Citizen Experiences of Social Protection:

Preliminary Insights from Focus Groups and Surveys

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Context

The social protection landscape has been transformed over the past decade. While changes like the integration of digital technologies into the welfare ecosystem have enhanced certain aspects of it, gaps still persist. Concurrently, significant social and infrastructural changes may only deepen these gaps.

As India moves towards its 100th year, focusing on building equitable access and statuses is imperative. **Safeguarding vulnerable citizens and optimising their interaction with the social protection delivery system is required — and necessitates coordinated action across sectors.**

Centering citizen voices through this process is essential. As the end-users of these systems, it is critical to understand the complexities they experience throughout the entire process.

This research report captures key citizen insights on their experience of the social protection ecosystem.

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02/
Methodology

Between August 2023 and January 2024, Haqdarshak (HQ) interacted with **3700+ citizens.**

3574 citizens were surveyed. These citizens were distributed across **10 states**, including Assam, Madhya Pradesh, and Tamil Nadu.

79.4% of respondents had an annual family income of less than INR 1,00,000.

The surveys were focused on understanding citizen awareness and uptake of social protection schemes.

Focus Group Discussions (FGDs) with **100+ citizens** were also conducted across **6 states**, including Gujarat, Jharkhand, and Maharashtra.

Citizens belonged to diverse cohorts and included **farmers, artisans, migrant workers, and nano-entrepreneurs.**

FGDs were designed to elicit detailed qualitative insights into citizens' understanding of social protection systems as well their suggestions on how to enhance the scheme delivery ecosystem.

03/
Awareness and Uptake

Awareness of schemes differed across categories.

26.3% of respondents were aware of social assistance schemes (such as the Indira Gandhi National Old Age Pension Scheme), whereas only **3.9%** of respondents were aware of regular investment schemes (such as Sukanya Samriddhi Yojana, a savings scheme designed to support girl children).

96% of respondents had an Aadhar Card. But most lacked other essential documentation needed to apply for various schemes.

97% of respondents belonged to a low-income group (stating their annual income is below INR 2,50,000) — **yet only 44% had an Income Certificate.**

77% of respondents belonged to Scheduled Tribe (ST) / Scheduled Caste (SC) / Other Backward Caste (OBC) Categories. **Only 48% held a Caste Certificate.**

Currently, citizens access social protection information through multiple channels. Respondents in urban areas receive information through WhatsApp and other digital mediums. At a village level, Anganwadi workers and Community Resource Persons are key sources of information.

04/
Barriers

Citizens may face a host of challenges throughout the entire scheme benefit availment process.

Misinformation

Some citizens highlighted the presence of misinformation around the utility of certain documents, like the Ration card (some believed that they could use the card to get free medicine). Similarly, an Ayushman Bharat cardholder was given incorrect information about her entitlements under the scheme.

Some women respondents cited the presence of invisible caste politics in information dissemination, which meant those from ST/SC/OBC groups did not always receive correct information about schemes and documents.

Presence of Third-Party Agents

Many citizens have had negative experiences trying to access schemes and documents — including dealing with third-party agents who demand **exorbitant fees.**

A private Common Service Centre in Kharel charged citizens nearly INR 300 to make a PAN card (the government cost for the same service is INR 107).

Some citizens cited that even after paying these fees, they would not receive the documents or benefits they applied for.

Bureaucracy

Some were demoralised because application information is often distributed through Panchayat and other local leaders — who often **show bias** in who they share these details with.

Citizens also highlighted the difficulties of **accessing accurate information from government officials**. For example, MGNREGA cardholders cited that they were often unaware of the jobs they were eligible for (the Mahatma Gandhi National Rural Employment Guarantee Act provides access to employment opportunities). Some citizens were unaware if their names were even on the MGNREGA list. Despite raising these issues with officials and the Block office, citizens often did not receive any clarity.

Citizens also described the **lack of grievance redressal mechanisms**. Some had applied for schemes, but haven't received their benefits — but they have no idea how to follow up.

"I went to the bank and asked for details about the PM Mudra loan scheme. They didn't give the information, and they replied very rudely. If we want to take out a loan we should have at least some information but they didn't provide us with that."

— A Woman Farmer in Potka, Jharkhand

Inaccessible Application Locations

Some citizens did not live near a taluka, or other government department offices. This meant that citizens would need to sacrifice up to an entire day to travel to the office to submit documents and process their applications.

Being at the office comes with its own series of challenges. There are often long queues and insufficient support, requiring citizens to have to return more than once.

The **loss of time and wages** this entire process entails is significant.

The effect these, and other factors, can cumulatively have on scheme uptake is profound.

05/
Cohort-specifc
Insights

Crucially, experiences of the social protection system vary across occupation, gender, caste, and class, among other factors.

Farmers

The majority of respondents preferred to manage their farm-related expenses through the use of savings. 30% of respondents prefer to borrow from friends, family, and acquaintances, whereas only 15% of respondents prefer to access credit through banks and microfinance institutions.

