understanding and anecdotal evidences on challenges with portal data while the Dekh-Parakh reports giving definite pointers on where the portals carrying largely incorrect data.

In the following paragraphs, a brief presentation is made on the emerging findings in the 'Dekh Parakh' Reports.

देख-परख सैनिक गांव के विकास के लिए बन रहे सहयोगी

पन्ना। नईदुनिया प्रतिनिधि

ग्रामीण विकास में युवाओं की सहभागिता बढ़ाने के उद्देश्य से नेशनल फाउंडेशन ऑफ इंडिया के सहयोग से स्वयंसेवी संस्था समर्थन द्वारा गांव-गांव में युवाओं को प्रशिक्षित कर उन्हें देख परख सैनिक नाम देकर उन्हें अपने गांव के समुचित विकास में सहयोग करने के लिए सक्षम बनाने का प्रयास किया जा रहा है। संस्था की ओर से ज्ञानेन्द्र तिवारी द्वारा बताया गया है कि उनकी संस्था ने मध्यप्रदेश के 15 जिले में ग्राम पंचायत एवं गांव, मजरा टोला स्तर तक पहुंच सुनिश्चित करने के साथ-साथ लोक कल्याणकारी योजनाओं की जानकारी जन-जन तक पहुंचाते हुए ग्राम पंचायतों में पारदर्शिता व जबाबदेही सुनिश्चित करने के लिए गांव के ही युवाओं का उन्मुखीकरण करने का कार्य किया जा रहा है।

युवाओं की टीम तैयार कर किया गया प्रशिक्षित - बताया गया है कि चिन्हित ग्राम पंचायतों के उन युवाओं को



पन्ना। ग्राम पंचायत के कार्यों का निरीक्षण करते देख परख सैनिक। • नईदुनिया

जो मोबाइल व नेट का उपयोग करते हैं, वॉट्सएप तथा फेसबुक चलाते हैं और समाजिक सारोकार से जुड़े हैं उनमें से ऐसे युवाओं का चयन किया गया है जिनके अंदर समाज के लिये भी कुछ करने की ललक है। ऐसे युवाओं की टीम तैयार कर पहले चरण में जिले 40 युवाओं को प्रशिक्षित किया गया।

नेशनल फाउंडेशन ऑफ इंडिया के सहयोग से स्वयंसेवी संस्था का प्रयास

युवाओं को दिया गया ऑनलाइन पोर्टल प्रशिक्षण - उन्होंने बताया कि मन्रेगा, पीएम आवास एवं स्वच्छ भारत मिशन से जुड़ी जानकारी पर युवाओं की समझ विकसित करने के उद्देश्य से



प्रशिक्षण के दौरान चयनित युवाओं को उन्हीं की पंचायत के ऑनलाइन पोर्टल की जानकारी से अवगत कराया गया। इसका परिणाम ये रहा की सभी युवा अब अपने ग्राम पंचायत का पोर्टल देख कर प्रतिक्रिया करने लगे हैं। उनको जमीन में और पोर्टल पर फर्क समझ में आने लगा है जिसको लेकर वे अपने गांव की चौपाल

पर चर्चा कर ठीक करने की बात भी उठाने लगे हैं। युवाओं को यह भी समझाया गया है कि वे प्रशिक्षण में प्राप्त जानकारियों से अपने जैसे अन्य युवाओं को भी अवगत कराएं ताकि वे भी अपने-अपने गांव में ग्रामीण विकास में सहभागिता निभा सकें। युवाओं को सकारात्मक सोच के साथ गांव के विकास में सहयोगी की भूमिका

निभाने का परामर्श दिया गया है जिसका परिणाम है कि वे ग्राम पंचायत को भूल सुधार के लिए प्रेरित करते हुए कार्यों को बेहतर करने में अपना सहयोग दे रहे हैं जिससे पैसों का दुरुपयोग न हो। पंचायत भी अब धीरे धीरे इनको अपना सहयोगी मानने लगी है और उनसे जानकारियां साझा करते हुए उनके सुझावों को गंभीरता से लेने लगी है।

जांच और सत्यापन में खुल रहे भ्रष्टाचार के मामले - संस्था का कहना है कि प्रत्येक गांव में ऐसे ही देख परख सैनिकों की समितियां बन जाएं तो गांवों में कार्यों में गुणवत्ता तो आयेगी ही साथ ही भ्रष्टाचार में भी कमी आयेगी। ऐसी समिति के काम करने से पंचायत में लोग गलत करने में डरेंगे जिससे गांव का विकास सही दिशा में होगा। संस्था ने दावा किया है कि देख परख सैनिकों की मदद से मन्रेगा के श्रमिकों को उनका भुगतान, आवास योजना के हितग्राहियों को मजदूरी दिलाए जाने सहित स्वच्छ भारत मिशन में भी उत्साहजनक परिणाम देखने को मिले हैं।

4.1 PRADHAN MANTRI AAWAS YOJNA – KEY FINDINGS IN DEKH PARAKH SURVEY REPORT

This section presents the findings of Dekh Parakh Survey on PMAY. Sample is drawn from the sanctioned PMAY households, from seven districts mentioned in the above paragraphs. In addition, the sample

is drawn from the PMAY houses at different stages of construction, linked to the release of tranches. These stages are sanction of the house, Plinth level, Lintel, and completed house. These stages entitles the release of the first, second, third and fourth tranche.



SAMPLE SIZE – 307

Stages of construction

Sanction-11 Plinth- 58 Lintel- 56 Complete- 182

MAIN FINDINGS WERE THE FOLLOWING

1. 72% of the completed house are being used for living. Remaining are abandoned or used as store houses.
2. Of the completed houses, only 8% houses had poor quality of construction.
3. 1.5 % of the PMAY entitlements indicated complete manipulation and fraud. Here sanctioned houses were given away to someone else either by cheating or coercion; and often it was through fraudulent withdrawal of money.
4. 2% of the incomplete houses (stuck at different stages of completion) are shown complete on the portal. This is mostly achieved through uploading fake photographs.
5. Substantial local level discrepancies in selection of the priority households from within the SECC priority list. SECC priority list is available at another link on the home page, making it difficult for program monitors to recognise violations in priority rankings. The adjacent box presents case of Ahirguan Panchayat to show how priority list is jumped to benefit some over the others.
6. Unable to bear any upfront costs and not confident of undertaking construction independently, the most vulnerable and poorest households like women headed households, single old person, persons with disability, poorest communities like Sapera, nomadic tribes, succumb to GPs lure to undertake construction on their behalf. GP informally subcontracts the construction to itself in approximate 8% of PMAY houses.. Construction in such cases is extremely substandard, and frequently incomplete e.g. no roofing, no flooring, no main entrance door, etc. Further, invariably the quality of construction is very poor, etc. One example of insensitivity is where an old woman's house was constructed at a level of 8 to 10 feet above ground, without any support to get in and out of the house.
7. 5% cases have withdrawn the first installment and started construction, but their construction halted thereafter at different stages of construction. In some cases, it was observed that the entitlement-holder had migrated, in others they stalled the construction mid-way due to personal reasons. However, there are more complex and convoluted reasons too. In a case in Chattarpur's Choka Panchayat, a large number of entitlement-holders were dropped after the release of first/second instalment. These beneficiaries belonged to 'Kachhi' community involved in

GRAM PANCHAYAT- AHIRGUWAN, PANNA-M.P

- Chotibai Gond, registration number MP09002/1/767 is at number 1 in priority list but her PM Awas was sanctioned at 41st number
- Savitribai Gond is at 8th number in SECC priority list but her PM Awas was sanctioned after more than 32 families accessed PMAY in May 2017 (Sanction no MP 09002/1/712).
- Monica Dhali/Suresh Haldhar is 27th in order in 'Others' category in Priority list, but her house was sanctioned at no.1 priority.

chestnut cultivation, for which they had to own boats. These were rickety and very dilapidated boats, but the ownership of that very low-value asset disqualified them in a later survey.

8. Only 34% of the complete houses surveyed during the study had plastering on inside walls; and only 47% and 61% had flooring and doors and windows respectively. Most such incomplete houses signified that households have run out of funds to finish the house. Some of such houses were occupied without plastered walls, doors and windows. Many such households have run in into heavy debts to complete the house.
9. Only 30 percent households could complete their houses within the sanctioned amount of Rs 1.2 lakh.
10. Wages for construction were not paid in or paid partially in 54 % of the cases. In most such cases, wages were fraudulently pocketed by Panchayat Sachiv(s) or the Gram Rozgar Sahayak(s) with fake muster rolls. The portal doesn't interact with MGNREGS portal from where the amount paid and the recipient's name can be readily identified. The exercise requires altogether a fresh entry into the MGNREGS portal.
11. In 10% to 15% cases, there is substantial, and often deliberate, delay in the release of the second and third tranche. That is the releases are made not at the time when the stage of construction unit qualifies for the next tranche. 15% of the houses at lintel level or post-lintel level had received only 2 tranches instead of 3 tranches. Delay is out of sloppiness in many cases. In many cases, however, the delay is due to demands for "speed money" for uploading the construction progress/photograph on the portal.
12. Technical assistance of any kind is largely provided by Gram Panchayats. 78% entitlement-holders benefitted in whatever little way from Panchayat's interventions.

4.2 MGNREGS - KEY FINDINGS IN DEKH-PARAKH SURVEY

MGNREGA was enacted in 2005 primarily as an employment guarantee to rural poor, willing to do unskilled labour to earn wages. This section of the report is an attempt to capture the findings of the ‘Dekh Parakh’ survey on this extensive, ambitious and complex program. The program has witnessed shifts in implementation in last decade depending on the priorities of the state and central government. In last few years in MP, MGNREGS was used extensively in convergence with Panch Parmeshwar scheme and PMAY to provide labour for construction of roads or construction of PMAY houses. Therefore, it was a challenge in the survey to include adequate diversity in the type of construction works possible under MGNREGS. Yet efforts were made to include a large mix of works, such as ‘Khel Maidan’, ‘Fasal Suraksha Deewar’, ‘Shanti Dham’, ‘Sudoor Sadak’, ‘CC Road’, PMAY houses. This section presents the findings of Dekh Parakh Survey on MGNREGS.

It is important to make a salient point here. The detection of misappropriation in the implementation of MGNREGS requires very intrusive deep diving case-by-case. The stakeholders with mischief on their minds have been using “ingenious” techniques, and have grown more and more wily at it. Yet, there is a pattern to their ‘wrong doings’ in the programme. While there were completed works marked as ongoing, there were also incomplete works that were marked as complete. The employment of contractors and use of hired machines are banned areas therefore misrepresentation is prevalent. The use of contractors serves as a tool for the purpose. They make cash payments to labour; and make their own investments. They also organise labour, control their output and usually pay at a better rate than MGNREGS. Machines on the other hand substitute for labour at a very nominal cost, thereby increasing profits. They bring in speed, and sometimes become necessary to undertake challenging works like digging hard strata. Increased margins generated by using machines is used as buffer for adjusting losses, besides generating increased profits. Evidently, contractors used more machines than beneficiaries themselves did.

Different districts have shown different tendencies and trends for carrying out works in MGNREGS. For instance, Mandla, Panna and other eastern districts employed less machines or contractors, while the more developed districts like Sehore used machines rampantly. Unavailability of the labour is cited as the reason. Unfortunately, a district like Badwani, with ample availability of labour also frequently used machines, citing outstanding payments as reason. The case studies presented in section 2 are some indications as to how the sophisticated misappropriation are committed, but the larger trends emerging from Dekh Parakh survey is presented in subsequent paragraphs in greater detail.

A total of 304 works were examined for Dekh –Prakh Survey. Sample was drawn from the sanctioned/ commissioned works of MGNREGS

from seven districts mentioned in the above paragraphs. The sample has included ‘community works’ like roads, Nirmal Neer, Ponds, and ‘Individual Beneficiary centric works’ Like Kapil Dhara wells, farm ponds, Mud-bunds etc. Further, a mix of works from ‘completed works’ and ‘Ongoing works’ were included in the sample build a comprehensive understanding on the the issues under examination.

TOTAL SAMPLE SIZE - 304

Individual beneficiary centric works	156
Community works	148
On-going/Under construction reported on portal	169
Completed works shown on Portal	135

It is amply evident from the survey that beneficiary incurs a substantial upfront cost from his pocket till the time reimbursement comes through the on-line system. As a result, GPs started looking for the beneficiaries that were capable of investing /blocking their fund for undertaking construction. Consequently, assets are getting created in relatively well-off households. The poor Households that started asset creation, sometimes ended up abandoning the construction work mid-way or borrowed heavily from the market to complete the construction.

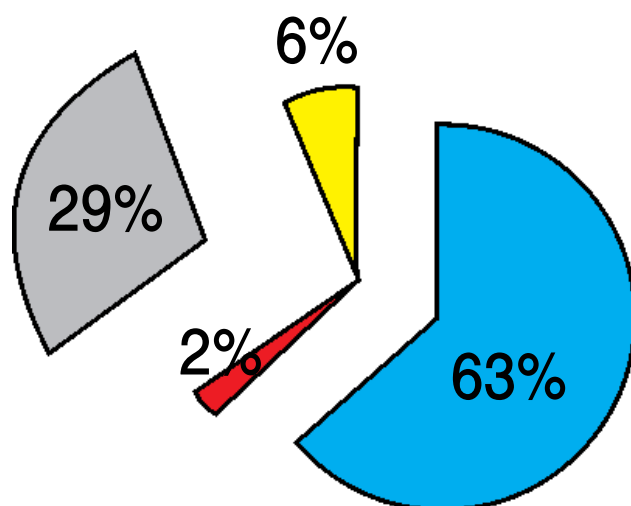
A significant finding of the survey was that a large number of works remain suspended for months. While the reasons vary on why works do not complete and are rather suspended, one certain outcome of the suspended works is that they turn into ‘dead losses’. Nearly 29 % of the ‘work sites’ examined from amongst the ‘on-going ‘ category, that is those sites where construction work is undergoing were found to be suspended for several months/years. Such works slowly cave-in/collapse or get washed away, and remain incomplete, wasting resources of the scheme, wage payments and jeopardising the land allocated to the work.

(a) ‘Works shown as Completed on the portal’

Only 63 % of the cases examined under ‘completed Category’ on the portal, found to be actually ‘complete’ on the ground, other works were under construction, abandoned, or not even started. There is no specific category of works that were generally ‘complete’ or ‘incomplete’, However, most PMAY houses, cement concrete roads, culverts, or bigger buildings (Anganwadi Bhavan, etc.) were complete.

Of the ‘remaining complete works on portal’, 29% were incomplete, at different stages of incompleteness. Of them 13 % still have a chance of revival and can potentially complete if a quick corrective action is undertaken. While the now remaining 16% cases were suspended for a long time. In many such works their progress had hit a possible construction road block, and converted a potential asset into a waste. Most such cases were ‘Kapil Dhara’ wells.

