

**THIRD PARTY EVALUATION OF CENTRAL GOVERNMENT
SCHEME**

“SWATANTRATA SANIK SAMMAN YOJANA”



Submitted by
Ministry of Home Affairs
Government of India
New Delhi



Submitted by
Indian Institute of Public
Administration
New Delhi

**Third Party Evaluation of Central Government Scheme
“SWATANTRATA SAINIK SAMMAN YOJANA”**

REPORT

Project Coordinators

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Submitted to

**FFR Division
Ministry of Home Affairs
Government of India**



Submitted by

**Indian Institute of Public Administration
New Delhi**

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We hope that the evaluation study report would meet all the requirements envisaged in the terms of reference of the study and a useful document for the Ministry of Home Affairs.

18-12-2020

New Delhi

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Chapter 1

Introduction

1.1 Introduction

Indian freedom struggle is unique in the history of mankind. Persons from all walks of life, cutting across the barriers of caste, creed or religion worked unitedly for a common cause. It was the struggle and sacrifice of several generations of people, which brought freedom to the country. Millions of people participated in the freedom struggle. In order to honour the freedom fighters, the Government of India introduced a scheme known as the 'Ex-Andaman Political Prisoners Pension Scheme' in 1969. Swatantrata Sainik Samman Yojana (SSSY) initially started in 1969, regularized in 1972 and further liberalized in 1980 is essentially a token of honour of freedom fighters and their dependents. The Central Government Scheme namely "Swatantrata Sainik Samman Yojana" being implemented by Ministry of Home Affairs has two sub components namely-Permanent Homes for Freedom Fighters and Free Railway passes for Freedom Fighters.

Swatantrata Sainik Samman Yojana (SSSY) provides for a monthly Samman Pension to freedom fighters and on their demise, to their eligible dependents viz. spouses and thereafter unmarried and those daughters whose monthly income is not more than Rs. 20,000/- or above and dependent parents.

In addition other facilities are also provided to the beneficiaries which includes Free railway pass, Medical facilities under Central Government Health Scheme (C.G.H.S) and free medical treatment in hospitals run by Public Sector Undertakings, Telephone connection, Provision of 4% reservation under "Combined Category" adopted by Public Sector Oil Marketing Companies for allotment of petrol pumps, gas agencies etc., General pool residential accommodation (within the overall 5% discretionary quota) to the freedom fighters in Delhi, and fully furnished and old age friendly Freedom Fighters' Home at New Delhi providing transit accommodation. In addition to the above facilities, ex-Andaman freedom fighters/their spouses have been allowed to also avail free air travel facility to visit Andaman & Nicobar Islands, once a year, along with a companion.

Expenditure on account of these facilities as mentioned is borne by the sponsoring Ministries except for the facility of “Railway Passes to Freedom Fighters”, “Air Travel facility to Port Blair for Ex-Andaman Political Prisoners” category pensioners and “Maintenance of Freedom Fighters’ Home” for which the expenditure is booked under a separate budget head of Ministry of Home Affairs.

Under the Scheme, 1,71,631 freedom fighters and their eligible dependents have been sanctioned Samman Pension till 31.03.2019. State-wise break-up of the freedom fighters/their dependents who have been sanctioned Samman pension is given below:

Table 1.1 State wise Distribution of SSSY Beneficiaries

| S.No. | Name of State/ Union Territory | Number of freedom fighters/their eligible dependents who have been sanctioned pension (as on 31.03.2019) |
|--------------|---|--|
| 1. | Andhra Pradesh | 15285 |
| 2. | Telangana | |
| 3. | Assam | 4442 |
| 4. | Bihar | 24902 |
| 5. | Jharkhand | |
| 6. | Goa | 1508 |
| 7. | Gujarat | 3599 |
| 8. | Haryana | 1689 |
| 9. | Himachal Pradesh | 633 |
| 10. | Jammu and Kashmir | 1807 |
| 11. | Karnataka | 10100 |
| 12. | Kerala | 3418 |
| 13. | Madhya Pradesh | 3488 |
| 14. | Chhattisgarh | |
| 15. | Maharashtra | 17964 |
| 16. | Manipur | 63 |
| 17. | Meghalaya | 86 |
| 18. | Mizoram | 4 |
| 19. | Nagaland | 3 |

| | | |
|-----|--------------------------------|---------------|
| 20. | Odisha | 4196 |
| 21. | Punjab | 7041 |
| 22. | Rajasthan | 814 |
| 23. | Tamil Nadu | 4132 |
| 24. | Tripura | 888 |
| 25. | Uttar Pradesh | 18000 |
| 26. | Uttarakhand | |
| 27. | West Bengal | 22523 |
| 28. | Andaman and Nicobar Islands | 3 |
| 29. | Chandigarh | 91 |
| 30. | Dadra and Nagar Haveli | 83 |
| 31. | Daman and Diu | 33 |
| 32. | NCT Delhi | 2048 |
| 33. | Puducherry | 320 |
| 34. | Indian National Army (INA) | 22468 |
| | Total | 171631 |

Source: MHA Annual Report 2018-19

1.2 Background of Swatantrata Sainik Samman Yojana

Indian Government has started the 'Ex-Andaman political Pensioners Pension Scheme' 1969. This scheme aimed to honour the freedom fighters of India who were jailed by the British in the Cellular Jail at Port Blair. Another Scheme- Freedom Fighters Pension Scheme, 1972 for freedom fighters and their eligible dependents was introduced on Silver Jubilee year of Independence 15.08.1972. The scheme was further liberalized in the year 1980 and named as Swatantrata Sainik Samman Pension Scheme. In the year 2017, the scheme was renamed as "Swatantrata Sainik Samman Yojana (SSSY)". For grant of pension under the SSSY there are eligibility conditions. The freedom fighters having suffered minimum imprisonment of six months were eligible for benefit of the Scheme. The Government of India decided to extend the SSSY to the participants of Goa Liberation Movement who fulfilled the eligibility conditions under SSSP Scheme.

The Government of India is now distributing pension for freedom fighters and to their eligible dependents as Swatantrata Sainik Samman Yojana. Samman pension is provided to Freedom fighter family include (if the freedom fighter is not alive) widower/widow if he/she has not since remarried, unmarried daughters and mother/father. Only one person in the family is eligible for getting Samman pension. In the event of availability of more than one dependent in the family, the sequence of eligibility will be as follows.

- Widow/widower

In case the deceased freedom fighter had communicated to this Ministry the nomination of more than one legally wedded wives as dependents, the family pension admissible to one dependent widow would be shared by them equally. Such widows would not be treated as separate entities for grant of family pension under the aforesaid scheme. In case a freedom fighter had two legally wedded wives, the family pension is to be shared equally by them on death of their husband who was a Central Samman Pensioner. And on death of one of the two such widows, the surviving one will be entitled for full family pension.

- Unmarried daughters (maximum three)
- Mother
- Father

1.3 Eligibility Criteria for Samman Pension

The following categories of freedom fighters are eligible for the Samman Pension.

- A person who had suffered minimum 6-month imprisonment of participation in freedom struggle is eligible to get pension. Eligibility criteria for women & SC/ST are 3 months for women.
- If a person's participation in freedom struggle remained underground for more than six months is eligible for Samman pension.
- A person whose property was damaged or sold due to participation in the freedom struggle is eligible to get this pension.
- If a person became permanently incapacitated during firing or lathi charge in Freedom struggle, he/she is eligible for this pension.

