

THIRD-PARTY EVALUATION

OF



अनुभव



Government Of India

Ministry Of Personnel, Public Grievances & Pensions

Department Of Administrative Reforms & Public Grievances

Centralized Public Grievance Redress And Monitoring System (CPGRAMS)

PENSIONERS' PORTAL SCHEME

Submitted to

Joint Secretary

Department of Pensions and Pensioners' Welfare
Ministry of Personnel, Public Grievance, and Pensions
New Delhi

Conducted By

Dr. Pawan K. Taneja & Dr. Roma Mitra Debnath
Indian Institute of Public Administration
New Delhi



2021

THIRD-PARTY EVALUATION

OF



अनुभव



Government Of India

Ministry Of Personnel, Public Grievances & Pensions

Department Of Administrative Reforms & Public Grievances

Centralized Public Grievance Redress And Monitoring System (CPGRAMS)

PENSIONERS' PORTAL SCHEME

Submitted to

Joint Secretary

Department of Pensions and Pensioners' Welfare
Ministry of Personnel, Public Grievance, and Pensions
New Delhi

Conducted By

Dr. Pawan K. Taneja & Dr. Roma Mitra Debnath
Indian Institute of Public Administration
New Delhi



2021

Study Team

Project Leaders

Dr. Pawan K. Taneja Dr. Roma Mitra Debnath

Research Officer

Mr. Apaar Dhingra

For Comments & Suggestions, Please Contact

Dr. Pawan K. Taneja

Indian Institute of Public Administration
Indraprastha Extension, Ring Road, New Delhi

Email: dr.p.k.taneja@gmail.com

Ph. No. +91-11-23468327

Acknowledgments

The study titled “Third-Party Evaluation of Pensioners’ Portal Scheme: was successful do assistance received and time devoted by many prestigious personalities. Words are inadequate to convey appreciation for all the help provided.

First and foremost, we express our deepest gratitude to the Department of Pension and Pensioners’ Welfare, Government of India for engaging IIPA in a unique and productive opportunity, giving us necessary information simultaneously suggesting and encouraging throughout the study.

A special thanks to Sh. Sanjiv Narain Mathur, Joint Secretary (Pension) and Sh. Naresh Bhardwaj, Deputy Secretary, Department of Pension & Pensioners' Welfare for their active role in clearly spelling the purpose and given direction to the study. Their productive coordination with this item is highly acknowledged.

We are grateful to Sh. Prem Kumar, Senior Consultant, Sh. Rakesh Kumar, Under Secretary, Sh. Sanjoy Shankar, Deputy Secretary, and Smt. Sunita, DEO for their unstinted continued support and cooperation extended to accomplish the completion of this project at the right time as well as for his painstaking efforts and guiding us to fulfill the objectives of the project. Their untiring participation in various brainstorming sessions is highly acknowledged. Their interest and meticulous coordination have taken a long way towards the successful completion of this project.

We are thankful to Mr. Apaara Dhingra, Research officer, IIPA for his hard work and enthusiasm during the entire project.

Special thanks to Shri S.N. Tripathi, Director General, Indian Institute of Public Administration, and his administration team headed by the Registrar for his constant encouragement and support. We are pleased to thank our research officer.

Dr. Pawan Kumar Taneja

Dr. Roma Mitra Debnath

Table of Contents

Acknowledgments	5
List of Abbreviations	9
List of Tables	10
List of Figures	12
Executive Summary	14
Chapter 1. Introduction	22
1.1 Introduction	22
1.2 Overview of Services provided under the Scheme	22
1.2.1 Centralized Pension Grievances Redress and Monitoring System (CPENGRAMS)	22
1.2.2 Bhavishya	23
1.2.3 Sankalp	23
1.2.4 Anubhav	23
1.2.5 Jeevan Pramaan	24
1.3 Need of the study	24
1.4 Objectives of the Evaluation	24
1.5 Financial Outlay of the Scheme	25
1.6 Organogram of DoP&PW	26
1.7 Research Methodology	27
1.7.1 In-depth interviews with DoPPW Officials	27
1.7.2 Survey of Beneficiaries	28
1.7.3 Profile of the Respondents	28
1.7.4 Age group of Pensioners included in the Sample	31
1.7.5 Physical Survey of the Portal	32
1.8 Study Team	32
1.9 Conclusion	32
Chapter 2. Results and Findings	34
2.1. Source of Information about Pensioners' Portal Among Pensioners	34
2.2 Frequency of Usage of Pensioners' Portal	34
2.3 Accessibility to use the Portal	35
2.4 Common Issues faced while surfing Pensioners' Portal	35

2.2 Centralized Pension Grievances Redress and Monitoring System (CPENGRAMS)	36
2.2.1 Awareness about the CPENGRAMS portal	36
2.2.2 Lodged a Complaint through CPENGRAMS Portal	37
2.2.3 Inability to lodge the complaint through CPENGRAMS Portal	37
2.2.4 Number of Complaints/Grievances in Last 4 Years Received	37
2.2.5 Users of Pensioners' Portal	39
2.2.6 Nature of the Complaints Filled on the CPENGRAM Portal	40
2.2.7 Current Status of Complained Lodged	42
2.2.8 Cases Taken to Pension Adalat	44
2.2.9 Common Issues& Challenges faced on CPENGRAM Portal	45
2.2.10 Relevance & Usefulness of CPENGRAMS	46
2.3 Bhavishya Portal	46
2.3.1 Awareness about Bhavishya portal	46
2.3.2 Registration on Bhavishya Portal	46
2.3.3 Reason for Using Bhavishya Portal	47
2.3.4 PPO Generation through Bhavishya	48
2.3.5 Timing of Receiving Retirement Dues and PPO	48
2.3.6 Pre-retirement workshop/sessions Organized under Bhavishya Scheme	50
2.3.6 Common Issues& Challenges Faced on Bhavishya Portal	50
2.3.7 Overall Usefulness & Relevance of Bhavishya portal	51
2.4 Sankalp Portal	51
2.4.1 Awareness about Sankalp Portal	51
2.4.2 Ability to Register on Sankalp Portal	51
2.4.3 Queries from NGOs for Matching Assignment	54
2.4.4 Users Received any Engagement under the Sankalp	54
2.4.5 Common Issues & Challenges faced on Sankalp Portal	55
2.4.6 Relevance & Usefulness of Sankalp Portal	55
2.5 Jeevan Pramaan/Digital Life Certificate (DLC)	55
2.5.1 Awareness about Jeevan Pramaan portal	55
2.5.2 Using Jeevan Pramaan to submit Digital Life Certificate	56
2.5.3 Place/Equipment Used for obtaining Digital Life Certificate	57

2.5.4 Nature of Issues faced while Using for Digital Life Certificate _____	58
2.5.6 Relevance & Usefulness of Jeevan Pramaan _____	59
2.6 Anubhav _____	59
2.6.1 Awareness about Anubhav program _____	59
2.6.2 Reasons for Poor Participation _____	60
2.6.3 Relevance &Usefulness of Anubhav portal _____	60
Chapter 3 Recommendations & Way Forward _____	61
3.1 Overall Recommendations _____	61
3.2 Specific Recommendation on CPENGRAMS _____	62
3.3. Specific Recommendations for Bhavishya Portal _____	62
3.4 Specific Recommendations for Jeevan Pramaan _____	64
3.5 Specific Recommendations for Anubhav _____	64
3.6 Specific Recommendations for Sankalp _____	65
Appendix 1 Questionnaire for the Beneficiaries _____	66
Appendix 2 Questionnaire for the Department _____	72
Appendix 3 Consent form _____	76

List of Abbreviations

CAG	Comptroller and Auditor General
CPENGRAMS	Centralized Pension Grievance Redress and Monitoring System
DDO	Drawing and Disbursing Officer
DLC	Digital Life Certificate
DoPPW	Department of Pension and Pensioners' Welfare
EPS	Electronic Payment System
FY	Financial Year
IIPA	Indian Institute of Public Administration
NCR	National Capital Region
NGO	Non-Governmental Organization
PAO	Pay and Accounts Office
PPO	Pension Payment Order
SMS	Short Message Service
UFE	Utilization-Focused Evaluation

List of Tables

Table 1. 1 Allocated expenditure for the years 2017-18, 2018-19, and 2019-20.....	26
Table 1. 2 State-Wise Percentage of Beneficiaries Responded to Survey	29
Table 1. 3 Department wise Response of Users on Usage of Pensioner Portal	30
Table 2. 1 Source of Information about Pensioner Portal	34
Table 2. 2 Frequency of Usage of Pensioners' Portal	34
Table 2. 3 Accessibility to Use the Portal.....	35
Table 2. 4 Common Issue faced by the Portal Users	36
Table 2. 5 Users inability to Lodge Complain through CPENGRAMS portal.....	37
Table 2. 6 Top Five States from where the Complaints filled on CPENGRAM portal during the Year 2017-18	38
Table 2. 7 Top Five States from where the Complaints filled on CPENGRAM portal during the Year 2018-19.....	38
Table 2. 8 Top Five States from where the Complaints filled on CPENGRAM portal during the Year 2019-20.....	38
Table 2. 9 Top Five States from where the Complaints filled on CPENGRAM Portal during the Year 2020-21(Till Feb 2021).....	39
Table 2. 10 Department-wise No. of Complaints received, disposed of, and Pending on CPENGRAMS Portal as of February 2021	39
Table 2. 11 Surveyed Respondent View on Time taken to Resolve the Grievance.....	40
Table 2. 12 Nature of Complaints Lodged by Surveyed Respondents.....	41
Table 2. 13 Category-wise Highest Number of Complaints lodged on CPENGRAM Portal over Last Four Years	42
Table 2. 14 Current Status of Complain Lodged Vs Nature of the Complaint filed	43
Table 2. 15 Individuals Registered under Bhavishya Portal.....	47
Table 2. 16 Reason for the Last Login to Bhavishya Portal among Surveyed Beneficiaries .	48
Table 2. 17 Timing of Receiving Retirement dues and PPOs	49
Table 2. 18 Timing of Receiving Retirement dues and PPOs	49
Table 2. 19 Common Issues Faced on Bhavishya Portal by Surveyed Beneficiaries.....	50
Table 2. 20 Ministry wise Number of Users Registered on Sankalp Portal	52

Table 2. 21 Common Issues & Challenges faced on Sankalp Portal by the Surveyed Users⁵⁵

List of Figures

Figure 1. 1 The distribution of budget and expenditure incurred during the year 2017-18, 2018-19, and 2019-20	25
Figure 1. 2 Organogram of DoP&PW.....	26
Figure 1. 3 State-Wise Percentage of Beneficiaries Responded to Survey	30
Figure 1. 4 Age Group of the Pensioners Included in Sample Survey	32
Figure 2. 1 Awareness About Cpengram portal	36
Figure 2. 2 Lodging a complaint through CPENGRAMS Portal.....	37
Figure 2. 3 Current Status of the Complaint Lodged on CPENGRAM of Surveyed Respondents.....	43
Figure 2. 4 Overall Number of Complaints Disposed of, Pending and Pendency Rate	44
Figure 2. 5 Number of Cases Forwarded to Pension Adalat.....	45
Figure 2. 6 Respondents Satisfaction regarding Functioning of Pension Adalats	45
Figure 2. 7 Awareness about Bhavishya portal among Surveyed Beneficiaries	46
Figure 2. 8 Registered Beneficiaries of BhavishyaPortal among Surveyed Beneficiaries....	47
Figure 2. 9 Generation of PPO through Bhavishya of Surveyed Beneficiaries.....	48
Figure 2. 10 Overall Percentage of PPOs issued on the date or before the day of Retirement	49
Figure 2. 11 Surveyed Respondents attended Pre-Retirement Workshop/Session	50
Figure 2. 12 Awareness about Sankalp Portal among Surveyed Beneficiaries.....	51
Figure 2. 13 Ability of aware Surveyed Beneficiariesto Register on Sankalp Portal	52
Figure 2. 14 Surveyed BeneficiariesWho Received Queries for an Assignment from Registered NGOs on Sankalp	54
Figure 2. 15 Surveyed Beneficiaries Who Received any Engagement under the Sankalp...	54
Figure 2. 16 Awareness among Surveyed Beneficiaries about Jeevan Pramaan	56
Figure 2. 17 Total No. of Successful DLC for Central Govt. Pensioners.....	56
Figure 2. 18 Surveyed User Who are using Jeevan Pramaan to submit Digital Life Certificate	57

Figure 2. 19 Place/Equipment Used for obtaining Digital Life Certificate by Surveyed Beneficiaries..... 58

Figure 2. 20 Nature of the issues faced by the surveyed beneficiaries while using DLC..... 58

Figure 2. 21 Awareness about Anubhav Portal among Surveyed Beneficiaries 59

Figure 2. 22 No. of Anubhav Published on Anubhav Portal over last 3 years 60

Executive Summary

The Pension and Pensioners Welfare Department, under the Ministry of Personnel, Public Grievances and Pensions, is the nodal department for formulating policies relating to pension and retirement benefits of Central Government personnel covered under the Central Civil Services (Pension) Rules, 1972. Apart from formulating a pension policy for the Central Government pensioners/family pensioners, the department is also keen to promote the welfare of pensioners and acts as a platform for the redressal of grievances of pensioners.

The scheme Pensioners' Portal is a centrally controlled and administered mechanism involving Pensioners Associations in the country was launched in March 2007 as a mission mode project of D/o Pension and Pensioners' Welfare. Under the scheme, D/o Pension & Pensioners Welfare was assigned the responsibility for monitoring, timely sanction of pension and gratuity as well as effective redressal of pensioners' grievances and amelioration of their problems.

At present CPENGRAMS, Anubhav, Bhavishya, Sankalp, and, Jeevan Pramaan sub-schemes are being implemented through the Pensioners' Portal. CPENGRAMS is an online grievance registration and redressal portal. All Ministries/Departments including Railways, Post, Defence, etc, with their subordinate units are linked in CPENGRAMS and provide online resolution to the pensioners' grievances. The department launched an online Pension Sanction & Payment Tracking System called 'BHAVISHYA' to achieve its goal of ensuring payment of all retirement dues and delivery of Pension Payment Order (PPO) to retiring employees on the day of retirement itself. Sankalp is an initiative to provide a platform for pensioners to access opportunities available for useful interventions in society. It also facilitates the Organizations working in these areas to select appropriate skills and expertise from the available pool of volunteers. Anubhav is an online facility for retirees to submit their experiences of working with the government and to preserve their rich experience for the future generation. Jeevan Pramaan facilitates pensioners to submit Digital Life Certificate i.e. Jeevan Pramaan.

The primary objective of the evaluation is to assess the impact of the scheme "Pensioners' Portal", for the financial years 2017-18, 2018-19, and 2019-20. The evaluation follows the Utilization-Focused Evaluation (UFE) approach developed by Michael Quinn Patton (2013) has been used with data analysis. This is an approach based on the principle of its usefulness to its

intended users. In the first stage, the focus was to identify, organize and engage primary intended users. This was followed by prioritizing the evaluation questions. Surveys with the beneficiaries and In-depth interviews with the department officials were also conducted.

Results and Findings

Contrary to the popular belief that traditional media like TV/ Newspaper advertisement are the main source of awareness, for the pensioner' portal the greatest number of respondents, i.e., 46%, replied that they were aware of the portal through social media like Facebook, Twitter, WhatsApp, etc. Followed by the group of pensioners who were informed by their office colleagues at 34.1 percent. When enquired about who's help did, they operate on the portal most respondents that are 84% replied that they were able to operate the portal by themselves own self and did not require anybody else help. The study team when enquired the beneficiaries about the existence and the motive of the CPENGRAMS portal, 75% of the respondents were aware of the existence of the portal and its usage. Nearly 25% of the respondents replied negative and were unaware of the portal.

Out of those, who have tried to complainto CPENGRAMS, 99.6% were able to successfully complain. Less than 1% of respondents complained that they were unable to lodge the complaint on CPENGRAMS. Most complaints during the study period were received from the Ministry of Railways, followed by the Ministry of Defence only. Among the surveyed respondents, most number all the complaints were lodged on the CPENGRAM portal i.e. 30% were related to the 7thCentral Pay Commission, followed by 26.5% complaints of delay or incorrect sanction of pension/ family pension and other retirement benefits. Against the data provided by the DoP&PW which says more than 97% of the complaints have been resolved reported on CPENGRAM, nearly 56% of the respondents in the survey said that their concerns were still pending with the respective departments. Only 28% said that their concerns were resolved and closed.

Out of surveyed beneficiaries, 22% of the respondents said that their cases were forwarded to Pension Adalats as depicted in Figure 2.5. Among these, 30% were satisfied with the functioning of the pension Adalat and another 24% were highly satisfied. But at the same time, more than

40% of pensioners were either dissatisfied or highly dissatisfied with the functioning of the Pension Adalat.

Most of the beneficiaries surveyed have awareness about the Bhavishya portal under the pensioners' Portal scheme as almost 86% of the respondents said that they had an idea about the Bhavishya portal and its purpose. Among those who have awareness about the portal, nearly 56% have registered themselves on the Bhavishya portal. When asked if they had PPO generation through the Bhavishya portal, only 52% of respondents have admitted that they have obtained their PPOs through the Bhavishya portal. But at that same time, 48% of surveyed users have not got their PPO electronically.

Awareness about the Sankalp portal is extremely limited among pensioners as 88% replied that they have not heard about the Sankalp portal. Among those beneficiaries covered in the survey, who were able to register for the Sankalp program, only 43% got queries from NGOs for prospects of a job/assignment opportunity. On being asked if at all they got a suitable engagement under the program only 7% of those who got queries from the NGOs were able to a suitable engagement under the program.

The surveyed beneficiaries were being enquired if they knew about the existence of the Jeevan Pramaan portal under the Pensioners' Portal scheme, 33% replied that they do not have an idea about it. From the surveyed respondent, out of those who were aware of the Jeevan Pramaan Portal, 54% said that they have used it to submit a Digital Life Certificate. Other 46% have not used it despite knowing about it. As per the data shared by the DoP&PW, there were nearly 1 million DLC users in the year 2017. When enquired to the surveyed beneficiaries who have used DLC about the issues faced in submitting DLCs, Technical issues like server issues and non-matching of credentials was the most commonly faced problem.

Very few respondents to the survey were aware of the Anubhav portal under the Pensioners' Portal scheme. About 97% of respondents replied negatively regarding awareness about the Anubhav portal. Out of the respondents who were aware of the Anubhav portal, just 3% of pensioners said that they had submitted an Anubhav to their respective department for publication. Out of these three, only one pensioner's Anubhav was published by the Anubhav portal but he/she was not awarded. The reasons quoted by the users about poor participation include the cumbersome process of approval before submission to the portal and demotivation

caused by not giving any reasons for rejection of their Anubhav entries. Fear of being troubled after retirement in terms of delays in pension payment etc. is another important cause for not submitting any Anubhav.

