Systems, Policies and Implications HM-663

October 30, 2017

Field work for Public Distribution System

Survey conducted and report by:

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Survey Conducted at: IndiraNagar, slum area near Navi Mumbai

Conducted on: October 22, 2017

Number of families surveyed: 10

Average number of persons in a family: 5

1. Do you have a ration card? Does it include the names of all the members in the family?

<u>Answer:</u> All the ten families that I surveyed had ration card with them. It included the names of all the members of their family.

Comment: All the members of the family are listed in the ration card which is of three types in Maharashtra:

Yellow Ration card		Saffron	White	Annapurna	Total
BPL	Antyodaya	(APL)			
4,534,836	2,472,753	14,645,023	1,993,188	64,866	23,710,666

Reference: mahafood.gov.in

Aadhar is now linked with the ration cards. Including the name of a newborn in the ration card of the family requires producing the birth certificate of the infant.

2. Do you use the card?

Answer: All the ten families that I surveyed used their ration card.

3. What items do you regularly buy from the ration shop?

Answer: Out of the 10 families that I surveyed, nine of them took rice and wheat from the ration shop. There was just family of Mrs. Vijaylakshmi Rajput who did not take ration and instead took gas cylinder for fuel.

<u>Comment:</u> Mrs. Vijaylakshmi did take ration from the fair price shops a few years earlier. However, upon enquiry, she had stopped taking the ration owing to poor quality of foodgrains and switched to consuming just the gas cylinder.

4. Do you know how much quantity you can receive every month for each of these? (Get the quantity from them).

Answer:

Name of the family member surveyed	Quantity of ration taken monthly	
Mrs. Vijaylakshmi Rajput	No foodgrains, just 1 cylinder	
2. Mr. Vitthal Dashrath	Rice, 10kg	
3. Mr. Ramchandra Powar	Rice+ wheat (16 kg)	
4. Mrs. Suman	Rice (6 kg) + wheat flour(3-4 kg)	

5. Mr. Tirupati Kamle	Wheat + rice (5kg)
6. Mr. Gautam Kamle	Rice + wheat (5 kg)
7. Mr. Sunil Bere	Rice + wheat (3 kg)
8. Mrs. Padmaja Hare	Wheat (4 kg)
9. Mr. Harish Rathe	Wheat (3 kg)
10. Mrs. Manjili	Rice (5 kg)

Comment:

<u>Targeted Public Distribution System in Maharashtra:</u>

Under the Minimum Common Need Programme of Government of India, the poor families in the State were provided food grains at subsidized rate w. e. f. 1 st June, 1997. BPL Yellow rationcard holders are provided with 35 Kg foodgrains (Wheat + Rice) and APL Saffron rationcard holders are provided with 15 Kg foodgrains (Wheat + Rice) *Reference: mahafood.gov.in*

5. What do you think about the prices and quality of the products you receive?

Answer: 6 out of 10 people claimed that the quality of ration at the ration shop was bad. 3 of them found it to be okay while one of them said that it was good.

Comment: While criticism was expressed by most of them, a woman, was hesitant to criticise openly. She felt that maybe her statement might be politically incorrect and hence she decided to remain in the category of 'Can't say'. This was the first time I saw fear in the eyes of a person to openly criticise a scheme or its drawbacks, especially a scheme that is the very essential basis of life, food. So, I told her that she need not worry as I would not disclose her identity and that the survey would not go to the government or be published anywhere. But, she refrained from admitting the truth.

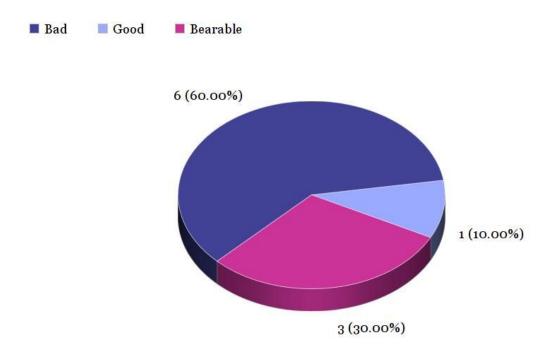


Fig 1. Response of people to quality of ration given at ration shops

6. Is the quantity enough to last for the whole month?

Answer: 6 out of 10 families said that the quantity did not last them a month. Mrs. Vijaylakshmi, who took a cylinder instead of foodgrains had a different story to tell. Her fuel lasted for 1.5 months.

<u>Comment:</u> The 6 people who denied their ration lasting for the entire month said that they had to resort to outside market to fulfil their requirements. Also,

7. What is your general experience with shopping at the ration shop?

Answer: 8 out of the 10 families claimed that they had to wait for long hours to get ration in a queue. Mrs. Vijaylakshmi had mentioned that she had to wait for nearly 2 hours to get her gas cylinder in one of the occasions. One of them complained of the supply getting exhausted when his turn came while another complained of poor quality of foodgrains yet again.

<u>Comment:</u> Mrs. Vijaylakshmi told me that once she stands in the line, then she has to lose track of time. Mr. Gautam Kante confessed that once the stock had exhausted before his turn came and so he had to come later. So people did not have a very good experience at the ration shops.

8. Do you have a bank account?

Answer: 7 out of 10 people claimed that they had a bank account.