Physical status of the works classified 'Completed Work' on portal (in percent)



- Found complete on verification
- Not started on the ground
- Incomplete/suspended works
- Already existing works

Physical verification of 'completed works'

Only 63 % of the cases examined under 'completed Category' on the portal, found to be actually 'complete' on the ground, other works were under construction, abandoned, or not even started.

The 29% incomplete works shown as complete on portal, 13 % still have a chance of revival and can potentially complete if a quick corrective action is undertaken. While the now remaining 16% cases were suspended for a long time. In many such works, their progress had hit a possible construction roadblock, and converted the assets into dead losses. Most such cases were 'Kapil Dhara' wells, farm ponds etc.

The FGDs revealed that these 'works' were closed down and shown as complete for diversity of reasons. Sometimes there were pressure from administration to complete the works or bring down the percentage of incomplete works. The arbitrarily closed works posed next level challenges for both Gram Panchayats and the beneficiaries. Issuing of completion certificate will result into blocking of any further release of 'funds on the work', thus blocking its completion at any time in future. Some Farm ponds, Mukti Dhams, CC roads were commonly occurring works in this category. Some other cases were closed fraudulently. Funds were pocketed and status was changed to completed category. Fasal Suraksha Deewar, Khel Maidan, and also toilets constructed with MGNREGS where funds were pocketed and works were closed.

Approximately 6% 'works' were such that already existed. That is

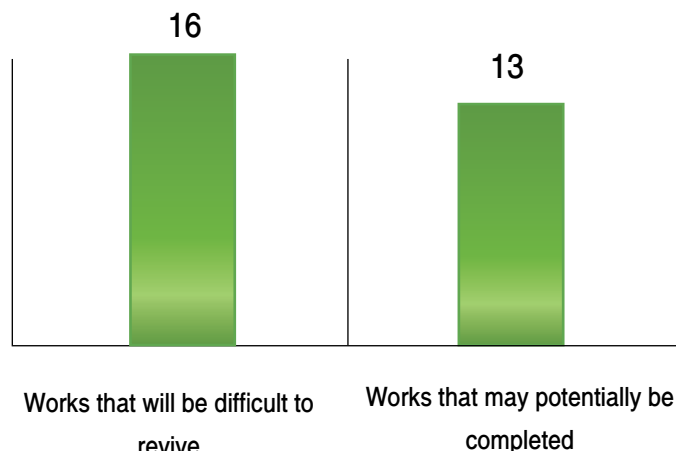
only a 'new work ID' was created for already existing works. Such works usually were Fasal Suraksha Deewar, Sudoor Sadak, irrigation wells, farm ponds, etc.

In 2% cases, the 'works' stated as complete on portal, have actually not even started.

80% of the completed works were done more or less as per the DPR specifications

The data implies that sub-engineers are 'non serious' in issuing Completion Certificate (CC). A large number of 'Completion Certificate' certification was done inappropriately. Panchayats and GRS were engaging in corrupt practices in connivance of Sub-Engineer. There was also an undue pressure on Panchayats to manipulate the status of the works.

Works placed as 'completed works' on the portal but found incomplete on verification (In Percent)

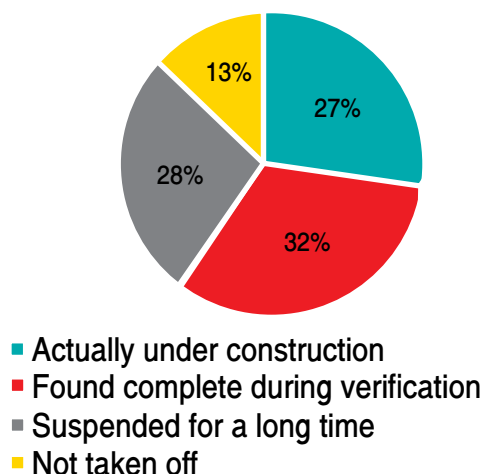


(b) Works stated as ongoing/ under construction on the portal

Of the works shown in the 'Ongoing Category', discrepancies are higher. Only 27% of them were found to be actually 'ongoing or under construction', while the rest were in different stages of completion or suspension.

32 % of 'ongoing works' were almost/or fully complete while 28% were suspended for a very long time, with little or no hope of revival. 13% of 'Under construction' work on the portal had not even started on the ground. 'Khel Maidan', individual household toilet, and

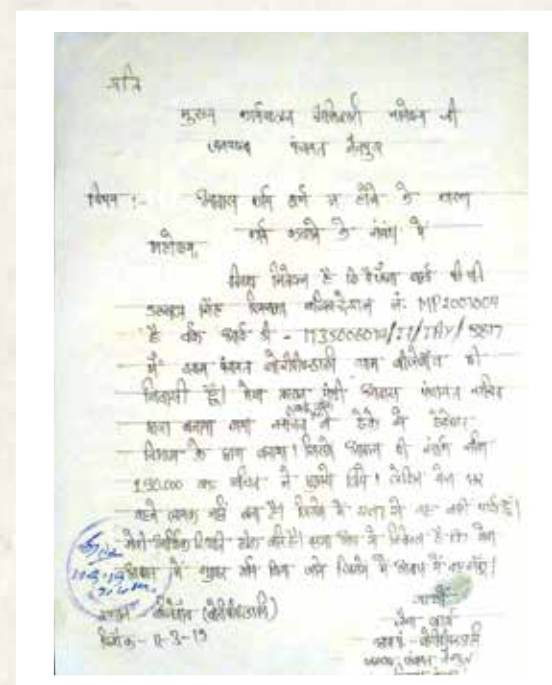
Physical verification of works shown as 'on-going on portal' (In Percent)



plantation works commonly fell in this category.

(c) Quality of the asset created

8% of the surveyed works were found to be absolutely useless, and another 15% were found to be of very poor quality. 43 % of the asset created were of satisfactory quality and 34 % qualified as good quality asset.



4.3 SURVEY REPORT ON SOCIAL SECURITY PENSIONS –A KEY SOCIAL PROTECTION SCHEME

Social Security pensions is disbursed to socially/economically poor individuals. The scheme is largely targeting Persons with Disability, Widows and poor old age population. It is very welcome move by the state government to raise various pension amounts, but last few years were also very tumultuous for pension holders. Each one had to be linked to the State government identification system of 'Samagra'. An associated requirement has been that the active bank account linked with the Aadhaar can only be the one registered for receiving pensions. All the three important documents, which is Samagra, Adhaar, and bank accounts needed to be linked to each other.

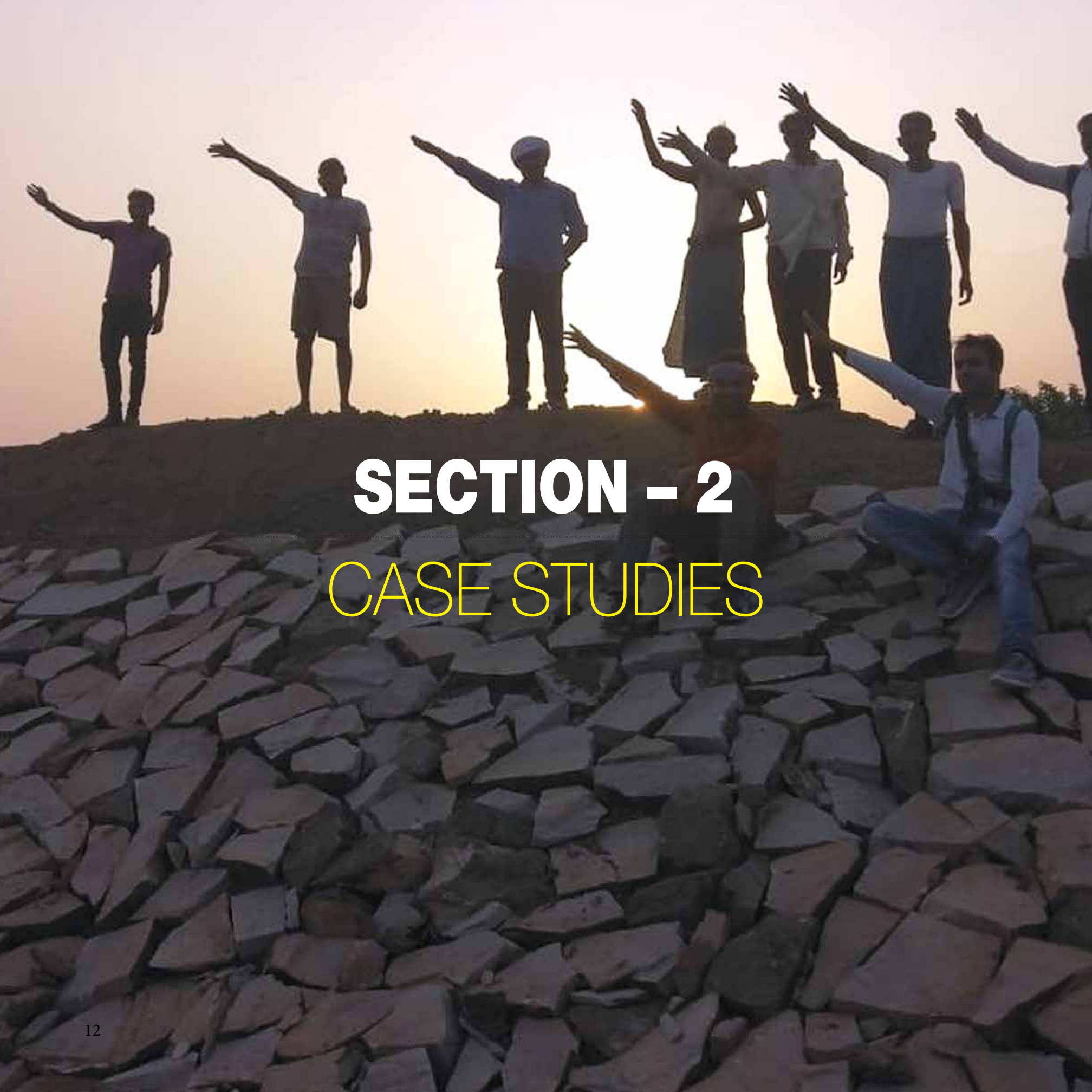
All the above conditions are challenging. One, the poor beneficiaries of the social security pensions were absolutely oblivious of such conditionalities, the second, they are dependent on Panchayat and administration to meet the conditions, third the onus of corrective action to restore pensions lied largely with the beneficiaries, and fourth, there were several errors and challenges with each of the document. For instance the Adhaar can have wrong age, name, address, photograph. Similarly, bank accounts may be suspended, or even not known to the

poor beneficiaries targeted by the scheme. Consequently, a substantial number of pension holders stopped getting pensions on one or more of the above conditions.

A 'Dekh-Parakh' Survey for Social Security Pension holders was conducted of 920 beneficiaries in 10 Gram Panchayat of Badwani district and came out with following findings;

- 5% Households/Individuals were identified whose account numbers in the pension portals were incorrect. In certain cases, it was the account number of someone else.
- 23% were losing pensions as their bank accounts were not duly linked to the Adhaar
- 1% entitlement holders were dead but the names were not deleted on Samagra. They continued on the list of the pension holders.
- Another 6% households had migrated temporarily or permanently, therefore couldn't be verified. In all likelihood, their bank accounts were already suspended.
- About 2% beneficiaries were receiving pensions, but were not aware of it. Multiple accounts opened for different schemes had confused the beneficiaries and made it difficult for them to keep track. Some of them received pensions in accounts that they were not even aware of.





SECTION - 2

CASE STUDIES

CASE 1.

Bank-kiosk's fraud on MNREGS wages: Dekh-Parakh Sainik rescues



Aman is a daily wage labourer working in the state of Madhya Pradesh and in NCR region. Besides, he augments his wage income as agriculture labourer in sowing and harvesting seasons. His house under the PM Awas Yojna was sanctioned in 2018 (Registration number MP-3196611). He built a small house for himself in village Maheba in Maheba Gram Panchayat in the Chattarpur district of MP. The work commenced in early February 2017, and the construction was completed in mid-2018.

He received all the four construction tranches of Rs 40,000, Rs 40,000, Rs 15000 and Rs 25,000 in timely manner, which, in turn, resulted in completion of his house. However, he was aware that NREGS had to additionally pay him about Rs 15,000 towards labour cost, which he had not received. He followed it up with the Gram Rozgar Sahayak (GRS), Sarpanch and everyone else. It did not help. He made several trips to bank to check whether his account was credited with the expected amount. With all his efforts not bearing fruit, he had almost given up, when he met with Rajendra. Rajendra, a resident of Rampur Panchayat, had been trained by Samarthan in understanding and interpreting portal data and various programme procedures. Samarthan had also provided handholding support in Dekh-Parakh—a Samarthan

intervention where village youth is trained on the programme's digital platforms with a view to enable them to validate/verify the correctness of the data and provide support in resolving the grievance.

Aman narrated his story to the Dekh-Parakh Sainik, Rajendra, upon which Rajendra immediately checked the portal. It did not take him more than few minutes to find that Aman's wages had already been released. Aman was shocked that nobody in the Panchayat or the bank had ever told him that his wages from NREGS towards the construction of his house had already been transferred. He visited the bank one more time to claim his money, but the bank kiosk of Madhya Bharat Grameen Bank vehemently denied any transfer of money to Aman's account. Aman was perplexed and confused. He once again contacted Rajendra and sought his help in finding where his money was. Rajendra revisited the portal and confirmed that Rs 14,661 had been deposited against the wages for 89 days.

Rajendra realized that he had to dig deeper in the case. He along with Aman went to the bank kiosk and, this time, the kiosk holder told him that he had already made the payment to Aman. This came as further shock to Aman, because it was nothing else but a blatant lie. However, he recalled that once the kiosk-holder had taken his thumb prints in the kiosk scanner to check if the money has been transferred or not. Since the kiosk continued on its stand that it had paid the money to Aman, it seemed like a dead end. Rajendra, however, is not the one to be easily deterred. He continued with his investigation. He came upon this new information that all the money transferred and paid at the bank kiosks is recorded in kiosk transaction register, where the account holder signs after receiving the money.

Dekh-Parakh Sainik, Rajendra pushed the

Bank kiosk-holder to show the register where Aman had signed after receiving the money. To everyone's surprise, Aman's name was missing in the register. There was no signature or thumb impression evidencing Aman's receipt in the bank's register. Rajendra then used all his guile including coaxing, cajoling and pressuring the kiosk-holder to tell the truth. The kiosk-holder knew he was caught and there was no escape from the consequences of crime he had committed. He admitted his guilt, and promised that he would pay back the amount in question to Aman. It needed some more push to finally get the payment from him. In the month of April 2019, nearly a full year after the house completion, the kiosk-holder paid Rs 14,000 to Aman and requested a reprieve of another 3 months for paying back the balance Rs 1,000.