Recommendations& Way Forward

Pensioners' portal aims to ensure the welfare of retired Central Government employees. The main objective is to make retired life hassle-free and readdress grievances at a fast pace so that all pensioners should get not only their first pension due within the first month of retirement but also get each installment of monthly pension as per entitlement. The scheme overall has performed well and tried its best to meet its set goals and it should continue. However, there are some corrective actions are required to improve the efficiency and effectiveness of the portal. The study team recommends the following measures to improve the performance of the scheme:

- Since more and more pensioners are moving towards digitalization, results in increasing the workload not only in technical teams but also calls on toll-free numbers are increasing. Further, the study has highlighted that the pendency rate of complaint resolution has also been increasing over the last three years. Considering all the above concerns, it is recommended to strengthen the capacity of the manpower working in the department both qualitative and quantitatively in terms of numbers and training to handle emotionally weak and charged pensioners.
- As mentioned in the report, the most popular mode of information about the scheme is social media. Using this input, the department can plan awareness campaigns for the portal/sub schemes to cater to a considerable number of pensioners by making short videos and infographics.
- Further, staff needs to be equipped with upgraded IT infrastructure (hardware, software, and use of Artificial Intelligence) to handle large-scale databases to facilitate retired officials to lead a healthy and active life.
- No doubt CPENGRAMS is one of the key components of Pension Portal but work on other components also needs not to be suffered and ignored. DoP&PW team should also put more effort to make other sub-schemes like Sankalp, Anubhav, Bhavishya, etc. also champion schemes. As working on these schemes will reduce the number of complaints and burden on CPENGRAMS.

- A formal feedback system needs to be initiated on the pension portal by sending SMS for a five-star rating on experience. Further, some of the calls on toll-free numbers should be recorded to improve the internal quality and training purposes.

Specific Recommendation on CPENGRAMS

- For Creating awareness about the portal among the pensioners and focusing on maintaining quality disposable besides strengthening feedback mechanism should be implemented.
- Development of a mechanism on the dashboard for use by the secretary of concerned ministry/department for evaluating the performance of the Ministry/Department.
- The mechanism for filing an appeal by pensioner against the disposal of elements must be created in CPENGRAMS and appeals to be disposed of only by one level higher than designated nodal officers in the department.
- Further, rather than just closing the complaint, the department needs to give a detailed reason for not acceptance of the claim of the pensioner to remove further dissatisfaction.
- Regular meeting with ministry/department having the large number of pending cases to achieve faster and qualitative disposal.
- As mentioned above around 60% of complaints are under “7th pay commission issues”, and “Delay in payments”, a detailed study needs to be conducted to analyze the root cause of such grievance and procedural abscess in the system.
- For Central civil pensioners, CPAO has developed an online link for handling bank-related grievances. CPAO also has a web responsive pensioners’ service (WRPS) which provides grievance redressal facility to civil pensioners through the CPAO website. A link between WRPS and CPENGRAMS may be established for better grievance handling and response to civil pensioners.

Specific Recommendations for Bhavishya Portal

- The department should strive to increase the number of pre-retirement workshops which are being organized under the scheme. The department should try to cover all government employees which are to retire in the next couple of years.

- Short videos/reading material needs to be developed of such workshops such these can be disseminated through social media.
- DoP&PW should plan the Training of Training (TOT) module and material in association with Central Training Institutes like for IIPA so that a pool of trainers can be developed for each department for pre-retirement workshops. These workshops will help the retiring employees to manage financial, mental, psychological, and health issues more effectively as average life is increasing in India.
- Considering the initial success and usefulness of Bhavishya, the scheme needs to be extended in all the central government ministries and departments. The concept of e-PPP through Bhavishya must be implemented in 100% of cases. The study team is of the view that the department must follow the following year-wise targets as below for e-PPOs for all civil ministries.

S. No.	Financial Year	Target (% Issue of e-PPO)
1	2021-22	50
2	2022-23	70
3	2023-24	100

- Bhavishya may be expanded with a vision to create big data of all Central Government, that will be only possible when all departments like railway post telecom defence will be on the system at par with civil ministries. This will facilitate seamless sharing of data this will facilitate policy reforms faster and qualitative grievance redressal as well as welfare activities.
- In civil departments, DoPPW should set the target of reaching 100% timely payment of e-PPO. Provision to push e-PPO to Digi locker, for better use, easy access, authenticity, and faster sharing and utilization should also be initiated by the department
- The year-wise targets as below for timely payments to all retirees in civil ministries

S. No.	Financial Year	Target (% of Pensioners)
1	2021-22	70
2	2022-23	90
3	2023-24	100

Bhavishya helpdesk for providing support to pensioners, DDO, PAO, etc, may be strengthened by increasing deployed manpower technique technical administrative and better hardware-software to handle the enhanced workload.

Specific Recommendations for Jeevan Pramaan

Jeevan Pramaan may be updated as a platform for submission of all the certificates for example marriage, non-marriage certificate, employment, non-employment certificate, to PDA which are required for continuation of pension by PDA.

- Nearly 40% of the respondents have admitted to facing technical issues while trying to submit the Digital Life Certificate. The department should investigate the software/user interface up-gradation of the Jeevan Pramaan portal as per requirement. Interface with QR technology or Technological Coverage with smartphones could be future technologies for ensuring effectiveness and increasing use.
- Retired Employee Association should be more effectively mobilize to ensure increase usage of Jeevan Pramaan

Specific Recommendations for Anubhav

- Since less than 5% of the retirees share their Anubhav with the department. The department needs to come up with an effective awareness campaign to increase participation.
- Bureaucratic hurdles like approval from higher authorities need to be removed to ensure higher participation.
- To avoid security concerns issues the accessibility of experience may be restricted to the concerned department officials only. Further, barring some organizations which are related to security establishment alright as may be available to all Government employees for study.
- Anubhav archive may be reorganized so that it may be provided content-based search.
- Awarded writers may be available for all Government employees.
- A team of consultants may be hired for reading the write-ups for extracting learning from writers and publish an annual compendium of such experience and learning.

Specific Recommendations for Sankalp

- Sankalp may be expanded by involving academic institutions and organizations to start a pensioner association in organizing the workshop to prepare them for post-retirement life and community building. Many developed countries have already experience is in it and have adopted some good practices to meet the requirement of it at people in the country. The feasibility of adopting is good practices need to be explored.
- DoP&PW should explore the possibility of considering a tie-up with a job portal like Naukari.com/LinkedIn for creating similar facilities. These service providers can provide an online platform for volunteers and recruiters in a web-based and app-based solution for Second Inning Job for retired employees.
- Creating awareness about the program by including a special mention during Pre-retirement workshops.
- Removing the limit of a maximum of 2000 registrations at a time under the program.
- Database of volunteers/organizations may be available to all employees in the public domain with their consent.

Chapter 1. Introduction

1.1 Introduction

The Pension and Pensioners Welfare Department, under the Ministry of Personnel, Public Grievances and Pensions, is the nodal department for formulating policies relating to pension and retirement benefits of Central Government personnel covered under the Central Civil Services (Pension) Rules, 1972. Apart from formulating a pension policy for the Central Government pensioners/family pensioners, the department is also keen to promote the welfare of pensioners and acts as a platform for the redressal of grievances of pensioners.

The scheme Pensioners' Portal is a centrally controlled and administered mechanism involving Pensioners Associations in the country was launched in March 2007 as a mission mode project of D/o Pension and Pensioners' Welfare. Under the scheme, D/o Pension & Pensioners Welfare was assigned the responsibility for monitoring, timely sanction of pension and gratuity as well as effective redressal of pensioners' grievances and melioration of their problems. To build such a mechanism, an Information Technology based system for sanction of pension and gratuity was developed so that no case gets delayed beyond the date of retirement and also to design a countrywide single-window facilitation mechanism which was to be operated through a specially designed website. It was also envisaged to harness the local resources of pensioners associations, etc. who may act as facilitation centre for pensioners not only to access information relevant to their needs but also to act as an effective channel for grievance redresses, feedback, and melioration of old age-related problems like health, etc. The scheme aims to create a facility for all the Central Government Pensioners including civil, defence, post, railways, and telecom, etc.

1.2 Overview of Services provided under the Scheme

At the present following, sub-schemes are being implemented through the Pensioners' Portal.

1.2.1 Centralized Pension Grievances Redress and Monitoring System (CPENGRAMS)

CPENGRAMS is an online grievance registration and redressal portal. All Ministries/Departments including Railways, Post, Defence, etc., with their subordinate units are linked in CPENGRAMS and provide online resolution to the pensioners' grievances. The

department has started the unique experiment of holding Pension Adalat, wherein grievances received from pensioners are segregated by their nature and accordingly co-related to the department concerned. The stakeholders, viz. the concerned Department, the PAO, the concerned Bank, and representatives of the pensioner are invited on a single platform and the grievances are resolved across the table.

1.2.2 Bhavishya

The department launched an online Pension Sanction & Payment Tracking System called 'BHAVISHYA' to achieve its goal of ensuring payment of all retirement dues and delivery of Pension Payment Order (PPO) to retiring employees on the day of retirement itself. The system provides online tracking of pension sanction and payment process by the individual as well as the administrative authorities. It keeps retiring employees informed of the progress of the pension sanction process through SMS/E-Mail. The system obviates delays in payment of pension by ensuring complete transparency. Bhavishya is a landmark achievement in the digitization of pension processing for civil pensioners which enables the generation of e-PPO.

1.2.3 Sankalp

The Department of Pension & Pensioner's Welfare launched Sankalp as an initiative to provide a platform for the pensioners to access opportunities available for useful interventions in society. It also facilitates the Organizations working in these areas to select appropriate skills and expertise from the available pool of volunteers.

1.2.4 Anubhav

Anubhav is an online facility for retirees to submit their experiences of working with the government and to preserve their rich experience for the future generation. Anubhav was launched in 2015, to create a knowledge resource for the future generations so that they may understand the history and culture of a particular region and changes brought in for effective administration with the help of information shared by their predecessors. The process for publication of write-ups involves vetting of the department from where the individual has retired. To encourage government servants to leave behind their experiences, Anubhav Awards were also introduced.

1.2.5 Jeevan Pramaan

The Department of Pension & Pensioner's Welfare (DoP&PW) launched Jeevan Pramaan to ensure transparency and facilitate pensioners to submit life certificates without visiting banks. This department has been promoting Digital Life Certificate i.e. Jeevan Pramaan among pensioners. A documentary explaining the process of submitting DLC was made and awareness campaigns through print & electronic media were taken up for wide publicity.

1.3 Need of the study

To comply with the direction of the NITI Aayog, DoP&PW constituted a committee on 6th August 2019 under the chairmanship of Controller of Accounts, DPAR to evaluate the pension portal scheme for its further continuation. The department has sent the proposal to include the scheme into the list for continuation beyond the 14th Financial Cycle along with recommendations of the evaluation committee on 16 March 2020. Integrated Finance Division (IFD) has concurred for interim extension of the DoP&PW's Scheme 'Pensioner Portal' for one year i.e., till 31 March 2021, and also advised DoP&PW to get a third-party evaluation by an independent organization. DoP&PW asked IIPA to conduct this evaluation.

1.4 Objectives of the Evaluation

The primary objective of the evaluation is to assess the impact of the scheme "Pensioners' Portal", for the financial years 2017-18, 2018-19, and 2019-20. The specific objectives of the study are:

- To assess how far the portal scheme has benefited and created awareness amongst the pensioners for solving their pension related problems,
- To assess the status of the scheme and its performance in terms of coverage of eligible beneficiaries, geographies, etc.,
- To assess the efficiency of the scheme to resolve the grievances of the pensioners,
- To assess to what extent intended outcomes of the scheme were strategically aligned with the welfare priorities of the pensioners,
- To identify the key bottlenecks/issues and challenges in the implementation mechanisms, and

- To suggest the measure to improve the effectiveness and sustainability of the scheme in the changing digital environment.

1.5 Financial Outlay of the Scheme

The funds allocated to the Pensioners’ portal for the years 2017-18, 2018-19, and 2019-20 are being presented in Table 1.1. The table depicts the budget estimates and actual expenditure incurred during the mentioned years. Figure 1.1 exhibits the graphical representation of the figures mentioned in table 1.1. The budget estimate for the scheme has remained constant at Rs. 6 crores for the financial years, 2017-18, 2018-19, and 2019-20. The revised estimate has remained lower than the estimated budget at 5.75 crores for financial years 2017-18 and 2018-19, and further falling to 4.23 crores for 2019-20. The actual expenditure has increased marginally from Rs 5.37 crores in 2017-18 to 5.41 crores in the year 2018-19, but reduced to 3.89 crores in the year 2019-20.

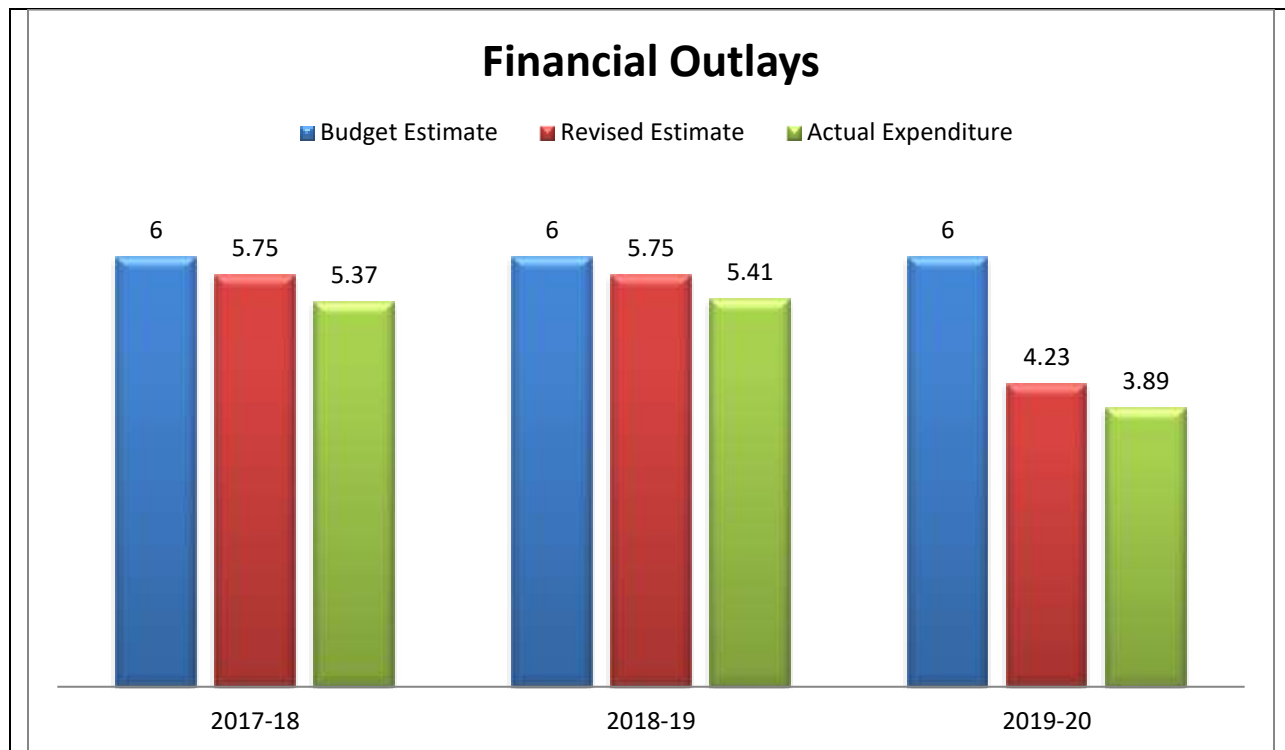


Figure 1. 1 The distribution of budget and expenditure incurred during the year 2017-18, 2018-19, and 2019-20

(Source: Data provided by DoP&PW)

(in crores)

Table 1. 1 Allocated expenditure for the years 2017-18, 2018-19, and 2019-20.

Year	Budget Estimate	Revised Estimate	Actual Expenditure
2017-18	6.00	5.75	5.37
2018-19	6.00	5.75	5.41
2019-20	6.00	4.23	3.89

1.6 Organogram of DoP&PW

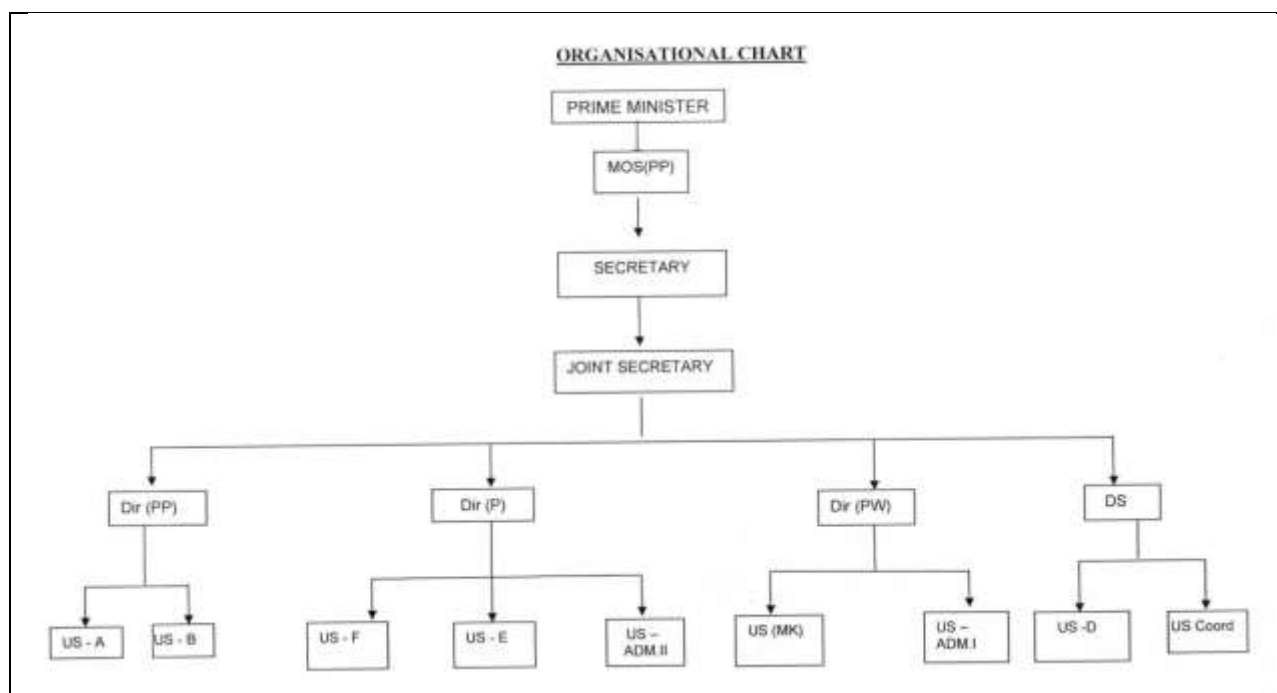


Figure 1. 2 Organogram of DoP&PW

(Source: pensionersportal.gov.in)

DoP&PW is part of the Ministry of Personnel, Public Grievances and Pensions headed by the Prime Minister of India itself through Minister of State and Secretary. The Department of Pension & Pensioners' Welfare is the nodal department for formulation of policies relating to pension and other retirement benefits of Central Govt. employees covered under CCS (Pension) Rules, 1972. Apart from the formulation of pension policy for the Central Govt. Pensioners/Family Pensioners also seek to promote pensioners' welfare and serves as a forum for the redressal of Pensioners' grievances.