- By participating in freedom struggle if a person lost his Government job he/she is eligible.
- Any person was awarded the punishment of 10 strokes of caning/flogging/whipping due to his participation in freedom struggle. He/she is eligible to get Samman pension.

1.3.1 Person not eligible for Samman Pension

If the property of a person was restored, he is not eligible for Samman Pension. Persons who were reinstated in Government service before the expiry of two years from their dismissal or removal from service and were in receipt of benefits or pay and allowances are not eligible for the pension.

1.3.2 Samman Pension Amount

Initially, Rs.200 was fixed as the monthly pension for the freedom fighters in the year 1972. This pension amount was revised from time to time. The amount of pension is extended to various categories of freedom fighters and their dependents during 2017 – 2020. The pension is distributed through bank. Payment to the pensioners is made on the last day of the month. The banks get the reimbursement from RBI. The amount of basic pension earlier revised in 2006 has recently been revised w.e.f. 15.08.2016 along with Dearness Relief as applicable to Central Government pensioners. Since 15.08.2016, the Dearness Relief system based on All India Consumer Price Index for Industrial workers, which was hitherto applied to freedom fighter pensioners on annual basis, had been discontinued and replaced by the Dearness Allowance system applicable to Central Government employees twice a year. This has been termed as “Dearness Relief”, which is the appropriate word in case of pensioners. The rate of monthly pension with additional 15% Dearness Relief w.e.f. 01.07.2019 is as follows:

Table 1.2
Samman Pension Amount

| Category of the Freedom Fighter | Basic pension with effect from 15.08.2016 (per month) | Dearness Relief @15% with effect from 01.07.2019 | Total amount of pension (in Rs.) per month |
|---|--|---|--|
| Ex-Andaman Political Prisoners/Spouses | Rs.30,000/- | Rs. 4500/- | Rs.34,500/- |
| Freedom fighters who suffered outside British India/spouses | Rs.28,000/- | Rs.4200/- | Rs.32,200/- |
| Other freedom fighters/Spouses (including INA) | Rs.26,000/- | Rs.3900/- | Rs.29,900/- |
| Dependent parents/eligible daughters (maximum 3 daughters at any point of time) | 50% of the sum admissible to the Pension i.e. in the range of Rs.13,000/- to Rs.15,000/- | Rs.1950/- to Rs.2250/- | 50% of the sum admissible to the Pension i.e. in the range of Rs.14,950/- to Rs.17,250 |

1.3.3 Sub-Schemes/ Components of Scheme

- i) **Free Railway Passes to Central Freedom Fighter Pensions-** Ministry of Railways (MoR) provides 1st Class/ 2nd AC Complimentary Card passes to freedom fighters/ their widows receiving Central Freedom Fighter Pensions under the SSSY. These card passes entitle them to life-long free rail travel over all Indian Railways in 1st Class/ 2nd AC along with one companion in same class by any train including Rajdhani/ Shatabdi/ Durgam Trains. The passes are granted for a period of one year from the date of issue and renewed subsequently the grant of fresh pass again valid for a period of one year from the date of renewal. The cost of the per Complimentary Card pass is Rs. 31,124/- plus 3.708% service tax. The MOR claims reimbursement from Ministry of Home Affairs on the basis of the total number of passes issued in the respective year. In addition, Air India claims reimbursement towards air travel of

“Ex-Andaman Political Prisoners” category freedom fighters/ their spouses to Port Blair once in a year is also reimbursed from this Head.

ii) **Permanent Home for Freedom Fighters-**

There is a Freedom Fighters’ Home (FFH) under this Division having 6 Type-III Flats with a total of 18 rooms which is being maintained/ managed by New Delhi Palika Parishad Samaj Kalyan Samiti (NDPPSKS), NDMC. All the freedom fighter pensioners receiving Central Freedom Fighter pension are eligible to stay at FFH as per the applicable charges and guidelines governing stay at FFH. Expenditure on account of maintenance of FFH is claimed annually by NDMC from FFR Division, MHA.

1.4 Expenditure made under the Scheme

There is a provision of ₹760 crore in B.E 2020-21 for payment of pension, 15 crore in B.E 2020-21 for payment to Ministry of Railways for the Complementary Card Passes issued to Central Freedom Fighters and Rs 31 lakh was sanctioned in B.E 2020-21 against reimbursement for maintenance of Freedom Fighters Home by New Delhi Municipal Council.

Table 1.3

Details of Budget Provision & Actual Expenditure on Swatantrata Sainik Samman Yojana During the Last 5 years

| S.No. | Year | Budget Allocated | Actual Expenditure |
|-------|---------|------------------|--------------------|
| 1. | 2015-16 | 780,00,00,000 | 789,44,00,000 |
| 2. | 2016-17 | 760,00,00,000 | 762,49,00,000 |
| 3. | 2017-18 | 750,00,00,000 | 749,77,00,000 |
| 4. | 2019-20 | 817,72,00,000 | 817,72,00,000 |
| 5. | 2020-21 | 760,00,00,000 | |

Source: Ministry of Home Affairs, Govt of India

Table 1.4

Details of Budget Estimates, Revised Estimates & Actual Expenditure on Free Railway Passes to Freedom Fighters during the Last 5 years

| S.No. | Years | Budget Allocated | Actual Expenditure |
|--------------|--------------|-------------------------|---------------------------|
| 1 | 2015-16 | 1,00,000 | 0 |
| 2 | 2016-17 | 1,00,000 | 0 |
| 3 | 2017-18 | 11,00,00,000 | 11,00,00,000 |
| 4 | 2018-19 | 32,00,00,000 | 32,00,00,000 |
| 5 | 2019-20 | 36,69,27,000 | 36,69,27,000 |
| 6 | 2020-21 | 15,00,00,000 | |

Source: Ministry of Home Affairs, Govt of India

Table 1.5

Details of Budget Estimates, Revised Estimates & Actual Expenditure on Freedom Fighters Home during the Last 5 years

| S. No. | Year | Budget Allocated | Actual Expenditure |
|---------------|-------------|-------------------------|---------------------------|
| 1 | 2015-16 | 15,00,000 | 0* |
| 2 | 2016-17 | 15,00,000 | 0 |
| 3 | 2017-18 | 46,00,000 | 46,00,000 |
| 4 | 2018-19 | 31,00,000 | 31,00,000 |
| 5 | 2019-20 | 34,00,000 | 34,00,000 |
| 6 | 2020-21 | 31,00,000 | |

*Home was under renovation during this period

Source: Ministry of Home Affairs, Govt of India

1.5 Objectives of the Study

The main aim of the evaluation is to undertake a comprehensive evaluation of the performance of Swatantrata Sainik Samman Yojana. The objectives of the study is to:

- evaluate the performance of Freedom Fighter Pension Scheme and other Benefits”under the Scheme;
- examine to what extent have the objectives, benefits and impact of the scheme have achieved; and
- suggest the strategies to make the scheme more effective.