A poor daily-wage earner received legitimate reward for his hard labour through a small support of Samarthan's trained village information volunteer.



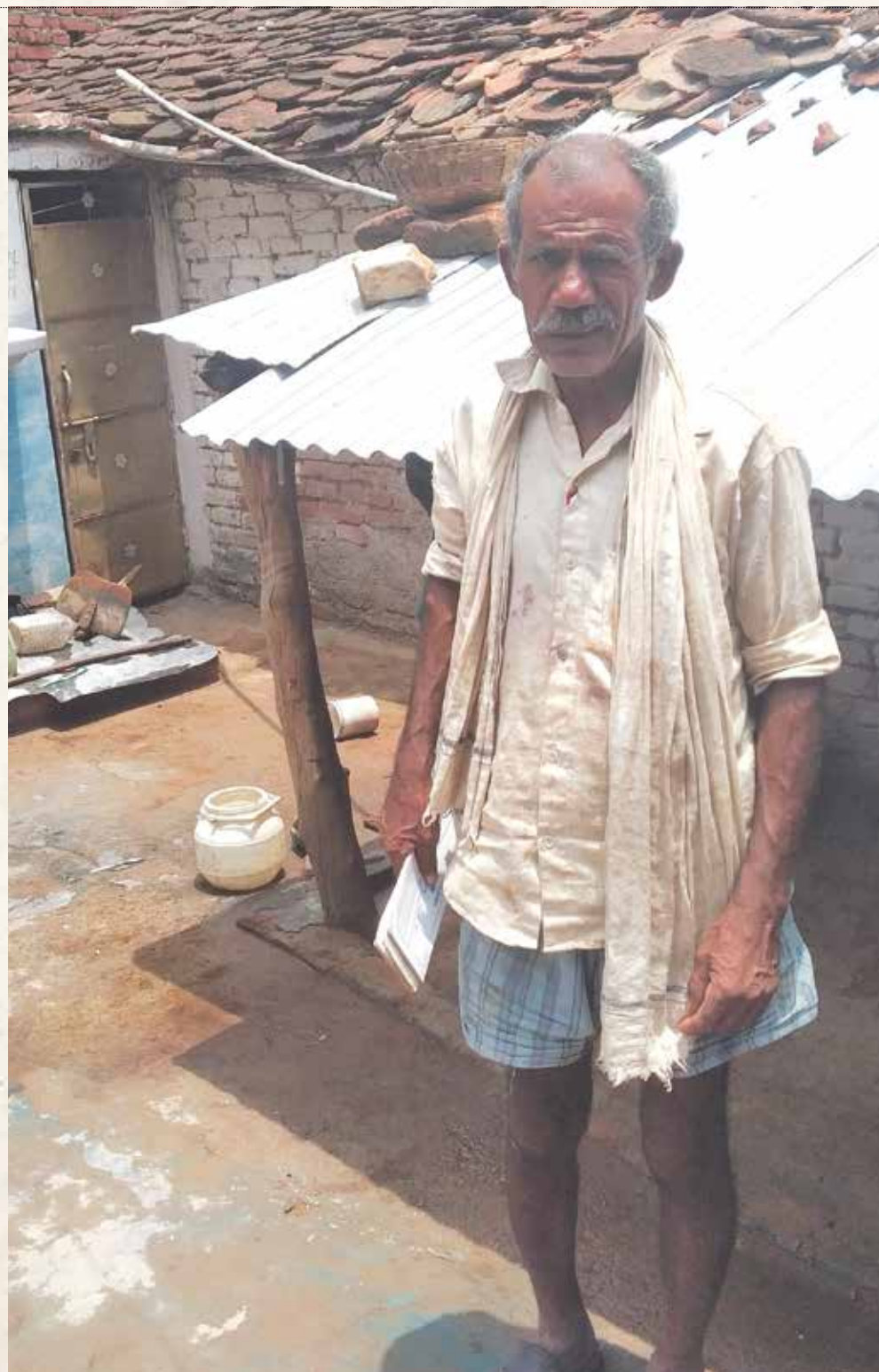
CASE 2. Gram Rozgar Sahayak and Bank Kiosk defraud Chimna in PMAY

Chimna was not just a poor man but also a homeless. He had no immediate family, lived with his nephew, and worked as a labourer. Chimna's nephew was, however, trying to construct his own house with his personal savings. His construction work had considerably slowed down, though, for he was running short on funds; and it eventually stopped at lintel level. To the Gram Rozgar Sahayak's mind, this situation exposed Chimna as an ideal target for his shenanigans.

Gram Rozgar Sahayak (GRS), Malkhan Singh Sengar approached Chimna in the month of June, and told him that he could organize to get him money from a government programme. But, he said, there shall be a price to pay. GRS assured him that he would organize everything at the block office but a large sum of money shall have to be spent on bribing the officials. The conniving GRS made Chimna agree that he will get Rs 30,000 from 'the deal'. Chimna was taken to the court and made to sign a notarized agreement wherein he was supposed to receive Rs 30,000 within few days.

On the other side Chimna's PMAY unit received the administrative sanction on 16th June 2019. The official record showed on PMAY portal that his first, second and third instalments were released between 16 June to 17th July in his bank account. It is remarkable to note here that three instalment worth Rs 1,05,000 were promptly released within a month. The portal also showed the status of construction to be at lintel stage and a photograph of the house was also uploaded. As per the GRS's devious plan, this was the photograph of Chimna's nephew's house on which the work had stalled.

It is at this stage, a Samarthan team and a Dekh-Parakh Sainik, Vikram, from an adjoining village undertook a verification of data in Chimna's case. This was the beginning where from the story of fraud and deceit came to light. Chimna had never known that his house was sanctioned; he had not received any of the three instalments and was clueless about the photograph on the portal as it was not even the little shed he was living in at that point in time.





It kicked in the investigation on the case of Chimna's missing house. The Dekh-Parakh Sainik, Vikram, dug deep and found that the portal showed the release of three tranches to Chimna. Therefore Vikram and Chimna reached the business correspondent of the SBI (State Bank of India) in the same Panchayat, i.e. Chouka in Chattarpur to obtain the account statement, which the bank refused to share with Vikram, who he called a stranger. However, the news of demand for the statement reached the GRS. Since the case of fraud was clear, Vikram Called upon Panchayat Secretary and GRS in the Panchayat office and requested them to explain the apparent fraud.

GRS initially tried to intimidate Vikram, but he eventually had to give in to Vikram's persistence. He confessed his deed but claimed that Chimna has himself surrendered the house as he did not need one and wanted Rs 30,000 instead. He claimed that Chimna had also signed an agreement for surrendering his house to get a cash return of Rs 30,000 in exchange. Chimna refused any such deal on the house, however he recalled that he was taken to sign an affidavit and was told that he will get Rs 30,000 for the same. Therefore a complaint was lodged by Dekh-Parakh Sainik, Vikram, on the CM's Helpline.

Unfortunately, the complaint didn't get anywhere and was closed on the next day itself, on grounds that an enquiry against the GRS had already been instituted. All that didn't help because Chimna neither got his house nor the money. However, Vikram with a Samarthan team member had also met the PMAY-PO of the district on the same day who promised a prompt action. Next day only, pressure started building on the GRS to take corrective action.

The investigation found that a new account of Chimna was opened in a separate bank, with the signatures of one Satyapal, a powerful landlord in the village. The money was fraudulently transferred to this account; and it was Satyapal whose house was being constructed with the complicity of the GRS. Later, GRS pleaded to the inquiry panel that he made a mistake by submitting a wrong account number for the disbursement of funds from PMAY. The enquiry panel directed him to undo his wrongdoing.

The enquiry on GRS resulted in him depositing an amount of Rs 50,000 in Chimna's account and providing him with cement, sand and steel to complete his house. Chimna is using the money to construct an extension in his nephew's house that he can call his own.

CASE 3.

Gram Rozgar Sahayak misappropriates Nandlal's sanctioned disbursements

Nandlal is a resident of the same village in Chauka Panchayat in District Chattarpur where Chimna Ahirwar (refer Case Study 2) lived. In the month of April 2018, the Gram Panchayat informed him that his Kapildhara well was sanctioned under MGNREGS. The amount under reference was Rs 2,10,000.

During the verification process, the Dekh Parakh Sainik, Vikram, met with the beneficiary. Though he was told that the work on his well was initiated, Nandlal had till then received only Rs 5,000 against the total cost of construction. He said that on the assurance of the Gram Panchayat, he had regardless continued the construction and completed the digging part of the well.

Since no labour wages were being disbursed by the Panchayat, Nandlal's son used his personal savings to engage a JCB machine for digging the well. The excavation work was completed within a month.

However, neither Nandlal nor his son were fully aware about the technical details of constructing a well. They realised that for ringing, cementing and platform construction, they did not have any funds. The expected sanctioned amount did not come, and therefore the well remained incomplete. Seeing a hope in Vikram, Nandlal quickly sent for his son, who was working in Chattarpur as a mason, to help him access the pending payment from Panchayat.

In the village, hopes were anyway somewhat up since Chimna Ahirwar got his house through Dekh-Parakh Sainik, Vikram's assistance.

Vikram helped Nandlal's son to check the portal to understand the transaction and transfer of fund for the construction of his well. They



found that Rs 91,000 had been transferred towards labour wages for the construction of his well. Muster rolls of approximately 30 individuals were filled and Rs 4,000 to Rs 6,000 were withdrawn by each one of them. The wage list also included Satyapal, whose account had been fraudulently used by GRS to transfer PMAY fund of Chimna (a poor resident of the same village whose PM-Awas sanction was fraudulently transferred to Satyapal).

Evidently the news of Nandlal's travails had also reached Satyapal and the GRS—the two men complicit in defrauding Chimna

who, as said above, was trying to build his PM-Awas. The enquiry process in Chimna's case had built an awareness in the village, and people had started voicing their grievances against the Panchayat.

The GRS and Satyapal, now alarmed, proactively spoke with Nandlal, and gave him cement and bricks for ringing the well. He was assured that Panchayat would also provide labour wages for the purpose. GRS paid about Rs 50,000 to Nandlal in the form of building materials, and further assured him smooth payment of further tranches towards the complete recovery of his costs.

CASE 4. Panchayat's Fraud: Claiming Construction of Road in Jodai that never was

A Ratri Chaupal, where community meetings are held in the night was being held in Jodai Panchayat in Rajpur Block in Badwani District. The meeting was focussed on programme portals and the information presented therein. Trained youth from the community started opening different programme portals on a projector screen one by one. Different types of issues started emerging from them, e.g. one person not knowing that he was getting old age pension, though pension was coming into his bank account regularly. The youth then opened the Panchayat Darpan Mobile Application, an App that shows the income and expenditure of the Gram Panchayats with all relevant bills and vouchers. What caught the attention of the entire community was the mention of a road in the Panchayat. Moving through the App, it was noticed, that a road was shown constructed four years ago from Anganwadi to Gabbarsingh's house with the total expenditure of Rs 4,50,000. The community was shocked for there was never any road constructed in the stated place. As a matter of fact the particular spot was unmended and badly needed a road. Tempers rose at the realisation that a large amount of Rs 4.5 lakhs was apparently embezzled by somebody in a position to do so.

The Sarpanch and the Secretary were summoned to explain the expenses. Both of them dithered and gave unconvincing answers to the queries. Their responses were weak, e.g. they had paid for the material but could not start construction due to the shortage of water. They said they would lift material from the vendor when they are ready to start the work. Their limp explanation that expenses were made but the construction could not be started for four long years prompted some of the youth to pass on the information to the local news daily.

News of this fraud by the Panchayat was published the next day, which spurred on the scared Panchayat to immediately start the construction work. The material for the construction was dumped at the site the very next day in the morning. Soon after the road construction was started, and completed within a week.

Portal vigilance of the youth succeeded in getting the road, which would otherwise have never come up.

दबंग दुनिया

निष्पक्ष नज़र, निष्पक्ष सचुर

स्वीकृति के पांच साल बाद आई याद

सड़क निर्माण कार्य शुरू होने से ग्रामीणों में हर्ष

दबंग रिपोर्टर ✨ पलसूद

आदिवासी बाहुल्य जिले में शासन द्वारा विकास कार्यों के नाम पर भारी-भरकम बजट खर्च किया जाता है। इसमें कई ऐसे कार्य भी होते हैं जो अधिकारियों की अनदेखी के कारण अनियमितता की भेंट चढ़ जाते हैं, लेकिन जब इनकी पोला खुलती है तो उस पर पर्दा डालने का भरकस प्रयास किया जाता है। ऐसा ही एक मामला राजपुर विकासखंड की ग्राम पंचायत जोड़ाई का है। यहाँ पर पाँच साल पूर्व मेन रोड से शंकर वेचान के मकान तक 14वाँ वित्त आयोग से 13 लाख 65 हजार रुपए की लागत से सीसी रोड का निर्माण को स्वीकृति दी गई थी। इस दौरान पंचायत ने एक ईंच भी सड़क निर्माण का कार्य नहीं किया और रेत के साथ ही मिट्टी के ढेर लगाकर 4 लाख 60 हजार 480 रुपए खर्च कर दिया गया।

उल्लेखनीय है कि दबंग दुनिया ने अपने 5 मई 2019 के अंक में 5 साल में भी शुरू नहीं हो पाया सीसी रोड निर्माण, ग्रामीणों को नहीं मिल रहा योजना का लाभ, नामक शीर्षक समाचार प्रकाशित कर जिम्मेदारों को जगाने का काम किया। इसके बाद जनपद पंचायत के अधिकारी भी हक़ में आए



होनी थी जिम्मेदारों पर कार्रवाई

जोड़ाई में 13 लाख की लागत से होने वाले उक्त निर्माण कार्य को पूर्ण करने की जिम्मेदारी पंचायत को सौंपी गई है। जिसने लापरवाही पूर्वक निर्माण कार्य प्रारंभ होने के पूर्व दुकानदारों को एडवार्स भुगतान कर दिया था। जबकि स्वीकृति के

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दबंग दुनिया ने प्रमुखता से उठाया था मामला।

रफा-दफा करने का प्रयास किया जा रहा है। खैर जो भी हो देर से सही जिम्मेदारों ने निर्माण कार्य शुरू कर दिया, जिसका फायदा ग्रामीणों को मिलने लगेगा।

और उन्होंने इसे गंभीरता से लिया। पाँच साल के इंतज़ार के बाद अब कहीं जाकर उक्त सड़क

मिलने पाये पांच साल बाद भी निर्माण कार्य शुरू नहीं हो पाना पंचायत की ग़रा पर सवाल खड़े कर रहा था। ऐसे में जिम्मेदारों पर कार्रवाई की जानी चाहिए थी। लेकिन अब निर्माण कार्य प्रारंभ कर मामले को रफा-दफा करने का प्रयास किया जा रहा है। खैर जो भी हो देर से सही जिम्मेदारों ने निर्माण कार्य शुरू कर दिया, जिसका फायदा ग्रामीणों को मिलने लगेगा।

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CASE 5.