However, the pensioners of Ministries of Railways and Defence are governed by their respective pension rules having their independent administrative setup. The employees working in the establishments belonging to the class of industries/ other establishment listed in the schedule appended to EPF & MP Act.1950 are covered under the EPS Scheme administered by the

Ministry of Labour. Further, the pensionary matters of those who joined/ would join Central Government on or after 1.1.2004, are dealt with by the Ministry of Finance (Department of Financial Services) under National Pension System.

1.7 Research Methodology

To meet the above-mentioned objectives, the Utilization-Focused Evaluation (UFE) approach developed by Michael Quinn Patton (2013) has been used with data analysis. This is an approach based on the principle of its usefulness to its intended users. In the first stage, the focus was to identify, organize and engage primary intended users. This was followed by prioritizing the evaluation questions. After that, the data was also collected through secondary sources, the same has been analyzed for the report. The significant findings have been reported to facilitate the conclusion and way forward in the evaluation report.

The scope of the work is limited to evaluation of the scheme during the period from FY 2017-18 to 2019-20. It does not intend to conduct a detailed technical and technological analysis of the work done under the scheme. Further, the evaluation has not included the detailed audit of the accounts maintained under the scheme, which is subject to the CAG audit.

The study has used mixed-method research, i.e., both qualitative and quantitative research approaches. Both Primary and Secondary data sources were used during the study. The secondary data include records of pensioners on the usage of the portal, feedbacks, budget data, nature of complaints on CPENGRAMS, resolution measures, etc. Primary data include in-depth interviews with key officials of DoP&PW and a survey of beneficiaries/registered users of pensioners' portal. Findings from both data sources were firstly analyzed separately as qualitative and quantitative data then these were triangulated with each other using an embedded approach for data analysis. The details of this research approach have been given below:

1.7.1 In-depth interviews with DoPPW Officials

In-depth interviews and semi-structured discussions were conducted with the office holders of the Department of Pension and Pensioners' Welfare. The meeting was conducted on February 8, 2021, at the Janpath office of the department. The in-depth interview was attended in person by the following officials:

1. Sh. Prem Kumar, Senior Consultant.
2. Sh. Naresh Bhardwaj, Deputy Secretary.
3. Sh. Rakesh Kumar, Under Secretary.
4. Sh. Sanjoy Shankar, Deputy Secretary.
5. Smt. Sunita, DEO.

A series of one-to-one meetings were conducted with the officials of DoPPW, to have a better understanding of the functioning of various micro-sites on the pensioners' portal. Meetings with officials of DoPPW were also conducted to understand the process followed by the department at different micro sites, as well as to clarify the role played by the DoPPW. A detailed discussion on the challenges was discussed too.

1.7.2 Survey of Beneficiaries

Apart from in-depth interviews with the officials, for the quantitative study of the scheme, a questionnaire for primary data collection was developed, validated, and circulated among the users of the portal. The tool has been used to check the performance of all five micro sites, namely, Bhavishya, Anubhav, CPENGRAMS, Sankalp, JeevanPramaan, for the years 2017-18, 2018-19, and 2019-20. The data collected through the developed tool help us understand the utility of the portal in the eyes of the user. The developed questionnaire was shared with over 8,000 users of Pensioners' Portal, during the last four years. The details of which were provided by the department to the study team. The details of users and findings are mentioned in the next chapter.

1.7.3 Profile of the Respondents

A total of 378 beneficiaries responded to the survey instrument. The respondents were distributed across India within 25 States and UTs. The highest number of responses were received from Maharashtra and Uttar Pradesh State, followed by Tamil Nadu, West Bengal, and Delhi. The survey got even responses from small states like Manipur and UT like Puducherry (See Table 1.2).

Table 1. 2 State-Wise Percentage of Beneficiaries Responded to Survey

S. No	State	Percentage of Respondents
1	Maharashtra	11.38
2	Uttar Pradesh	10.85
3	Tamil Nadu	10.05
4	West Bengal	8.99
5	Delhi NCR	8.20
6	Karnataka	6.61
7	Kerela	6.61
8	Telangana	5.29
9	Haryana	4.50
10	Andhra Pradesh	3.70
11	Bihar	3.44
12	Rajasthan	3.17
13	Gujrat	2.65
14	Himachal	2.65
15	Madhya Pradesh	2.12
16	Uttarakhand	2.12
17	Punjab	1.85
18	Jharkhand	1.59
19	Chhattisgarh	1.06
20	Odisha	1.06
21	Assam	0.79
22	J&K	0.53
23	Pondicherry	0.53
24	Manipur	0.26
25	Total Number of Respondents	378

Pensioners from a total of 24 states were included in the sample however the states of Maharashtra Tamil Nadu Delhi NCR Kerala Haryana Bihar and Gujarat comprised 80% of the sample. This is indicated in Figure 1.3 below.

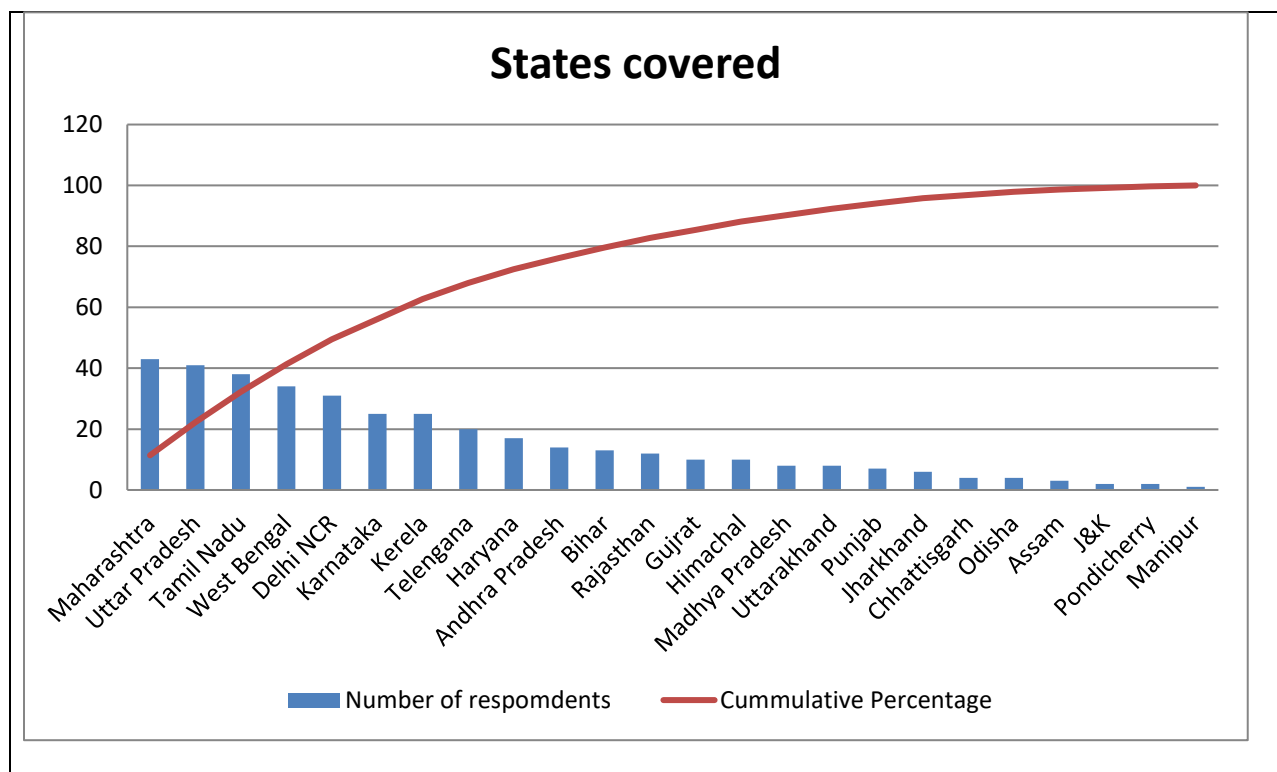


Figure 1.3 State-Wise Percentage of Beneficiaries Responded to Survey

Almost 89% of the respondents admitted that they have used the pensioners portal at least once in their lifetime more than 10.5% of the respondents however denied ever using the portal. The pensioners from the Prime Minister's Office and Ministry of Tourism and Culture were the worst performers in case of usage of the portal. The Pensioners from Public Sector Enterprises, Ministry of Water Resources, Ministry of Textiles, Ministry of Statistics and Program Implementation, Ministry of science and technology extra were the highest performers with 100% participation (See Table 1.3).

Table 1.3 Department wise Response of Users on Usage of Pensioner Portal

Ministry/Department from which retired	Have you ever used the pensioners' portal?	
	No	Yes
Public Sector Banks	9.09	90.91
CAG	0	100
Department of Atomic Energy	16.67	83.33
Department of Space	0	100
Ministry of Agriculture and Farmers Welfare	10	90
Ministry of Civil Aviation	16.67	83.33

Ministry/Department from which retired	Have you ever used the pensioners' portal?	
	No	Yes
Ministry of Coal	0	100
Ministry of Commerce	0	100
Ministry of Communication and Information Technology	13.33	86.67
Ministry of Defence	11.51	88.49
Ministry of Farmers and Welfare	0	100
Ministry of Finance	0	100
Ministry of Health & Family Welfare	0	100
Ministry of Home Affairs	21.75	78.25
Ministry of Human Resource Development	12.5	87.5
Ministry of Information and Broadcasting	0	100
Ministry of Labour	0	100
Ministry of Personnel, Public Grievances, and Pensions	0	100
Ministry of Power	0	100
Ministry of Railways	14.75	85.25
Ministry of Science & Technology	0	100
Ministry of Small and Medium Enterprises	0	100
Ministry of Statistics and Program Implementation	0	100
Ministry of steel	0	100
Ministry of Telecommunications	7.15	92.85
Ministry of Textiles	0	100
Ministry of Tourism and Culture	100	0
Ministry of Water Resources	0	100
Prime Minister's Office	100	0
Public Sector Enterprises	0	100
Total	10.85	89.15

1.7.4 Age group of Pensioners included in the Sample

The highest numbers of responses were recorded from the Ministry of Defence, followed by the Ministry of Railways. Among the sample included for the study, over 25% of the respondents were from the age group 61-65. 18.5% from the age group over 75. The least respondents, 12.4%

were from the 55-60 age group. The survey response was quite diversified as it included the response from each age group under the pension category. This is depicted in Figure 1.4 below.

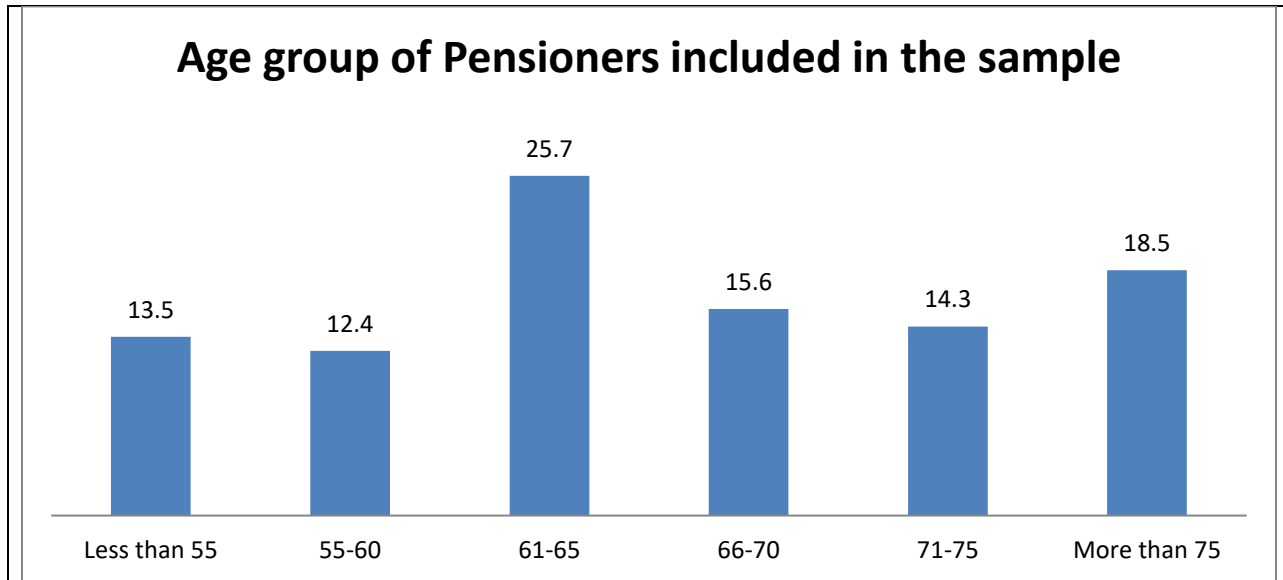


Figure 1. 4 Age Group of the Pensioners Included in Sample Survey

1.7.5 Physical Survey of the Portal

A physical survey of the portal was conducted by the study team to verify the claims of department officials. The study team visited the portal several times throughout the project and tried to use all the micro sites. The information collected during the physical survey of the portal is also presented in the report.

1.8 Study Team

The study team was led by principal investigator Dr. Pawan Kumar Taneja, Senior Faculty (Operations and Policy Research Analyst), and co-principal investigator Dr. Roma Mitra Debnath Associate Professor (Statistics and Decision Sciences), IIPA. The study team of the project was assisted by Sh. Apaar Dhingra, Research Officer, IIPA.

1.9 Conclusion

In this chapter, a brief introduction about pensioners' portal and its major services, objectives of evaluation, and rationale of the study. To have a better understanding of the function of the

organization, the structural organizational chart has also been presented in this chapter. This chapter also provides a detailed overview of the research process and methods. It describes the methodology adopted for the study.

Chapter 2. Results and Findings

2.1. Source of Information about Pensioners' Portal Among Pensioners

During the study, to know about how the users are getting aware of the pension portal, the beneficiaries were asked about the mode of information about the Pensioners' Portal. Contrary to the popular belief that traditional media like TV/ Newspaper advertisement are the main source of awareness, for the pensioner' portal the greatest number of respondents, i.e., 46%, replied that they were aware of the portal through social media like Facebook, Twitter, WhatsApp, etc. Followed by the group of pensioners who were informed by their office colleagues at 34.1 percent. This information has been tabulated in table 2.1. Though the department has carried out very few workshops at the national level, hence it is also one of the sources of information recognized by the users.

Table 2. 1 Source of Information about Pensioner Portal

Modes of Information	Percentage
Bhavishya workshop	1.6
No Information	1.3
Office/Colleagues	34.1
Other government sites	3.2
Print Media (Newspaper/Magazines);	13
Social Media (Facebook/Twitter/Whatsappetc.)	46.8
Total	100

2.2 Frequency of Usage of Pensioners' Portal

When asked about how frequently did they visit the pensioners portal, the greatest number of respondents i.e. almost 30% replied that they visit the portal monthly. Followed by 21% of respondents, who visited the portal weekly (See table 2.2). The usage pattern of the beneficiaries explains the importance of the portal and information on it among the pensioners.

Table 2. 2 Frequency of Usage of Pensioners' Portal

Frequency	Percentage
Annually	17.2
Monthly	29.4

Frequency	Percentage
Quarterly	18.5
Semi-Annually	14.3
Weekly	20.6
Total	100.0

2.3 Accessibility to use the Portal

When enquired about with who's help did, they operate on the portal most respondents that are 84% replied that they were able to operate the portal by themselves own self and did not require anybody else help, followed by 12% of the pensioners who were able to operate the portal with the help of a child/grandchild. This information has been depicted in table 2.3.

Table 2. 3 Accessibility to Use the Portal

Helping hand	Percentage
Child/grandchild	12.7
Friend	1.1
NA	.5
Self	83.9
Spouse	1.9
Total	100.0

2.4 Common Issues faced while surfing Pensioners' Portal

Accounting in the issues faced by the pensioners while surfing the pensioners' portal, most of the users are not facing many issues as the mean score for each common issue is less than 3 i.e. moderate level. Form the common issues, the most observed problem was no response to toll-free contact, followed by a lack of information provided on the website. Considering the increasing age of the beneficiaries the font size in the forms and other relevant information should be increased by default (See table 2.4). Addressing these issues will improve the usability of these portals and user satisfaction.

Table 2. 4 Common Issue faced by the Portal Users

Common Issue	Mean Score Ranking (Severity Scale 5 is High 1 is Low)
Lack of Information	2.39
Readability	2.03
Insufficient FAQs	2.26
Connectivity Issues	2.16
Single Language	1.37
Technical Language	1.65
No response to toll-free	2.61
No response to the Email ID	2.26

2.2 Centralized Pension Grievances Redress and Monitoring System (CPENGRAMS)

2.2.1 Awareness about the CPENGRAMS portal

Awareness of any facility is a prerequisite for its usage and satisfaction about its usefulness. The study team when enquired the beneficiaries about the existence and the motive of the CPENGRAMS portal, 75% of the respondents were aware of the existence of the portal and its usage. Nearly 25% of the respondents replied negative and were unaware of the portal (see Figure 2.1).