1.6 Methodology

Indian Institute of Public Administration has conducted an empirical research based study to find out the benefits and impact of the scheme. As per the scheme, Government of India provides monthly pension and other financial benefits to the twenty five thousand (approx) freedom fighters and on their demise, to their eligible dependents viz. spouses and thereafter, unmarried and unemployed daughters, as per prescribed eligibility norms and procedure. The scheme Swatantrata Sainik Samman Yojana has two components, namely; (i) Free Railway Passes to Freedom Fighters and (ii) Permanent Home for Freedom Fighters.

As per the data, the freedom fighters and their dependents are currently residing in the different parts of the country. Further, there are three types of beneficiaries in this scheme which includes freedom fighters, spouses and unmarried daughters of the freedom fighters. Therefore, in the present study proportionate stratified random sampling method has been used to give equal weight to all three types of beneficiaries keeping in mind of their shares in the total beneficiaries. The entire study is divided into sequentially arranged functional components like interview schedule construction, staff-recruitment, questionnaire design, pilot study, secondary research, primary data collection, data analysis and report writing. Specific time frame has been earmarked for each functional component of the project.

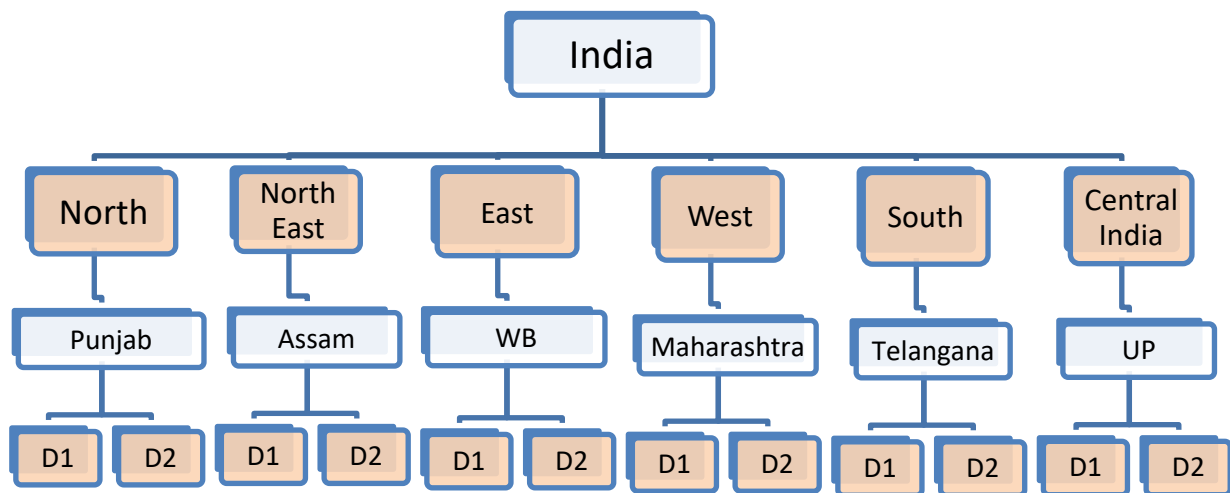
The information regarding efficacy of schemes across India has been gathered through primary surveys by using structured and mostly closed-ended questionnaire, specially designed for the purpose of the proposed study. The method used for

analyzing primary data is compilation, cleaning and analysis of the responses which will be gathered through the structured schedules. Three types of separate schedules have been prepared for different stakeholders. All of them are pre-tested before finalization. After completion of field survey, responses are scrutinized before tabulation.

1.7 Data Collection and Sampling Plan

This research study has been done at the national level. However, as it is not feasible to cover all the states due to huge geographic spread, inaccessible terrain, as well as time and monetary constraints, the study intends to select one state from each of the 6 geographical zones i.e. (i) North (ii) South, (iii) East, (iv) West, (v) North-East and (vi) Central part of India. From each region a state with the higher number of beneficiaries has been selected for the study.

Figure 1.1: Sample Design



Accordingly, Punjab from North, West Bengal from East, Assam from North East, Maharashtra from West, Telangana from South, and Uttar Pradesh from Central Part will be selected based on their geographical positioning as well as the number of beneficiaries in the region. In the next stage two or three districts from each state has been selected on the basis of the number of beneficiaries. This has helped us to come

up with a representative sample of maximum geographical coverage as well as maximum outreach of the scheme.

1.7.1 Sample Size

As per the TOR, provided by the MHA, the evaluation of scheme has been carried out for 5% of Freedom Fighters, 10% of the spouses and 50% of the daughters. The total beneficiaries of the six selected states are 14252 and accordingly a sample of 1556 respondents was proposed to be collected however, a total sample of 1606 beneficiaries were surveyed to get a fair representation in the sample.

Table 1.6: Sample Size and Distribution

| States | Total Beneficiaries in the selected States | Total representative sample Proposed | Actual Representative Sample Surveyed |
|-------------------------------|--|--------------------------------------|---------------------------------------|
| Punjab | 851 | 74 | 28 |
| Assam | 531 | 100 | 117 |
| West Bengal | 3375 | 564 | 538 |
| Maharashtra | 3320 | 293 | 350 |
| Telangana | 5069 | 423 | 425 |
| UP | 1106 | 102 | 114 |
| Others (CG, HP, Jar, MP, Raj) | - | - | 34 |
| Total | 14252 | 1556 | 1606 |

At the next stage, the research investigator has visited different stakeholders of each selected states and districts and personal interviews were conducted with the help of structured schedules. Structured interview schedule has been used to have an in-depth response from the different stakeholders. Data gathered through the questionnaire was saved in excel sheets. The responses and entries were scrutinized and categorized in themes and sub-themes. The data so collected was analysed using statistical software like Excel and SPSS. The research results have been presented in the form of graph, map and Table in chapter 2. Finally, data has been interpreted and

the research results presented in the form of graph, map and Table. The data so analysed and the findings are presented in the report.

1.8 Scope and Limitation of the Study

1. Due to Covid 19 situation, time was limited and we had to rely on external agencies for data collection
2. District Administration was not cooperative at all locations. At some places they were really helpful and provided complete details of the beneficiaries on IIPA communication.

Chapter 2

Perception of SSSY beneficiaries

2.1 Data Analysis and Interpretation

Swatantrata Sainik Samman Yojana (SSSY) being implemented by Ministry of Home Affairs, Government of India provides for a monthly Samman Pension to freedom fighters and on their demise to their eligible dependents viz. spouses and thereafter unmarried and those daughters whose monthly income is not more than Rs. 20000/- or above and dependent parents as per prescribed eligibility norms and procedure in the Scheme. IIPA has undertaken Third Party Evaluation of the Yojana to evaluate the performance of the Scheme and suggest the strategies to make the scheme more effective. The data for the evaluation has been collected mainly from six states which included Maharashtra, Punjab, Uttar Pradesh, West Bengal, Assam and Telangana. The total sample size was 1606 which included freedom fighters, their spouses and unmarried daughters. (Table 2.1)

Table 2.1: State wise Number of Beneficiaries

| State | Number of Freedom Fighter Beneficiaries Covered | Percentage(%) |
|-------------------------------|---|---------------|
| Maharashtra | 350 | 21.79 |
| Punjab | 28 | 1.74 |
| Uttar Pradesh | 114 | 7.10 |
| West Bengal | 538 | 33.50 |
| Assam | 117 | 7.29 |
| Telangana | 425 | 26.46 |
| Others (CG, HP, Jar, MP, Raj) | 34 | 2.12 |
| Total | 1606 | 100 |