Panchayat holds back payments against labour wages: Rani awaits justice

Rani Dulaiya is amongst the poorest of poor Dalits in Rahunia Panchayat of Panna district. This Panchayat is surrounded by abundant natural resources and the proximate forests. Yet, it is home to a large number of very poor households, who make one part of their livelihood from forest produce, and the other from agriculture. Rani Dulaiya owns a small land parcel wherein she tries to grow rice without any availability of water through irrigation. She approached the Panchayat for the sanction of a Kapildhara well on her land so that she could increase the yield of her produce. Rani went through a long ordeal of requesting and persuading the Panchayat upon which a well was sanctioned in 2015-16 for Rs 3,73,000 and the date of the commencement of work was fixed as 30 January 2016.

Rani organized labour from neighborhood villages and started the work of digging the well within the month of getting a signal from the GRS. They dug up the well to the depth of about 15 feet. That is when the work stopped because labour did not get their wages from MGNREGS. Rani and her husband, like many of the thousands of beneficiaries of the MGNREGS scheme, kept following up with the GRS to release the fund for the material and wages for re-starting the construction of the well. Her trips to the houses of GRS, the Sarpanch and the Secretary continued but she did not get any conclusive answer. On occasions, she was told that funds in the scheme were not being disbursed at that time. Irritated by Rani's regular follow ups, they went to the extent of telling her that they might delete her name altogether; and she will not get that PM-Awas sanction ever again!



Samarthan had organized a 'Portal Digital Literacy Camp' in village Jamuhnai, where Rani's husband had participated. The Dekh Parakh Sainiks, in the initial phase of intervention, were learning to look at the portals. In that process, they used to mobilize the aggrieved parties to the camps. They believed that portals held the key to solve their grievances and misery. Rani's brother-in-law had also attended the camp with the intention of finding what went wrong with the commitment of their well. He was facilitated by the Samarthan team and Dekh Parakh Sainiks to look at his portal data. It was clear from the portal that Rs 3.73 lakhs were sanctioned against Rani's well, of which Rs 1.84 lakhs was sanctioned towards material and Rs 1.89 lakhs was earmarked for labour wages. The portal entries wrongly showed that Rs 60,000 had been disbursed against labour payment to Rani. She made repeated visits to homes of Panchayat functionaries but her efforts went in vain. After continuous persuasion for more than a year she gave up and accepted the situation as her fate.

Later, in mid-2018, the Dekh Parakh process was initiated in the villages in Panna District. It was when Rani's case came to the attention of the Dekh Parakh Sainik, Surjeet, of Rahunia. When he organized a camp, he invited Rani to participate in it. She was asked to bring all the relevant documents, e.g. bank passbooks, ration card, details of the laborers engaged, etc. She along with her husband participated in the camp. On verification of the portal data, it was clear that wages of Rs 60,000 had been paid, and the muster roll of those that had been paid wages were read out. It was noted that muster rolls submitted against the work undertaken on Rani's well were not of the people who had actually worked on her well. The

facilitator called upon the Sarpanch and GRS of Rahunia, who agreed that the wages were paid to others who had not worked because they had to adjust the wages of the some other labourers, whose FTO had been rejected. However, they agreed to expedite the work on Rani's well. They asked Rani to start the work, and promised her that they would make all the payments to her. Rani refused to start the work until some payments were made to the labourers. The Dekh



Parakh Sainik was also regularly following up with Rani and Rahunia Panchayat. Regardless, nothing moved in the case.

In the mean time there were several changes made in the MGNREGS implementation in the state. The maximum sanctioned amount for the well was drastically cut down from an average of Rs. 3.2 lakhs to Rs 2.2 lakhs. It was also made almost mandatory, that a farm pond for recharge will also be constructed with the irrigation well. In the changed process, Panchayat was no longer the agency for construction. Instead the individual beneficiary was given that responsibility. Beneficiary only received the funds for the construction of each part of sub-part of the asset. The changes made resolution of her case even more complex. The permissible amount and as well as the agency had changed in the new scenario.

Therefore, facilitated by Samarthan, Surjeet took Rani Dulaiya's case to Janpad and submitted an application to Janpad Panchayat for the same in January 2019. Janpad and Panchayat has assured Rani that the well will be completed. Long spell of rain in 2019 had filled half dug well with water, thus no construction could take place till now. It is expected that that construction will resume once the well dries up by mid-December.

CASE 6.

Construction of Birendra's well stalls: Panchayat pockets disbursements



Birendra from Barachh Panchayat in Panna district is a farmer living on his small land parcel of two acres. He knew, if only he could improve irrigation his produce and income would nearly double. His hope had come alive when he was sanctioned a Kapildhara well under MGNREGS in 2015-16 at the cost of Rs 3.9 lakhs. As per scheme of things, the then, Gram Panchayat was the agency responsible for construction.

Work commenced in the month of December 2016. By the time the digging work reached a depth of 8 or 9 feet, the work came to a halt due to interruptions in fund disbursements. Birendra was concerned, and duly chased the Gram Panchayat Secretary and the GRS. He was assured about the recommencing of work on several occasions. Progress remained elusive. His concern and repeated persuasion, on the contrary, annoyed the Panchayat to the extent that they forced discontinuance of the work.

Meanwhile, the well's open and unfinished ditch became a hazard for the animals and

passers-by crossing his field. Once a cow fell into it; at another time it was a buffalo. The fallen animals fractured their legs and had to be pulled out to save their lives. On one of Birendra's several entreaties, Panchayat asked him to organize labour and re-start the work on the unfinished well and assured him on timely payment. Birendra started the work on the assurance of the Panchayat with 13 labourers. They worked for 14 days, but had to thereafter abandon the site because of non-payment of their dues. The work had halted once again.

In a Ratri Chopal in the beginning of the 2019, facilitated by Dekh-Parakh team of Samarthan, reached Barachh Panchayat and met Birendra.

He narrated his ordeal and pleaded for the completion of the well. The Dekh-Parakh Sainik, Vijay Shukla, probed this case on the portal and found that Rs 1.9 lakh of the sectioned Rs 3.9 lakh was spent on the construction, and no further release and physical progress was mentioned on the portal. The status of the work was continuing

as 'ongoing' since 2015. Upon the Dekh-Parakh Sainik Vijay's advice, Birendra lodged a complaint on CM's Helpline in April 2019.

An enquiry was instituted, and an Assistant Engineer named, Pratiksha Singh, was subsequently assigned the task. She found that facts presented in the complaint were correct, and decided that Birendra's unfinished well needed completion. As a result, Panchayat was asked to complete the well in 25 days. In spite of that, the construction stopped again. Birendra and Vijay once again joined hands in escalating the case to the District Collector. Another enquiry was ordered; this time some other engineers were pressed into investigation. This enquiry validated the facts provided by Birendra, and decided that his Kapildhara well should be completed at the earliest.

Following the decisions of the enquiry, the construction was restarted. Birendra's well is almost complete now after five years of very stressful chase and perseverance.

CASE 7. Discretionary jumping of SECC: Re-claiming of entitlement in PMAY



Kishanlal works as an agriculture labour in Panna District of the state of Madhya Pradesh. He struggles with securing regular employment, and finds temporary work off and on. His wife Kunti works as a helper in Anganwadi for a meagre salary of Rs 2,500 per month. The couple lived in a dilapidated kuchcha house, which could have collapsed any day in rough weather. One day in 2017-18, the Sarpanch of her Panchayat Rahunia informed her that the PMAY had approved her application for the construction of a house, and her project was accorded 4th priority ranking.

Few days later, a survey was conducted in her house, where APO-PMAY, Panna, also participated. They inspected her house and found a refrigerator there. The particular used refrigerator had been bought by her brother-in-law. That family was temporarily living

with Kunti in her house. Though it was not Kunti's refrigerator, its physical presence in the house was hard to explain. But for the fridge, everything else was in the house verified the status granted in SECC data. However the arrival of fridge coincided with the inspection on the fateful day, and led to her disqualification from the PMAY. Kunti explained the circumstances under which the refrigerator was temporarily placed in her house and that she did not own it. She requested the Sarpanch to not disqualify her entitlement for that genuine reason. The suspicious Sarpanch remained unconvinced.

One day when she was returning from the Sarpanch's house after making another attempt at entreaties, she spotted Surjeet, the Dekh-Parakh Sainik of the Panchayat. Now, Surjeet is popular as Robinhood personified in all the six villages of the Rahunia Panchayat.

Surjeet, like many other Dekh-Parakh Sainiks in Panna, had acquired a certain equity for propriety with the administration, and also enjoyed a reputation with its ally, Samarthan. Upon hearing Kunti's story, Surjeet called the CEO Zila Panchayat, who he was well acquainted with. The CEO responded to his call and asked him for a fair assessment of Kunti's claim to the PMAY house. Surjeet reiterated that Kunti was poor enough to claim the entitlement that had been conferred to her on the basis of the legitimate SECC survey. The CEO assured him that he would revisit the case.

A week later a revised inspection of Kunti's household was conducted and her PM-Awas sanction was validated. Kunti started the house construction in February 2018 and completed it in December 2018.

CASE 8. Panchayat's horrifyingly poor construction of Jenabai's house



Jenabai lives in Bejegaon of Peepardahi Panchayat in the Nainpur block tribal district of Mandla in the eastern part of the state of Madhya Pradesh. Poor and widowed, Jenabai lived with her daughter in her kuchcha house as she did not have a house of her own. She was sanctioned a PMAY house in 2016-17, under advice to the Panchayat Secretary that it will be difficult for her to construct the house as she was alone and did not have any money to pay out as advances. The Secretary made an offer to Jenabai that Gram Panchayat would support her in the construction of her house, but she will have to withdraw the sanctioned money from her bank account and hand it to him.

She, living on a measly widow pension, was poor and helpless. She was further threatened that if she chose not to comply, her widow pension will also be stopped. The blatant arm-

twisting led her to withdraw the money and give it to the Panchayat secretary for construction of the house.

The construction finished by the end of 2017. Though the walls and the roof was constructed, the quality of construction was extremely poor. There was no plaster on either the inside or the outside of the walls. There wasn't any flooring. There were no doors and windows. Even the installed roof was of such a poor quality that the material was frequently peeling off. Water seepage was unstoppable during rains. In short the new PMAY house was just not habitable. Jenabai did not move in. The house remained vacant all through 2019, and was later used by the family for keeping its cattle in there.

It was in March of 2019, when the Dekh-Parakh process started in Panchayat Peepardahi. Shubhi Sahu, a resident of the Panchayat was trained on the portal and the Dekh-Parakh

process in the month of January 2019. She was supported by the Samarthan team in reading and validating the portal data.

Shubhi Sahu came across this Jenabai's house, where cattle were tied. She approached Jenabai and apprised herself with her sordid story. She, along with some more community members, checked the condition of the house, which was as bad as was narrated by Jenabai. She also stated that whenever she brought up the subject of unfinished construction and its quality to the Secretary, she was snubbed and threatened with stopping her legitimate widow pension.

Shubhi understood her case and organized a Chaupal in the village where some eminent Panchayat persons were invited. Secretary was summoned by the Chaupal, and decision was made to write a complaint to Block office. A local media person, who was also present during the discussion, published the news in a local daily. The block office swung into action by initiating an enquiry and found that the Secretary was guilty of embezzlement. The Secretary was asked to complete the house satisfactorily within two months. The Secretary improved the house in all aspects by the beginning of May 2019. Jenabai moved to her new house in June, and is happily living in it.



CASE 9.

Panchayat's fraud: Claims road construction for an already constructed road

Panch Pipaliya is a Gram Panchayat in Sehore Block of Sehore District. This district is relatively more urban and better-developed among other districts of Madhya Pradesh. Sehore youth have smart phones and most of the areas in the district has a reasonably good net connectivity. Since the approach road to farms in the Panch Pipaliya village was very poor, it presented a very difficult access to tractors and other vehicles. A group of seven farmers pooled in their money for the construction of the road, and built it.

Road became functional and the farmers regularly started using it. One year there from, they were rather surprised to see a road-roller rolling the already constructed road. It obviously was for appearances sake. The newly deployed roller finished its work in two days, for there wasn't much work to do anyway.

It was quite a puzzle for the farmers, because they did not see any value addition from this two-day road resurfacing operation. Gajraj, son of one of the farmers in the Panchayat, started investigating the case. He came across team members of Samarthan, who trained him to read the portal, Panch Parmeshwar; which records all receipts and expenses of Gram Panchayat. He read the mentioned portal of his Panchayat and realized that the Panchayat had falsely claimed that the said roadwork. He confronted the Sarpanch with the knowledge. It took him and other farmers a little pressuring on the Panchayat Sarpanch to make him admit his sleight of hand. Panchayat promised to repay the money to the farmers. Later Panchayat returned money to all the seven farmers who had invested their own money in the construction of the road.

CASE 10.

Delayed pension payment to women in Nainwari: a holistic resolution



Nainwari is a large Panchayat about 20 kilometres away from the Block headquarters of the Tikamgarh Block of the same district in the state of Madhya Pradesh. In the month of March 2018, a first round of Dekh-Parakh, trained community youth were engaged with trained local CSO of the Grameen Swawalamban Samiti to verify the portal data on structured formats. A large number of old women used the opportunity to complain that they were not getting their pensions for many months. The bank-kiosk, which is located in Sunderpur about 7 kilometres away, regularly scanned their thumbs every month and forwarded those stating that the funds were not transferred. While the social security pensions, was outside the scope of survey, the Dekh-Parakh Sainik, Surendra Ahirwar took up

their case for further investigation. He called all the women to the office of the local CSO, Grameen Swawalamban Samiti. Surendra, checked the portal and found that pension is being transferred each month to the accounts of each beneficiary and is being withdrawn. It was clearly established therefrom that the bank kiosk was into some fraudulent activity.

Surendra wrote an application to the SDM, Tikamgarh for Jan Sunvai. An immediate action was taken thereafter by ordering an enquiry under the leadership of Janpad CEO. Within days of the enquiry, the bank kiosk turned up in the Panchayat and distributed Rs 900 to each of the complaining women.

However, the problem of regular pension payments keeps popping up every now and then.

CASE 11.

Dashriya's pension going into Dayaram's account

Dekh-Parakh was taken up as a movement in Badwani District in the state of Madhya Pradesh. A large number of youth was trained to access entitlements on various portals. Nearly 800 young men and women were trained in several batches on different portals, including the Panchayat fund and expenditure portal, named Panchayat Darpan; social security schemes like old age/widow pensions maintained on Samagra portal; MGNREGS portal, PMAY portal, etc.

The trained youth, carried out surveys in the Panchayats they were living in. The purpose was also to engage as much with community as possible. It was noticed that in the block, a large number of social security pensions were not reaching the entitlement-holders. The campaign therefore enlarged its brief to include problem-solving in this particular scheme.