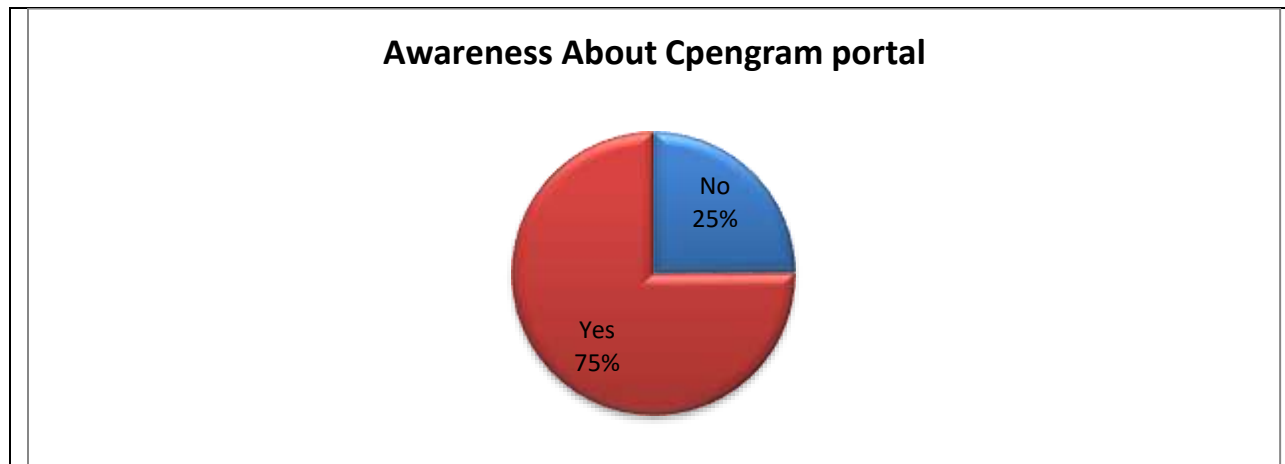


Figure 2. 1 Awareness About Cpengram portal

2.2.2 Lodged a Complaint through CPENGRAMSPortal

Out of those who were aware of the CPENGRAMS portal, 78% have tried to lodge a complaint through the portal. However, 22% of people said that they never felt a reason to lodge a complaint through the portal (See Figure 2.2).

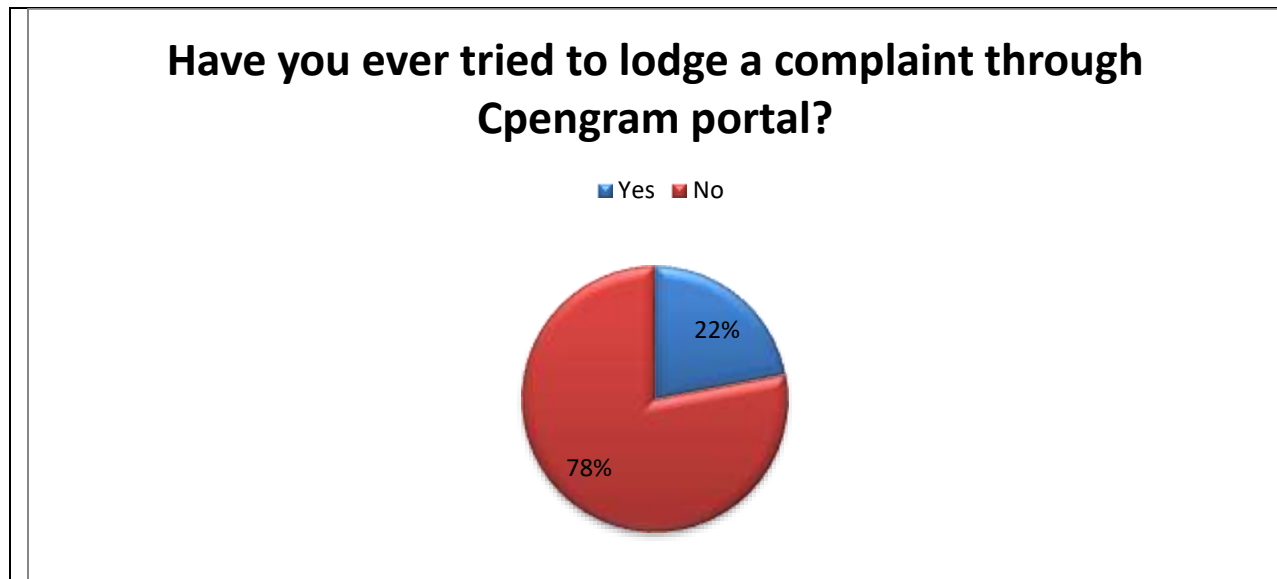


Figure 2. 2 Lodging a complaint through CPENGRAMS Portal

2.2.3 Inability to lodge the complaint through CPENGRAMSPortal

Out of those, who have tried to lodge a complaint through CPENGRAMS, 99.6% were able to successfully lodge a complaint. Less than 1% of respondents complained that they were unable to lodge the complaint on CPENGRAMS (See Table 2.5).

Table 2. 5 Users inability to Lodge Complain through CPENGRAMS portal

	Were you able to lodge the complaint?	
	No	Yes
Have you ever tried to lodge a complaint through the CPENGRAM portal?	0.4	99.6

2.2.4 Number of Complaints/Grievances in Last 4 Years Received

The secondary data shared by the DoP&PW with the study team, the highest number of complaints were received from Uttar Pradesh., followed by Maharashtra. Sikkim, Mizoram, and Nagaland were the states with the least number of complaints. A list of the top 5 states with the greatest number of complaints on CPENGRAMS has been tabulated below, in tables 2.6 to 2.9.

Throughout the rising trend of the number of complaints received on CPENGRAM has shown growing usage and popularity of the portal and its acceptability among users/targeted beneficiaries.

Table 2. 6 Top Five States from where the Complaints filled on CPENGRAM portal during the Year 2017-18

S. No.	State	Total number of complaints	Percentage of total complaints
1.	Uttar Pradesh	3782	12.91%
2.	Maharashtra	2821	9.63%
3.	West Bengal	2814	9.61%
4.	Delhi	2424	8.27%
5.	Tamil Nadu	2316	7.91%

Source: DoP&PW

Table 2. 7 Top Five States from where the Complaints filled on CPENGRAM portal during the Year 2018-19

S. No.	State	Total number of complaints	Percentage of total complaints
1.	Uttar Pradesh	4628	13.00%
2.	Maharashtra	3755	10.54%
3.	West Bengal	3732	10.48%
4.	Tamil Nadu	2743	7.70%
5.	Delhi	2552	7.17%

Source: DoP&PW

Table 2. 8 Top Five States from where the Complaints filled on CPENGRAM portal during the Year 2019-20

S. No.	State	Total number of complaints	Percentage of total complaints
1.	Uttar Pradesh	5851	15.64%
2.	Maharashtra	3816	10.20%
3.	West Bengal	3469	9.27%
4.	Delhi	2524	6.75%
5.	Tamil Nadu	2170	5.80%

Source: DoP&PW

Table 2. 9 Top Five States from where the Complaints filled on CPENGRAM Portal during the Year 2020-21(Till Feb 2021)

S. No.	State	Total number of complaints	Percentage of total complaints
1.	Uttar Pradesh	7107	17.12%
2.	Maharashtra	4699	11.32%
3.	West Bengal	3495	8.42%
4.	Delhi	2493	6.01%
5.	Rajasthan	2261	5.45%

Source: DoP&PW

2.2.5 Users of Pensioners' Portal

Most complaints during the study period were received from the Ministry of Railways, followed by the Ministry of Defence only. Complaints from 19 Departments/Ministries were completely resolved at the time of the study. There was a total of 4 departments/Ministries with less than 70% disposal rate of the complaints received under CPENGRAMS. This includes the Department of J&K Affairs (40% disposal rate), Central Vigilance Commission (44% disposal rate), Ministry of Overseas Indian Affairs (50% disposal rate), and Department of AIDS control (66% disposal rate). A list of departments/Ministries with most complaints received, their disposal rate within the prescribed time of 60 days, disposed of after 60 days, pendency rate under the CPENGRAMS portal is tabulated in Table 2.10 below.

Table 2. 10 Department-wise No. of Complaints received, disposed of, and Pending on CPENGRAMS Portal as of February 2021

S. No.	Organization	Total Complaints received	Total Complaints Disposed	Complaints Disposed of in 60 days	Number of Complaints Pending
1.	Ministry of Railways	31153	30500 (97.9%)	27201 (89.18%)	653
2.	Ministry of Defence	28942	27605 (95.4%)	23805 (86.23%)	1337
3.	Department of Financial Services	16953	16569 (97.7%)	15365 (92.73%)	384
4.	Ministry of Home Affairs	8503	8275(97.3%)	6526 (78.86%)	228
5.	Department of Posts	8227	8113 (98.60%)	7694 (94.84%)	114
6.	Department of Telecommunications	7986	7835 (98.10%)	6555(83.66%)	151
7.	Employees Provident Fund Organization	7590	7488(98.7)	7478 (99.87%)	102
8.	PR. CDA Pension Allahabad	3740	3727(99.7%)	3550 (95.25%)	13
9.	Department of Ex-Servicemen Welfare	2686	2575 (95.90%)	2282 (94.84%)	114
10.	Central Pension Accounts Office	2682	2650 (98.80%)	2567 (96.87)	32
11.	Total	161938	157424 (97.2)	137357(87.30%)	4514

Table 2. 11 Surveyed Respondent View on Time taken to Resolve the Grievance

Number of days	Percentage
less than 30 days	21.1
30-45 days	29.3
45-60 days	14.8
60-90 days	9.6
More than 90 days	25.2
Total	100

Though the majority of the respondents around i.e., 75% have said that their concern was resolved in a period within the stipulated period of 60 days even some of the issues are resolved within 30 days as well. However, almost 25% of respondents have informed that it took more than 90 days to resolve their issues which is against the claims made through DoP&PW data.

2.2.6 Nature of the Complaints Filled on the CPENGRAM Portal

The DoP&PW has created 13 broad categories to differentiate among the complaints received on the CPENGRAMS portal. These categories include:

1. Delay or incorrect sanction of pension.
2. Non-payment of arrears.
3. Revision of pension/family pension.
4. Issues relating to qualifying service.
5. Non-payment of DA/DR.
6. Issues related to medical facilities.
7. GPF/CPF.
8. Extension of the pension scheme to autonomous bodies.
9. Other service-related issues like fixation of pay, etc.
10. Extra ordinary pension.
11. New pension scheme.
12. 7th CPC Issues.
13. Others.

Among the surveyed respondents, most number all the complaints were lodged on the CPENGRAM portal i.e. 30% were related to the 7th Central Pay Commission, followed by 26.5% complaints of delay or incorrect sanction of pension/ family pension and other retirement benefits (See Table 2.12). Non-payment of arrear of pension and other retirement benefits is another major reason for grievance among the pensioners being reported during the survey.

Future analysis of secondary data provided by DoP&PW has also revealed a similar trend of the nature of complaints filled by the pensioners. During the year 2017-18, the most number of complaints was received under the “Others” category, followed by “Delay or incorrect sanction of pension.” In 2018-19, the highest number of complaints was under the category “Revision of pension”, followed by “Delay or incorrect sanction of pension.” In 2019-20, the highest number of complaints was received under “Delay or incorrect sanction of pension”, followed by “Revision of pension.” Categories with the greatest number of annual complaints in the years 2017-18, 2018-19, 2019-20, and 2020-21 (up to January 2021) have been tabulated in Table 2.13 below.

Table 2. 12 Nature of Complaints Lodged by Surveyed Respondents

Nature of the Complaint	Percentage
Never filed a case	0.4
7th CPC issues	29.8
Delay or incorrect sanction of pension/ family pension and other retirement benefits	26.5
GPF/CPF	4.5
Issues related to medical facilities	3.2
Non-payment of arrear of pension and other retirement benefits	27
Non-payment of arrear of pension and other retirement benefits; Delay or incorrect sanction of pension/ family pension and other retirement benefits	0.5
Other service-related issues such as fixation of pay, MACP	3.4
Revision of pension/family pension/pension payment order	4.8
Total	100

Table 2. 13 Category-wise Highest Number of Complaints lodged on CPENGRAM Portal over Last Four Years

• 2017-18		
Category	Number of Complaints	Percentage of total complaints in the year
Others	8353	29.7%
Revision of pension	7413	26.3%
Delay or incorrect sanction of pension	5423	19%
• 2018-19		
Category	Number of Complaints	Percentage of total complaints in the year
Revision of pension	11218	33.6%
Delay or incorrect sanction of pension	5935	17.7%
Others	5716	17.1%
• 2019-20		
Category	Number of Complaints	Percentage of total complaints in the year
Delay or incorrect sanction of pension	15985	43.4%
Revision of pension	7405	20.1%
Others	5367	14.5%
• 2020-21		
Category	Number of Complaints	Percentage of total complaints in the year
Delay or incorrect sanction of pension	15982	39.4%
Others	11432	27.9%
Revision of pension	5578	13.6%

2.2.7 Current Status of Complained Lodged

Against the data provided by the DoP&PW which says more than 97% of the complaints have been resolved reported on CPENGRAM, nearly 56% of the respondents in the survey said that their concerns were still pending with the respective departments. Only 28% said that their concerns were resolved and closed (See Figure 2.3).

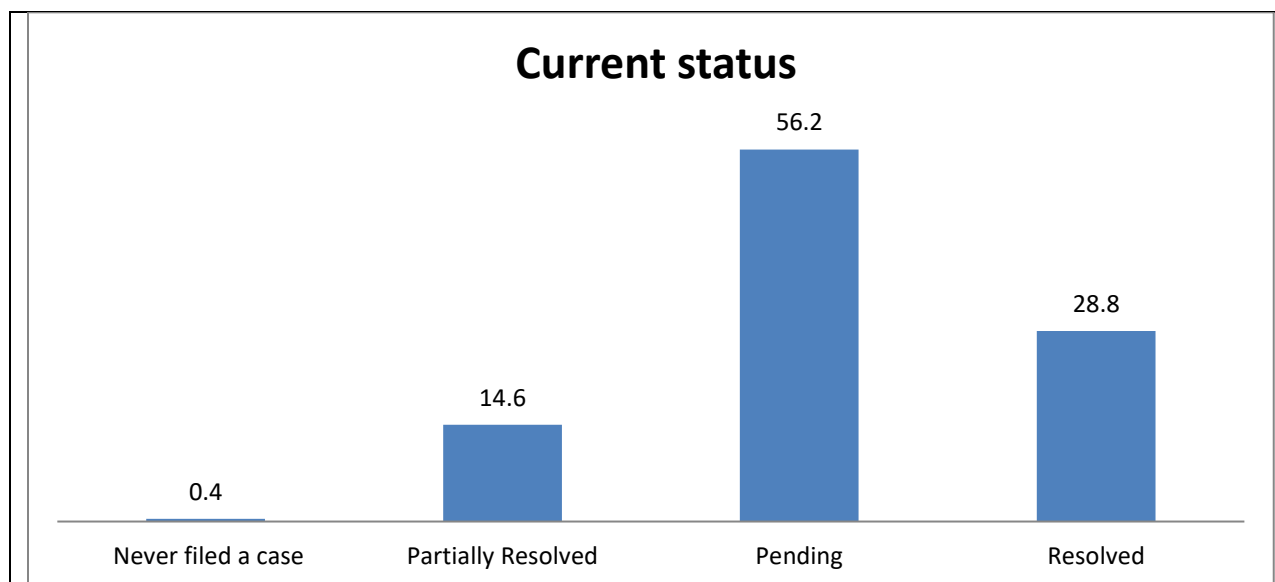


Figure 2. 3 Current Status of the Complaint Lodged on CPENGRAM of Surveyed Respondents

Further, an in-depth analysis of the nature of pending cases with help of a cross table of the nature of complaints and status (See Table 2.14) shows that most of the pending cases belong to the 7th pay commission pension fixation related followed by Non-payment of arrear of pension and other retirement benefits.

Table 2. 14 Current Status of Complain Lodged Vs Nature of the Complaint filed

		What is the status of your concern?			
		Partially Resolved	Pending	Resolved	Total
What was the nature of your complaint?	7th CPC issues	0.00	29.37	0.53	29.89
	Delay or incorrect sanction of pension/ family pension and other retirement benefits	7.14	8.73	10.58	26.46
	GPF/CPF	0.53	2.38	1.59	4.50
	Issues related to medical facilities	0.79	1.06	1.32	3.17
	Non-payment of arrear of pension and other retirement benefits	4.76	10.85	11.38	26.98
	Non-payment of arrear of pension and other retirement benefits;Delay or incorrect sanction of pension/ family pension and other retirement benefits	0.26	0.00	0.26	0.53
	Other service-related issues such as fixation of pay, MACP	0.00	2.12	1.32	3.44
	Revision of pension/family pension/pension payment order	1.06	1.85	1.85	4.76
Total	14.55	56.35	28.84	100.00	

Further analysis of DoP&PW data shows that it has received 34,447 complaints in 2017-18, 41,592 complaints in 2018-19, 39,685 complaints in 2019-20, and 41,857 complaints in 2020-21 up to

February 2021. An upward trend can be noticed in the number of complaints received from the CPENGRAMS portal. Further, the department has disposed 33,982 complaints in 2017-18, 40,994 complaints in 2018-19, 39,520 complaints in 2019-20 and 40,988 complaints in 2020-21 up to February 2021. So overall the department has resolved these complaints at the almost same pace. However, it is important to note that the pendency rate is increasing over the period (See Figure 2.4).

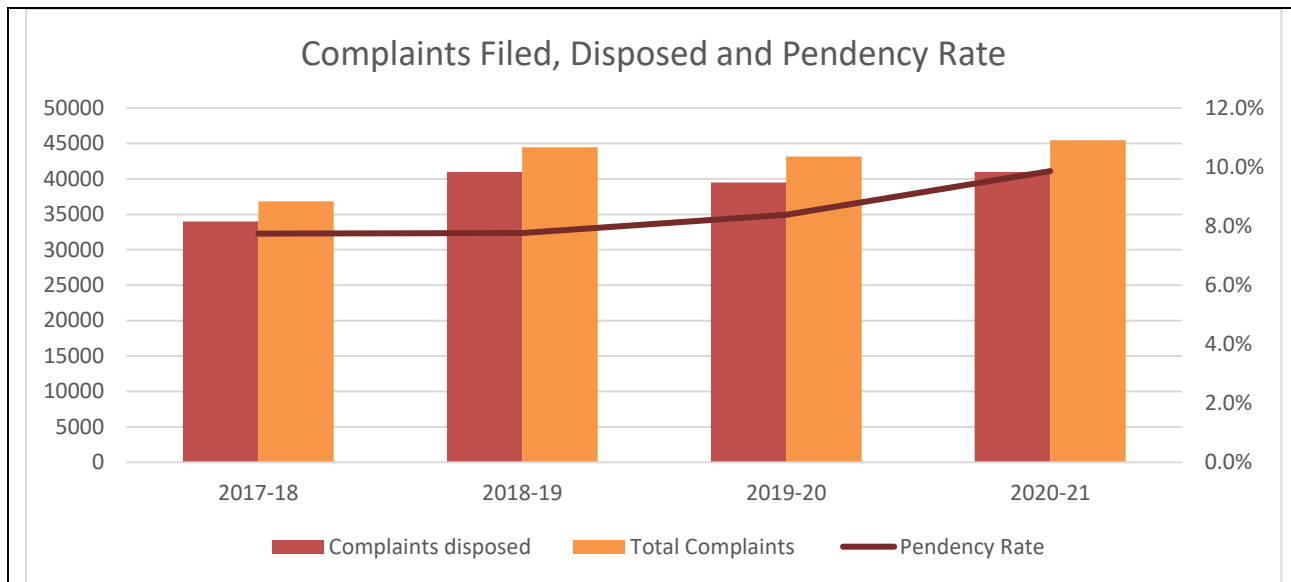


Figure 2. 4 Overall Number of Complaints Disposed of, Pending and Pendency Rate
Source: DoP&PW

2.2.8 Cases Taken to Pension Adalat

Out of surveyed beneficiaries, 22% of the respondents said that their cases were forwarded to Pension Adalats as depicted in Figure 2.5. Among these, 30% were satisfied with the functioning of the pension Adalat and another 24% were highly satisfied. But at the same time, more than 40% of pensioners were either dissatisfied or highly dissatisfied with the functioning of the Pension Adalat (See Figure 2.6).