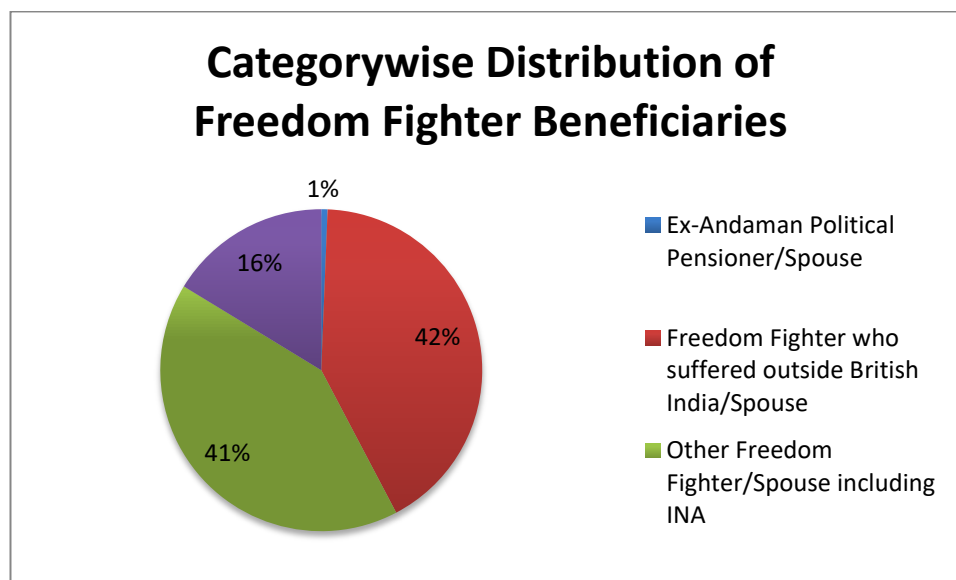
Table 2.2: Living status of FF Samman Pension Scheme Beneficiaries

| State | Alive | Dead | Total |
|-----------------------------|-------------|------------|-------------|
| Maharashtra | 285 | 65 | 350 |
| Punjab | 23 | 5 | 28 |
| Uttar Pradesh | 95 | 19 | 114 |
| West Bengal | 398 | 140 | 538 |
| Assam | 86 | 31 | 117 |
| Telangana | 353 | 72 | 425 |
| Others (CG, HP.Jar, MP,Raj) | 28 | 6 | 34 |
| Total | 1268 | 338 | 1606 |

2.2 Category and Profile of Beneficiaries

Under the Swatantrata Sainik Samman Yojana, there are 40 freedom struggle movements which have been recognized for the grant of Central Samman Pension. They have been broadly categorized under the following four heads:

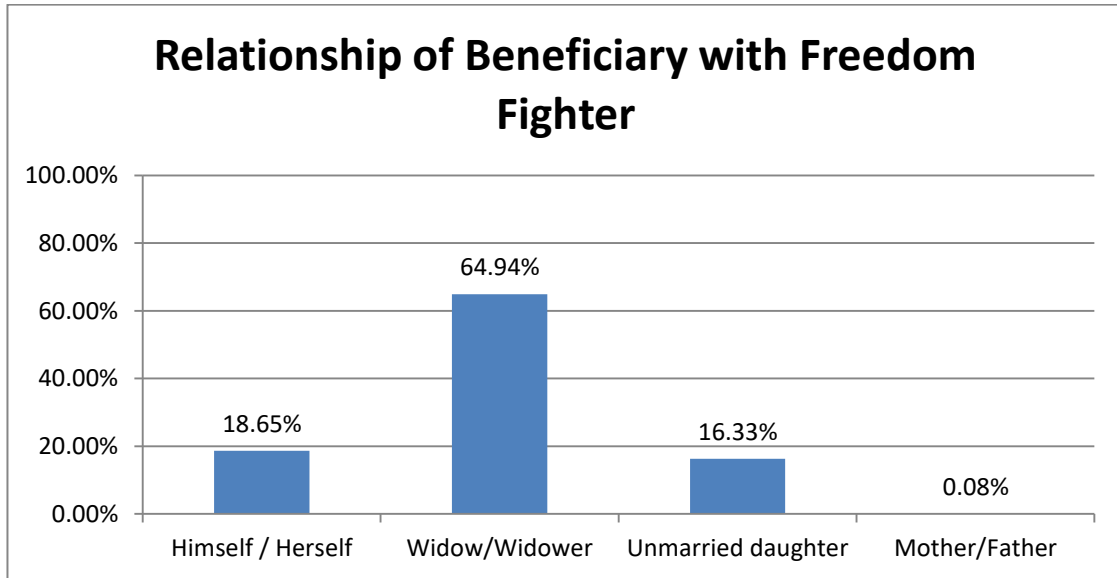
Figure 2.1: Category wise distribution of freedom fighter pension beneficiaries.



Out of the selected Samples 42% of the beneficiaries are from the category of freedom fighters who suffered outside British India/Spouses and 42% from other freedom fighters/Spouse including Indian National Army. Under the Central Scheme, freedom fighters and their dependents which include spouses (widow/widower),

unmarried daughters (maximum 3) and dependent mother/father of the deceased freedom fighters are eligible to get pension.

Figure 2.2: Relationship of Beneficiary with Freedom Fighter



Data from Figure 2.2 points out that widow/widower takes 65% of share out of total beneficiaries. 19% beneficiaries were freedom fighters themselves and 16% of the respondents were unmarried and unemployed daughters.

Figure 2.3: Availability of Beneficiaries (At the given location)