It was during this campaign that one of the Dekh-Parakh Sainiks, Gayatri met with Dashriya of Limbai village in the Rajpur Block of the district. Dashriya was 68 years in age, and was entitled to old-age pension of Rs 600 per month. In the month of June 2019, Gayatri checked his pension passbook on m-Mitra App, which maintains pension passbooks and account details of all the pension holders. Gayatri found that Dashriya was receiving his pension under Indira Gandhi Old-age Pension Scheme from the past one year. Dashriya denied receiving anything and was totally unaware of what could have gone wrong. Digging deeper, it was found that the account number uploaded on the portal was not that of Dashriya's at all.

Gayatri took Dashriya to Janpad Panchayat Rajpur to dig into details of the matter. It was found that the pension was being credited to another man Dayaram's bank account. The GRS claimed that he wrongly registered Dayaram's name. Case was reported to the block office as well as the bank. Dashriya's pension was reinstated. Further, it is being tried that Dayaram pays back the previous releases of pension to Dashriya.

CASE 12.

Bank's negligence in proactively informing physically-challenged Popat Lal on his disability pension



Popat La lives in Limbai village of Rajpur Block in Badwani District along with his parents, who worked as daily wage labourers. He is more than 40% physically disabled, and has no siblings. His parents requested the Panchayat to apply for a disability pension. They repeatedly enquired at Panchayat about Popat Lal's pension and were always told that they would be informed when it got sanctioned.

Like most in Popat Lal's community, his family was also unaware of the procedures for claiming entitlements.

Gayatri, a Dekh-Parakh Sainik, during a portal verification campaign visited Popat Lal. To her, Popat Lal was obviously a valid claimants for the disability pension. She enquired whether he was enrolled in the scheme. Popat Lal's mother narrated the story of her visit to the Gram Panchayat to claim the pension, but had neither received a satisfactory response nor even any hope for future from the Panchayat.

Gayatri checked the mobile application M-Pension Mitra, and was surprised that, as per records, Popat Lal was receiving disability pension in his bank account since past 4 years. The total sum amounted to nearly Rs 10,000, which was a very large amount for his poor family.

Next the family visited the bank and easily withdrew the money. It turned out to be a case of Panchayat's recalcitrant behaviour whereby they didn't even choose to inform the beneficiary that the pension was approved and the funds were available at the bank kiosk.

The family used the money to build a usable toilet for the disabled Popat Lal.

CASE 13. Missing Aadhaar linkages at the bank: Lalita Didi facilitates 23 people

Lalita didi is an active Dekh Parakh Sainik and is addressed affectionately by her name together with the Hindi suffix “didi”. Lalita lives in Naganwadi Panchayat of the Rajpur Block of Badwani District. She had received training on various portals including Samagra and M-Pension Mitra. She resolved thereafter to ensure that all the needy people in her village must get what they were entitled to. She became an active participant in a campaign launched by Samarthan in Rajpur to facilitate the access to social security pensions. She visited each household listed specifically for pension related matters on the Samagra portal. Several of the entitled listed on the portal had stopped getting their pension from a varying period of time. Some were not getting it for eight months, some for two years, and some for even a much longer time. She was surprised at the reasons which were varied and diverse. Many pensions were discontinued as their Aadhaar numbers were not linked to their bank accounts. Several of those were getting their pensions in their suspended accounts and were therefore unable to withdraw the money. It was also noticed that some of approved pensions were pocketed by someone else as their account numbers did not match with numbers on the portal. Lalita went about collecting evidences and testimonies of all the beneficiaries.

Working on the pensions called for fresh re-submission of the documents. Lalita painstakingly started collecting the forms along with required documents and reached out to the Sarpanch and the Secretary. She got those applications approved, and helped 23 people.

Lalita has earned that suffix “didi” for she is a diligent, fearless and strongly focussed woman. People know when they reach out to her, they will get solutions.



CASE 14. Systemic delay in disbursing pensions to destitute Rania and Maharania

In sharp contrast to what the words Rani and Maharani stand for, the daughter and mother named Rania and Maharania are starkly poor and homeless. They make their living from petty labour and selling wood collected from the nearby forests. That is living in abject poverty. 35 kilograms of subsidised ration provided to them by the government is the sole reason for their survival.

In addition, both of them are widows which piles up yet more misery on them. The surprising fact that could have been their saviour, was that they had qualified for social security pension's years ago. The daughter, Rania, had received the pension of Rs 150 in the year 2014, while the mother, Maharania, had been receiving pension regularly until it stopped in the month of January in 2018. Both mother and daughter had tried reinstating their pensions through numerous visits to the Panchayat and to the Gram Rozgar Sahayak's house, but all to no avail.

They came across Dekh-Parakh Sainik, Surjit Singh, in a camp and narrated their story. Surjit contacted the GRS with all the papers. However, case did not move much despite GRS's continued persuasion at the block level. Sainik Surjit and a Samarthan team member called for all the documents like Aadhaar card, BPL Ration card that has Samagra ID number, bank passbook to further investigate in the case. Looking at M-Pension App with their Samagra ID, it was evident that they were eligible, and their documents too were also in order.

When all the persuasion at the block level failed, the case was reported to media and



the case was published in more than five dailies including some more renowned newspapers, e.g. Dainik Bhaskar and Dainik Jagaran. Very next day, some television channels, including India-24, also picked up the case and carried it as a small news item.

The media stories shook up the Panna District administration, and the case was taken up by its top authorities. The case had vividly brought the plight of poor pensioners to limelight and to the notice of administration. The pensions for Rania and Maharania were sanctioned in two days.

Alongside district administration launched a campaign to identify all eligible social security entitlement-holders. A Panchayat level campaign was planned by the administration. About 450 pension cases were added within a month, who also started receiving pensions in quick time.



CASE 15. Resolution of pension payments to entitlement-holders: a holistic approach

This is a case of re-starting of 650 pensions in Rajpur Block, one of the backward tribal district of Badwani in Madhya Pradesh. During the course of facilitating access to pension schemes, Dekh Parakh Sainiks found that several pension holders were unable to access these pensions. Therefore, it was decided to peruse the matter further. 950 people of 15 villages were surveyed door-to-door by Portal Mitra, a facilitator trained on portal-based entitlements, and it was noticed that a large number of them had stopped getting pensions due to a variety of reasons :

- Aadhar card not linked with bank account
- Mobile number not linked with Aadhar card
- Fingerprints not getting scanned at bank-kiosk
- Person died but kept getting pension
- They were not aware that they were entitled to getting pension

Taking up the issue with the administration, it was stated that there are couple of thousand beneficiaries in 98 villages from 66 Panchayat who were entitled to pension but have not been able to access the same. It included 1,123 beneficiaries that were missing the pension due to their pension account not being linked with the Aadhar. They also stated that number can be higher when one digs deeper. This was a very high number when compared with the fact that the total number of social security pension beneficiaries in the block stood at 12,000.

Samarthan decided to get into a mission mode in dealing with the issue and initiated a drive for access of social security pensions. The campaign started with careful scanning the portal data at Ratri Chaupals by a battery of youth trained by Samarthan in its several e-portal training sessions. 29 Ratri Chaupals were organized where 1,005 community members participated including a large number of youth. Samarthan's



intention in these Ratri Chaupals was to focus on social security pensions. A typical meeting always began with raising the pension related problems, which drew immediate attention of the community and charged them up. The meetings then graduated to using portals to probe into it. Some of the Samagra pension portals were opened on projector/laptops for 10 to 15 beneficiaries in each village. Accounts were also checked for receipt of pensions. The entitlement-holders were apprised of reasons of blocked pensions and finding mechanism to solving it. While this happened, these Ratri Chuopals also provided a platform for training a large number of youth on portals to be used as future allies for further investigation in the village. They were called Portal Mitras or Sachet Mitras. These Portal Mitras, both males and females, later participated in the door-to-door campaigns, covering each of the pension beneficiary in their Panchayat covering two or three villages. Armed with the knowledge of looking at the Samagra Portal and skilled to verify the pension disbursements in the account, each Sachet Mitra covered nearly 200



beneficiaries in a village. Through checking portals for each of the beneficiary, scanning reasons of the inaccessible pension in each, and providing handholding support in dealing with it, they have already facilitated access of pensions to approximately 650 pension holders in 15 villages.

CASE 16. Panchayat, annoyed at not getting to construct the house, holds back payment of labour wages

The case is a classic example of interesting twist and turns, which are usually given by the departmental officials, when entitlement-holder makes a claim to the entitlement.

Sumitra is a widow in her sixties and lives all by herself in Parakhas in Tikamgarh district. She lives close to her son's house, and counts on some support from him, who works as a petty labourer in the village for his living. He had also worked in various construction activities of the Panchayat. In some of his work he wasn't paid by the Panchayat since long. Having first-hand experience of the machinations of the Panchayat, he did not trust it very much.

One day Sumitra's name appeared in the PMAY list. The Gram Panchayat thereafter reasoned with her that since it would be difficult for her to construct the house on her own, Panchayat would take the lead and employ a contractor for the purpose. Sumitra, upon consulting with her son, chose instead to herself employ a contractor and engaged labour from the village for the purpose. Her son provided overall supervision. During a Dekh-Parakh survey, the Dekh-Parakh Sainik, Surendra, who lived in the adjoining village, reached Sumitra and enquired about the payments received from PMAY towards the construction of the house. Sumitra told him that while she had received Rs 12,000 in three instalments, the labour payment of Rs 15,000 was declined.

Surendra suggested that she enquired with the Panchayat about the labour payment and if she didn't get any satisfactory answer, she should lodge her complaint on the CM's Helpline. Surendra passed on CM's Helpline



number to her. Panchayat gave a non-committal answer to her repeated enquiries, sometimes saying that the payments were not

coming for any of the projects at that point in time, and sometimes giving her some hope that she will get it in near future. Exasperated, Sumitra sought her son's help in lodging the complaint on the CM's Helpline. The Helpline called her once wherein she reconfirmed that she hadn't received the money. Regardless, her complaint was closed. This rigmarole happened on two more occasions when she filed fresh complaints, and those two were promptly closed too.

Dekh-Parakh Sainik, Surendra, came back into action. He checked the CM's Helpline portal and found that an unknown phone number had replaced Sumitra's number, and that irrelevant number was used for closing her complaints. Surendra facilitated Sumitra in taking her case to the Collector's Jan Sunvai, where an immediate redressal was ordered. The case was thereafter forwarded to Zila Panchayat CEO for resolution within 10 days. GRS, on being called upon by the Zila Parishad CEO, stated that he had made the payment to Sumitra's son and daughter-in-law, both of whom, according to him, had worked in the construction of Sumitra's house. He alleged that those two were not paying Sumitra because of certain disputes within their family. Sumitra's son, however, refuted the argument stating that payment made to him and his wife was for the labour they provided in the construction of an altogether different project, i.e. a roadwork.

The Panchayat could not argue the case any further. The GRS was instructed to pay Sumitra in front of the CEO.

It was clear that the crooked Panchayat functionaries had expropriated Sumitra's money by creating a false narrative of family dispute.

CASE 17. Gram Rozgar Sahayak's blatant fraud; identical names taken advantage of



It is not uncommon that two persons with the same name live in a village. However, it is well near-impossible that both have fathers with similar names, and totally impossible that they would have the same registration numbers in the PMAY list. Regardless, the GRS of the village took advantage of the same name and cleverly transferred the money to an ineligible man.

Santosh Lodhi is a resident of Dhajrai village in Tikamgarh District. She and her husband Ghanshayam, both work as daily wagers in and around the village. They did not know that Santosh's name had figured in

the list of eligible beneficiaries for a PMAY house. The fact however was that she was 9th in the priority list to get the house in Dhajrai Panchayat. Her house was sanctioned in 2016-17 and registration number for the house was MP2013723. Completely oblivious to that fact, they were putting in their hard earned money into the construction of her house.

Another person with the same first name, Santosh Vishwakarma, was also a resident of the same village. He too had recently built his house.

It was a coincidence that both Santosh(es) were constructing their houses within the span of that year in the same village in Gram Panchayat Dhajrai.

As per the information uploaded on the portal, Santosh Lodhi's PMAY house was sanctioned in March 2017, and she had received first installment of Rs 40,000 at the end of the March. The portal also stated that she had received another Rs 40,000 nine months later in December 2017. The construction that commences on the release of each installment is geotagged and picture is uploaded on the portal. This authenticates the use of released funds for construction. In this case, the geotagging was done a year later in December 2018. Also the geo tagged picture was not of hers. It was the picture of the second Santosh in the village. Santosh Vishwakarma. Santosh Vishwakarma is a mason and has currently moved out of Panchayat. He has his house in Tikamgarh. However, he wanted to construct the house for his family in Dhajrai.

Since portal did not mention the caste or second name, the remittances were conveniently passed on to Santosh Vishwakarma. It is common Gram Panchayat practice to keep the names figuring in the beneficiary's list confidential; the list is therefore not read out loud to the Gram

Sabha. Therefore, such mistakes are possible, and those may not always be by ill designs.

In this case, though, not going into a detailed identification of the beneficiary was with an intent to defraud her. The location uploaded on the PMAY portal was of Santosh Lodhi's house, while the geotagging was done using the photograph of Santosh Vishwakarma's house.

Dekh Parakh Survey was being conducted in village Dhajrai, when the Dekh Parakh Sainik, Surendra, visited the construction site of Santosh Lodhi, as per the record presented on portal. Santosh, categorically denied that any support from any scheme towards the construction of her house. She also pointed out that the photograph uploaded on the portal was not of their house. It was obvious then that scheme money was transferred to a wrong person.

Surendra helped Santosh Lodhi by writing a complaint application to Zila Panchayat and also filed a complaint to the CM's Helpline. The GRS was also contacted and asked to explain the case. GRS, feigning innocence, stated that the mistake was committed since both the names were same. He assured Santosh Lodhi that he would undo the mistake and make sure she got her money. Some days later Rs 40,000 was given to Santosh Lodhi by the GRS and any further transfer of money to Santosh Vishwakarma was stopped. The CEO Zila Panchayat, Tikamgarh assured that they will do something about the case. Santosh Lodhi is still awaiting the recovery of remaining two installments of the three, one already paid to Santosh Vishwakarma and the other likely to be paid again to same. Informal retiving of funds will require interventions at every stage, and since the sanctioned releases are still being made in the to Vishwakarma's account, it will need intervention every time a release is made.

CASE 18.

Panchayats connives with contractors for PMAY construction

Kailash Rani lives in Village Guajar in Panna block of District Panna. She was sanctioned a house in PMAY scheme in year 2016-17 (Registration number MP 2616535). Both Kailash Rani and her husband Gopal Gond are daily wage labourers, and migrate frequently to nearby villages and towns for work. She received her first instalment of Rs 40,000 in the scheme in February 2018. Due to her frequent migration out of her village, she had expressed to the Gram Panchayat that she would not be able to handle the construction work herself. As a result, Gram Panchayat organised a contractor and asked Kailash Rani to take PMAY tranche and hand it over to the contractor. The contractor, in turn, would have undertaken the construction.