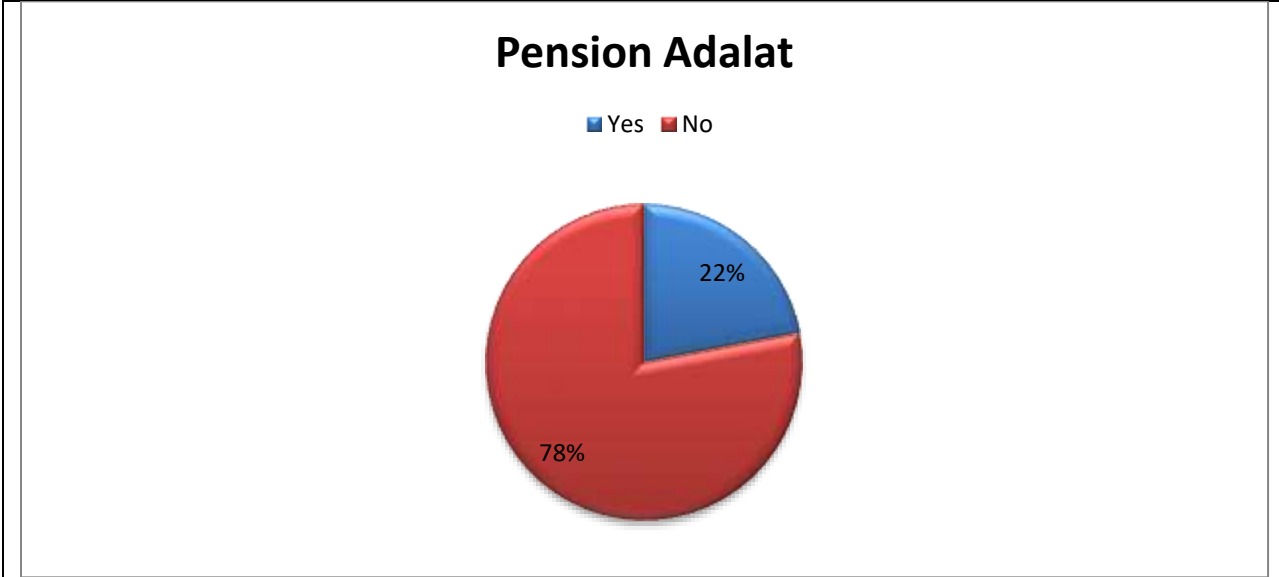


Figure 2. 5 Number of Cases Forwarded to Pension Adalat

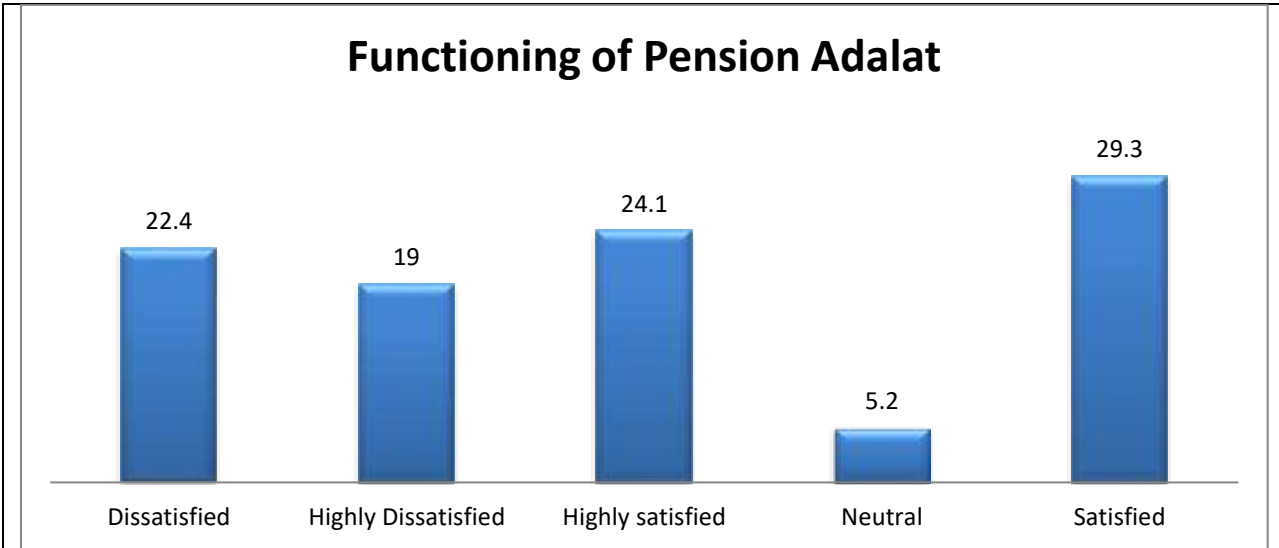


Figure 2. 6 Respondents Satisfaction regarding Functioning of Pension Adalats

2.2.9 Common Issues& Challenges faced on CPENGRAM Portal

It is noted that the users have not faced common issues like Lack of Information, Single language, Technical language, etc, frequently. The CPENGRAMS portal has performed at an above-average level in this aspect. But the beneficiaries have shown dissatisfaction over improper/insufficient response given by the concerned department. Some of the time, the portal has just shown the complaint is closed without giving sufficient reasons for not accepting the claims given by the pensioners which lead to a lot of dissatisfaction.

2.2.10 Relevance & Usefulness of CPENGRAMS

Overall, the users have rated the relevance of the CPENGRAMS portal at 3.85 and Usefulness at 3.87 points out of 5. This shows an above average and better than satisfactory performance of the portal on these parameters.

2.3 Bhavishya Portal

2.3.1 Awareness about Bhavishya portal

Most of the beneficiaries surveyed have awareness about the Bhavishya portal under the pensioners' Portal scheme as almost 86% of the respondents said that they had an idea about the Bhavishya portal and its purpose (See Figure 2.6).

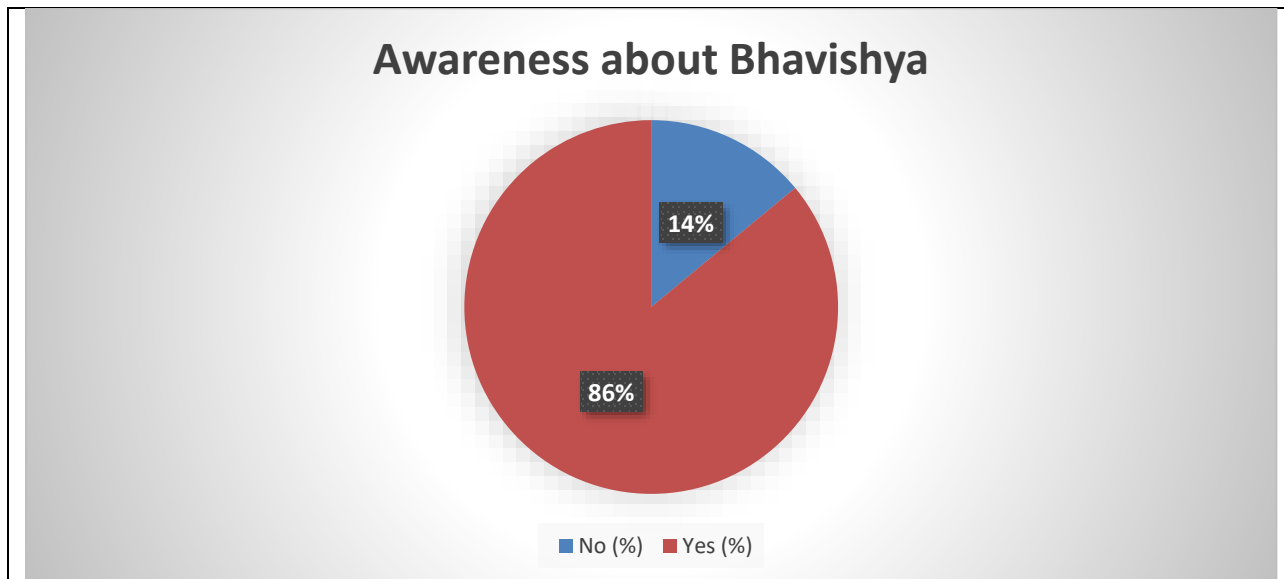


Figure 2. 7 Awareness about Bhavishya portal among Surveyed Beneficiaries

2.3.2 Registration on Bhavishya Portal

Among those who have awareness about the portal, nearly 56% have registered themselves on the Bhavishya portal. Many among these were retirees from times when Bhavishya was not introduced (See Figure 2.8).

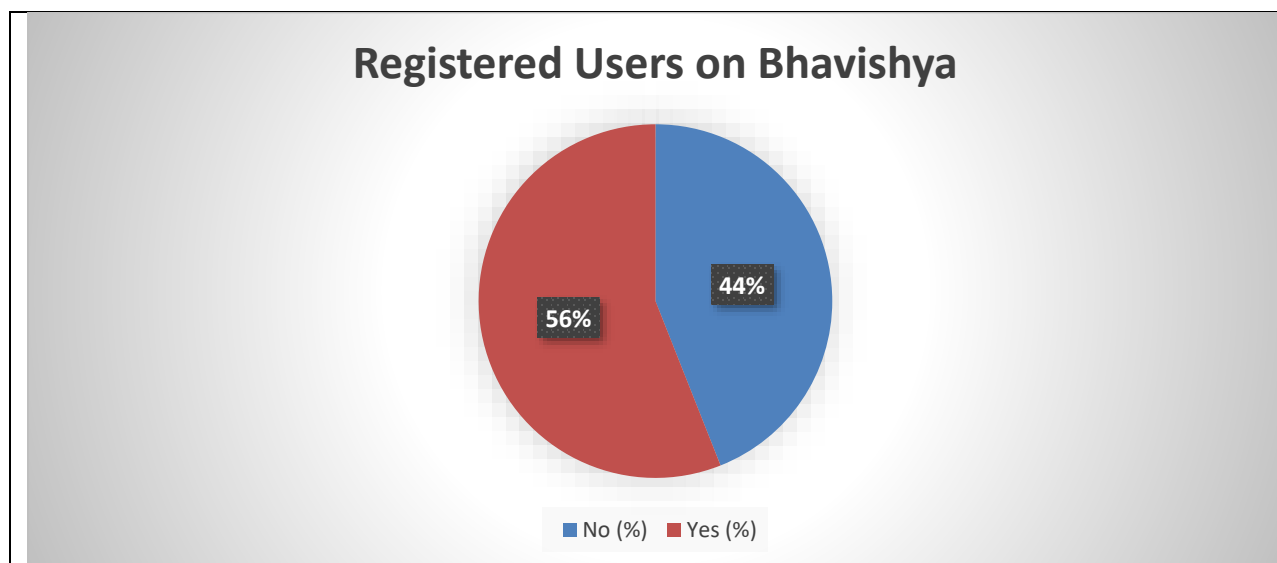


Figure 2. 8 Registered Beneficiaries of BhavishyaPortal among Surveyed Beneficiaries

Further, as per DoP&PW officials since the launch of the Bhavishya portal they are trying hard to ensure most of the user department should use the service of the portal so that PPO should be issued electronically to the person on the day of retirement itself. In the year 2018-19 a total of 34223 pensioners, 28,731 pensioners in 2019-20, and 27072 pensioners in 2020-21 were registered on the Bhavishya portal (See Table 2.15). However, this progress is slow as the number of registered users every year on the Bhavishya portal is not increasing.

Table 2. 15 Individuals Registered under Bhavishya Portal

Year	Superannuation	Family Pension	Others	Total
2018-2019	21219	1961	11043	34223
2019-2020	15872	2722	10137	28731
2020-2021	15495	3433	8144	27072
Total	52586	8116	29324	90026

Source: DoP&PW

2.3.3 Reason for Using Bhavishya Portal

To understand the reason for using Bhavishya Portal, the surveyed beneficiaries were asked for which purpose they have used the Bhavishya portal last time they login. More than 38% of users have logged on for registering on the portal. Another 30% said that they have used it for downloading e-PPOs (See Table 2.16). About 25% of users are using it to track the status of your sanctions and payments. The number of these users needs to be increased to improve the sustainability of the portal.

Table 2. 16 Reason for the Last Login to Bhavishya Portal among Surveyed Beneficiaries

Purpose	Percentage
For registration to Bhavishya	38.5
To download e-PPO	30.8
To see the changes in the amount of pension	5.8
To track the status of your sanctions and payments	25.0
Total	100.0

2.3.4 PPO Generation through Bhavishya

When asked if they had PPO generation through the Bhavishya portal, only 52% of respondents have admitted that they have obtained their PPOs through the Bhavishya portal. But at that same time, 48% of surveyed users have not got their PPO electronically (See figure 2.9).

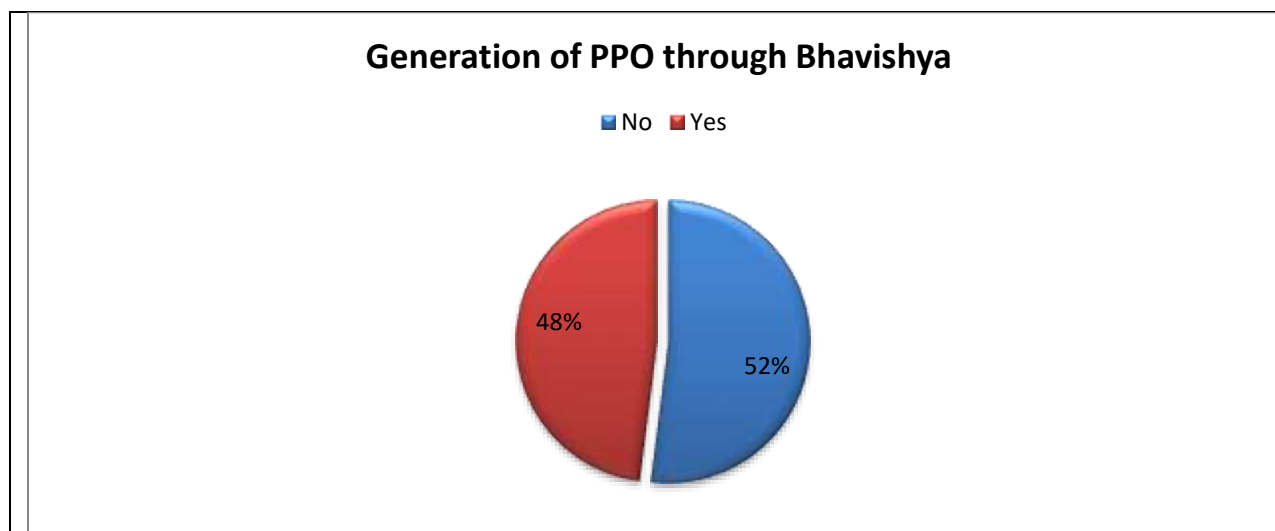


Figure 2. 9 Generation of PPO through Bhavishya of Surveyed Beneficiaries

2.3.5 Timing of Receiving Retirement Dues and PPO

The main objective of 'BHAVISHYA' is to ensure payment of all retirement dues and delivery of Pension Payment Order (PPO) to retiring employees on the day of retirement itself. During the survey with beneficiaries, when it was asked about the date of receiving PPO, 42% of respondents admitted that they received it within one month of retirement. Another 40% of respondents said that it took more than 1 month after retirement to receive PPO. Just 15% of the respondent have received their PPO on the targeted date of issue of PPO.

Table 2. 17 Timing of Receiving Retirement dues and PPOs

Timing	Before retirement	On the day of retirement	Within 1 month of retirement	After more than 1 month of retirement
Percentage of Beneficiaries	1.92%	15.38%	42.31%	40.38%

Further, while analyzing data provided by DoP&PW on the issue of E-PPOs showed that 12,566 PPOs out of a total of 18,922 PPOs in 2018-19, 7,279 PPOs out of 10,815 PPOs in 2019-20 and 1037 PPOs out of 1705 PPOs in 2020-21 were issued on the day of retirement (See Figure 2.18). Accounting in the fact that all the employees retiring from 2017 onwards are required to proceed through the Bhavishya portal, we can conclude that only 66% retirees in 2017-18, 67% retirees in 2018-19 and 60% retirees in 2020-21 have received their PPO on the day of retirement (See figure 2.10). Further, there is a steep decline in the number of release of PPOs during the year 2020-21, which mainly may be due to COVI-19.