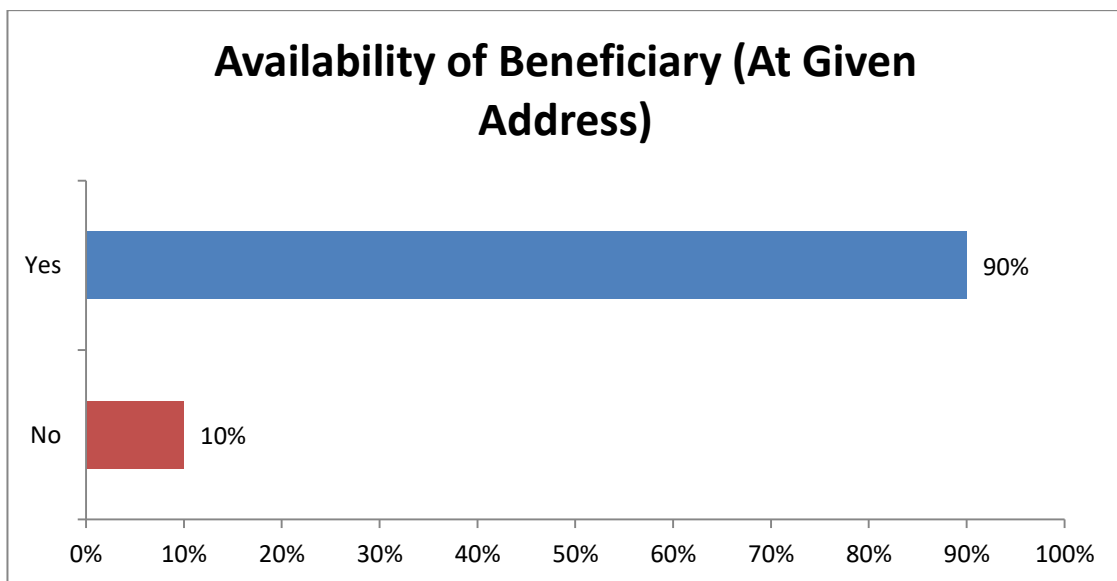
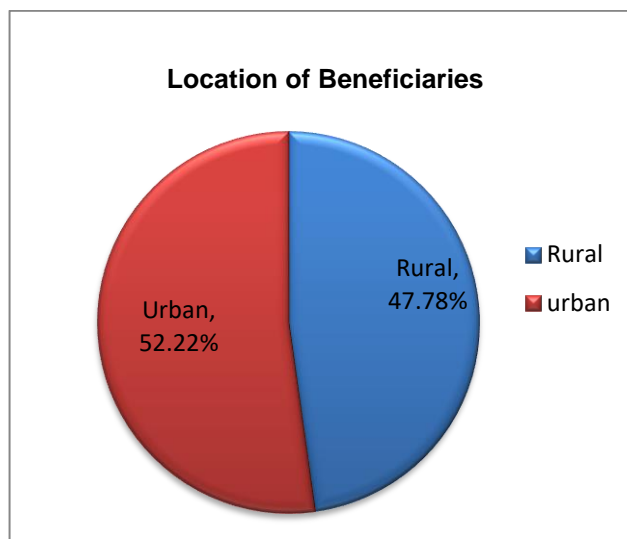


Figure 2.3 indicate that 90% of beneficiaries were available at the address provided. However, 10% had shifted to new address/location. In case where mobile numbers were available, they were contacted and new address was taken. In certain districts of UP and Maharashtra, the district administration was approached who helped and provided the current updated contact details of beneficiaries.

Inspite of best efforts of Ministry, due to varied reasons, data management remains a challenge. Better cooperation of bank and District Administration is required to keep the data source updated regularly.

2.3 Demographic Status of Beneficiaries

Figure 2.4: Location of Beneficiaries



The geographic location of beneficiaries (Figure 2.4) indicates that, beneficiaries are equally distributed in rural and urban area having the proportion of 48% and 50% respectively.

Table 2.3: Gender of Beneficiaries

| Gender of Beneficiaries | Percentage (%) |
|-------------------------|----------------|
| Male | 14.53 |
| Female | 85.47 |
| Total | 100.00 |

Table 2.4: Distribution of Freedom Fighter Beneficiaries by Different Age Group

| Age Group | Percentage (%) |
|------------------|-----------------------|
| 30-59 years | 8.70 |
| 60-120 years | 91.30 |
| Total | 100.00 |

Table 2.5: Beneficiaries with Disabilities

| Disability of Beneficiaries | Percentage (%) |
|------------------------------------|-----------------------|
| Yes | 12.45 |
| No | 87.55 |
| Total | 100.00 |

If we look at the gender wise distribution among beneficiaries (Table 2.3), it indicates that, 85% of beneficiaries are female who are either spouses of freedom fighters or unmarried daughters of freedom fighters. Again data from Table 2.4 indicates that, among the beneficiaries, 91% are senior citizens, in the age group above 60 years. Table 2.5 indicates that 11% of the respondents are physically disabled.

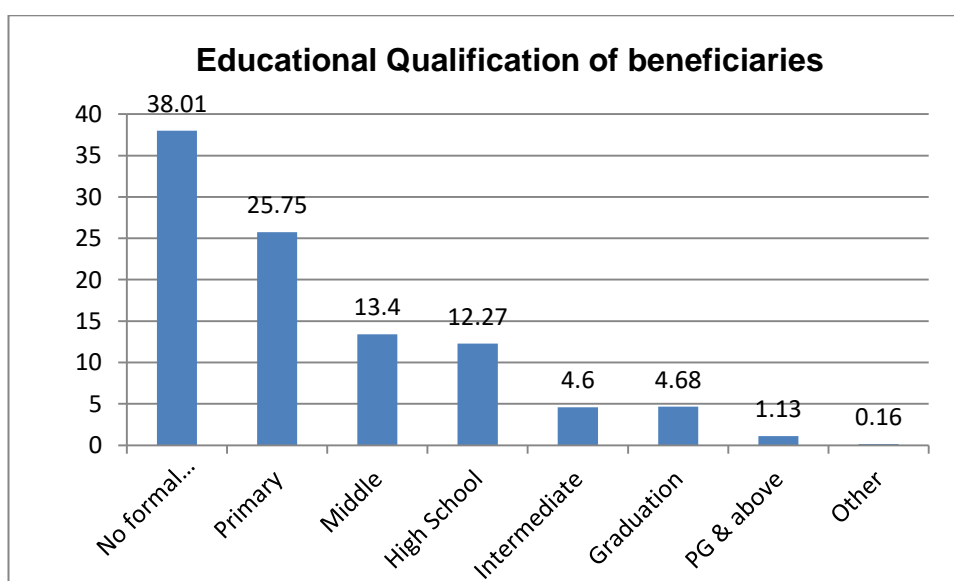
Table 2.6: Marital Status of Beneficiaries

| Marital Status | Percentage (%) |
|-----------------------|-----------------------|
| Married* | 15.50 |
| Unmarried | 18.18 |
| Widow/Widower | 65.99 |
| Total | 100.00 |

*(inclusive of freedom fighters who are alive and married)

The data from Table 2.6 points out that, 66% of the beneficiaries are widow/widower and 18% of beneficiaries are unmarried which consists of unmarried daughters.

Figure 2.5: Educational Qualification of Beneficiaries



Out of the total sample of beneficiaries, only 5% have completed graduation. 38% of the beneficiaries have no formal education. 26% have studies up to primary level, 13.4% up to middle and 12.27% up to High School. Around 5% have completed their studies up to intermediate and Graduate level.