After Kailash Rani received the first instalment, the Panchayat Secretary, Jagdish Gond, visited her house and presented a contractor, named Kaalu, before her who would have supposedly undertaken the construction of the house. Convinced about the arrangement, Kailash Rani gave Rs 40,000 to the Panchayat Secretary for initiating the construction work. Thereafter, she waited for months altogether for the Panchayat to start the construction, but nothing ever happened on the site. The construction work just did not take off. In fact, Jagdish now became evasive and avoided to even speak with her.

Kailash Rani came across Dekh-Parakh Sainik, Kiran, during a Dekh-Parakh exercise in her village and narrated her story to her. Kiran checked the records. To her dismay, she found that fake muster rolls of Rs 15,000 were generated between August and November 2018 towards the construction of the house while no construction was ever initiated. Complaint was lodged with MGNREGS-APO, Panna and the Block CEO.

Pressure started building on Panchayat Secretary and the GRS to start the construction. In the month of July 2019, Panchayat provided cement, sand and steel to Kailash Rani along with labour to start the work. Next instalment was also released in the due course.

The construction is about to complete very soon.

CASE 19.

Gram Rozgar Sahayak seeks bribe to issue the necessary death certificate

Adivasi Rita Uike lived with her husband, Basant, in village Rampuri in Nainpur block of Mandla District. In year 2017, the couple received the good news of the sanction of Rs 1,30,000 under PMAY for the construction of their house. The sanction bore registration number MP1214411. Basant received Rs 40,000 in January 2017 and started the construction work. Subsequently he received another Rs 45,000 in the month of April. The construction had reached up to the lintel level when Basant suddenly died.

The bereaved Rita was put to further grief when at about the same time her house construction work also stopped. The funds were being transferred to her husband's bank account, and she could not access it. She sought help from the Panchayat Secretary and the GRS several times, but they did not help. More than a year passed in this run around, but the construction could not be re-started. Rita was in utter despair. It was at this time when Rita met with Gyarasi, a trained Dekh-Parakh Sainik, when she was visiting with her parents who lived in another village in the Jhilwani Panchayat. Gyarasi asked for all the related documents, examined them thoroughly, and advised Rita to seek the support of Janpad Panchayat.

The fund was still being released into the deceased husband Basant's account, and the situation remained unchanged; Rita was still not entitled to withdraw that money. The officials at the Block headquarters asked her to submit Basant's death certificate, and open another account in her name where the funds could be transferred along with details on the amounts released in Basant's account.

She had never imagined that GRS will demand bribe for furnishing the required death certificate and PMAY related details. Rita once again contacted the Dekh-Parakh Sainik, Gyarasi. Gyarasi called the GRS and took him to task for his callous behaviour and asking 'under-the-table' money from a poor widow of his own village. The GRS finally yielded and provided all the necessary documents and the death certificate to Rita. She submitted those to the block office and opened her independent bank account with Gyarasi's help. Rita was able to get the funds transferred into the deceased Basant's account. Further, on 8th and 24th March 2018, Rs 30,000 and Rs 15,000 respectively were transferred towards the last instalment and labour payment into her account. She has since completed her house and is now living in it.

CASE 20. Gram Rozgar Sahayak misappropriates funds disbursed for Ramola's well



Ramola Ahirwar lives in Hazoori Nagar Panchayat in Tikamgarh District where he cultivates his land. Ironically, his residence falls in adjoining Panchayat Tis Hazaria. His residence is old and was constructed many years ago when both his land and the house were in the same Panchayat.

Ramola was sanctioned a well under MGNREGS work Code170700606/IAF/22012034447534 and started its construction in January 2019. Since he lived in the adjoining village, he also employed some of his acquaintances from that village. The construction commenced and digging was done to the depth of 25 feet. Up to that stage, the Panchayat's disbursement was limited to a paltry amount of Rs 10,000. In reaching that far in construction, Ramola had to make substantial expenses towards materials and equipment rental from his own savings. To a large extent, he also

paid wages to the labourers, but was unable to fully settle their account. As a consequence, the construction came to a halt.

He started following up with the Panchayat on payments necessary for completing the construction of the well. He made frequent visits to Panchayat Secretary and GRS's house, but nothing yielded any result. Then he came in contact with Rajkumar Ahirwar, a Dekh-Parakh Sainik, living in the adjoining village. Rajkumar started investigating the case on the portal. It was evident that several people were paid wages towards the construction of the Ramola's well but they hadn't worked on Ramola's well. Nearly 16 fake names were listed as labourers on the portals, who, as per Ramola and others living nearby, hadn't worked at all on the site. The records showed that total wages of Rs 65,448 for 374 days of the work were paid out to these "ghost" men.

It was evident that fake muster rolls were

generated to pocket the money, while the names and account numbers of those that had actually worked on the site was totally ignored. Dekh Parakh Sainik, Rajkumar, suggested that he should make an application to the block office and also take the case to the Collector's Jan Sunvai. The latter happened in the month of June 2019.

To his dismay, the preliminary probe by the Collector did not primarily detect any fraud. The reason simply was that 16 labourers were paid nearly Rs 64,000 for the construction, and therefore no wages were due. Thereupon, Rajkumar helped Ramola to take out the names of the fake labourers from the website and also prepare a parallel list of those who had actually worked in the well construction. With the help of Dekh Parakh Sainik, Rajkumar, the Dalit Farmer Ramola once again filed an application to the Jan Sunvai, and ensured that it gets listed in UTTARA—an official complaint registration system of the State.

This act made it sufficiently clear to the GRS that he had been found out, and there was no escape any more. The GRS approached Ramola on his own and paid him Rs 50,000 in cash. His explanation for not being in a position to fully settle the full amount of Rs 64,000 was frivolous. He said that since some of the labourers were not from the village, muster rolls of other persons from the village were generated. He seemed like asking appreciation for the assiduous effort in recovering Rs 50,000 from those people. He assured that upon getting the balance Rs 14,000 he would will give the rest of the money as well to Ramola.

However, Ramola has so far received only Rs 50,000 from the GRS in this case. Ramola is now taking his complaint to CM's Helpline.

CASE 21. GRS uses fake names and defrauds poor beneficiaries

Samarthan had trained a large number of youth from different Panchayats in Panna District for making them proficient in understanding various portals, and use the information to facilitate the claimants for speedier access to sanctioned funds. Swarana Singh from Panchayat Makdi Kudhar had also attended the training and even managed to get wages paid out for the construction of PMAY house sanctioned to his father. He had also helped another friend to recover the same from the GRS. He was well aware of the process and various trouble spots in which many entitlement-holders get stuck either by malicious intent or by default.

Therefore when Dekh Parakh Campaign was launched in his Panchayat in Panna district, he rooted for a holistic approach. He started with a meeting in which he gathered all the PMAY and social security pension beneficiaries. A projector was set up to look at all the cases on the portal. As the case investigation progressed, several frauds or follies came to the notice. A large number of PMAY beneficiaries had not received labourers' wages for construction of the house. In fact muster rolls were generated for the people who had not worked on the house construction. Ram Charan, Shreekesh, Summa, Ramkhelawan and Vidya Rani—all PMAY beneficiaries—had not received wages for constructing their dwellings. As for Kapildhara well projects under MGNREGS, the situation was dire with many more entitlement-holders stuck at various stages of their completions. For instance, Vijay Gond's well was lying less than half complete for four years while Rs 2 lakhs were shown spent on the portal records. Sanctioned amount, however, was Rs 3.84 lakhs. The community



was convinced that the GRS, Ashok, was the culprit who deliberately used incorrect names to siphon off the funds. In another instance, the portal showed that a number of labourers were working on 'Fasal Suraksha Deewar', which meant building a barrier for protection of their crops from wild animals, while it was unarguably established that no one was working on the day of the mentioned work.

Looking at the scale of fraud, the team decided to make Panchnama – witness statements of five members. These statements were prepared for each case with the help of Swaran Singh, the Dekh Parakh Sainik and sent to the GRS, who, in turn, refused to respond. Therefore, the community decided to take the case to media. A news on this episode was published in Dainik Bhaskar - Panna edition. Later a memorandum was submitted to Zila Panchayat CEO, on the basis of the news item. After a series of follow-up, the Zila Panchayat

set up an enquiry on the Makdi Kudahar. An Engineer and the APO MGNREGS enquired into the issue. The case was messy with intertwined details and deliberate obfuscation of facts. Not only incorrect names were used, often only one person's name was shown on the muster roll, though several more had worked. As a Consequence, wages were released into incorrect accounts resulting in some people received excessive wages, while many others had not received anything.

Enquiry team made long discussions with villagers as well as bank kiosks, and sorted the issue. Several non-notarised notes were prepared where people promised to pay back to those who had lost their wages. A large number of individuals were identified to give back the excess amount on the promissory note. However no disciplinary and legal action was taken against any of the concerned officials.

CASE 22. Panchayat delays disbursements causing financial distress for Gulab



Gulab owns a small piece of land in Palthara Panchayat of Panna District. He was sanctioned a Kapildhara well in 2015-16 with a total budget of Rs 3.7 lakh. Unlike today, the agency for construction was Gram Panachayat in those days. Gram Panchayat asked Gulab to start digging of the well in 2016, January. He and his son toiled in sun to dig the hard terrain. They received a small amount from the Panchayat and wages, but soon thereafter that stopped. The work detail also required the use of explosives for blasting of the hard strata. This too was not undertaken. Throttled this was by the Panchayat, work came to a complete halt after digging down to the depth of nearly 12 feet.

A Dekh-Parakh camp was conducted in Palthara in March 2018, where Gulab also participated and narrated his sorry tale of incomplete well even after four years. The status and expenses on his well were checked on the portal. It showed that from the sanctioned amount of Rs. 3.4 lakh, Rs 1,64,000 had been spent on labour and Rs 1,31,000 had been spent on the construction materials. The Panchayat, upon being questioned on the same, maintained that the said expenses had been made. Therefore, an ad hoc social audit process was conducted on Gulab Singh's half-completed well. A group of

villagers was selected for cost estimation and verification of the likely expenses on labour and on materials. Their findings were that while labour payment on the portal is marginally higher than the actual condition of the well suggested, the payment for materials exceeded by more than a lakh of rupees on the portal. It clearly established that the expenses of Rs 1.3 Lakh, as stated on portal, was nothing other than a large embezzlement of funds.

The social audit committee also submitted their report on physical verification of Gulab's well along with their memorandum to the district administration. Other than demanding immediate succour for Gulab, they insisted that the material supplier, Vishwakarma Traders, be thoroughly investigated as appeared to be in cahoots with the Panchayat. In addition, they also contacted the local media person.

Pressured this way, a team comprising a Sub-engineer and MNREGS-SDO was constituted to examine the issue. They also prepared a Panchnama on their findings. Panchayat was asked to start the work without further delay. The construction work was re-initiated on Gulab's well.

The well has since been completed, and Gulab Singh is finally irrigating his fields with the water.

CASE 23. Dekh-Parakh uncovers rampant corruption in Bilkhura Panchayat

Bilkhura is a remote Panchayat in Panna District in the Bundelkhand Region. A large number of very active youth were committed to the development of the Panchayat. The Bilkhura youth had received training on portal reading and deriving actionable information from it. They had also participated in several verification processes, and were therefore up to speed in problem solving.

In May 2019 the trained Dekh Parakh Sainiks from the village adopted, what can justifiably be called a holistic exercise. When they got into investigating their Panchayat's data, and therefrom-uncovered rampant corruption. Extracting relevant data from Panchayat Darpan Portal and Panchayat Darpan App, the youth realised that several works for which expenses were shown on the portal, did not exist on ground. They undertook a second round of yet more intrusive investigations. Following facts came out during the 'Dekh-Parakh verification process:

- A cement concrete road to be constructed with drains on its sides was a shambles. Road was half constructed and the drain was altogether missing.
- A playground to be constructed from the joint funds of Panchayat and MGNREGS amounting to Rs. 46,000 did not exist at all. Panchayat claimed that a boundary wall for the temple was constructed with the money.
- Funds were withdrawn for cleaning the wells in Kanchan tola and Chamain tola. However, no well was ever cleaned.
- A Fasal Surakha Deewar (a wall for protection of crops from wild animals) had been constructed about 20 years ago by the farmers of the village. Panchayat only poured a cement mix on it and claimed 13 lakh for building the wall.



- Plantation undertaken under MGNREGS was hardly visible and not even 10% of the mentioned expenses was incurred on the same

A complaint was lodged with the CEO-Zilla Panchayat, and an enquiry was commissioned. Assistant Engineer was entrusted for carrying out enquiry. Officials met community at the village. It was evident that Panchayat Secretary and GRS had committed large-scale frauds. Since punitive action and recovery of funds would have halted the

works. The Enquiry officers persuaded the community to focus on 'getting the works done' instead of worrying on the frauds. The Panchayat was firmly instructed to complete the work. Consequently, a new Playground was sanctioned and constructed. Sarpanch also promised that the The mentioned well in Kanchan Tola will be cleaned as soon as it dries up.

The Panchayat has started Dekh Prakh Saniks of the Panchayat in all development work.

CASE 24. Panchayat and GRS collude to cheat on the quality of road construction



Situated 25 kilometres from Panna district headquarters, Basai is a small village in Mutwankalan Panchayat. The Gram Panchayat was constructing a cement concrete road in Basai.

Rinku and Ranjit are two active youth in the village who were picked by Samarthan for training on formalising themselves with the portal data in the Dekh Parakah initiative. Field level exercises are an essential part of training. Also, it is a general practice to use the examples of the same Panchayats from where the youth are being trained as Dekh-Parakh Sainiks. It was therefore natural that Mutawankalan data was used from the portal for physical exercise of field verification.

The MGNREGS portal on 5th March 2019 showed that 6 works were being carried out in the Panchayat on the day. They included

3 'Fasal Suraksha Deewar' (a barrier wall to protect crops from stray wild animals) and 3 cement concrete roads. The field verification however showed that 5 of the 6 works shown to be ongoing on the portal had been completed—some even more than a month ago. Only one work—a cement concrete road—was the only one being constructed in Gram Panchayat on that day.

Engineers and GRS were also present at the time of verification. They explained their side of the story, that how difficult it was to finish the work as per criteria. They admitted that they keep the work going on the paper, while it is difficult to keep the work ongoing for that long. The team, even the youth from the village empathised with the Gram Panchayat and did not raise their voices.

