

August 2012

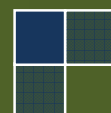
# Evaluation of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) in Kerala

*Submitted to*

Ministry of Rural Development  
Govt.of India, New Delhi

*By*

Jos Chathukulam, Rekha V & Thilakan T V  
Centre for Rural Management (CRM)  
Kottayam, Kerala



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# **Evaluation of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) in Kerala**

## ***Executive Summary***

### **Introduction**

The National Social Assistance Programme (NSAP) is introduced by the Government of India on 15 August 1995 with a view to support minimum needs of the poor destitute having little or no regular income from their own source or through financial support from their family members. One of the components of NSAP is National Old Age Pension scheme. The scheme provided pensions only to destitute belonging to Below Poverty Line (BPL) households, earning less than Rs. 6,000 per annum. In the state of Kerala, the Indira Gandhi National Old Age Pension (IGNAOPS) is implemented through the Gram Panchayats. In district level the department of revenue and in state level the department of social welfare handles the scheme. *(Refer Chapter1)*

### **Objective of the Study**

The broad objective of the study is to evaluate the extent to which the programme has achieved its objective and find out the factor responsible in its progress and suggest remedial measures that need to be employed to overcome the difficulties. *(Refer Chapter 2)*

### **Methodology, Sampling and Scope of the Study**

Two districts are selected for the evaluation study; they are Idukki, and Palakkadu. As per the terms of reference from each district four Blocks and from each Bloch 10 Gram Panchayats are selected for the detailed evaluation. From each GP, 10 beneficiaries and two non beneficiaries are selected for detailed data collection. Twenty percent of the total beneficiaries and non beneficiary samples are from urban areas of the sample districts. *(Refer Chapter 2)*

### **Coverage**

From rural areas 803 beneficiaries are contacted for the study. Among this 402 from Idukki district and 401 form Palakkadu District. Respective figures for urban area are 43 and 94. Regarding the case of non beneficiaries in rural area, 81 non beneficiaries are interviewed from Idukki and 80 non beneficiaries are from Palakkadu district. The corresponding figure of urban area is 15 and 34 respectively. *(Refer Chapter2)*

## **Profile of the Beneficiaries and Non Beneficiaries**

This section gives an idea about the gender, religion, age and educational details of beneficiaries and non beneficiaries. It also describes the socio-economic details, marital status and health profile of the respondents. Household characteristics of the respondents are also analyzed.

- Around 60 percent of the beneficiaries surveyed are women. From this we can understand that women are more benefited from IGNOAPS.
- More than 80 percent of the beneficiaries are above 70 years old and more than 75 percent of the surveyed beneficiaries are BPL. This means the selection criteria for beneficiaries are followed in the State.
- More than 46 percent of the beneficiaries surveyed and 15 percent of their family members are illiterate. Since illiteracy is one of the factors of socio economic indicators of poverty one can assert that majority of the beneficiaries are eligible for the scheme.
- In rural area 32.88 percent of beneficiaries have got education up to primary or above and in urban area it is 58.39 percent.
- Around 50 percent of the beneficiaries belong to OBC, 11.49 percent belongs to SC and 2.66 percent belongs to ST. The caste composition indicates that majority of them are from the deprived sections.
- More than 40 percent of the beneficiaries are widows. It gives an impression that they are otherwise also eligible for widow pension. Out of the two schemes, they have either opted for IGNOAPS or while getting the pension they became widows.
- More than 15 percent of beneficiaries have heart diseases and 37.10 percent have bones related problems. So majority of them utilize the pension amount for medicines.
- Majority of the beneficiaries (98.26 %) have not responded about the status of earning members in their family. This is because either they have feared that if they say anything about the income of their family members they will be deleted from the beneficiary list or they are not looked after by family members.
- Out of the non beneficiaries 71.91 percent are from marginalized communities (SC, ST and OBC), 90.01 percent are above 65 years old, 54.29 are illiterate and neo literate and 82.38 percent are from BPL. From this we can say that the present beneficiaries are very much eligible for old age pension. (*Refer Chapter 3*)

### **Awareness about the Scheme**

Awareness about IGNOAPS by beneficiaries and non beneficiaries are analyzed in this section. It also gives an idea about from where they got the information about the scheme.

- Majority of the beneficiaries (83.09%) and non beneficiaries (89.52 %) are aware of IGNOAPS. From this we can say that awareness programmes are very effective in the state. It may be due to the overall development indicators of the state.
- Majority of the beneficiaries (77 %) have heard the scheme through ‘other source of information’ and the remaining by different conventional sources (newspaper, radio, TV Programme, and posters). This is an important finding which may be kept in mind while developing IEC materials and tools for awareness generation. (*Refer Chapter 4*)

### **Benefits under IGNOAPS**

The pension amount is mainly used by the beneficiaries for the medicine, food and cloths. Majority of the beneficiaries are stayed with their son or daughter, so one portion of the amount also used for the educational purpose of the grant children. Majority of the beneficiaries are more than 70 years of age and they need urgent medical support. Hence major portion of the amount is used for medicine. One of the major advantages of the scheme is that the beneficiaries can purchase the medicine without depending on others.

- Around 95 percent reported that they received Rs. 400 per month as pension under IGNOAPS. From this we can say that the beneficiaries are very clear about the pension amount. But in the case of non beneficiaries more than 61 percent have no idea about the amount of pension received by the beneficiary. This situation needs urgent awareness generation among the potential beneficiaries.
- More than 67 percent of beneficiaries reported that they have received the pension since more than last three years and more than 99 percent of beneficiaries have received the pension amount through cash. More than 61 percent of non beneficiaries are not aware of the mode of receipt of the pension.
- ‘Home itself’ is mentioned as the place of receipt of pension by 91.91 percent of beneficiaries and other places or public places by the remaining beneficiaries. As it is mentioned, in some cases it is disturbed in public places. This is applicable only to those pension holders who are not present at home when the postman comes with money order. The second time, the pension is disbursed to those beneficiaries at the

nearest public places for convenience. More than 61 percent of non beneficiaries are not aware of the place of receipt of pension.

- Majority of beneficiaries (99.79%) reported that the pension amount is directly received by the beneficiaries themselves.
- More than 90 percent of the beneficiaries reported that the pension disbursement is uncertain or irregular and majority of the non beneficiaries holds the same view. There is a strong criticism against the irregular disbursement of pension. The Human Development Report, 2005 (Kerala) also shared the view against the phenomena of running arrears in the scheme and the report says, '*Much of the social security content of the old age pension for the poor is robbed of its worth when such pensions are distributed once in six or eight months as in the case of Kerala*' Pension amount is disbursed only on festival seasons of Kerala; like *Onam*, Christmas etc. All the beneficiaries have demanded monthly and regular disbursement of pension. (Refer Chapter 5)

### **Process and Effectiveness of the Present Implementation System**

The beneficiaries have to submit the application for the pension under IGNOAPS to the Gram Panchayat. Along with the application, the age proof certificate from competent authority and the proof of BPL status also should be submitted. The applicants are mainly using ration cards, voter ID cards and certificate issued by the medical officer for proving their BPL status, residential status and age proof respectively. The application is verified by the Gram Panchayat authorities and eligible applications are recommended for the releasing pension to the district authorities.

- Almost all beneficiaries (99.68 %) have reported that they have submitted the application for getting pension under IGNOAPS. It is found that 98.40 percent of beneficiaries have not faced any difficulties in getting application form and only 15 have faced difficulties. Out of that nine are female, eight are illiterate or neo literate, 11 from marginalized groups and 13 are from rural area.
- It is important to note that without any hesitation around 39 percent have paid some amount for approval of their applications. Out of the 361 beneficiaries who have 'paid some amount' for approval of their application, 192 are female, 198 illiterates and neo literates, 341 marginalized communities (STs,SCs & other backward castes) and 295

rural inhabitants. Again, there are 284 beneficiaries who have reported the exact amount which is paid as 'consideration' for processing the application.