Table 2. 18 Timing of Receiving Retirement dues and PPOs

Year	On the day of Retirement	After Retirement	Total
2018-2019	12566	6356	18922
2019-2020	7279	3536	10815
2020-2021	1037	668	1705

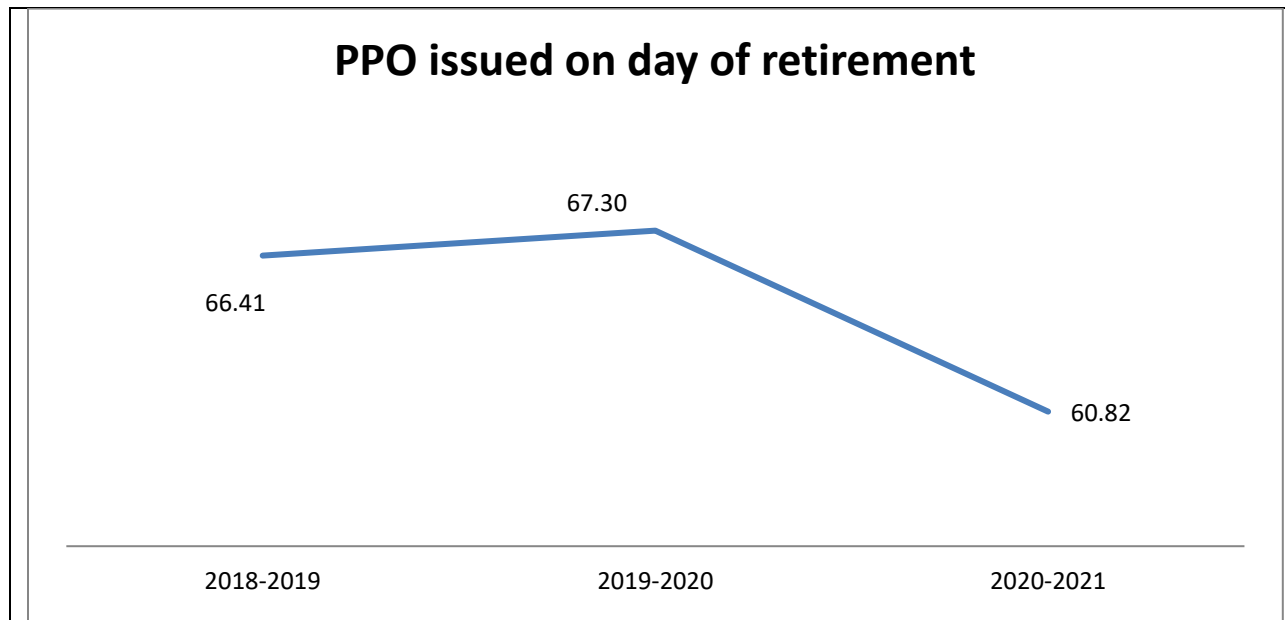


Figure 2. 10 Overall Percentage of PPOs issued on the date or before the day of Retirement

2.3.6 Pre-retirement workshop/sessions Organized under Bhavishya Scheme

Under the Bhavishya scheme, DoP&PW has organized several workshops for Pre-retirement workshops to explain about retirement benefits available and other aspects of living healthy retirement life. However, when the study team asked the surveyed respondents about their experience of attending such pre-retirement sessions/workshops, only 12% of respondents have admitted to attending such pre-retirement workshops/sessions. The majority 88% was unaware of such workshops organized (See Figure 2.11).



Figure 2. 11 Surveyed Respondents attended Pre-Retirement Workshop/Session

2.3.6 Common Issues& Challenges Faced on Bhavishya Portal

The respondents of the survey noted that the users have not faced any issues like Single language, etc. However, Lack of information details about PPO, etc.,no response to Email id and Toll-free number have been faced common issues sometimes. The portal has performed at an average level in this aspect (See Table 2.19).

Table 2. 19 Common Issues Faced on Bhavishya Portal by Surveyed Beneficiaries

Issue& Challenges	Rating on Severity of Issues out of 5
Lack of Information	2.48
Readability	2.01
Insufficient FAQs	2.28
Connectivity Issues	2.21
Single Language	1.90
Technical Language	2.01
No response to toll-free	2.42
No response to the Email ID	2.38

2.3.7 Overall Usefulness & Relevance of Bhavishya portal

The users have rated the content of the workshop at 3.15, Knowledge of resource person at 3.15, printed material provided at 3.19, on a scale of 5. Further, the users have rated the relevance of the Bhavishya portal at 3.82 and Usefulness at 3.80 points out of 5. This shows a high average and good performance of the portal on these parameters.

2.4 Sankalp Portal

2.4.1 Awareness about Sankalp Portal

The main objective of the Sankalp initiative is to provide a platform for pensioners to access useful opportunities in those areas that match their skills and expertise across various NGOs. However, awareness about the Sankalp portal is extremely limited among pensioners as 88% replied that they have not heard about the Sankalp portal (See Figure 2.12).

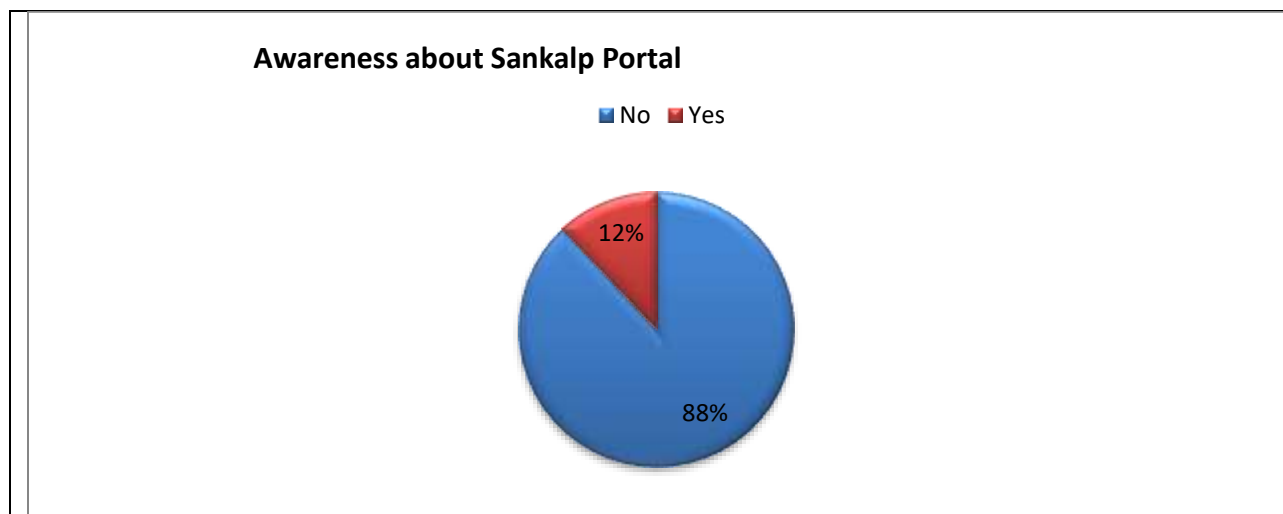


Figure 2. 12 Awareness about Sankalp Portal among Surveyed Beneficiaries

2.4.2 Ability to Register on Sankalp Portal

Out of those who have awareness about the Sankalp portal, 69% complained that despite several attempts, they were unable to register for the Sankalp program. Only 31% of the applicants were able to register under the program (See Figure 2.13).

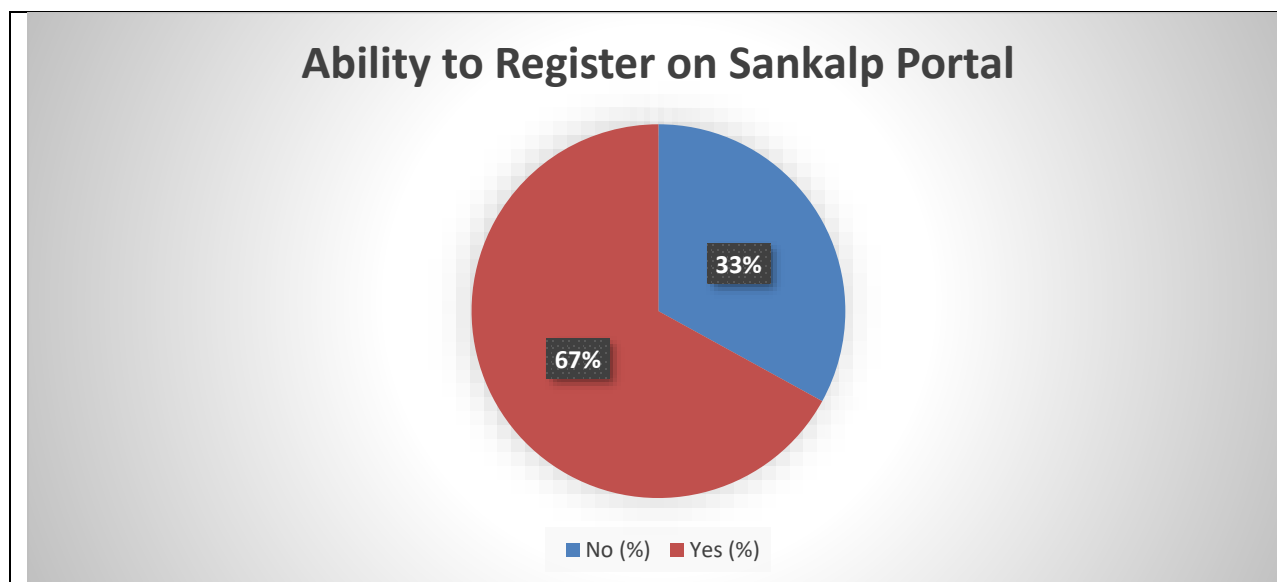


Figure 2. 13 Ability of aware Surveyed Beneficiariesto Register on Sankalp Portal

According to DoP&PW records, just 1291 beneficiaries have been registered on Sankalp Portal and very few NGOs have been registered on the Sankalp portal. Table 2.20 shows the ministry-wise number of users registered on the Sankalp portal. The highest registrations were from the Ministry of Defence at almost 27%.

Table 2. 20 Ministry wise Number of Users Registered on Sankalp Portal

S.No.	Ministry/Department	Total	Percentage
1	Cabinet Secretariat	2	0.15
2	Comptroller & Auditor General	38	2.94
3	Department of Atomic Energy	38	2.94
4	Department of Space	14	1.08
5	Election Commission of India	3	0.23
6	Ministry of Agriculture	26	2.01
7	Ministry of Agro& Rural Industries	3	0.23
8	Ministry of Chemicals & Fertilizers	2	0.15
9	Ministry of Civil Aviation	8	0.62
10	Ministry of Coal	11	0.85
11	Ministry of Commerce & Industry	17	1.32
12	Ministry of Communications & Information Tech.	101	7.82
13	Ministry of Consumer Aff., Food, & Public Dist.	4	0.31
14	Ministry of Corporate Affairs	6	0.46
15	Ministry of Culture	4	0.31
16	Ministry of Defence	347	26.88
17	Ministry of Development of North Eastern Region	1	0.08
18	Ministry of Earth Sciences	10	0.77

S.No.	Ministry/Department	Total	Percentage
19	Ministry of Environment & Forests	11	0.85
20	Ministry of External Affairs	4	0.31
21	Ministry of Finance	82	6.35
22	Ministry of Health & Family Welfare	40	3.10
23	Ministry of Heavy Industry & Public Enterprises	5	0.39
24	Ministry of Home Affairs	97	7.51
25	Ministry of Housing & Urban Poverty Alleviation	4	0.31
26	Ministry of Human Resource Development	44	3.41
27	Ministry of Information & Broadcasting	40	3.10
28	Ministry of Labour & Employment	21	1.63
29	Ministry of Law & Justice	5	0.39
30	Ministry of Micro, Small and Medium Enterprises	6	0.46
31	Ministry of Mines	11	0.85
32	Ministry of New & Renewable Energy	3	0.23
33	Ministry of Panchayati Raj	3	0.23
34	Ministry of Parliamentary Affairs	1	0.08
35	Ministry of Personnel, Public Grievances & Pensions	22	1.70
36	Ministry of Petroleum & Natural Gas	5	0.39
37	Ministry of Power	19	1.47
38	Ministry of Railways	120	9.30
39	Ministry of Road Transport & Highways	9	0.70
40	Ministry of Rural Development	3	0.23
41	Ministry of Science & Technology	20	1.55
42	Ministry of Shipping	7	0.54
43	Ministry of Small-Scale Industries	1	0.08
44	Ministry of Social Justice & Empowerment	2	0.15
45	Ministry of Statistics & Programme Implementation	5	0.39
46	Ministry of Steel	14	1.08
47	Ministry of Textiles	17	1.32
48	Ministry of Tourism	1	0.08
49	Ministry of Urban Development	9	0.70
50	Ministry of Water Resources	12	0.93
51	Ministry of Women & Child Development	5	0.39
52	Planning Commission	2	0.15
53	President's Secretariat	1	0.08
54	Prime Minister's Office	5	0.39
Total		1291	100.00

2.4.3 Queries from NGOs for Matching Assignment

Among those beneficiaries covered in the survey, who were able to register for the Sankalp program, only 43% got queries from NGOs for prospects of a job/assignment opportunity. The majority, i.e. 57% of the beneficiaries did not get any queries from the NGOs.

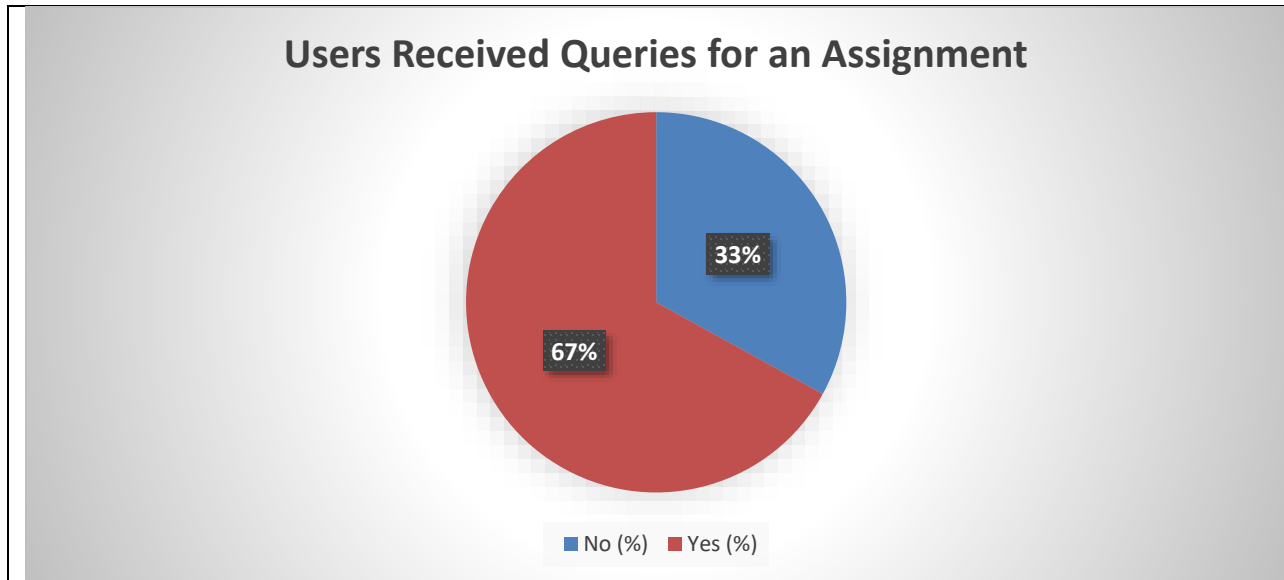


Figure 2. 14 Surveyed Beneficiaries Who Received Queries for an Assignment from Registered NGOs on Sankalp

2.4.4 Users Received any Engagement under the Sankalp

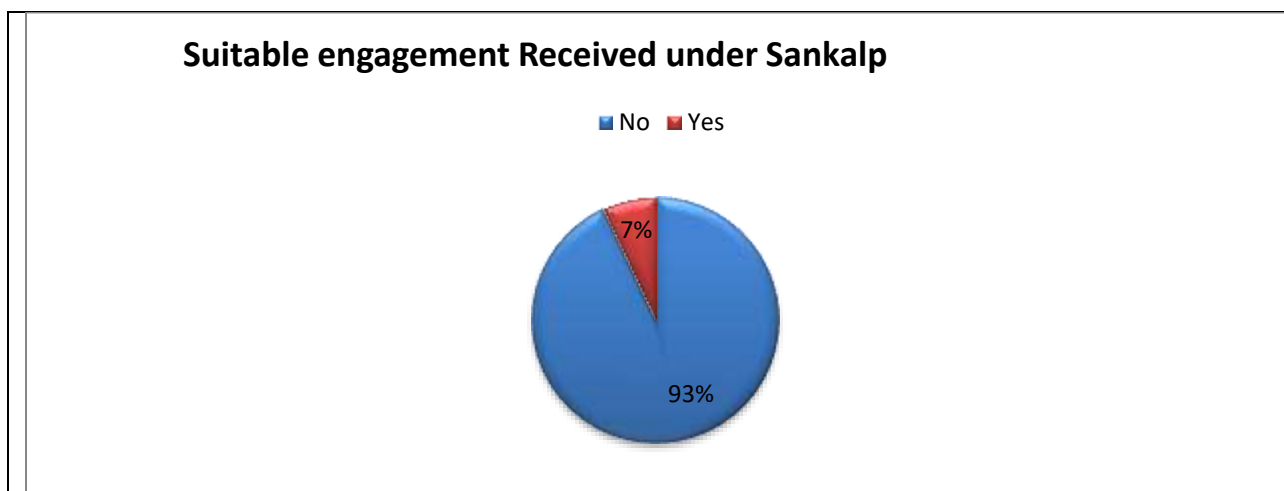


Figure 2. 15 Surveyed Beneficiaries Who Received any Engagement under the Sankalp

On being asked if at all they got a suitable engagement under the program only 7% of those who got queries from the NGOs were able to a suitable engagement under the program.

2.4.5 Common Issues & Challenges faced on Sankalp Portal

Table 2. 21 Common Issues & Challenges faced on Sankalp Portal by the Surveyed Users

Issue	Responses on challenges faced (on a scale of 5)
Lack of Information	2.23
Readability	2.00
Insufficient FAQs	3.00
Connectivity Issues	3.15
Single Language	1.46
Technical Language	1.30
No response to toll-free	2.38
No response to the Email ID	2.46

It is noted that the users have not faced issues like Single language, Technical language, etc, frequently. However, Insufficient FAQs and Connectivity issues have been faced sometimes. The Sankalp portal has performed at an average level in this aspect. Inability to register is the main concern of the users.

2.4.6 Relevance & Usefulness of Sankalp Portal

The users have rated the relevance of the Sankalp portal at 2.92 and Usefulness of the same at 2.84 points out of 5. This shows an average and satisfactory performance of the portal on these parameters. The main reason for the same could be limited users both from demand (Job Seekers) and supply (Job Provider) sides have been registered on this portal.

2.5 Jeevan Pramaan/Digital Life Certificate (DLC)

2.5.1 Awareness about Jeevan Pramaan portal

The surveyed beneficiaries were being enquired if they knew about the existence of the Jeevan Pramaan portal under the Pensioners' Portal scheme, 33% replied that they do not have an idea about it. Over 66% replied that they knew about the existence and the motive of the Jeevan Pramaan portal (See Figure 2.16).