Only few days later the Dekh-Parakh Sainiks noticed that quality of the construction of the

cement concrete road being constructed in the Basai Village was of rather poor quality, where instead of concrete only concrete dust was sprayed. Rinku and Ranjit opened the portal to understand the construction commitments in the DPR. They realised that the material being used in the construction is of a very inferior quality and far less than committed in the DPR. They shared their apprehensions with other similar Dekh Parakh Sainiks in other Panchayats. A suggestion came to get a Panchnama done on the type and quantity of material used. Ranjit also sent a WhatsApp message to the Janpad CEO. Simultaneously Panchayat Sarpanch, GRS and the engineer were also contacted. Sarpanch took immediate action, and got the dust replaced with cement concrete mix.

The construction quality thereafter adhered to what was specified in the DPR.

CASE 25. All in the Authority Pyramid of the Government force fake redressal of grievance

Ramesh Mitthu lives in Panch Pipaliya Panchayat in District Sehore. He received his PMAY (Registration number MP34049000) sanction in 2017, and its first tranche in April 2018. He started his construction work and duly completed the same within the stipulated time. Fortunately he received all the designated tranches in time, but for the labour wages for the construction of his house from MGNREGS.

Mitthu asked the GRS for the disbursement against labour cost, but there was no meaningful response. He raised the issue with the Panchayat a good number of times; nothing happened. After nearly a year of facing circuitous and inane replies, Mitthu gave up any hope of receiving his legitimate payment. That was just about when he came across Gajraj, a trained Dekh-Parakh Sainik from his own Panchayat.

Mitthu narrated his sorry tale of not getting reimbursement of wages. Gajraj looked the MGNREGS portal to find where the wages were stuck. MGNREGS work-ID is generated from the PMAY registration number, and can be seen on the MGNREGS portal. Gajraj tried to find the work code of Mitthu's house to be able to see the wage transaction. Both Mitthu and Gajraj were surprised to observe that his MGNREGS work code was not even created, and as a result he was not getting the payment against labour wages. This was a serious lapse on the part of GRS, who completely missed out on creating the work code used for uploading the muster rolls for claiming wages. Gajraj suggested that Mitthu discuss the same with GRS and request him to generate a fresh work code.

Attempts were made by both Gajraj, Mitthu and also GRS to generate a new work code. About a year had already passed since the completion of the house, and it was difficult to



generate a muster roll now. Quite possibly, it was a technical feature of the portal technically that prohibited late work code generation. Therefore, no headway seemed possible. Gajraj facilitated Mitthu to launch a complaint in the CM's Helpline.

A complaint was lodged with the block office in Sehore on 5th May 2019, for creation of new work code, while another complaint was lodged on CM's Helpline for not getting wages for PMAY construction on 31st MAY. He duly received phone calls from the CM's Helpline, but his grievance was not resolved. As an unresolved complaint, his case escalated to a yet another higher level (called L4 level).

At this stage the complaint is looked into by Departmental secretaries or similar officials. Therefore there was a pressure on block office to resolve the case. More often than not, the pressure to resolve the case transforms into a pernicious resolve to somehow close the case—complaint resolution treated as an 'unnecessary hassle'.

Therefore, the pressure built on the block office to 'settle' the case was transferred on to Mitthu. He was called on phone several times to withdraw his complaint. When he did not withdraw he was summoned to block office, and told that there are several beneficiaries like him, who had not got wages due to 'no work code generation'. He was assured that all such cases were being looked into and would soon result into disbursement of wages. He was asked to withdraw the case for the time being. However, Mitthu supported by Gajraj rejected the offer of the block office.

Now the subtle requests of the block turned into threats. Mitthu on some occasions and his father on the other was summoned by block to sign on the dotted line that signified 'no-grievance' any more. Finally he gave up to the pressure mounted on him and his family and withdrew his application. 'Satisfactory redressal' done!

Mitthu did not receive the disbursement of labour costs.

CASE 26. Uploading the photo of a completed house with intent to embezzle funds



Prabhulal Sapera is from the community of snake catchers. He makes ends meet as a labourer and as a snake charmer. His house in PMAY was sanctioned in Bangaoan Panchayat in Sanchi block of District Raisen in year 2016-17 (Registration number-MP1139006). The information uploaded on the portal stated that he had completed the house work and Rs 1,20,000 were transferred to his account.

Sushila is the resident of the same village, and had received a training on portal verification. It is a coincidence that Sushila was undertaking a portal verification survey for a report when she came across Prabhulal Sapera. Contrary to the information uploaded on the portal, though he had received Rs

1,20,000 in 4 tranches for PMAY house construction, his house was far from complete. His house was completed up to lintel level only, while the photo of a complete house was uploaded on the portal.

It was found during discussion with him that, since he was a daily wager, he will not be able to construct the house. Usually in all such cases, Gram Panchayats step in as benefactor. GRS suggested that Prabhu Lal employs a contractor, and that the contractor will be same that Gram Panchayat engages for its various construction activity. He asked Prabhu to take out tranches from bank and give to contractor for material purchase and construction.

Prabhu did the same. However contractor stopped construction after lintel level. By this

time Prabhu had paid him all of Rs 1,20,000 that he had withdrawn in 4 tranches from the bank. Contractor is demanding more money to lay the roof, and Prabhu does not have any more money.

It is not only him, there are many other like Ragdu (a herdsman), where Panchayat asked the beneficiary to employ a particular contractor, asked the same beneficiary to withdraw money from bank and pay to the contractor, and then contractor did not complete the house. Shockingly forged pictures of the complete houses were uploaded on the portal. Almost all such houses (nearly 8) do not have roof, and are making with make shift plastic sheets to cover their houses. All of them have braved the heavy rains of 2019 in the make shift roofs.

CASE 27. SECC eligibility questioned: Disbursement tranches lost in confusion

Chattarpur has several small ponds and wetlands where its large population of 'Katchhhi community' engages in vegetable cultivation. They fall into the category of Other Backward Class (OBC). Shrinking ponds and depleting water availability has pushed the community into abject poverty. Many of them had made it to the SECC (Socio Economic and Caste Census) list, and were as a result eligible for PMAY house entitlements.

In Gaura Panchayat of District Chattarpur, Girdhari Raikwar, Asharam Raikwar, Usha Kushwaha, Paramlal, and Akhilesh had all made it to the list and their house were sanctioned in year 2017. Their first installments were released in January 2017. The happy lot had commenced construction of the house with that money.

However, their problem started a little later. A fresh survey was constituted by the state government to validate the beneficiaries of PMAY. All the 5 with several others in Chattarpur district lost their entitlement in this survey. The reason being that owned a boat, which was one of the disqualifying indicators is per the survey guidelines. The dilapidated and savaged boats they owned for cultivating water chestnuts and other vegetables in marshy land became their bane. As said above, most of them including these five had started construction.

Meanwhile there was a lot of hue and cry at the district level and a further review was commissioned to verify the 'disqualification' this time. It was noted that several households that had disqualified on account of having a boat were actually quite poor and qualify to be on SECC as well PMAY list. Therefore it was ordered that disbursements be continued to all such entitlement-holders in the district.

This pleasant news of the reversal of disqualification was fully communicated at the



district level. Somehow, in Panchayat Gaura the five above mentioned people were totally unaware about it. They were still ruing their fate stuck with the outdated information that their disbursal tranches for the construction released to the local bank kiosk was recalled back by the government on account of their disqualification.

Ironically, in the confusion caused by decision flip-flops, a large number of entitlement-holders had lost their second tranche. Since it is difficult to adjust to changes in large government systems, the confusion caused by disqualification and its subsequent reversal led to different consequences at ground level, such as the following;

- Several entitlement-holders did not get second tranche, but got the subsequent tranches
- Many did not get any tranche after the first one
- Some who had got only the first tranche, continued with the construction with their money, and kept following with the administration for the release of remaining tranches
- Many beneficiaries stopped the construction in a similar situation
- Many other set of beneficiaries stopped

the construction when they did not get second tranche, though they received the subsequent tranches.

From the five cases mentioned above, two Asha Ram and Girdhari had received only one tranche, and the other three received all tranches but for the second one, which was sent back to the treasury on account of their interim disqualification.

During the Dekh-Parakh exercise in Guara Panchayat, the Dekh-Prakh Sainik, Rajendra Ahirwar came across these five above mentioned cases. He made an application for the beneficiaries and deposited the same to Chattarpur PMAY-APO. No action was taken at district level for a very long time. Subsequently, Samarthan brought the issue to the notice of then PMAY commissioner. Upon his suggestion, all the five cases were taken to Jan Sunvai at the district level. The Jan Sunvai took cognizance of the problem and assured corrective actions.

Few months passed in the follow up by Samarthan team and Dekh-Parakh Sainiks. After a long wait and patient follow up, the district administration finally issued the necessary letters to the State PMAY Commissioner to release the missed-out second tranche once again.

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SECTION - 3

EMERGING ISSUES AND THE WAY FORWARD

The Dekh-Parakh Reports and the cases presented in the preceding section bring out certain distinctive patterns that are playing out on ground. The issues that emerged are summarized as the following;

1 KEY EMERGING ISSUES

1.1 GRS ALMOST INVARIABLY SHOWS UP AS THE CULPRIT IN THE CHAIN OF CORRUPTION

The structured data collected on standard tested interview schedules show a sizable difference between what is uploaded on the portal and what is happening at the ground. In most cases, the focal person of data manipulation was found to be Gram Rozgar Sahayak (GRS). Many a time GRS independently carried out all number manipulations, fudging of the muster rolls or wrong photo uploads. Sub-engineers, G.P. along with some block officials, are likely to be frequent parties complicit in the crime. It is so because it is GRS who is physically on locations in the field. It is he who verifies when the work started and when it finished. The Gram Panchayat have mostly been in collusion with the GRS in perpetrating these frauds. Though their frequent refrain has been that the GRS reports to the block office and hence not in their control.

1.2 FTO REJECTIONS/ARBITRARY CLOSING OF WORKS FORCES CORRUPTION OF ADJUSTMENT OF LOSSES

Most Sarpanch are not digital savvy. They are not able to track the errors on the portal, and whether those are by omission or by commission. Besides, they themselves are often involved in the manipulation with the support of the GRS. Gram Panchayats have also found ways to defeat the system through conniving with GRS, bank-kiosks, suppliers, contractors, etc.

On the other hand, Gram Panchayats face challenging situations, particularly with respect to MGNREGS. In certain situations, a high number of FTO rejections and delayed fund releases force them to 'adjust the losses' by creating fake muster rolls. On quite a few situations, challenging situations are created when the works are arbitrarily closed, blocking further release of funds to the Gram Panchayat. They therefore indulge in creating 'fake

works' and 'fake muster rolls' to adjust.

1.3 SOCIAL PRESSURE PROVED MOST EFFECTIVE IN RESOLUTION OF GRIEVANCES LOCALLY

It was observed that social pressure created by the community at the local level proved most effective for the resolution of the problem. Pleasantly surprising outcome of the Dekh-Parakh experience was that if community interpreted the data and questioned the local GP level functionaries, the social pressure led to speedier and better redressals. On the contrary, if the complaints were escalated to higher level, the resolution became delayed, and often more difficult. Besides, local redressal is also in line with the spirit of the decentralized governance. Local level resolutions of issues are building a culture of downward accountability of the functionaries and implementing agencies. It is also an empowering process for the citizens to demand accountability and find local solutions. Unfortunately, understanding of portals and citizens access to internet is poor, therefore, information provided on public portals of various schemes are not interpreted for raising pertinent queries. The Dekh-Parakh has clearly established need to take the portals to community and youth in large numbers.

1.4 GRIEVANCE MECHANISMS' FREQUENT FAILURES TO RESOLVE THE PROBLEMS

There are issues associated with the failure of grievance mechanisms that are responsible for encouraging corruption.

(a) Inadequate performance of the in-built grievance redressal mechanism

Grievance redressal mechanisms built into various programmes, viz. MGNREGS and PM Awas are not adequately effective and not even known to the community.

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A high number of FTO rejections and delayed fund releases force Gram Panchayat to 'adjust the losses' by creating fake muster rolls or challenging situations are created when the works are arbitrarily closed.

The highest up-the-ladder that an entitlement-holder reaches is the Jan Sunvai at the Block level and/or the District level. UTTARa—an official mechanism for registration of grievances—is not known among the community and lower level functionaries. Being another IT-enabled online mechanism, it ends up being more distant to the common citizens than a data uploaded on the portals. Therefore, the community rarely uses it. In many cases, districts too use them seldom due to inadequate understanding of the system of UTTARa. For instance after social audits conducted in Bagli in Dewas district, the PO-MGNREGS had to be informed by the then MGNREGS Commissioner to use UTTARa, which till then was not used in Bagli. Since it is an official/formal mechanism for complaint registration, there is always a fear of being reprimanded. It is also perceived as a measure of poor performance. Some districts reject outright any process failure and do not formally accept it. They view it as acceptance of inefficiency and therefore discourage it. Therefore different districts use UTTARa differently. For instance, UTTARa was found to be active in Tikamgarh district, where complaints were registered and tracked on it, while, in contrast, Panna district very seldom used it for registering or tracking complaints.

CM's HELPLINE -181, is effective for all type of complaint registration. Escalating it to the CM's Helpline almost always elicited a response. However, that response may not have resulted into appropriate redress. In grievances, where complaint is simple in nature, e.g. delay in sanction of social security pension, the redressal is quicker and often satisfactory. Whereas, in complex cases, involving fraud, embezzlement, deliberate, misrepresentation, etc. the cases were rarely resolved completely by the CM's Helpline. It is ironic to observe that higher the tier a complaint goes to, lesser is the probability of an effective redressal. In this context the phrase 'higher tiers' refers to levels higher than local and GP levels. District level officials, UTTARa, CM's Helpline, etc. are some of the commonly explored higher levels. If it had to be escalated up from the Gram Panchayat level, Jan Sunvai at the District Collector's office proved the most approachable method for the registration of grievance and its redress. Most grievances generated a response in Jan Sunvai(s); and often complaints are completely or partially redressed.

(b) Grievance redress being handled by the same machinery that caused any grievance

Since the complaints/grievances are looked into by those executing the programme, the redress model loses its purpose and becomes self-defeating. There is no independent machinery at arm's length to address the complaints. Therefore, there were instances where grievance was not resolved but closed/shown-as-resolved in UTTARa, CM's Helpline or other district level mechanisms. Unfortunately, in cases that reached Level-4, i.e. highest level on CM's Helpline, the pressure to close the complaint outweighed the will to resolve the issues. In many cases the complaints were closed with the use of coercion or, say, outright threat. As mentioned earlier casual lapses like missing a monthly release of pension was resolved but a complaint of complex nature circulates for a time before getting 'closed' by the machinery. It was observed that when outright corruption and embezzlement was involved, complaints were closed on the basis of false reports presented by the ground-level functionaries. The senior officials also favoured closure of the complaint to minimize the workload.