- Timely processing of application is the major problem in Kerala .Out of the beneficiaries surveyed only than one third has reported that the application was processed in time. There are 614 beneficiaries who stated that their application was not processed in time. Out of them 391 are illiterates and neo literates, 345 women, 380 marginalized communities and 481 rural inhabitants. It is noticed that the delay in processing of application is more actuate among susceptible sections in the pension holders.
- It is found that 59.21 percent of beneficiaries are aware of the methods of verification of facts and 43.92 percent are aware of who approved their application. (*Refer Chapter 6*)

### **Income and Expenditure Pattern**

Income and expenditure pattern of the beneficiaries gives an impression that pension amount is the only source for large majority of beneficiaries for their survival strategy.

- It is found that more than 75 percent of the beneficiaries have only income from the pension. Therefore their annual income is only Rs.4800/- and it is from the pension only. Only 24.68 percent of beneficiaries have some other source of income other than old age pension and the main sources are agriculture and daily wages.
- Out of the 232 beneficiaries who have some source of income other than old age pension 88.79 percent have annual income of up to Rs. 20000/-
- In the case of non beneficiary, 72.86 percent have no source of income. So they are fully depending on their children for their day to day life.
- Out of the 940 surveyed beneficiaries, 86.60 percent utilize some amount from their pension for food items, 46.17 percent for clothes, 89.79 percent for medicine and 10.96 percent for relatives. From this we can say that majority of the beneficiaries depending on their pension amount for medicine and food. (*Refer Chapter 7*)

### **Impression on the Scheme**

Satisfaction of the beneficiaries with the scheme and its impact in their life are analyzed.

- More than 85 percent of beneficiaries are satisfied with the scheme. In rural area 83.81 percent are satisfied and in urban area their size is 93.43 percent.
- Only less than half of the beneficiaries reported that the scheme has a positive impact on their life. It is revealed that the amount of the pension is very paltry and it is better to

enhance in to an amount which is able to meet their daily survival needs. (*Refer Chapter 8*)

### **Strengthening the Scheme**

In the state there is no overlap in the pension scheme .In Kerala IGNOAPS is implemented through the Gram Panchayats. In district level the department of revenue handled the scheme whereas in state level it is the department of social welfare. As the scheme is handled by the three departments in the state, there is lack of coordination and precision in scheme implementation. The selection of beneficiaries is the duty of Gram Sabha, but it was not properly functioning. It is observed that in some cases the voice of Gram Sabha is not considered and in some other cases even it is not held. As evidences suggests, vested interest is taken place during the selection of the beneficiaries for the scheme. Even though the scheme is implemented through the Gram Panchayats the pension amount is not disbursed in time to the beneficiaries. Majority of the beneficiaries reported that the pension amount is very low and it is disbursed in time .The further probing in to the area reveals that no agency is taking the responsibility of delaying the disbursement of pension. Majority of the Gram Panchayat admit that their role is ‘only equivalent with postal department’. Officials of the revenue department at district level and the social welfare department at the state level could not give any persuasive explanations on this regard. However as it is mentioned earlier, the fact is that ‘these poor people have no voice or representation, there is no one to champion their case’ (*Refer Chapter 9*)

### **Suggestions**

1. It is better to conduct more awareness through SHGs, Neighborhoods groups, Gram sabha and MGNREGA work site .
2. Publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions.
3. It is better to select prime time in TV and radio for the advertising the scheme.
4. It is better to use the platform of Gram Sabha for the awareness generation. Schools may another medium which can be used for awareness building .Children can pass over the information to their respective parents and grandparents.
5. The scheme requires considerable strengthening in the area of governance (transparency, accountability, efficiency, alacrity and inclusiveness).

6. Monthly basis of disbursement of pension is very much helpful to the poor beneficiaries since they have no other source of income. The Government of Kerala should take more care on the disbursement of pension amount on monthly basis and if there is any delay in the disbursement of pension it should properly explained to the beneficiaries.
7. It is better to implement the scheme through Gram Panchayats with the support of Biometric card. Gram Panchayat may be given the entire responsibility.
8. For distributing the pension amount, the service of anganwady teachers /members of *Kudumbasree* can be utilized based on social contracting principles.
9. The amount of pension may be increased due to the price hike of essential items. The present amount is too meager and works to less than income required to cross the poverty line.
10. Regular monitoring of scheme is very much essential at district and State level, which is lacking in the state.
11. Majority of the beneficiaries have to spend a good amount pension amount for medicine. It better to enroll the beneficiaries in to the comprehensive health insurance scheme
12. More than 57 percent of the total beneficiaries have spent more than 40 percent of the amount for food. It is better to include the IGNOAPS beneficiaries under Annapurna or Anthyothaya Anna Yojana
13. Free medical checkup should be arranged by the nearest PHC
14. Adding of new beneficiaries and deletion of death cases should be done in every month.
15. Beneficiary list should be expanded by adding potential beneficiaries. Attempts may be made for universal coverage.
16. Social auditing may be conducted at Gram Panchayat level on pilot basis.

# **Chapter 1**

## **Background of the State and Social Security Schemes**

### **1.1 Background of the State**

#### **1.1.1 Geography**

Kerala is situated in the south west corner of Indian subcontinent. Being a small state, Kerala represents only 1.23 percent of the total area of India but has 3.10 percent of the total population and 3.47 percent households of the country. It is separated from the rest of the peninsula by natural geographic boundaries. The total geographical area of the state is 38863 sq km.

Kerala can be divided into three geographical regions, such as high land, mid land and low land. The high lands slope down from the Western Ghats, which has an average height of 900 m, with a number of peaks over 1,800 m in height. The mid land is between the mountains and the low lands. It is made up of undulating hills and valleys. Central Kerala mainly comes under midland plains. The coastal belt is relatively flat. Paddy and coconut is the crop in this area.

#### **1.1.2 Location**

The state of Kerala is located south west of Indian subcontinent. It lies between 8° 17' and 12° 47' North latitudes and 74° 51' and 77° 24' East longitudes. It is bounded on the north and northeast by Karnataka State on the east and south by Tamil Nadu State and on the west by Arabian Sea. In contrast to the rest of the country, Kerala has a distinct physical entity. Hemmed in between the mighty Sahyadri Mountains on the east and the Arabian Sea on the west, the land is picturesque. The narrow strip of land has a long sea- coast of about 580 km. The width of the state at the northern extreme is about 16 km and it gradually increases towards the central region of the State, the maximum width near Kodungallur being 102 km. Then it gradually tapers off at the southernmost tip of Kerala to a width of 8 km

Even within this narrow land, Kerala has three distinct physiographic regions: alluvial coastal land, low lateritic plateau and foothills, and grassy high lands. In the alluvium is the great development of lagoons and backwaters, saline or fresh, which, with some artificial cuts, form splendid waterway from Ponnani to Thiruvananthapuram for some 150 miles. The largest of these behind Cochin widen out southwards into Vembanadu Lake. The laterite plateaus with varying altitudes 200-600 metre is covered with much grass and scrub. The

gneissic hills are rain swept and covered with tropical evergreen forest. The Ghats are a continuous barrier although certain gaps such as the Palghat and Shenkottah make cross

### **1.1.3 Climate**

Kerala has a humid tropical wet climate most of the year. Mainly there are three seasons felt in the state. Heavy rain falls lash the state during monsoon seasons. From the month of February to May, the climate is hot and temperature sometime reaches 38°C. The south-west monsoon begins in June and continues till the October or November. In this season, there is fairly good rainfall without break. The weather, however, in between December and January is fair and pleasant. The overall climate of the state is moderate throughout the year.