Crop insurance showed the highest level of awareness among respondents, with 32% of respondents knowing about it. It also had the highest level of uptake, with 11% of respondents being enrolled in the scheme.
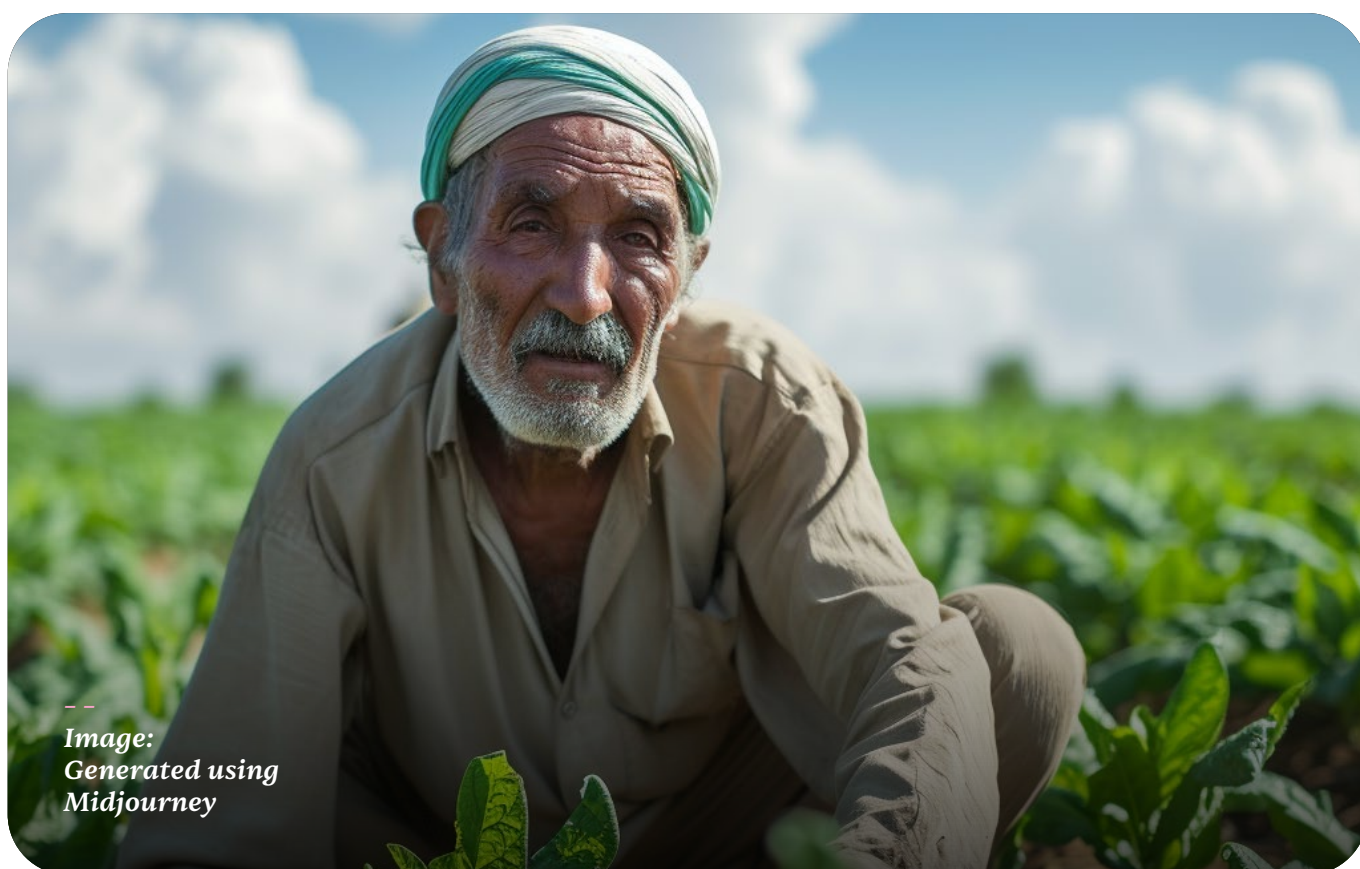

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Artisans

Many artisan respondents demonstrated awareness of central schemes, like Ayushman Bharat (a national health insurance scheme) and old-age pensions, but were unaware of artisan-specific schemes, including PM Vishwakarma (a scheme which provides end-to-end support to artisans and craftspeople) and PM Employment Generation Programme (a scheme which provides financial assistance to set up new enterprises).

Women

Some women respondents cited the dominance of traditional gender dynamics restricting women's participation in entrepreneurship, with many requiring permission from their family members to work.

Self-help Groups (SHGs) often provide women with access to financial support, including lines of credit. These forms of credit typically do not require collateral and are easy to access, so respondents preferred to avail credit through SHGs (as opposed to formal credit schemes).

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Migrant Workers

Many migrant workers do not have residential proof in their new state. As residential documentation proof is often an application requirement for schemes, many migrant workers are unable to access benefits.

The perception of application processes as burdensome also put many respondents off from applying for schemes. Respondents often viewed their migration as temporary/transitional, so were hesitant to undergo the entire application process.

06/
Suggestions and Opportunities

While citizens highlighted that there have been some improvements to the scheme ecosystem, there are still opportunities for enhancement.

Digital Technology

Some citizens with mobile phones suggested the use of digital technologies, like push notifications, to keep them informed about eligible schemes and scheme/application updates. To ensure citizens can equitably use these mechanisms, however, it's important to test how accessible digital solutions are for the last mile.

Documentation Consistency

Many citizens expressed the desire to have a single document (like the Aadhar) be recognised and usable across states, easing access to essential services like ration.

"If there is a single nationwide document, like Aadhaar, it should be recognised universally for essential services like ration as well, irrespective of one's home state."
— A migrant worker in Dharavi, Mumbai

Information Clarity

Clarity on application details and the utility of schemes and documents need to be widespread. This will enable citizens to use schemes to their full potential.

The findings from this report serve as a preliminary analysis of the experiences citizens have with the social protection ecosystem.