2.4 Family Size and Source & Income of Beneficiaries

Table 2.7: Average Family Size of Beneficiaries

| Family Size of Beneficiaries | Percentage (%) |
|------------------------------|----------------|
| Single | 12.06 |
| Two | 9.63 |
| Three | 9.30 |
| Four | 17.23 |
| Five | 21.84 |
| Six | 10.60 |
| More Than Six | 19.34 |
| Total | 100.00 |

2.5 Source and Annual Income of beneficiaries

Figure 2.6: Source of Income of Beneficiary

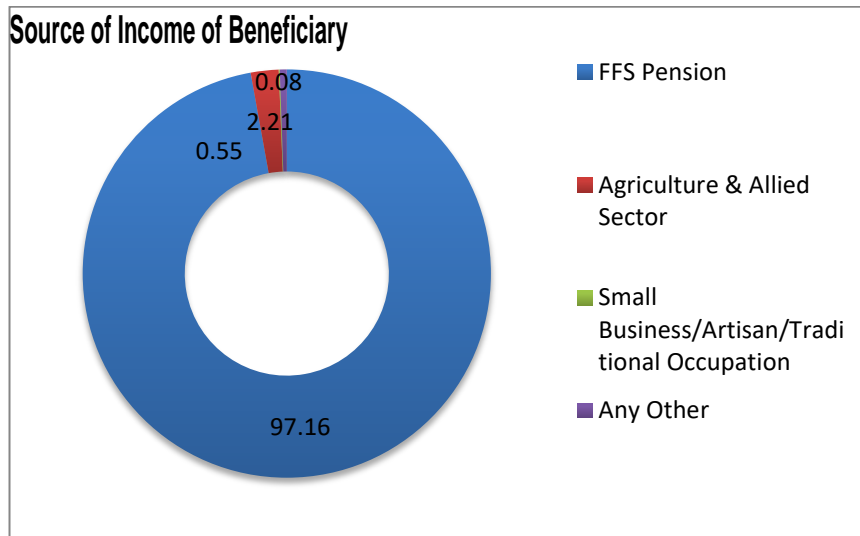


Table 2.8: Average Annual Income of Beneficiary

| Annual Income of Beneficiary | Percentage (%) |
|------------------------------|----------------|
| Below 1.2 Lakh | 28.89 |
| 1.2- 2.4 Lakh | 9.04 |
| 2.4-3.6 Lakh | 36.24 |
| 3.6-4.8 Lakh | 19.61 |
| Above 4.8 Lakh | 6.21 |
| Total | 100.00 |

Table 2.9

Amount of Pension Received per month under FFS Scheme

| Amount of Pension Received per month | Percentage (%) |
|--------------------------------------|----------------|
| Less than 20000 | 16.25 |
| 20000-30000 | 41.32 |
| Above 30000 | 42.19 |
| No Response | 0.24 |
| Total | 100.00 |

Guidelines of the scheme mandate that the spouse/daughter must fulfill twin conditions of being “unmarried” and “having no independent source of income. Also, Widowed/divorced daughter is not eligible for Samman Pension. Disbursement guidelines of the scheme provide that, dependant pension shall not be sanctioned to a spouse or a daughter of a freedom fighter if their income from following sources exceeds Rs. 20,000 per month.

- The spouse/daughter is already employed in a Central or a State Government, Central/State PSU or local body.
- In case the spouse/daughter is working in a private sector or having his/her own business/activity.
- The spouse/daughter should not be receiving a pension//salary on account of his or her own job or by virtue of the previous employment of the deceased freedom fighter.

The data indicates that out of total beneficiaries, 97% of beneficiaries have informed that, Pension under FFS Scheme is their sole source of income. (Figure 2.6) 37.93% of beneficiaries have annual income below 2.4 lakh, 36.24% have income between 2.4-3.6 lakh and 26% of beneficiaries have more than 3.6 lakh income per annum. 60% of the beneficiaries receive pension in the slab of 20000-30000, 42.19% of the beneficiaries receive more than Rs 30000 pension (Table 2.9) and 42% receive pension between Rs 20,000 – Rs. 30,000 (Table 2.9)

The annual income of the beneficiaries clearly indicates that the freedom fighters' pension is the sole source of their income.

2.6 Two legally Wedded Wives as Dependents

According to Ministry's communication in the year 2000 if the deceased freedom fighter had communicated to Ministry of Housing Affairs the nominations of more than one legally wedded wife as dependants, The family pension admissible to one dependent widow would be shared equally between them.

Table 2.10: Freedom fighter having more than one wife

| More than One Wife | Percentage (%) |
|---------------------------|-----------------------|
| No | 94.96 |
| Yes | 5.04 |
| Total | 100.00 |

The data reveals that 5% of the respondents are having more than one wife who are entitled to share pension equally between them (Table 2.10)

2.7 Other benefits availed by Freedom fighter Pension beneficiary (Central)

In addition to pension certain other facilities are also provided to the beneficiaries which are Free railway pass, Medical facilities under Central Government Health Scheme (C.G.H.S) and free medical treatment in hospitals run by Public Sector Undertakings, Telephone connection, reservation in the normal selection procedure adopted by Public Sector Oil Marketing Companies for allotment of petrol pumps, gas agencies etc., General pool residential accommodation, and fully furnished and old age friendly Freedom Fighters' Home at New Delhi providing transit accommodation. In addition to the above facilities, ex-Andaman freedom fighters/their spouses have been allowed to also avail free air travel facility to visit Andaman & Nicobar Islands, once a year, along with a companion. Expenditure on account of these facilities as mentioned is borne by the sponsoring Ministries except for the facility of "Free Railway Passes to Freedom Fighters", "Air travel facility to Port Blair for Ex-Andaman Political Prisoners" category pensioners and "Maintenance of Freedom Fighters' Home" for which the expenditure is booked under a separate budget head of Ministry of Home Affairs.

Figure 2.7: Whether availing other benefits

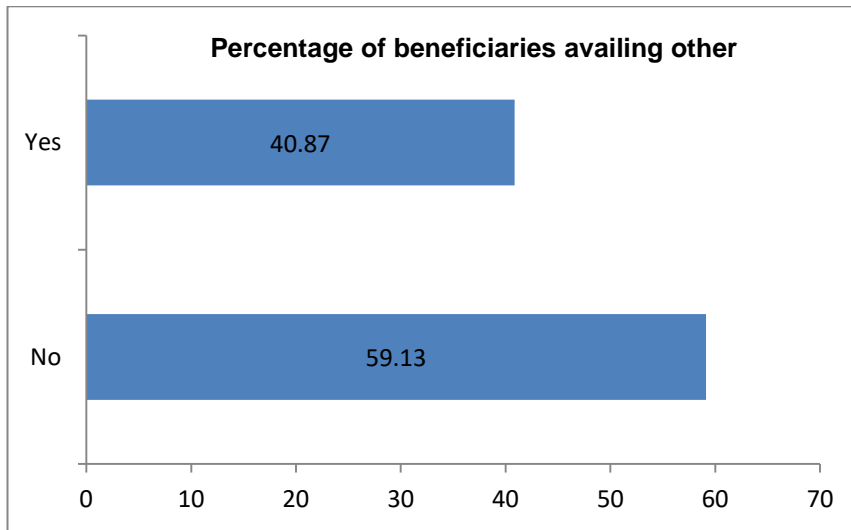


Table 2.11: Types of benefits availed other than FFS Pension

| Type of Facility availed by Freedom Fighter Pension beneficiary | Percent |
|---|---------|
| Free Railway Pass | 87.53 |
| Free medical facilities | 64.79 |
| Telephone connection | 17.30 |
| General Pool residential accommodation | 3.62 |
| Accommodation in the Freedom Fighters' Home set up at New Delhi | 6.44 |
| Free air travel facility to visit Andaman & Nicobar Islands | 1.21 |

When asked about the facilities availed by the beneficiaries besides the pension, only 41% of the respondent said that they have availed other benefits, while 59% replied in negative (Figure 2.7). Out those who replied in affirmative, majority of the beneficiaries, utilise the service of free railway pass (88%) and free medical facilities (65%). During the physical survey it was observed that many beneficiaries demanded that medical facilities be provided under the scheme. This indicates that either the beneficiaries are not aware about the benefit or they are not able to avail facility due to some technical reason (Table 2.11)

2.8 Separate Samman Pension from State and other facilities from State Government

Table 2.12

Receiving Pension and other facilities from State Government

| Category | Percent |
|--------------|---------------|
| Yes | 46 |
| No | 54 |
| Total | 100.00 |

Table 2.13

Pension amount received from State Government

| Category | Percentage (%) |
|-----------------|----------------|
| Below 20000 | 69.05 |
| 20000-30000 | 29.33 |
| More than 30000 | 1.61 |
| Total | 100.00 |

Table 2.14

Additional benefits from the State

| Category | Percentage (%) |
|------------------------------------|----------------|
| Medical Benefits | 21.63 |
| Old age pension and other benefits | 7.05 |
| Total | 28.74 |

Apart from the central government pension Scheme, 46% of the beneficiaries are receiving separate pension or benefits from State Governments. Data reveals that, out of those, 7% are also the beneficiaries of other old age pension and 21% of them receive medical facilities from State governments as well. 70% of the state government pension beneficiaries are receiving less than Rs. 20,000.