### **1.1.4 Topography**

The Western Ghats, a sequence of Rocky Mountains, edges the eastern boundary of Kerala and ascends roughly up to 1,500 m above sea level with the lofty peaks rising up to 2,500 m. The narrow piece of land of the eastern border, close to the Western Ghats, encompasses precipitous hills, deep valleys. Almost all the rivers of the state originated from here. Midland which lie along central Kerala, are located in the west of the hills and mountains. Coastal Belt land along the Arabian Sea is characterized by paddy fields, rows of coconut trees and serene, and backwaters internally linked by rivers and inland waterways. The Backwaters consists of lakes. The largest backwater is the Vemvanad Lake which stretches out into the Arabian Sea at Cochin Port. There are 49 river/lakes flowing in the state of Kerala, among them 46 flows to the west and the other 3 flow to the east.

### **1.1.5 History**

The state of Kerala was formed in 1956 merging three territories namely Trvancore, Kochi and Malabar. Before formation of the Kerala state, the Malabar region was under the administrative control of the British, Travancore and Kochi were princely states.

### **1.1.6 Demography**

As per the report of census 2001, there are 31.84 million persons, comprising 15.47 million males and 16.37 million females. In India the total population being 1025.25 millions, the share of Kerala's populations in the country is 3.11 percent. The total area of Kerala is 38,863 sq. km, which is 1.27 percent of India. The density of population, which reflects overcrowding, indicates that 819 persons live in one square kilometer area, which is one of

the highest among the states in India and about 2.5 times the all India density of 334 persons per sq. km

Since 1971 census, the population growth in Kerala has shown decreasing trend and the current decadal growth rate of 9.4 during 1991-2001 is the lowest among the states in India as against the estimated all India growth rate of 21.34 during the corresponding period. In the case of sex ratio, Kerala is unique being the only state, which has preponderance of females over males with 1058 females per 1000 males. The all India figure is 933, which is less by 125 points.

Another characteristic of the population, which reflects on social development, is the literacy rate. Kerala stands foremost among the states in India with a literacy rate of 90.9 as against the all India average of 65.38. The male literacy rate of the state is 94.2 percent as against 75.85 percent for all India. The female literacy rate of 87.9 as against the all India rate of 54.16 percent is very significant and indicates that women occupy an exalted status in Kerala society.

Level of urbanization is an indicator of development. In Kerala, 26 percent of the population lives in urban places and this is slightly lower than the all India proportion of 28 percent. Physical appearance of settlement pattern in Kerala does not reflect rural- urban dichotomy. It is difficult to distinguish a village from a town in Kerala. The rural-urban continuum is yet another unique feature of Kerala.

In Kerala, only 32 percent of the population is gainfully employed. The proportion is much higher, i.e., 39 percent for the entire country. The proportion of people who report themselves as main workers is 26 percent and those reporting themselves as marginal workers are 6 percent. The proportions for the country are 30 percent and 9 percent respectively.

There are also significant differences in the composition of the work force. In Kerala cultivators constitute 7 percent, agricultural labourers 16 percent and household industry workers 3.5 percent of the workforce. The share of these workers in the all India work force is much higher. On the other hand, 73 percent of the work force in Kerala is in other sectors mainly in plantation and fishing sectors. This proportion is nearly two times higher than the all India figures.

**Table 1.1: Demographic Features-2011**

Sl No		India	Kerala
1	Total population in millions	1025.25	31.84
2	Male population in millions	530.42	15.47
3	Female population in millions	494.83	16.37
4	Sex ratio	933	1058
5	Decadal growth rate of population 1991-2001	21.34	9.4
6	Area in sq km	3065027	38863
7	Density of population	334	819
8	Literacy rate general	65.38	90.9
9	Male literacy rate	75.85	94.2
10	Female literacy rate	54.16	87.9
11	Per cent of population living in urban places	28	26
12	Per cent main workers in the populations	30.6	25.9
13	Per cent marginal workers in the population	8.7	6.4
14	Per cent total workers in the population	39.3	32.3
15	Per cent cultivators among total workers	31.7	7.2
16	Per cent agricultural labourers among total workers	26.7	16.1
17	Per cent household industry workers among total workers	4.1	3.5
18	Per cent other workers among total workers	37.5	73.2

Source: Census of India 2011-Provisional Population Totals- Paper 3 of 2011.

### **1.1.7 Socio Economic Scenario, Economy and Governance**

#### **Education**

When compared to other Indian states, Kerala has good socio economic status. The education, health & housing sectors of Kerala have tremendous achievements. The literacy rate of Kerala has high rate at 90.02 percent against the all India literacy rate of 65.38 percent. Among male literacy rate is 94.20 percent and female literacy rate is 87.86 percent.

The Right to Education has come into force from April 1, 2010 to ensuring free education to more than 92 lakh out-of-school children in India. This Act gives every child the right to a quality elementary education.

In Kerala, there are 12642 schools during 2009-10. Out of these 4501 are government schools, 7278 aided schools and 863 unaided schools. In the State, during 2009-10, 57.57

percent of total schools were aided schools, 35.60 percent government schools and 6.83 percent private unaided schools. Compared to government upper primary and high schools, more number of LP schools is functioning under government sector.

## Health

Kerala has remarkable achievements in health sector. In Kerala there is vast network of public health institutions with the PHC, sub-centres, CHC, Taluk/District Hospitals and Medical College Hospitals at the primary, secondary and tertiary levels. The major achievement of this system was universal accessibility and availability of medical care to the poor sections of society.

Health status is generally measured in terms of mortality indicators like death rate, infant mortality rate, life expectancy etc. Mortality indicators show that health status of Kerala is far advanced and higher than the All India average and even comparable with developed countries.

**Table No. 1.2: Basic health indicators of both Kerala and India 2009**

Sl.No.	Health Indicators	Kerala	India
1.	Birth rate ('000 population)	14.6	22.8
2.	Death rate ('000 population)	6.6	7.4
3.	Infant mortality rate('000 population)	12	53
4.	Child mortality rate 0-4 years ('000 population)	3	17
5.	Maternal mortality rate (per lakh live birth)	110	301
6.	Total fertility rate (children per woman)	1.7	2.9
7.	Couple protection rate (in percent)	62.3	52
8.	Life at birth (a) Male	71.4	62.6
	(b) Female	76.3	64.2
	(c) Total	74	63.5

## Housing Status

The basic necessity of human being is housing. The major challenge in this sector is that of ensuring improved access of housing with associated infrastructure to all the citizens with particular reference to weaker sections. It fulfils individual and social needs and is a critical asset to own, both for men and women. It also provides social security, an aspect of people's sense of identity and self esteem. Investment in housing, like any other industry, has a multiplier effect on income and employment generation. Housing also provides opportunities for home based economic activities. Adequate housing has also an important role in the health status of occupants. Hence, housing is a very important tool in mitigating poverty and generating employment.

The housing situation of Kerala is better than in the rest of the country. According to the Census 2001, while 51.8 percent of households lived in permanent houses and 30 percent in semi-permanent houses at the all India level, the corresponding figures in Kerala are 68 percent and 21.6 percent respectively. The Housing Census of 2001 has revealed that on an average a house in Kerala had three rooms as against the all India average of two rooms. The state's remarkable achievement in the sphere of social sector and human development are well reflected in the general housing situation of its mainstream society. But the housing problem of very poor households remains unsolved.

### **Poverty Eradication**

The Government of India has implemented a number of programmes to eradicate poverty since 1970. Some of the poverty alleviation programmes in rural areas are SGSY, MGNREGS, IGNOAPS, free mid day meals to primary school children, supplementary nutrition programmes for pregnant mothers and pre-school children from poor households.

Kerala is seeking to achieve a breakthrough in participating poverty reduction through local self governments and *Kudumbasree* Programmes implemented by the State Poverty Eradication Mission through the local governments. As per the NSSO's 55th round (1999-2000) survey the poverty in Kerala stands 9.35 percent in rural areas and 20.27 percent in urban areas. In total the poverty in Kerala stands at 12.72 percent against the all India level of 26.30percent.