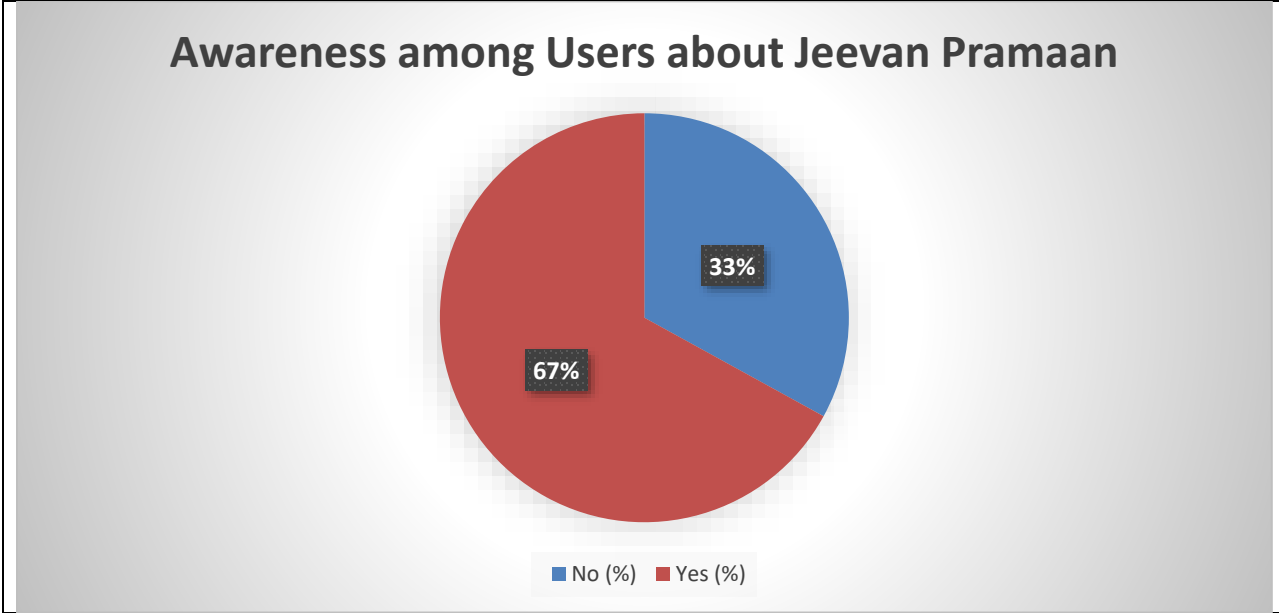


Figure 2. 16 Awareness among Surveyed Beneficiaries about Jeevan Pramaan

2.5.2 Using Jeevan Pramaan to submit Digital Life Certificate

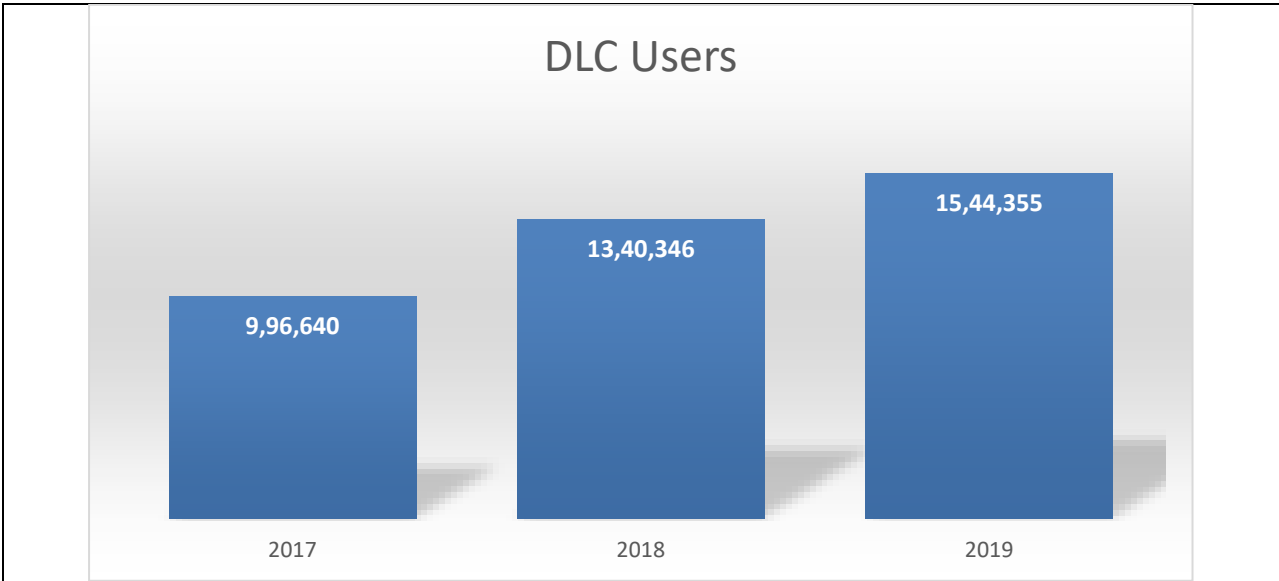


Figure 2. 17 Total No. of Successful DLC for Central Govt. Pensioners

As per the data shared by the DoP&PW, there were nearly 1 million DLC users in the year 2017, which increased to more than 1.3 Million DLCs in 2018. It has further increased to more than 1.5 Million DLC users in the year 2019 (See Figure 2.17). Although the proportion is tiny as

compared to nearly 7 million pensioners, the usage of DLCs as life certificates can be said to be on the rise.

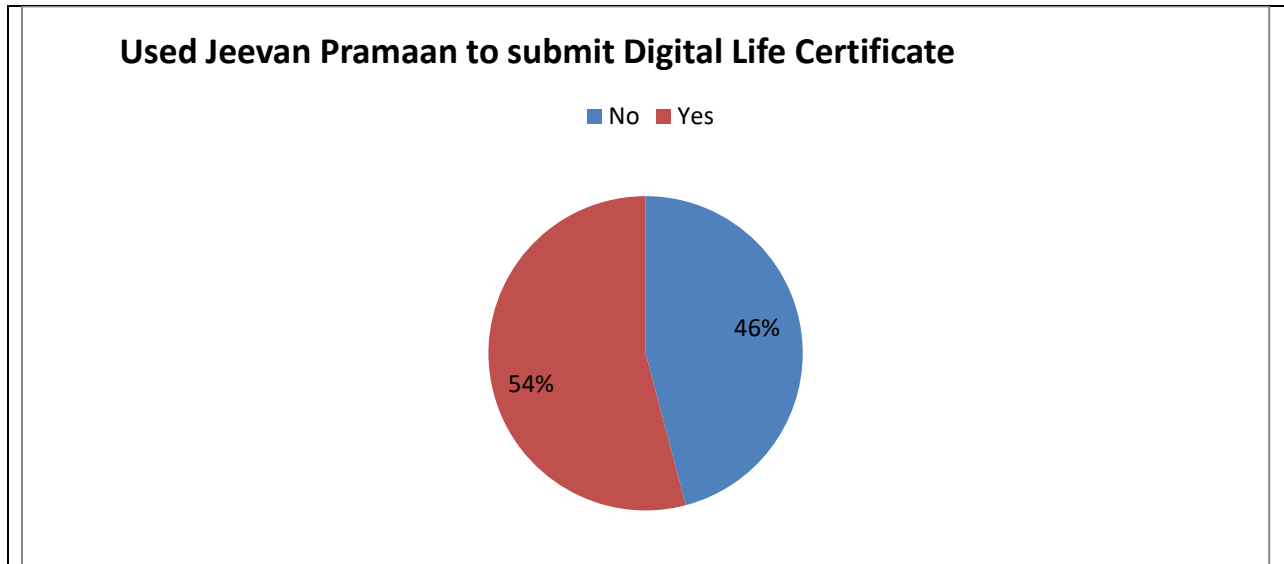


Figure 2. 18 Surveyed User Who are using Jeevan Pramaan to submit Digital Life Certificate

From the surveyed respondent, out of those who were aware of the Jeevan Pramaan Portal, 54% said that they have used it to submit a Digital Life Certificate. Other 46% have not used it despite knowing about it (See Figure 2.18).

2.5.3 Place/Equipment Used for obtaining Digital Life Certificate

When asked about the DLC center, most of the respondents, i.e. over 40% replied that they relied on their banks to avail the DLC service. Followed by respondents who used personal devices for the said purpose.

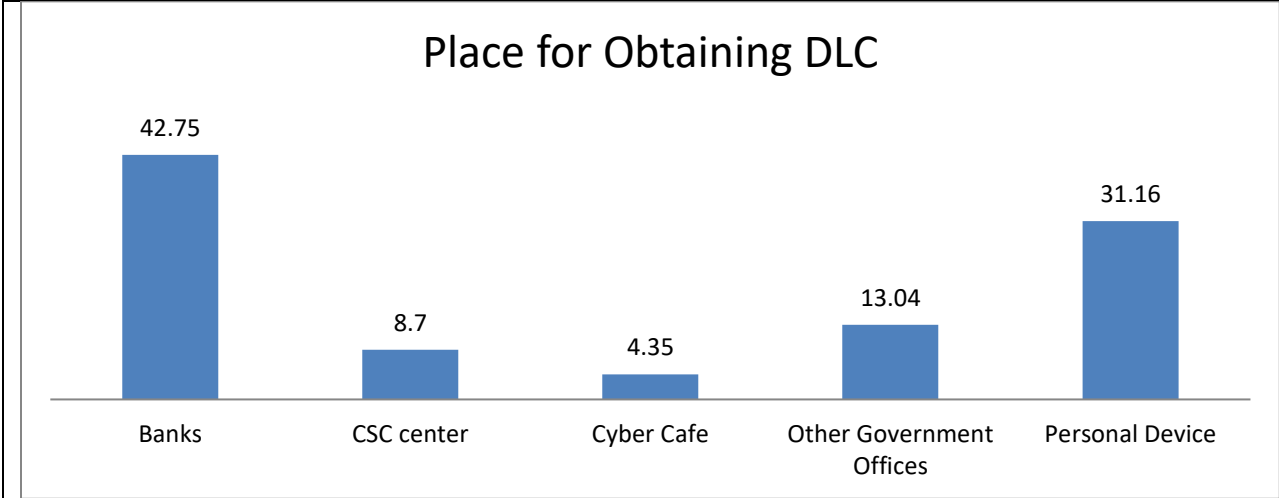


Figure 2. 19 Place/Equipment Used for obtaining Digital Life Certificate by Surveyed Beneficiaries

2.5.4 Nature of Issues faced while Using for Digital Life Certificate

When enquired to the surveyed beneficiaries who have used DLC about the issues faced in submitting DLCs, Technical issues like server issues and non-matching of credentials was the most commonly faced problem i.e., almost 40% of the respondents. Over 30% of respondents admitted that the unavailability of the equipment is also a major issue faced by the pensioners (Figure 2.20).

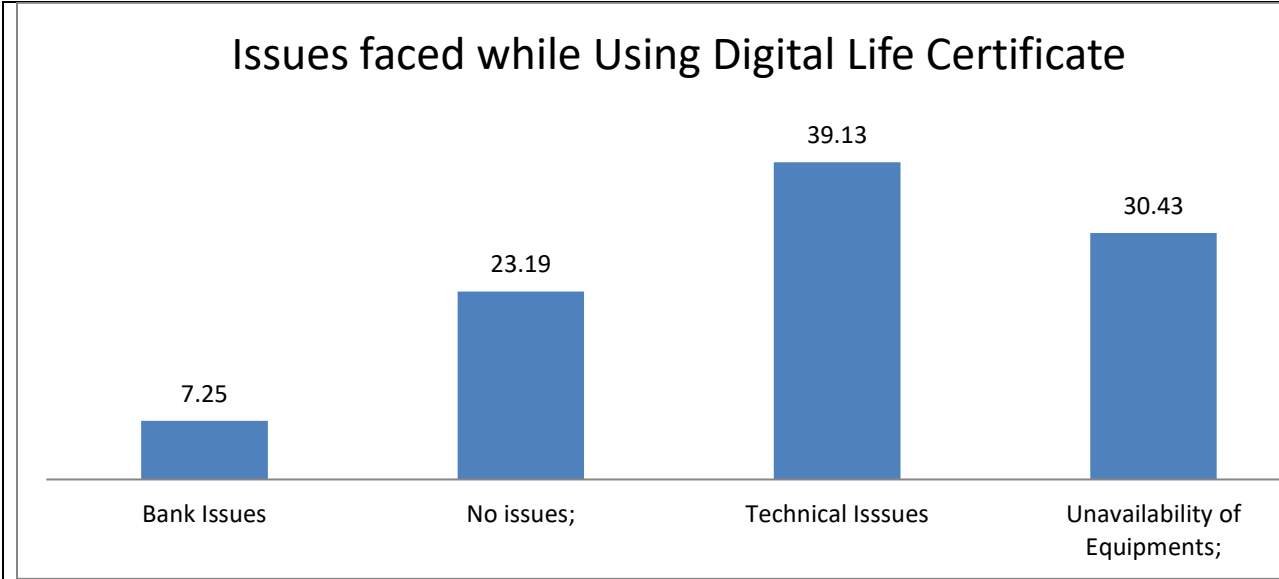


Figure 2. 20 Nature of the issues faced by the surveyed beneficiaries while using DLC

2.5.6 Relevance & Usefulness of Jeevan Pramaan

The users have rated the relevance of the Jeevan Pramaan portal at 4.19 and usefulness of the same at 4.23 points out of 5. This shows a high average and good performance of the portal on these parameters.

2.6 Anubhav

2.6.1 Awareness about Anubhav program

Very few respondents to the survey were aware of the Anubhav portal under the Pensioners' Portal scheme. About 97% of respondents replied negatively regarding awareness about the Anubhav portal. Only 3% (i.e. 12 beneficiaries) replied in an affirmation about the existence and the motive of the Anubhav portal (See Figure 2.21).

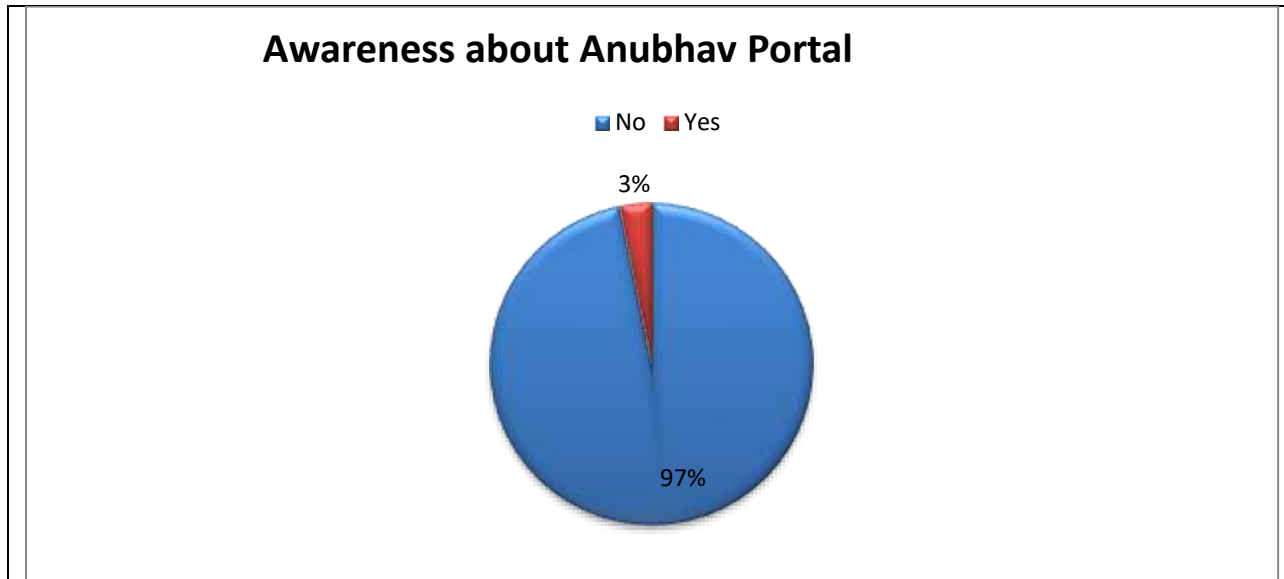


Figure 2. 21 Awareness about Anubhav Portal among Surveyed Beneficiaries

Out of the respondents who were aware of the Anubhav portal, just three pensioners said that they had submitted an Anubhav to their respective departments for publication. Out of these three, only one pensioner's Anubhav was published by the Anubhav portal but he/she was not awarded. According to the DoP&PW data, it has received nearly 1711 Anubhav in 2017-18, 1109 Anubhavs in 2018-19, and 410 in 2019-20. It witnesses a decreasing trend in the number of Anubhavs being received for being published (See Figure 2.22).

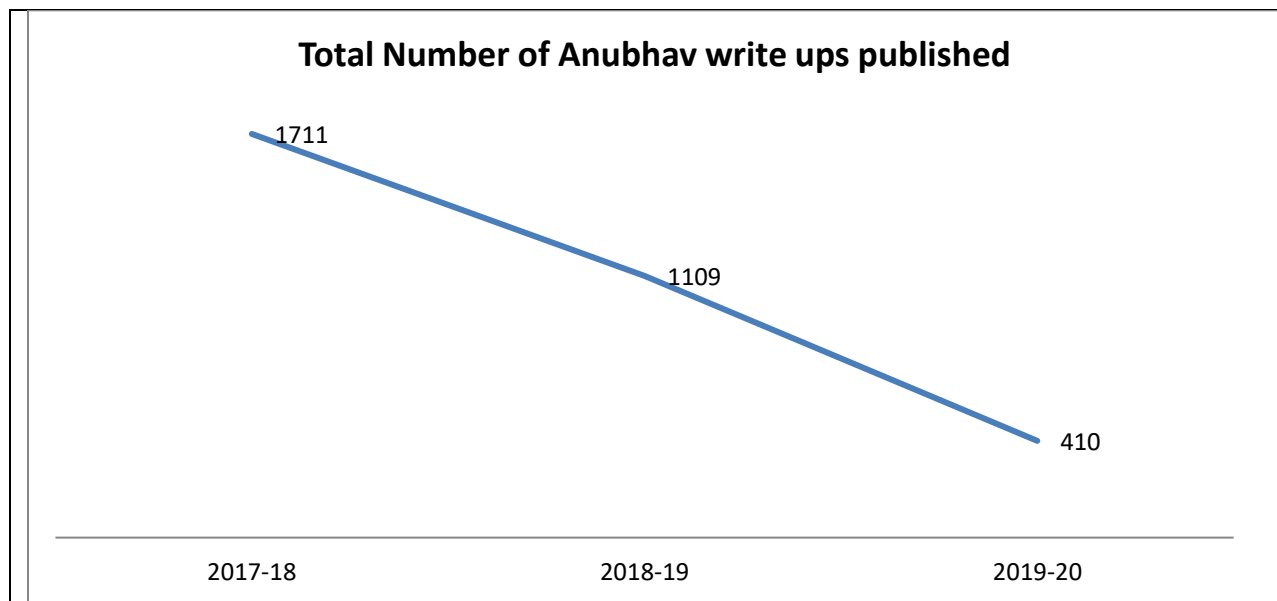


Figure 2. 22 No. of Anubhav Published on Anubhav Portal over last 3 years

Out above published Anubhavs, 6 Anubhav's were awarded in 2017-18 and 7 in the year 2018-19. Awards for the year 2019-20 have yet not been decided.