2.9 Ease of availing the Pension by Bank

Table 2.15

Submission of Eligibility Certificates in Bank

| Period | Percentage (%) |
|-----------------------------|-----------------------|
| Less than three months back | 15 |
| Three to six months back | 5 |
| Six to nine months back | 5 |
| Nine to twelve months | 62 |
| More than one year back | 12 |
| Total | 100.00 |

Table 2.16

Timely receipt of Pension

| Category | Percentage (%) |
|-----------------|-----------------------|
| Yes | 98 |
| No | 2 |
| Total | 100.00 |

Table 2.17

Difficulty in receiving pension

| Difficulty in receiving pension | Percentage (%) |
|--|-----------------------|
| Yes | 4.46 |
| No | 95.54 |
| Total | 100.00 |

Figure 2.8: Nature of Difficulty faced

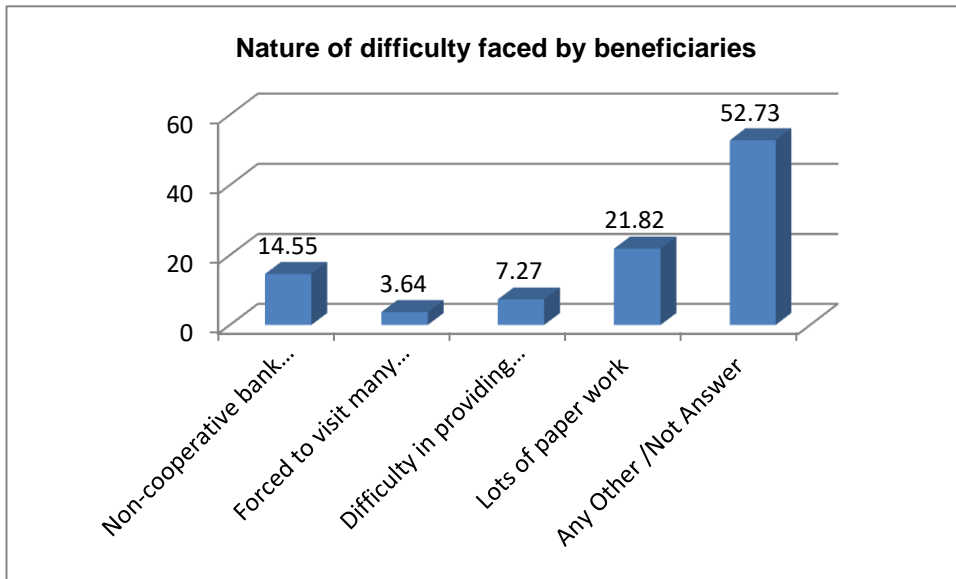
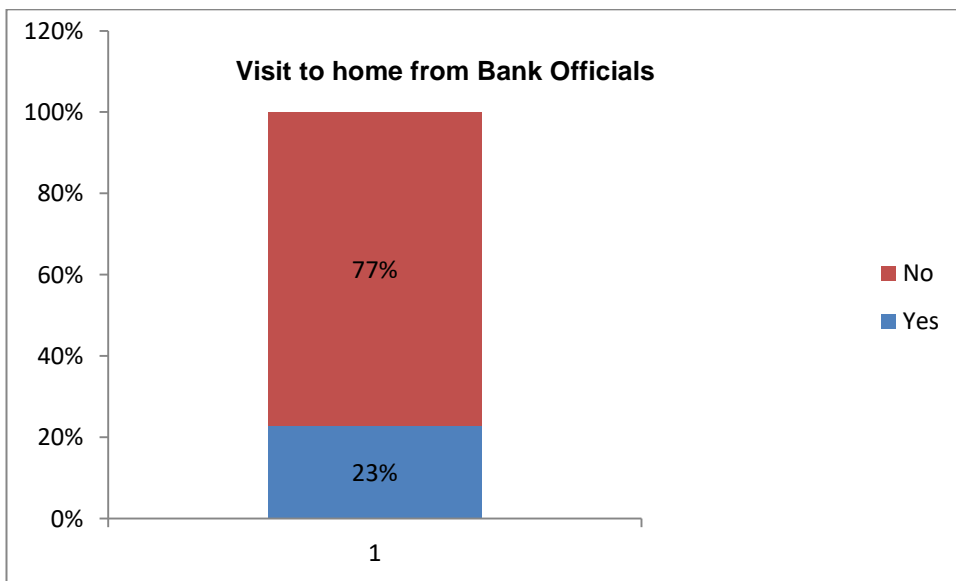


Figure 2.9: Visit to home from Bank officers



Norms of the scheme mandate submission life certificate once a year in the month of November from the concerned freedom fighter or the dependent, as the case may be. For the purpose of obtaining Life Certificate, pensioner must come face to face with the banker. Wherever it is found that the pensioner is too old to come to the bank then it is stated that the bank officer must visit beneficiaries' place of residence before obtaining the Life Certificate. In case where the pensioners are above the age of 80, the Life Certificate should be taken by the bank, twice a year, once in May (Before May 31st) and once in November (before 30 November)

Data from primary research reveals that, 69% of the banks ask for submission of eligibility certificates between 6 to 12 months. This can be considered as a good measure to ascertain the changing eligibility frequently and keep records updated. 98% of the beneficiaries receive pension on time and 90% of beneficiaries receive pension every month. 96% of the beneficiaries have stated that they are satisfied with the service of banks however, there are few complaints pertaining to paper work and documentation. But, it was observed that, 77% of bank officers deny visit to beneficiaries, home even though they have been requested to consider the old age of beneficiaries.