### **State Income**

As per the statistics published by Department of Economics and Statistics, the quick estimate of Gross State Domestic Product (GSDP) at factor cost at constant (2004-05) prices is Rs.181289.12 crore during 2009-10 as against the provisional estimate of Rs.165221.10 crore during 2008-09, registering a growth rate of 9.73 percent in 2009-10 compared to 7.22 percent in 2008-09. At current prices the Gross State Domestic Product is estimated at Rs. 230315.55 crore (quick estimate) during 2009-10 as against the provisional estimate of Rs. 201019.75 crore during 2007-08. The growth rate at current prices is 14.57 percent in 2009-10 compared to 14.78 percent in 2008-09. The quick estimate of Net State Domestic Product (State Income) at factor cost at constant prices (2004-05) is Rs.159143.62 crore during 2009-10 compared to the provisional estimate of Rs. 144818.05 crore during 2008-09 recording a growth rate of 9.89 percent in 2009-10. At current prices the State income is estimated at Rs. 202486.57 crore (quick estimate) in 2009 - 10 compared to the provisional estimate of Rs.

176622.79 crore during 2008-09. The growth rate of State income at current prices is 14.64 percent in 2009-10 compared to 14.70 percent in 2008-09.

At current prices, the primary, secondary and tertiary sectors contribute 15.79, 22.85 and 61.36 percent respectively to the GSDP during 2009-10. While analysing the sectoral distribution of state income it is seen that the contribution from primary sector is decreasing and tertiary sector is increasing. But secondary sector remains almost stagnant.

## **1.2. Background of Social Security Schemes**

### **1.2.1. Introduction and background of various social security schemes**

In Kerala there are number of social security schemes are being implemented. The schemes are pension schemes, integrated social security scheme called *ASHRAYA* schemes and insurance schemes of Welfare Fund Boards. The executing agencies of these schemes are Central Government, different Departments of State Government, Welfare Fund Boards and Local-self Government.

In Kerala social security pension schemes are implemented for the safeguarded of the weaker sections of the society. There are five pension schemes of which are either financed by the state or centre government. At present, in Kerala there are six of such pension schemes. They include, pension for (a) agricultural workers, (b) old age people, (c) widows, (d) physically challenged, (e) unmarried women above the age of 50 years, and (f) unemployment assistance scheme. There is another scheme to address unwedded mothers.

#### **1. Agriculture Workers Pension**

This scheme is introduced in the year 1980 by the Government of Kerala. The beneficiaries of the scheme are agricultural workers who are above the age of 60. The beneficiaries must be a member of the Agricultural Workers' Welfare Fund. Their family income per year should be less than Rs. 20,000 in rural areas and Rs. 22,375 in urban areas. The applicant should be a resident of Kerala for the last ten years of submission of the application.

#### **2. Old Age Pension**

This scheme was started in Kerala on 1995 onwards. The beneficiaries of the scheme should be a permanent residence of Kerala not less than three years. The applicant should be above 60 years old (the upper age limit is 65 before April 2011). The family income of the applicant

must be less than Rs. 20000 in rural areas and Rs. 22,375 in urban areas. The applicant should not be a beneficiary of any other social security pension.

### **3. Widow Pension**

This scheme is started in Kerala on 1973. The beneficiaries must one among the following, she should be either a widow or a separated person, or married woman, but the whereabouts of her husband is not known for the last seven years. There is no age limit to apply for widow pension. The family income of the applicant is similar to the case of the applicant of Old Age Pension.

### **4. Special Pension Scheme for the Handicapped**

This scheme has been begun from the year 1982. The beneficiaries are those who have proven disability of 40 percent and above. The income of the applicant should not be more than Rs. 250 per month.

### **5. Pension to Unmarried Women above the age 50 years**

This scheme was introduced for those unmarried woman above the age of 50 years and having no other income. This scheme has been begun in the year 2001. Family income of the applicant is similar to the case of Old Age and Widow Pensions.

### **6. Unemployment assistance Scheme**

The scheme was introduced in 1982 in Kerala State and being implemented through Gram Panchayats. The beneficiaries of the scheme must be in the age group of 21-35 having a monthly family income of Rs. 100. The beneficiaries should pass SSLC (except SC/ST and Physically Challenged) and must be registered as unemployed in the employment exchange for the last three year

## **1.3. Background and status of IGNOAPS**

### **1.3.1. Status of Implementation of IGNOAPS**

In Kerala a district level committee is constituted for supervising the implementation of IGNOAPS. The committee was chaired by the district collector or the representative of the district collector. Deputy Director of Panchayats, Secretaries and Presidents of Gram Panchayats, MPs and MLAs from the district are also the members of the Committee.

In the two sample districts, Palakkadu district has constituted the district level committee whereas in Idukki, it is not constituted. Out of the 80 sample GPs in Kerala majority of the GPs are not aware of the district level committee and its functions.

### **1.3.2. Monitoring and Supervision Mechanism and its Effectiveness**

No specific arrangements are made for the monitoring and supervision of the scheme. It is the duty of the district level committee to monitor the progress of the scheme. Though it is also the duty of district level vigilance and monitoring committee to monitor the scheme, the details of IGNOAPS has not been included in the agenda note of the committee. The Gram Panchayats are not aware of the monitoring and supervision mechanism followed by the district authorities. The assigned duty of the Gram Panchayats is only to submit the monthly progress report and yearly a utilization certificate to the district collector. Majority of the GPs reported that submission of monthly progress report and utilization certificate is as part of monitoring of the scheme. It is observed that in Kerala there is no separate monitoring and supervision mechanism is followed in the case of IGNOAPS.

### **1.3.3. Public Grievance Redressal System**

The grievance redressal mechanism is only functioning at district level. In state level and GP level the grievance redressal mechanism is not functioning. The state level authorities opined that it is the duty of district level authorities to make necessary arrangements for the grievance redressal. It is observed that in GP level, there are no arrangements for addressing the grievance of the public and they also opined that it is the duty of the district authorities.

### **1.3.4. Gender Sensitiveness**

In Kerala as per the census 2011, the total population is 31.84 million. Out of this, 15.47 million people are male and 16.37 million people are female, which means out of the total population 48.59 percent are male and 51.41 percent are female. The sex ratio of the state is 1058. Regarding the beneficiaries of the IGNOAPS in 2007-08, out of the total 221435 beneficiaries 24.44 percent (54119) of beneficiaries are male and 75.56 percent (167316) are female. It is observed that more than three fourth of the beneficiaries of IGNOAPS in Kerala are female. The number of beneficiaries has come down to 156871 in 2009-10. (*Refer Table no. 1.3*). However sex wise disaggregation data has not available with the department. Table no.1.4 gives the financial target and achievement and here also separate amount utilized for women is not available.

**Table 1.3: District Level Physical Achievement under IGNOAPS Scheme**

(in nos.)