2.6.2 Reasons for Poor Participation

The reasons quoted by the users about poor participation include the cumbersome process of approval before submission to the portal and demotivation caused by not giving any reasons for rejection of their Anubhav entries. Fear of being troubled after retirement in terms of delays in pension payment etc. is another important cause for not submitting any Anubhav.

2.6.3 Relevance & Usefulness of Anubhav portal

The users have rated the relevance of the Anubhav portal at 3.41 and Usefulness of the same at 3.25 points out of 5. It shows user feel it is an important initiative by the government but due to cumbersome process of approval and only writing about positives cause demotivation to write.

Chapter 3 Recommendations & Way Forward

Pensioners' portal aims to ensure the welfare of retired Central Government employees. The main objective is to make retired life hassle-free and readdress grievances at a fast pace so that all pensioners should get not only their first pension due within the first month of retirement but also get each installment of monthly pension as per entitlement. The scheme overall has performed well and tried its best to meet its set goals and hence it should be continued. However, there are some corrective actions are required to improve the efficiency and effectiveness of the portal.

3.1 Overall Recommendations

The study team recommends the following measures to improve the performance of the scheme:

- Since more and more pensioners are moving towards digitalization, results in increasing the workload not only in technical teams but also calls on toll-free numbers are increasing. Further, the study has highlighted that the pendency rate of complaint resolution has also been increasing over the last three years. Considering all the above concerns, it is recommended to strengthen the capacity of the manpower working in the department both qualitative and quantitatively in terms of numbers and training to handle emotionally weak and charged pensioners.
- As mentioned in the report, the most popular mode of information about the scheme is social media. Using this input, the department can plan awareness campaigns for the portal/sub schemes to cater to a considerable number of pensioners by making short videos and infographics.
- Further, staff needs to be equipped with upgraded IT infrastructure (hardware, software, and use of Artificial Intelligence) to handle large-scale databases to facilitate retired officials to lead a healthy and active life.
- No doubt CPENGRAMS is one of the key components of Pension Portal but work on other components also needs not to be suffered and ignored. DoP&PW team should also put more effort to make other sub-schemes like Sankalp, Anubhav, Bhavishya, etc. also champion schemes. As working on these schemes will reduce the number of complaints and burden on CPENGRAMS.

- A formal feedback system needs to be initiated on the pension portal by sending SMS for a five-star rating on experience. Further, some of the calls on toll-free numbers should be recorded to improve the internal quality and training purposes.

3.2 Specific Recommendation on CPENGRAMS

- For Creating awareness about the portal among the pensioners and focusing on maintaining quality disposable besides strengthening feedback mechanism should be implemented.
- Development of a mechanism on the dashboard for use by the secretary of concerned ministry/department for evaluating the performance of the Ministry/Department.
- The mechanism for filing an appeal by pensioner against the disposal of elements must be created in CPENGRAMS and appeals to be disposed of only by one level higher than designated nodal officers in the department.
- Further, rather than just closing the complaint, the department needs to give a detailed reason for not acceptance of the claim of the pensioner to remove further dissatisfaction.
- Regular meeting with ministry/department having the large number of pending cases to achieve faster and qualitative disposal.
- As mentioned above around 60% of complaints are under “7th pay commission issues”, and “Delay in payments”, a detailed study needs to be conducted to analyze the root cause of such grievance and procedural abscess in the system.
- For Central civil pensioners, CPAO has developed an online link for handling bank-related grievances. CPAO also has a web responsive pensioners’ service (WRPS) which provides grievance redressal facility to civil pensioners through the CPAO website. A link between WRPS and CPENGRAMS may be established for better grievance handling and response to civil pensioners.

3.3. Specific Recommendations for Bhavishya Portal

- The department should strive to increase the number of pre-retirement workshops which are being organized under the scheme. The department should try to cover all government employees which are to retire in the next couple of years.

- Short videos/reading material needs to be developed of such workshops such these can be disseminated through social media.
- DoP&PW should plan the Training of Training (TOT) module and material in association with Central Training Institutes like for IIPA so that a pool of trainers can be developed for each department for pre-retirement workshops. These workshops will help the retiring employees to manage financial, mental, psychological, and health issues more effectively as average life is increasing in India.
- Considering the initial success and usefulness of Bhavishya, the scheme needs to be extended in all the central government ministries and departments. The concept of e-PPP through Bhavishya must be implemented in 100% of cases. The study team is of the view that the department must follow the following year-wise targets as below for e-PPOs for all civil ministries.

S. No.	Financial Year	Target (% Issue of e-PPO)
1	2021-22	50
2	2022-23	70
3	2023-24	100

- Bhavishya may be expanded with a vision to create big data of all Central Government, that will be only possible when all departments like railway post telecom defence will be on the system at par with civil ministries. This will facilitate seamless sharing of data this will facilitate policy reforms faster and qualitative grievance redressal as well as welfare activities.
- In civil departments, DoPPW should set the target of reaching 100% timely payment of e-PPO. Provision to push e-PPO to Digi locker, for better use, easy access, authenticity, and faster sharing and utilization should also be initiated by the department
- The year-wise targets as below for timely payments to all retirees in civil ministries

S. No.	Financial Year	Target (% of Pensioners)
1	2021-22	70
2	2022-23	90
3	2023-24	100

Bhavishya helpdesk for providing support to pensioners, DDO, PAO, etc, may be strengthened by increasing deployed manpower technique technical administrative and better hardware-software to handle the enhanced workload.

3.4 Specific Recommendations for Jeevan Pramaan

Jeevan Pramaan may be updated as a platform for submission of all the certificates for example marriage, non-marriage certificate, employment, non-employment certificate, to PDA which are required for continuation of pension by PDA.

- Nearly 40% of the respondents have admitted to facing technical issues while trying to submit the Digital Life Certificate. The department should investigate the software/user interface up-gradation of the Jeevan Pramaan portal as per requirement. Interface with QR technology or Technological Coverage with smartphones could be future technologies for ensuring effectiveness and increasing use.
- Retired Employee Association should be more effectively mobilize to ensure increase usage of Jeevan Pramaan

3.5 Specific Recommendations for Anubhav

- Since less than 5% of the retirees share their Anubhav with the department. The department needs to come up with an effective awareness campaign to increase participation.
- Bureaucratic hurdles like approval from higher authorities need to be removed to ensure higher participation.
- To avoid security concerns issues the accessibility of experience may be restricted to the concerned department officials only. Further, barring some organizations which are related to security establishment alright as may be available to all Government employees for study.
- Anubhav archive may be reorganized so that it may be provided content-based search.
- Awarded writers may be available for all Government employees.
- A team of consultants may be hired for reading the write-ups for extracting learning from writers and publish an annual compendium of such experience and learning.

3.6 Specific Recommendations for Sankalp

- Sankalp may be expanded by involving academic institutions and organizations to start a pensioner association in organizing the workshop to prepare them for post-retirement life and community building. Many developed countries have already experience is in it and have adopted some good practices to meet the requirement of it at people in the country. The feasibility of adopting is good practices need to be explored.
- DoP&PW should explore the possibility of considering a tie-up with a job portal like Naukari.com/LinkedIn for creating similar facilities. These service providers can provide an online platform for volunteers and recruiters in a web-based and app-based solution for Second Inning Job for retired employees.
- Creating awareness about the program by including a special mention during Pre-retirement workshops.
- Removing the limit of a maximum of 2000 registrations at a time under the program.
- Database of volunteers/organizations may be available to all employees in the public domain with their consent.

Appendix 1 Questionnaire for the Beneficiaries

Questionnaire for the user (Pensioners' Portal Scheme)

Dear Respondent,

To make the experience of pensioners better, the Department of Pensioners and Pensioners' Welfare has entrusted the Indian Institute of Public Administration (IIPA) New Delhi with the third-party evaluation of the Pensioners Portal Scheme.

Your participation in this study is voluntary. The survey should take only 15 minutes to complete. All of the responses in the survey will be recorded anonymously and will not be shared with anybody. The survey asks basic questions about your experience with the pensioners' portal and your suggestions for its betterment.

The questionnaire comprises 7 sections. Section A comprises questions about your basic details. Section B comprises questions about CPENGRAMS. Section C and Section D contain questions about Bhavishya and Sankalp respectively. On the same lines Sections, D and E comprises of questions about Jeevan Pramaan and Anubhav respectively. Section F comprises questions based on your experiences with all of the microsites on the pensioners' portal.

We request you to answer the questions to the best of your knowledge and ability. The study team is deeply indebted to you for taking out your precious time and providing valuable feedback.

Thank you.

Study Team.

SECTION A: Basic Details

1. Name
2. Ministry/Department from which retired
3. Contact Number
4. Age (select anyone):

Less than 55	55-60	61-65	66-70	71-75	More than 75

5. State (residing):
6. How did you come to know about Pensioners' Portal? (can select more than one)

Print Media (Newspaper/Magazines)	
Radio	
Television	
Social Media (Facebook/Twitter/Whatsapp,etc)	
Office/Colleagues	
Other government sites	
Any other (specify)	

7. Do you have a personal internet connection? Yes/No
8. How do you access the pensioners' portal? (can select more than one)

Mobile	Personal Computer	Laptop	Cybercafe	Any other (specify)

9. With whose help do you operate on the portal? (can select more than one)

Self	Spouse	Child/grandchild	Friend	Cybercafe	Any other (specify)

10. How satisfied are you with the performance of the pensioner's portal?

Highly satisfied	Satisfied	Neutral	Less than satisfied	Dissatisfied
------------------	-----------	---------	---------------------	--------------

--	--	--	--	--

11. Did you face any of the following issues while running the pensioner’s portal? (can select more than one)

Lack of information	
Small font size (readability)	
Insufficient FAQs	
Low speed	
Problem due to Single language	
Technical language	
No toll-free contact/e-mail id was provided	

SECTION B: CPENGRAMS

1. Are you aware of the CPENGRAMS portal? Yes/No
(If yes then next, otherwise next section)
2. Have you ever tried to lodge a complaint through the CPENGRAMS portal? Yes/No
(If yes then next, otherwise next section)
3. Were you able to lodge the complaint? Yes/No
4. How many times have you lodged a complaint?
5. What was the nature of your complaint?

Delayed Pension	
Wrong calculation of pension	
Any other (specify)	

6. Were your case taken to Pension Adalat? Yes/No
7. Was your concern resolved? Yes/No
8. On average, how much time did it take to resolve the concern raised by you?

Less than 15 days	15-30 days	30-60 days	More than 60 days

9. Any suggestions/recommendations to improve the performance of Cpengram?

SECTION C: Bhavishya

1. Are you aware of the Bhavishya program? Yes/No

(If yes then next, otherwise next section)

2. Did you use Bhavishya to track the status of your sanctions and payments due? Yes/No

3. Did you receive your retirement dues and PPO on the day of retirement? Yes/No

4. Did you receive the asked information by sms/e-mail? Yes/No

5. Any suggestions/recommendations to improve the performance of Bhavishya?

SECTION D: SANKALP

1. Are you aware of the Sankalp program? Yes/No

(If yes then next, otherwise next section)

2. Did you ever try to register for the Sankalp program? Yes/No

(If yes then next, otherwise next section)

3. Were you able to register for the Sankalp program? Yes/No

(If yes then next, otherwise next section)

4. Did you get any suitable engagement under the Sankalp program? Yes/No

5. Any suggestions/recommendations to improve the performance of the Sankalp program?

SECTION E: Jeevan Pramaan

1. Are you aware of the Jeevan Pramaan program? Yes/No

(If yes then next, otherwise 6)

2. Did you submit your life certificate for the following years?

2017-18	2018-19	2019-20

3. Was the certificate digital?

2017-18	2018-19	2019-20

4. Were you able to locate the centre for DLC near your residence? Yes/No

5. Did you face any issues while applying for DLC?

6. Any suggestions/recommendations to improve the performance of Jeevan Pramaan?

SECTION F: Anubhav

1. Are you aware of the Anubhav program? Yes/No (If yes then next, otherwise 5)
2. Did you submit your Anubhav on the portal? Yes/No (If yes then next, otherwise 5)
3. Was your Anubhav submission published? Yes/No (If no then next, otherwise 5)
4. If no, were you given any reason for the same?
5. Any suggestions/recommendations to improve the performance of Anubhav?

SECTION G: Overall Review

1. How far do you find the content of the micro-sites relevant for pensioners?

	Very Relevant	Relevant	Neutral	Irrelevant	Highly Irrelevant	Can't say
CPengram						
Sankalp						
Bhavishya						
Anubhav						
JeevanPraman						

2. How satisfied are you with the microsites for pensioners?

	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Can't say
CPengram						
Sankalp						
Bhavishya						
Anubhav						
JeevanPraman						

3. Did you face any of these issues while running any of the microsites? (can select more than one)

	Cpengram	Bhavishya	Anubhav	Jeevan Pramaan	Sankalp
Lack of information					
Small font					

size(readability)					
Insufficient FAQs					
Low speed					
Problem due to Single language					
Technical language					
No toll-free contact/e-mail id was provided					

4. Have you filed any RTI to the DoP&PW?
5. If yes, have you received the answer to it?
6. Are you satisfied with the reply of the department?
7. Any other inputs/suggestions about the design/ format/ activities of the portal?

Appendix 2 Questionnaire for the Department

Questionnaire for the DoP&PW

Dear Respondent,

To make the experience of pensioners better, the Department of Pensioners and Pensioners' Welfare has entrusted the Indian Institute of Public Administration (IIPA) New Delhi with the third-party evaluation of the Pensioners Portal Scheme.

The participation of the department in this study is obligatory. All of the responses in the survey will be recorded anonymously and will not be shared with anybody.

The questionnaire comprises 6 sections. Section A comprises questions about the performance of CPENGRAMS. Section B comprises questions about Sankalp. Section C and Section D contain questions about Anubhav and Bhavishya respectively. On the same lines Sections D comprises of questions about the performance of Jeevan Pramaan. Section F deals with general questions about the Pensioners' portal as a whole.

We request you to answer the questions to the best of your knowledge and ability. The study team is deeply indebted to you for taking out your precious time and providing valuable feedback.

Thank you.

Study team.

I. SECTION A: CPENGRAMS

1. How many complaints were lodged under CPENGRAMS in three years?
2. Does the department follow a standard procedure to deal with all received complaints?
Yes/No. If yes, kindly state the procedure.
3. What was the number of complaints of the following specific natures, received in three years?
4. Does the department forward the complaints out of its purview to concerned ministries/departments? Yes/No
5. If yes, how many such complaints were forwarded in three years?
6. Department/Ministry with the highest number of complaints in three years?
7. How many complaints were forwarded to pension Adalats in three years?
8. How many complaints were resolved and closed in three years?
9. How many complaints are still pending from three years?
10. What are the reasons for complaints not resolved?
11. What was the Impact of recommendations accepted from the evaluation by QCI?

II. Section B: Sankalp

1. What was the total number of people retiring in three years?
2. How many retired individuals were registered under Sankalp in the following three years?
3. Department-wise number of individuals registered under the scheme.
4. Did the department conduct a feedback survey about the kind of jobs anticipated by the retired individuals?
5. How many NGOs/ associations were registered under Sankalp in the following three years?
6. Any plans to introduce new NGOs/associations under the scheme?
7. How many individuals were engaged with different associations/NGOs in the following three years?
8. For which roles were these individuals hired?
9. Did the department conduct a satisfaction survey about the jobs offered to the individuals?

III. Section C: Anubhav

1. How many individuals were registered under Anubhav in the following three years?
2. How many write-ups/audios, etc were received in the following three years?
3. How many write-ups/audios, etc were published in the following three years?

4. How does the department ensure the confidentiality of the person submitting the Anubhav?
5. How many write-ups/audios, etc were published in the following three years?
6. How many write-ups/audios, etc were rejected in the following three years?
7. What were the criteria for rejection of the write-ups, audios received under Anubhav?
8. How many experiences were awarded in the following three years?
9. What were the criteria for the selection of awardees under Anubhav?
10. What was the impact of this initiative by DoP&PW?
11. Does the department believe that the purpose behind the initiative is being served? Why?
12. What was the impact of recommendations accepted from evaluation by QCI?
13. What was the impact of recommendations accepted from evaluation by QCI?

IV. SECTION D: Bhavishya

1. How many individuals were registered under Bhavishya in the following three years?
2. Department with the highest number of registrations in Bhavishya in the following three years?
3. How many individuals received retirement dues and PPO on the day of retirement in the following three years?
4. How many individuals received retirement dues and PPO after retirement in the following three years?
5. What steps were taken to include a larger number of officers under Bhavishya?

V. SECTION E: Jeevan Pramaan

1. The total number of Digital Life Certificates (DLCs) received in the following three years?
2. The number of centers for DLC throughout the country in the following three years?
3. Department-wise number of DLCs received in following three years?
4. What initiatives were taken on the part of the department to increase the number of applications through DLCs?

VI. Section F General Questions

1. Any issues faced by the department in dealing with ministries?
2. Technical issues faced?
3. Any other issues being faced?
4. What different modes of advertisements are used for the publicity of the portal?
5. How many RTIs were received, and replied to in the following three years?

6. Any new initiatives to be included on the portal?
7. Any other suggestions about the structure/design of the portal?

Appendix 3 Consent form



Indian Institute of Public Administration

In-depth Interaction for Pensioners Portal

CONSENT

Project Title: "Evaluation of Pensioners' Portal Scheme"

Principal Researchers: Dr. Pawan Kumar Taneja, and Dr. Roma MitraDebnath
Indian Institute of Public Administration, India

In order to make the experience of pensioners better, the Department of Pensioners and Pensioners' Welfare has entrusted Indian Institute of Public Administration (IIPA) New Delhi with the third party evaluation of the Pensioners Portal Scheme. The main objective of this evaluation is to assess and document the progress made with the help of the pensioners' portal. Participation in this research study is voluntary. You are not exposed to any risk by participating in this research. Discussion will be audio recorded. The results reported will be strictly anonymous; that is, no one involved in this study can identify you personally. Please note that you may withdraw your consent to participate in the study at any time. You do not have to assign any reason to withdraw from this research at any stage. If you have any complaints about any aspect of the study, then you may contact Dr. Pawan K. Taneja/Dr. Roma MitraDebnath, Indian Institute of Public Administration, IP Estate, Ring Road New Delhi-110002. Email: pawanktaneja.iipa@gov.in, romadebnath.iipa@gov.in Telephone: +91-11-23468327/50.

We freely agree to participate in this study according to the conditions in the consent form.

Date .08/02/2021

Sr. No.	Name	Signature
1	Pawan Kumar, Sr. Consultant	
2.	NARESH BHARDWAJ, DEPUTY SECY	
3.	RAJESH KUMAR, UNDER SECY	Rajesh Kumar
4.	SANJOY SHANKAR, DEPUTY SECY.	
5.	SUNITA, DEO	