2.10 Implication and Continuation of the Scheme

Table 2.18

Level of Satisfaction with the implementation of the scheme by the government

| Category | Percentage (%) |
|-----------------|-----------------------|
| Yes | 88.72 |
| No | 7.02 |
| Can't Say | 4.26 |
| Total | 100.00 |

Table 2.19

Impact of FFS Pension on the quality of life of Beneficiaries

| Category | Percentage (%) |
|-----------------|-----------------------|
| To large extent | 86 |
| To some extent | 13 |
| Not at all | 1 |
| Total | 100.00 |

Figure 2.10 Aspect of beneficiaries' life which changed due to FFS Pension

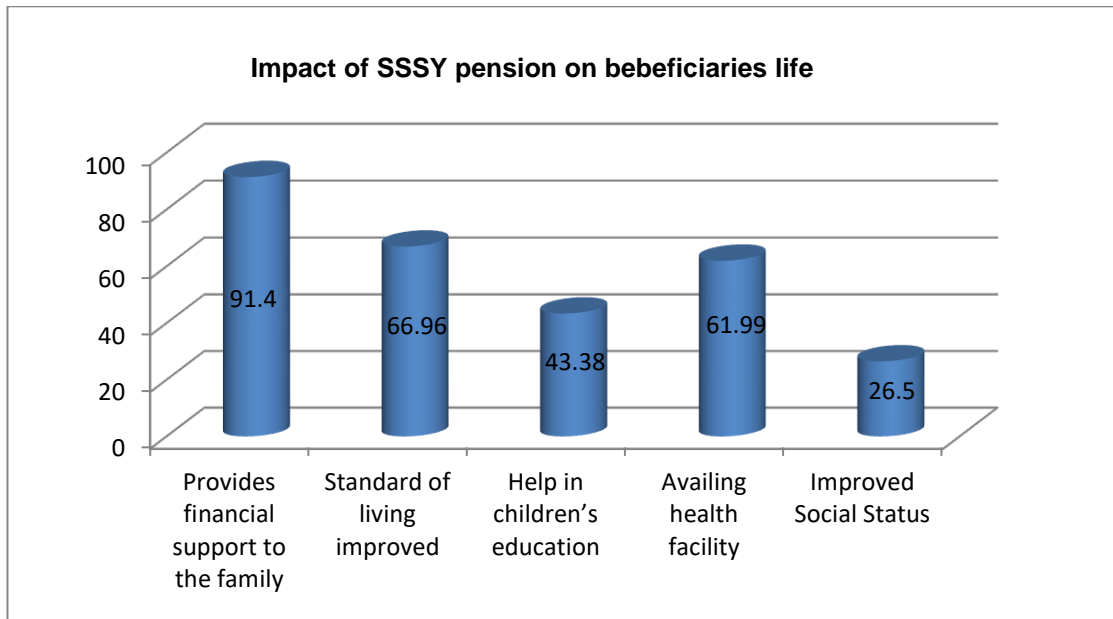


Table 2.20

Impact on livelihood if the scheme is stopped?

| Category | Percentage (%) |
|-----------------|----------------|
| To large extent | 92 |
| To some extent | 7 |
| Not at all | 1 |
| Total | 100.00 |

In the survey, 89% of the stakeholders revealed that, they are completely satisfied about the way of implementation of the scheme and 91% were of the opinion that, this pension to large extent provides financial support to the whole family. Along with this, beneficiaries revealed that, not only it helped them in improving standard of life but also aided them in educational facility for children and medical facilities. 92% of the people were concerned that, if pension stopped, it would negatively impact on the overall financial health of family of freedom fighters.

Chapter 3

Conclusions and Suggestions

3.1 Findings

- Out of 1606 beneficiaries contacted for survey, 338 were found to be dead. Many of them have passed away few years back.
- As per the data of Ministry of Home Affairs (Annual Report 2018-19), States like WB, Telangana, Andhra Pradesh, Maharashtra, Uttar Pradesh, Bihar, Karnataka, Uttarakhand and Jharkhand have more than 60% of beneficiaries.
- As per the survey data at least 90% of beneficiaries were available at the address mentioned in the list.
- 42% of the respondents in the survey are freedom fighters who suffered outside British India/Spouses and 42% from other freedom fighters/Spouse including Indian National Army.
- 16% of the total respondents are Unmarried daughters/Dependent parents.
- 52 % of the samples are collected from urban areas and rest of the respondents belong to rural areas.
- 85% of beneficiaries are either spouses of freedom fighters or unmarried daughters.
- Among the entire respondents, 91% are senior citizens and 11% of the respondents are physically disabled.
- More than 60 % of the respondents are either illiterate or studied up to primary school.
- At least 12% of the beneficiaries living alone.
- 97.16 % of the beneficiaries denoted Samman Pension as their sole source of Livelihood.
- 42.19% of the beneficiaries are getting more than Rs. 30,000 pension.
- 73% of the beneficiaries are living in their own house, 5% live in rented accommodation and other 22% live with other family members.
- 40.87 % beneficiaries have availed other benefits other than pension. Out of which 87.53 % availed railway's free pass facility, 64.79 % have been benefited of free medical facilities and 17.3% have free telephone connection.

- 46% of the beneficiaries are receiving separate pension from State Governments. Similarly, 21.63 % have got state government's free medical facility.
- Almost 90 % of the beneficiaries have submitted their Eligibility Certificates in Bank within prescribed time limits.
- 90% of beneficiaries receive pension every month and 98% of the beneficiaries receive pension on time
- 95.54 % of the beneficiaries didn't have any difficulty in getting pension from their respective banks.
- 77% of bank officers deny visit to beneficiaries home even though they have been requested to consider the old age of beneficiaries.
- 89% of the stakeholders were satisfied with the way of implementation of the scheme and 91% were of the opinion that, this pension, to large extent provides financial support to the whole family.
- 92% of the people opined that, if pension stopped, it would negatively impact on the overall financial health of family of freedom fighters.

3.2 Recommendations

- Swatantrata Sainik Samman Yojana (SSSY) is essentially a token of honour and respect of freedom fighters for their contribution in the national freedom struggle. It is a welfare scheme aimed to provide financial assistance to the freedom fighters and their eligible dependent family members as per the provisions of the scheme.

Therefore, the scheme should continue to cater to the freedom fighters and their eligible dependents and be continued till it automatically comes to closure as soon as there are no freedom fighters and their dependent pensioners.

- Respondents were satisfied with amount of increased pension being received. They said that they are financially better now and has led to enhancement of their standard of living. Earlier the pension amount was too low to meet the family expenses, after enhancement, the families are having good standard of living.
- Respondents also want divorced daughter, married daughters, unemployed sons and widow daughters should also be provided the benefits of the scheme.
- There appears to be a problem of data management by the concerned authority. The ministry with the help of bank and district administration needs to update its data source regularly. The information regarding address, contact details need to be revisited. Besides that many beneficiaries have passed away, the details

regarding them needs to be revised. Online platform providing real time data of the beneficiaries must be created which is easy to update and accessible.

- During the survey, many families have reported that they are not able to close the bank account as the bank is asking for clearance from the Ministry. Further there were instances where after the death of freedom fighter or the spouse, unmarried daughter has applied for pension but has not received till now. Some respondents reported long delays in getting the pension transferred after death of the freedom fighter / spouse. Such cases need to be looked into and expedited.
- Though the SSSY has various components and one of those is medical facilities under CGHS and PSU hospitals. However, many respondents said that they need medical facilities. They want medical facilities to be extended under the FFS and medical card to be issued to them. They are not aware whom to approach for medical and other benefits. This indicates lack of awareness or accessibility regarding these facilities.
- Some respondents demanded cooperation from bank officials. Especially the beneficiaries who were very old and from health ailments demanded that bank persons shall visit their home to provide services.



Amit Singh



Sapna Chadah