Sl.No	Name of the District	2007-08	2008-09	2009-10
1.	Thiruvananthapuram	67993	20064	28963
2.	Kollam	12696	14335	14336
3.	Pathanamthitta	4367	3741	3897
4.	Alappuzha	12411	6888	6905
5.	Kottayam	10434	10277	8560
6.	Idukki	3423	3707	5841
7.	Ernakulam	9835	13201	13088
8.	Thrissur	13461	11260	11549
9.	Palakkad	25373	19399	22162
10.	Malappuram	23361	15212	17110
11.	Kozhikode	9120	6837	6738
12.	Wayanad	3648	2203	2817
13.	Kannur	17406	9239	10804
14.	Kasargod	7907	5593	4101
<b>Total</b>		<b>221435</b>	<b>141956</b>	<b>156871</b>

Source: Department of Social Welfare, Govt. Kerala, Thiruvananthapuram

**Table 1.4: District Level Financial Targets & Achievement under IGNOAPS Scheme**

(Amount in lakhs)

Sl. No	Name of the District	2006-07		2007-08		2008-09		2009-10	
		Sanctioned	Utilized	Sanctioned	Utilized	Sanctioned	Utilized	Sanctioned	Utilized
1.	Thiruvananthapuram	237.62	236.5981	788.60	781.16484	627.61	627.1126	926.96	924.91386
2.	Kollam	196.34	196.19	546.605	545.18645	447.03	392.795	490.23	486.16578
3.	Pathanamthitta	53.72	50.62	153.11	145.80917	119.325	119.25332	148.43	139.76453
4.	Alappuzha	102.22	101.39	320.215	275.91258	214.56	213.79549	244.03	243.82809
5.	Kottayam	119.79	119.26	444.69	306.34957	319.83	263.22391	304.59	292.75447
6.	Idukki	52.18	47.76	122.64	120.04744	118.46	116.58846	191.72	150.35678
7.	Ernakulam	189.00	189.00	534.00	534.00	411.38	411.38	418.00	418.00
8.	Thrissur	157.65	152.67	460.96	446.59165	349.68	349.68	393.55	393.55
9.	Palakkad	254.35	252.34	584.03	567.61347	604.40	596.42614	753.29	753.26995
10.	Malappuram	203.883	203.883	636.9711	635.13022	474.48	474.48	599.33	599.33
11.	Kozhikode	98.27	98.27	262.04	262.04	213.23	210.88889	231.94	223.34265
12.	Wayanad	29.514	28.704	88.19	87.34064	68.90	65.99937	102.69	101.73271
13.	Kannur	136.89	129.36	405.51	364.04182	288.27	279.74473	368.97	355.33006
14.	Kasargod	84.10	75.03	253.31	231.53039	174.53	170.27287	218.38	206.69314
<b>Total</b>		<b>1915.527</b>	<b>1881.0751</b>	<b>5600.8711</b>	<b>5302.75824</b>	<b>4431.685</b>	<b>4291.64078</b>	<b>5392.11</b>	<b>5289.03202</b>

Source: Department of Social Welfare, Govt. Kerala, Thiruvananthapuram

## **Chapter 2**

# **Study Design and Methodology**

### **2.1. Need of the Study**

The National Social Assistance Programme (NSAP) is launched on August 1995 for assisting the old age persons in the BPL households. The financial assistance for IGNOAP scheme is now being released as Additional Central Assistance (ACA) to the States by the Ministry of Finance. The Ministry of Rural Development regularly monitors the programmes through the progress reports (Physical & Financial) received from the states on quarterly basis. The government is spending Rs. 5200 crore per year and the benefits of such expenditure need to be measured and the implementation problems need to be identified for undertaking mid-course corrections. At present the IGNOAPS is two years old and it is the right time to conduct the concurrent evaluation.

### **2.2. Objectives of the Study**

The broad objectives of the study is to evaluate the extent to which the programme has achieved its objective and find out the factors responsible in its progress and suggest remedial measures that need to be employed to overcome the difficulties. The specific objectives are:

1. To document the extent/amount/type of benefits received by the BPL families from various social security schemes being implemented by the Government (Government of India/State Governments- Ministry/Department);
2. To evaluate the implementation of IGNOAPS in the State of Kerala with a view to ascertaining the progress made by them vis-à-vis target and objectives;
3. To evaluate the selection procedure adopted to identify the beneficiaries including the use of the Below Poverty Line (BPL) list and the problems encountered while selecting beneficiaries;
4. To assess the benefit delivery mechanism and timely receipt of the benefit and reasons for delay;
5. To assess the level of awareness and clarity about the scheme amongst the stakeholders;
6. To assess the existing monitoring and supervision mechanism and its effectiveness at various levels;
7. To assess the public grievance redress system in vogue at various levels and its effectiveness/usefulness;

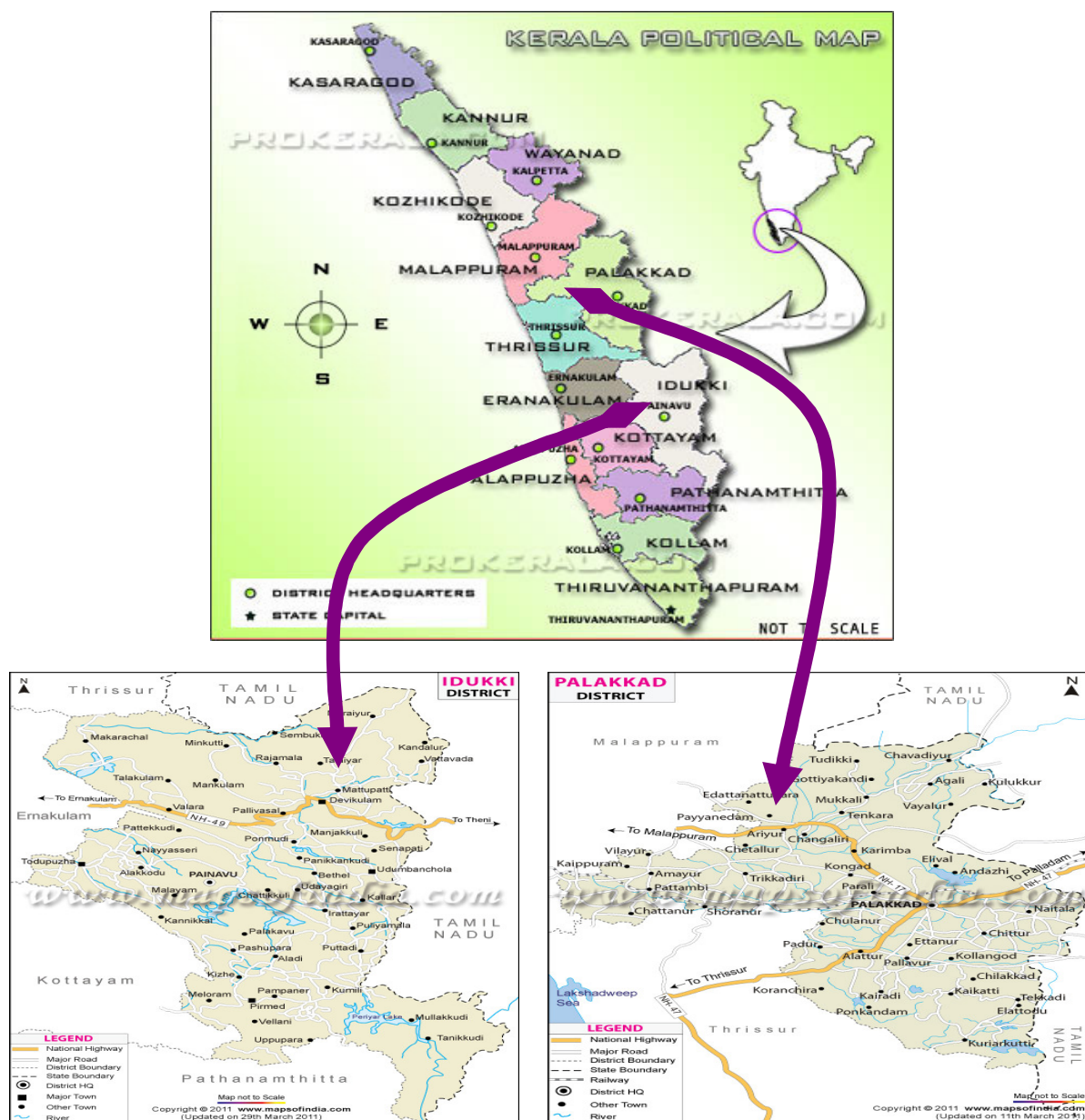
8. Impact of the pension scheme and the amount (central assistance plus state contribution), including the pattern of utilization on the beneficiary and the family in poverty alleviation and wellbeing;
9. To diagnose the gender sensitiveness in the scheme and its execution.