(c) Redressals left much to be desired

More often than not, the complaints resulted only into partial redress, forced closure or reversal. It required repeated attempts of complaint registration and follow up to get the complaints effectively resolved. For instance, often the next tranche of the entitlement was handed over because of complaint resolution, but the subsequent tranches still got stuck. Also, in several cases, some construction material

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was offered as part of grievance redressal, but the promised cash did not follow. In a worst-case scenario, a grievance was considered solved by asking for withdrawal of the complaint upon assuring redress in near future. However, the assurance was forgotten once the complaint was withdrawn.

It is observed that partial resolutions were more common than complete redressals. Complete redressals needed substantial hand-holding, repeated subsequent complaints and energy to 'stay invested in a complaint'. This reflects casual attitude of administration and biased nature of investigations.

(d) Complaint resolutions through informal adjustments

Most of the resolved cases were also kind of adjustments, such as paying back through some informal mechanism. Even in cases where an organized fraud of siphoning off portion of PMAY instalment to the beneficiary, the redressals included 'return of the manipulated money' to the right claimant or recovering the money from the ineligible persons whose names were deliberately used for the transfer of money.

In certain cases, it was rectified or compensated through supplying their bona fide quantity of materials lifting it from some other on-going work. From the perspective of the beneficiaries, this was good enough as they eventually received what they were entitled to; and they did not want to antagonize the local administration any further. Samarthan too tried to protect the interest of the entitlement holder as a first priority. However, from the perspective of the administration and programmes such redressals do not make systemic corrections.

1.5 RAMPANT BANK-KIOSKS' FRAUDS

Bank kiosks are into their own trickeries and mischief for short-changing and fleecing the poor. Though only three cases are presented in the preceding section, several such cases were encountered. Huge sums of money are withdrawn fraudulently by bank kiosks every day. Some of the common fraudulent practices that came to light were scanning thumb impressions for the stated purpose of knowing the available balance in the account, but withdrawing some money instead.

There also are instances of the bank kiosk holders opening a joint bank accounts with the beneficiaries through

misinformation and deceit. This gambit allowed them to operate the account, eliminating any need for the genuine beneficiary's thumb impressions. Withdrawing more from the account and distributing less to the entitlement-holder is easily done with some sleight of hands.

It was observed that bank kiosks were rampantly into giving incorrect information on scheme reimbursements. The alternative ways for seeking information on the schemes from the bank kiosk are few and not well known or understood. The community often ends up seeking information from the person who had plan of fleecing money on his/her mind. It was often seen that bank kiosks paid Rs 300 instead of the required Rs 600 as the social security pension.

Some bank kiosks in almost every district have earned the reputation for their ingenuity in conducting frauds. Even if they are not a designated bank for a particular Gram Panchayat, they deliberately get involved with misappropriation on their minds.

Similarly, it is seen that there are other sets of perpetrators of corruption such as material vendors, contractors for construction. Most of them are intensively engaged in development activities. The only qualification is to register as a vendor, which is easily achieved when the two parties (Sarpanch/Secretary and the vendor) are in collusion. Fake billing is often achieved with the help of these vendors. Firstly, quality checks on materials and services provided by the vendors or contractors do not exist. Secondly, even if these were a requirement, the parties involved complete formalities to look after each other's interest.

It is understandable that a large number of contractual staff is hired to complement the skills and bring efficiency. In the programme portals mentioned above, a large number of contractual staff is engaged at block and sub-block levels. GRS at GP level, Data Entry Operators and Sub-engineers at block level are some of the full time contractual staff. It is noticed that, in spite of being contractual and temporary, this staff is used as a conduit for engaging in corrupt practices. For instance, MIS-Data entry operator charge a 'speed money' to enter the data, which in-turn is supposed to be adjusted by the GP. Sub-engineers too frequently charge a speed money.

Such contractual staff therefore are adding to inefficiency and corruption instead of being helpful for attainment of programme goals.

Some good practices also came across during field actions. For instance, when the case of 'Rania and Maharania', not getting social security pension was highlighted, the District Collector of Panna launched district-wide 'Abhiudaya' campaign where 'Abhiudaya JanSunvai(s)' were held in every Gram Panchayat.

1.6 NO ONE EVER GOT 'PUNISHED'

The Dekh-Parakh interventions uncovered a stark reality. Almost always the perpetrator of crime got away scot-free without being subjected to any punitive action. It turned out that any kind of prohibitory action was left to the political and administrative will of the individuals in the concerned administration setup.

1.7 LACK OF ADMINISTRATIVE AND POLITICAL WILL TO IMPROVE SITUATION

Political leadership at the district level has not expressed clear and candid stand for transparent and effective implementation of the flagship

programmes, when they felt the pressure of Dekh Parakh in their constituency. It is found that the administrative heads' personal commitment and drive make a significant difference in improving the quality of programme implementation.

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2 THE WAY FORWARD

It is well known that programmes like MGNREGS (ranked as the world's largest public works programme by the World Bank in 2015), PMAY, Ujjwala, pension schemes, etc. are important social welfare programmes. These are targeted programmes designed to address the needs of the poor and weaker sections of the society. It is also a fact that delivery of such programmes across the length and width of a country of the size that India is no mean challenge. Advancement of e-Governance measures and availability of large data on the portals have opened immense possibilities of taking on the challenge of efficient and effective delivery of these important social welfare programmes. Samarthan with its long experience in decentralised governance and social accountability as well as insightful learning gained during the promotion of Dekh-Parakh suggest following as way forward:

2.1 CONSTITUTE A TASK FORCE FOR DESIGNING 'JAN PORTALS' – MIRROR IMAGE OF USEFUL INFORMATION FROM THE BENEFICIARIES PERSPECTIVES

There are no alternatives for enhancing social accountability than easier access to useful information to people who matter the most. Therefore the need is to make programme-portals more user-friendly. Certain portals are easier to navigate through with fewer links

The state government should invest in the Jan Portal of the key programmes with large penetration and substantial investment. This Portal should have only beneficiary centric information, posted in a simpler fashion, and with clear/ fewer links.

If necessary, a task force can be constituted to find 'what must be included and how it should be placed on the portal'.

and provide simpler presentations of the facts such as PMAY, while certain other like MGNREGS are much too complex. Most portals need some re-designing

akin to simpler portals such as that of PMAY. The data presentation may need some reshuffle in its placements. For instance, the SECC wait list needs to be side-by-side aligned with the registration of the house. This will make it easier for both beneficiaries and policy makers to understand as to how much of the SECC priority list is being followed.

In case of complex portals with endless number of links, an altogether different Jan Portal is called for from the perspective of the beneficiaries, and less literate elected Panchayat representatives.

If necessary a task force can be constituted to find 'what must be included and how it should be placed on the portal'. The state government of Madhya Pradesh stands out with its large technical capabilities that have won it several 'IT' service awards. The state government should, therefore, invest in the mentioned Jan Portal of the key programmes that have large penetration and involve substantial investment.

Jan Portals may be piloted with certain simpler programmes and gradually expanded to more complex ones.

2.2 IMPROVEMENT IN THE QUALITY OF SOCIAL AUDITS

Social audits are a useful instrument for establishing social accountability. It needs to be strengthened to enhance accountability in development programmes. There is a need to improve the process of social audit and Jan Sunvai(s) need to be structured to capture specific information such as 'when' and 'who all' will attend, and 'when the action taken report will be presented'.

A cadre of youth needs to be trained in each district that understands portal data and is adept at social audits. This cadre needs to be nursed and nurtured with intensive capacity building and handholding support. This cadre should be maintained irrespective of Social Audit campaigns that are carried out by the MPSSS.

2.3 INSTITUTIONALISATION OF DEKH-PARAKH

It is important for the state to understand the levels of variance and standard deviation in the data uploaded on the portals. Thus the state government/NIC/IT cell needs to self-audit their own programme portals at

The state government/ NIC/IT cell needs to self-audit their own programme portals at regular intervals seeking feedback from the users. An independent process of portal data verification should be institutionalised with reputed research institutions and Civil Society Organizations

regular intervals seeking feedback from the users. An independent process of portal data verification should be institutionalised with reputed research and civil society institutions like IIM-Indore, MP Social Science Research Institute, Indore, etc.

2.4 PUBLIC PRIVATE PARTNERSHIPS AND PROMOTION OF SPECIAL PURPOSE VEHICLES

The focus of attention is on the effective delivery of social benefits—be it assets or services. The problem areas are varied and many. However, efficiency in delivery of benefits and elimination of rent seeking are two primary areas that need urgent attention. The contractual staff hired for ‘specific objectives’ or ‘vendors’ hired for a ‘specific tasks’ when integrated into the main government systems convert themselves into the predominant values and culture. Thus it may be useful to pilot ‘privatisation’ of certain part of the whole portal management system or an entire

programme in a block of a district. It is also possible to allow outsourcing of certain services from the open market. For instance, the engineering services can be hired from a set of empanelled engineers in the district. Similarly, empanelled IT kiosks, Lok Seva Kendra/CSC centres can also undertake data entry. However to ensure quality in the delivery of services they need to be checked periodically and punished heavily for any dereliction of duties.

CFT- Cluster Facilitation Team’s models in MGNREGS are a beginning in that direction. CFTs have their engineers, micro planners and field teams. This is a partnership model of the Government and the CSOs. The CFT like model needs to be given greater independence and autonomy. A study may be instituted to see how CFTs become more independent. Possible models of privatisation can be explored within the larger framework of CFT. The work of computer based MIS and procedures for delivery of services need to be standardised and handed over to the CFTs. For instance,

The CFT like model needs to be given greater independence and autonomy. A study may be instituted to see how CFTs become more independent. Possible models of privatisation can be explored within the larger framework of CFT.

There is a need to establish an uncomplicated system for reward and punishment for reducing errors in the systems.



work-code generation, muster roll generation, entries pertaining to account numbers, data entry into the main portals, etc. may be selectively considered for handing those over to CFTs.

2.5 DIVING DEEP INTO THE ISSUES AND FIXING CONCERNS

Qualitative aspects of Dekh-Parakh and our decade long experience of working on MGNREGS provided insightful learning on ‘problems in the programmes’ that need plugging. It is well known that there are arbitrary delay in fund release, frequent changes in programme priorities etc. It is openly known that Gram Panchayats regularly lose their faces to vendors and workers for not making timely payment. Vendors have in turn stopped giving material in advance. However, a large crop of empanelled vendors exists in all Blocks/Districts/Gram Panchayats that provide bills without supplying materials.

The bills then are used for claiming payments. Subsequently, actual

It is important to recognize and fix several sub-systems that have cropped in the program to deal with the inherent challenges implementation and have become open practice. All identified problem-prone sub-systems and shady transaction-types be collected, catalogued for points of redressal and fixed one by one.

Addressing such challenges will establish programmes and Panchayats both in a different light.

vendors are paid from the payment received on fake bills. A token amount of 5% or so is paid to such ‘empanelled vendors’ for providing a fake bill. Several such sub-systems have cropped up to deal with the inherent challenges of the system. They are thriving and possibly well known to officials in district administration. However, it is being overlooked and not addressed for several reasons. Addressing such challenges will establish programmes and Panchayats both in a different light.

2.6 FIXING THE IMMEDIATE CONCERNS

It is evident that certain sub-systems are more problematic than the others. All identified problem-prone sub-systems and shady transaction-types be collected, catalogued for points of redressal and fixed one by one.

2.7 PUNITIVE ACTIONS AND NECESSARY REPRIMANDING

It was evident that several grievances were ‘resolved with a wink’ and many more with some questionable compassion. None however resulted into any punishment of the culprit. Moreover, there is no formal system of reward or punishment of the officials engaged in the programme. There is a need to establish an uncomplicated system for reward and punishment for reducing errors in the systems.

2.8 MAKE THE REDRESSED ISSUES OPEN IN THE PUBLIC DOMAIN

Several grievances are reported as closed with the intent of showing favourable statistics. However, information on how they were resolved





and what, as a result, was the outcome of the problem resolution is not posted on the portal. For instance, a beneficiary was not released a PMAY tranche, made a complaint on UTTARA, the complaint was closed few months later. However, the particular entitlement holder did not receive the tranche, and was coerced in several ways to accept the closure of the complaint.

A need emerges to change the definition of 'closure'. It can obviously not be a closure on the computer screens, while no redressal has happened on ground.

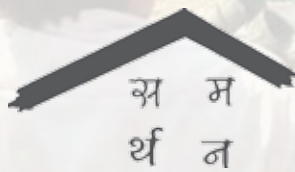
Information on how a grievance was resolved and what, as a result, was the outcome of the problem resolution should be posted against the grievance on portal or other online tracking systems. In addition, the addressed grievances also need to be investigated independently by a third party, to review if the problems were resolved satisfactorily.

2.9 INDEPENDENT EXAMINATION OF THE 'GRIEVANCES AND 'GRIEVANCE REDRESSALS' BY A THIRD PARTY

It doesn't need a very intrusive fact-finding to conclude that the complaints resolution involves seeking information from the same set of individuals who were responsible for the lapses, omissions and wilful frauds to begin with. It eventually is an inward-looking loop that goes through the motions rather than any sort of root-cause analysis. There is a need for independent investigation of grievances. In addition, the addressed grievances also need to be investigated independently by a third party, to review if the problems were resolved satisfactorily. There are several examples where students of prestigious institutions like IIM and IIT volunteered for systematic large scale monitoring of the services based on protocols. Certain research institutions should be given contracts for periodic review of the project on six monthly or annual basis.

GLOSSARY

APO-PMAY	Assistant Program Officer –PMAY
Block	Sub-district administrative unit
CFT	Cluster Facilitation Team
Dalit	Socially and economically backward Scheduled caste
Dekh Parakh Sainik	A local youth from Panchayat trained on Portals and verification process
DPR	Detailed Project Report
Gram Panchayat (GP)	Locally elected body at village level
Gram Panchayat Sarpanch	Elected head of Gram Panchayat
Gram Panchayat Sachiv	A field level functionary to assist Panchayat in record keeping
Gram Rozgar Sahayak	A field level functionary to assist Panchayat in uploading data on portals
Janpad	Sub-district administrative unit
Jan Sunvai	Public hearing
Kuchcha	Constructed with mud and wood
m-Pension Mitra App	Mobile App for tracking Social Security pensions
NRGEES	National Employment Guarantee scheme (Guarantees 100 days of employment on demand)
Panch Parmeshawar	Mobile app for tracking Panchayat funds
PMAY-PO	PMAY-Program Officer-In charge for the program at the district level
PMAY	Pradhan Matri Awas Yojna
Program Portal	Virtual online data of program placed in public domain
RatriChaupal	Night camps for mobilisation for a special purpose
Samagra Portal	Portal Carrying unique ID of individual and Households For accessing Social welfare Schemes
SBM	Swatcha Bharat Mission
Social Security pensions	A monthly pensions to poor and destitute on a fixed criteria
SECC	Social Economic Caste Census
Zila Panchayat	District level Administrative for facilitating development works in the district



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