<u>Comment:</u> Out of these 7 people, only two were women. Even out of these two women, one had to open an account and manage the financials as her husband was alcoholic and did not bother about the family. 2 of them were aware of the JanDhan Yojana where the PM has promised to bring every individual to a position that he/she has a bank account, remaining 8 of the people I surveyed were unaware of this scheme.

Details regarding holding of involvement with the banking system:

9. How close was the nearest bank to them?

Answer:

Name of the family member surveyed	Nearest Bank
2. Mrs. Vijaylakshmi Rajput	Koparkhairne Branch, 3km
2. Mr. Vitthal Dashrath	2 km
3. Mr. Ramchandra Powar	3 km
4. Mrs. Suman	2 km
5. Mr. Tirupati Kamle	Axis Bank, 3km
6. Mr. Gautam Kamle	3 km
7. Mr. Sunil Bere	Hindustan Bank, 3km
8. Mrs. Padmaja Hare	2 km
9. Mr. Harish Rathe	3 km
10. Mrs. Manjili	2 km

Even though the banks were not very far like in the case villages, where there are no banks in the village, yet 3 of them did not have bank accounts. So accessibility to the bank was not the cause, not having sufficient funds was the reason for them not having bank accounts.

10. Do you use your account? Y/N. How often?: once in a month/ once in 2-3 months/ once in 6-8 months/ Never.

Answer: 4 out of the 10 people surveyed did not use their account. Out of these, 3 did not have an account. Mrs. Vijaylakshmi used it once in 15

days, Mr. Tirupati Kamle used it once in a month along with Gautam Kamle who too used it once in a month while Sunil and Padmaja Kante rarely used.

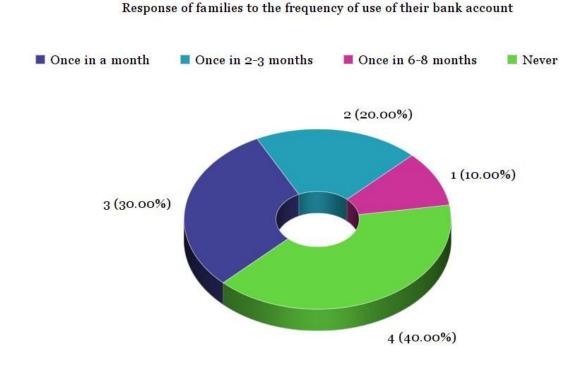


Fig 2. Response of families to the frequency of use of their bank accounts

Optional Questions:

- 11. Do you deposit your savings in the account?
 - **Answer:** 4 out of 10 people surveyed had a savings bank account. Interestingly, 3 of them were males and head of the family.
 - **Comment:** The fourth person to hold a savings account was the same woman who had an alcoholic husband. She had to keep money in the account to keep it safe from his illiterate, alcoholic husband. This clearly shows that women are still considered inferior to men and are not allowed to deal with financial needs and transactions of the household, even though they are better and wiser users of that money.
- 12. Do you have a bank locker where you can keep your ornaments? **Answer:** None of them had a locker to keep ornaments.

Additional Question surveyed out of curiosity:

13. Would you rather prefer cash in place of foodgrains for ration?

Answer: Interestingly, 5 people out of 10 preferred money over foodgrains, 3 said foodgrains while 2 of them couldn't decide.

Response of families to money v/s foodgrains choice at ration shops

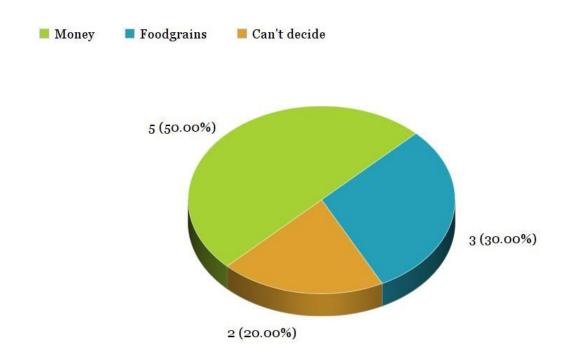


Fig 3. Response of families to foodgrains v/s money choice at ration shops

<u>Comment:</u> Interestingly, given a choice, half of them preferred money over foodgrains. This also included the woman who had an alcoholic husband because her husband was illiterate and unconcerned about the family so she had the advantage of keeping the money with her as she had learnt the mechanisms of the bank which were beneficial to her. She had 3 kids, 2 girls and 1 boy and their education needed to be funded, so she wanted money. She had decided to educate her girls so that they do not face the same situation as hers.

Concluding Remarks:

The PDS system, particularly the targeted PDS system is extremely well functioning in terms of its regularity. The quality of foodgrains may not be as good as expected according to the majority, but yet, they claimed that it had

improved. In times of inflation, these people are protected from the high price foodgrains available in the open market.

One issue that I faced while collecting the data for the survey is that people were very suspicious of us. All of them asked what the data was going to be used for and I had to convince them that it was required for field work for my college project. They were highly cautious while giving information like those whether they possessed bank accounts or not and lockers.

An interesting observation was that 50% of the people opted for money when given a choice in place of foodgrains. I had to explain this question to them, because they had never heard or thought about this. Some of them were surprised, while the others who were satisfied with the foodgrain quality said that they would prefer ration.