### **2.3. Methodology, Sampling and Scope of the Study**

The evaluation would cover 30 States including Puducherry and Delhi. The number of sample districts in each States are be in proportion to the incidence of poverty in various States (2004-05). Both rural and urban areas are covered from the sample districts. In each district maximum of four sample blocks and from each sample block a maximum of 10 Gram Panchayats are selected. Ten beneficiaries and two non-beneficiaries from each sample GPs are selected for the survey. Twenty percent of the total beneficiary and non beneficiary samples are from urban areas of the sample districts. The blocks are selected based on stratified random sampling technique giving preference to remote and less developed blocks. The GPs, Beneficiaries and Non-Beneficiaries are also selected based on random sampling technique

In Kerala, for the concurrent evaluation of IGNOAPS two districts are selected for the evaluation study, they are Idukki, and Palakkadu (*Refer diagram no 2.1*). As per the terms of reference from each district four Blocks and from each Bloch 10 Gram Panchayats are selected for the detailed evaluation. From each GP, 10 beneficiaries and two non beneficiaries are selected for detailed data collection. However, in Kerala average number of GPs in a Block is only six. In Idukki District the four selected block have 24 Gram Panchayats and in Palakkadu District selected blocks have 30 Gram Panchayats. Therefore in Idukki district from each GP, 17 beneficiaries are contacted for detailed data collection whereas from Pallakkadu district from each GP 14 beneficiaries are contacted. The respective figure of non beneficiary is three form each GP in both districts. Regarding the urban areas in Idukki district there is only one Municipality namely, Thodupuzha. The entire sample of urban beneficiaries and non beneficiaries has been contacted form this municipality only. In Palakkadu District, Shornur and Ottappalam Municipalities are selected. The sample size is equally shared among the two Municipalities.

**Diagram No.2.1: Selected Districts (Palakkad & Idukki) from Kerala**



## 2.4. Survey Parameters and Approach

The secondary data is collected from offices (State level, District level, Municipality level and GP level). Regarding the primary data, two districts and from each district four blocks are selected for the study. In Kerala all the GPs of selected block are covered under the study. The case of urban area one municipality from Idukki and two municipalities from Palakkadu are selected. A total of 803 beneficiaries from rural area and 137 beneficiaries from urban

area are covered under the study. In the case of non beneficiaries, 161 from rural area and 49 from urban area are covered under the study.

## 2.5. Reference Period

The reference period for the study is 2008-09 and 2009-10. However, background data has been generated from secondary sources on the previous scheme / schemes to the extent possible for analysis.

## 2.6. Coverage

**Table No. 2.1. Sample Covered under the Study**

Name of the District	Beneficiaries		Non Beneficiaries		Total	
	Rural	Urban	Rural	Urban	Beneficiaries	Non Beneficiaries
Idukki	402	43	81	15	445	96
Palakkadu	401	94	80	34	495	114
<b>Kerala State</b>	<b>803</b>	<b>137</b>	<b>161</b>	<b>49</b>	<b>970</b>	<b>210</b>

Source: Field Survey

In Kerala, from rural areas 803 beneficiaries are contacted for the study. Among this, 402 are from Idukki district and 401 from Palakkadu. Respective figures for urban area are 43 and 94. Regarding the case of non beneficiaries in rural area, 81 non beneficiaries are interviewed from Idukki and 80 non beneficiaries from Palakkadu district. The corresponding figure of urban area is 15 and 34 respectively.

## **Chapter 3**

### **Profile of the Respondents**

This chapter gives an idea about the gender, religion, age educational details, health status and familial background of beneficiaries and non beneficiaries. It also describes the socio-economic details, marital status and health profile of the respondents. Household characteristics of the respondents are also analyzed. The main purpose of the chapter is to examine the eligibility of the beneficiaries for the receiving the pension.

#### **3.1.1 Size of the Coverage**

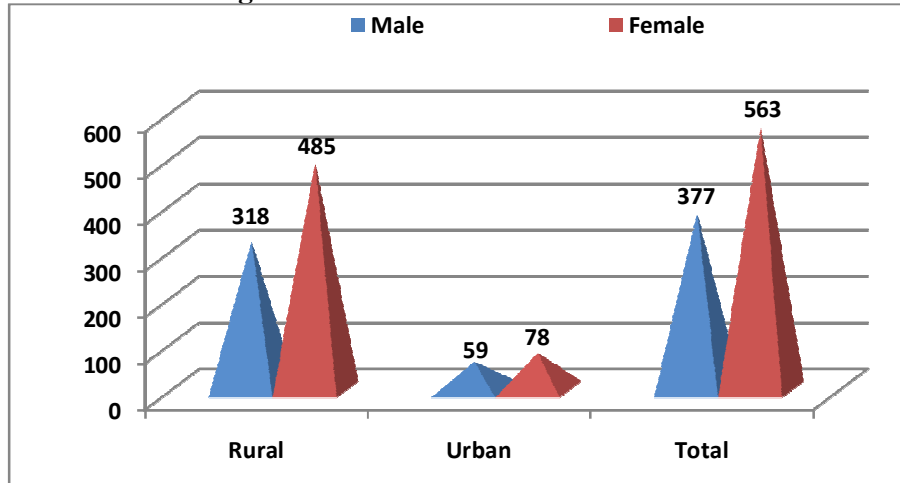
There are total 940 beneficiaries and among this 47.34 percent are from Idukki district and 52.66 percent from Palakkadu district. The rural sample beneficiaries are 803; out of this 50.06 percent are from Idukki and 49.94 percent from Palakkadu district. The sample beneficiaries in the municipalities are 137 and out of this 31.39 percent are from Idukki and 68.61 percent from Palakkadu district. *(Refer table no. 3.1 in Appendix)*

The sample size of non beneficiaries is 210 out of this 45.71 percent from Idukki district and 54.29 percent from Palakkadu district. The sample non beneficiaries from rural area are 161 and out of this 50.31 percent are from Idukki and 49.69 percent from Palakkadu district. The non beneficiaries in the municipalities are 49 out of this 30.61 percent from Idukki and 69.39 percent from Palakkadu district. *(Refer table no. 3.2 in Appendix)*

#### **3.1.2 Gender Profile of the Sample**

Out of the 940 beneficiaries interviewed for the study, the sex wise breakup being 337 men (40.11%) and 563 women (59.89%). The respective figure in rural area is 39.60 percent and 60.40 percent. In urban area the percentage of male beneficiaries is 43.07 percent and female is 56.93 percent. From the data it is important to note that women are more benefited from Indira Gandhi National Old Age Pension Scheme. Diagram 3.1 depicts the gender profile of the beneficiaries. *(Refer table no. 3.3 in Appendix)*

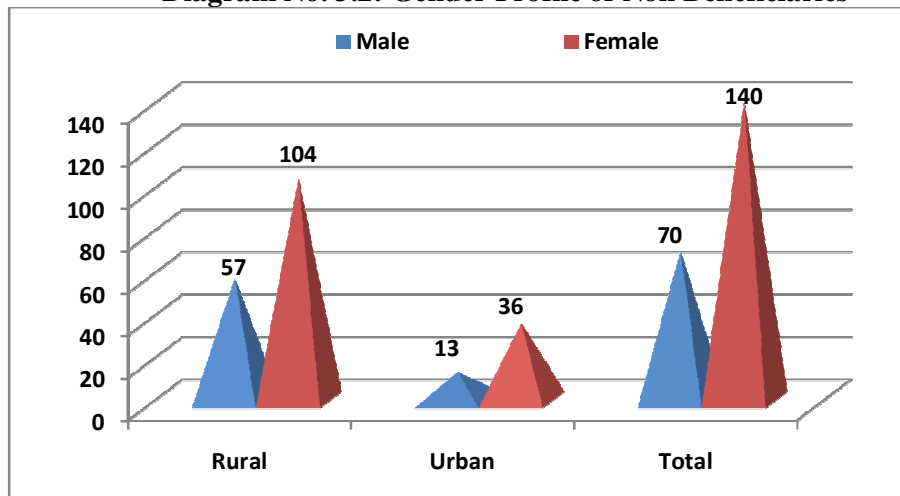
**Diagram No. 3.1: Gender Profile of Beneficiaries**



Source: Table No. 3.3 in Appendix

The total number of non beneficiaries interviewed is 210, out of which 33.33 percent is male and 66.67 percent is female. In rural area the size of the non beneficiaries is 161 out of which 57 (35.40%) are male and 104(64.60%) are female. The respective figures in urban area is 13 (26.53%) and 36 (73.47%). Diagram 3.2 shows the gender profile of non beneficiaries. (*Refer table no. 3.4 in Appendix*)

**Diagram No. 3.2: Gender Profile of Non Beneficiaries**



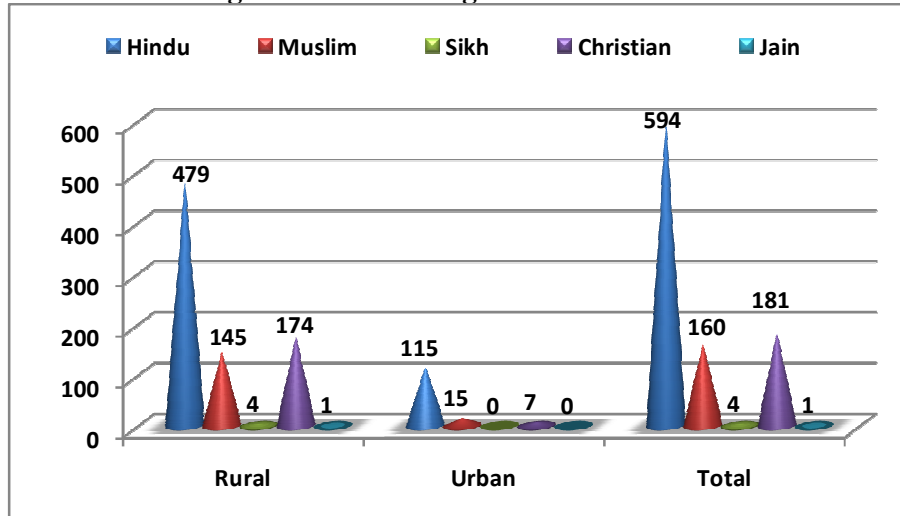
Source: Table No. 3.4 in Appendix

### 3.1.3 Religious Profile of the Sample

Out of the total beneficiaries surveyed, 63.19 percent belongs to Hindus followed by Christians with a size of 19.26 percent. The third position is Muslims and their sample size is 17.02 percent. The Sikh and Jain community is very negligible. In rural area, out of the 803 beneficiaries, 59.65 percent are Hindus, 21.67 percent Christians and 18.06 percent Muslims

whereas in urban area 83.94 percent of beneficiaries are from Hindu community followed by Muslims with a share of 10.95 percent. Diagram 3.3 describes the religious profile of the beneficiaries. (Refer table no. 3.5 in Appendix)

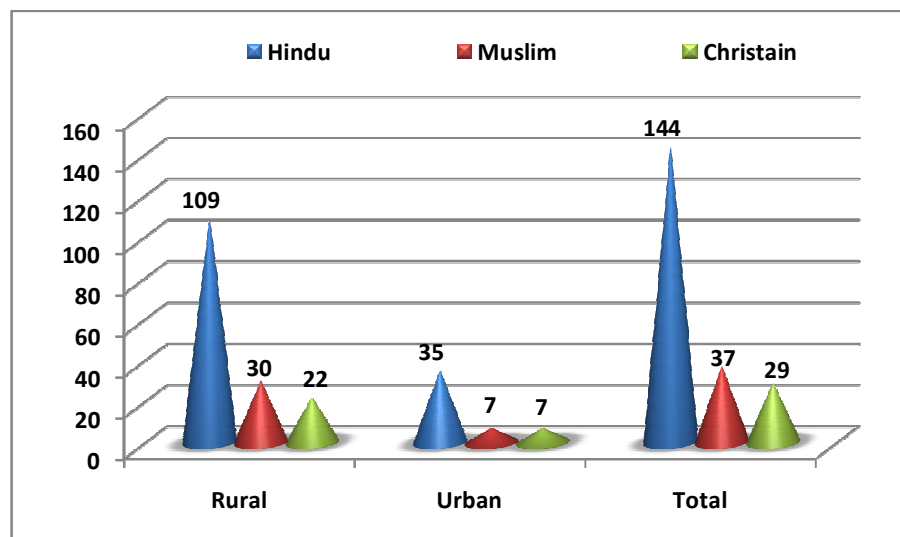
**Diagram No. 3.3: Religious Profile of Beneficiaries**



Source: Table No. 3.5 in Appendix

Out of the 210 non beneficiaries, 68.57 percent belongs to Hindus, 17.62 percent are Muslims and 13.81 percent are Christians. In rural areas, 67.70 percent non beneficiaries are Hindus, 18.63 percent Muslims and 13.66 percent Christians. In urban area, 71.43 percent are Hindus and the remaining are Muslims and Christians with equal percentages. Diagram 3.4 shows the religious profile of the non beneficiaries. (Refer table no. 3.6 in Appendix)

**Diagram No. 3.4: Religious Profile of Non Beneficiaries**

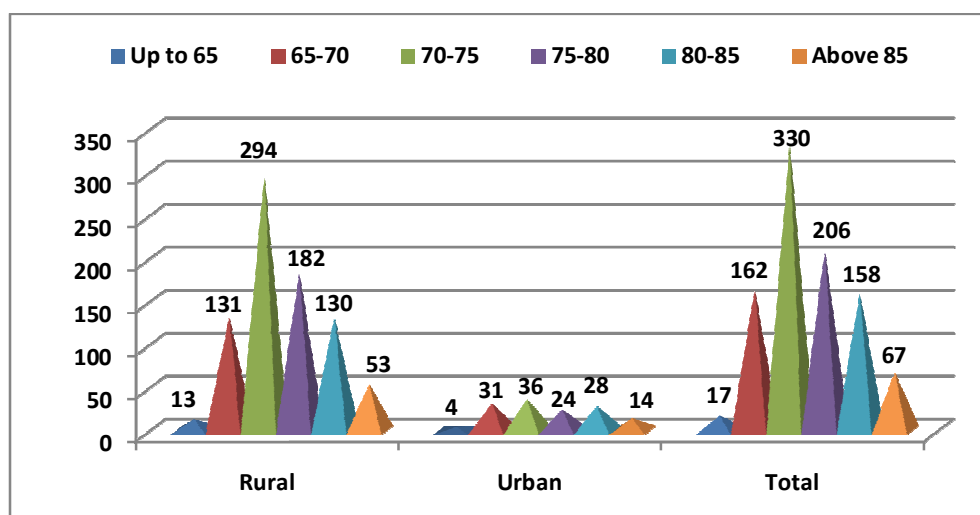


Source: Table No. 3.6 in Appendix

### 3.1.4 Age Profile of the Sample

Out of the 940 beneficiaries, more than one third of them are from the age group of 70 -75, 21.91 percent of beneficiaries from the age group of 75-80 years, 17.23 percent from the 65-75 age category, 16.81 percent from the 80-85 age category and 7.13 percent from the above 85 age category. It is noticed that only 17 beneficiaries (1.81 %) are from the ‘up to 65 years of age category’. This means that one of the selection criteria (age) for beneficiaries is followed in the State. In rural areas, 36.61 percent of beneficiaries are from the age group of 70-75, 22.67 percent from the age group of 75-80, 16.19 percent from the age group of 80-85 and 16.31 percent are from the age group of 65-70. It is noticed that 6.60 percent are from the age group of above 85 and only 1.62 percent are from the ‘up to 65 age group’. In urban area, also 70 - 75 age groups are in top, which comes 26.28 per cent. Here also the up to 65 age group is very low, which comes 2.92 percent. Diagram 3.5 depicts the age profile of the beneficiaries. (Refer table no. 3.7 in Appendix).

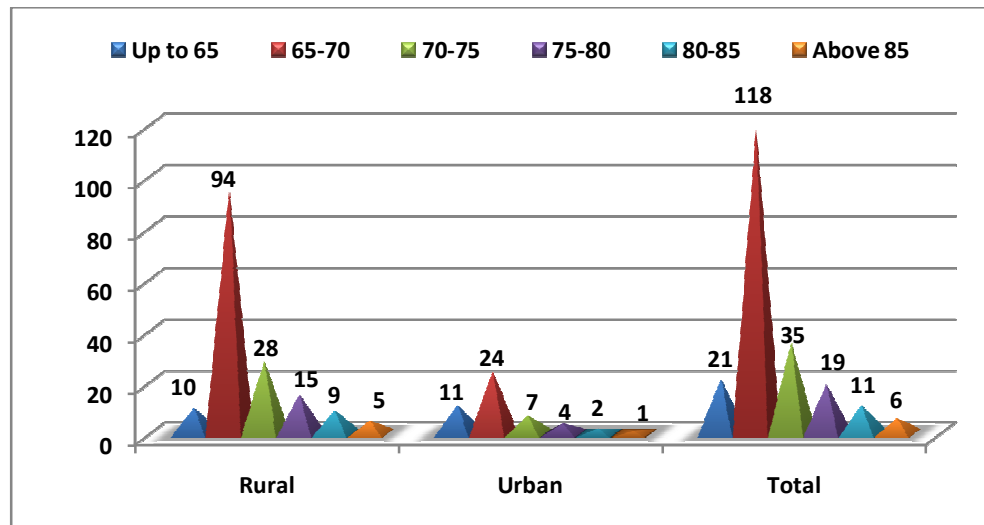
**Diagram No. 3.5: Age Profile of Beneficiaries**



Source: Table No. 3.7 in Appendix

A total number of non beneficiaries surveyed are 210. Out of which more than half of them belongs to the age group of 65-70. Again, 16.67 percent belongs to 70-75 age groups and only 10 percent belongs to ‘up to 65 age group’. In rural area 58.39 percent are in the age group of 65-70 and 17.39 percent are in the age group of 70-75. In urban area 48.98 percent are from 65-70 age group and 22.45 percent are from ‘up to 65 age group’. Diagram 3.6 shows the age profile of the non beneficiaries. (Refer table no. 3.8 in Appendix).

**Diagram No. 3.6: Age Profile of Non Beneficiaries**

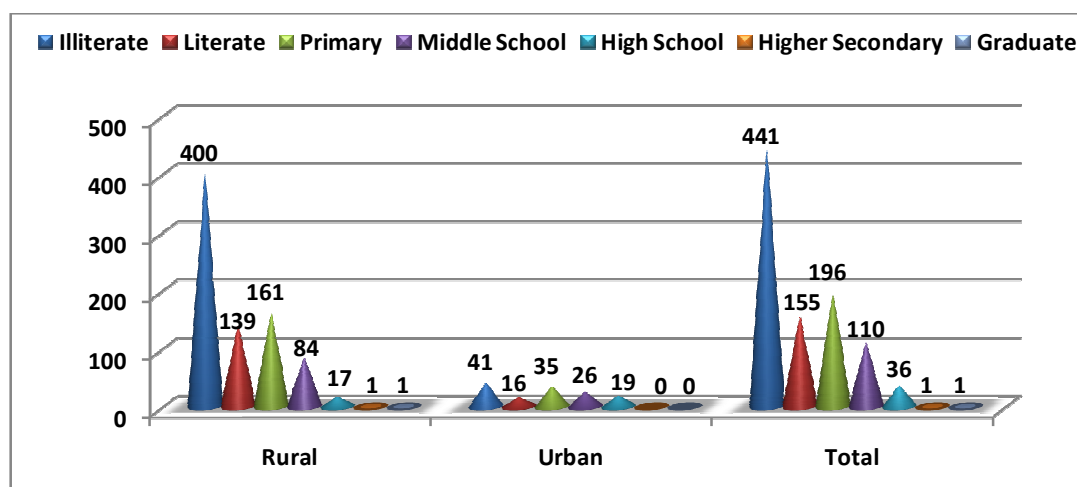


Source: Table No. 3.8 in Appendix

### 3.1.5 Educational Profile of the Sample

Around half of the surveyed beneficiaries (46.91%) are illiterate. It is found that 16.49 percent are neo literate, 20.85 percent of beneficiaries have studied only up to the primary education. The middle school education has been achieved by 11.70 percent of beneficiaries. It is found that only 36 beneficiaries have got high school education. Only one beneficiary each has studied up to higher secondary and graduate level. Among the beneficiaries in rural areas, 49.81 percent are illiterate, 17.31 percent are neo literate, and 20.05 percent have primary level of education. Middle school education has been received by 10.46 percent of beneficiaries. Only 17 beneficiaries have high school level of education. In urban areas, 29.93 percent of beneficiaries are illiterate, 11.68 percent are neo literate. Out of the total 137 non beneficiaries, 35 are having primary education, 26 have middle school education and 19 have high school level of education. Diagram 3.7 illustrates the educational profile of the beneficiaries. (Refer table no. 3.9 in Appendix).

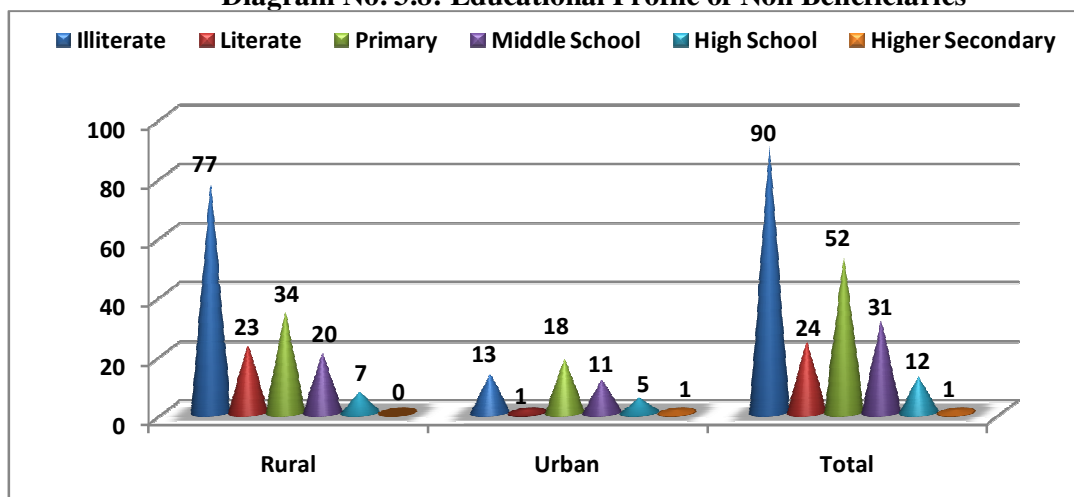
**Diagram No. 3.7: Educational Profile of Beneficiaries**



Source: Table No. 3.9 in Appendix

Among the non beneficiaries, 42.86 percent are illiterate and 11.43 percent neo literate. It is found that 24.76 percent have primary level of education and 14.76 have middle school education. Only 12 non beneficiaries have high school level of education. In rural area, 47.83 percent of non beneficiaries are illiterate and 14.29 percent neo literate. Primary education has been received by 21.12 percent of beneficiaries. Another, 12.42 percent have middle school education and 4.35 percent have high school education. Diagram 3.8 portrays the educational profile of the non beneficiaries. (Refer table no. 3.10 in Appendix).

**Diagram No. 3.8: Educational Profile of Non Beneficiaries**



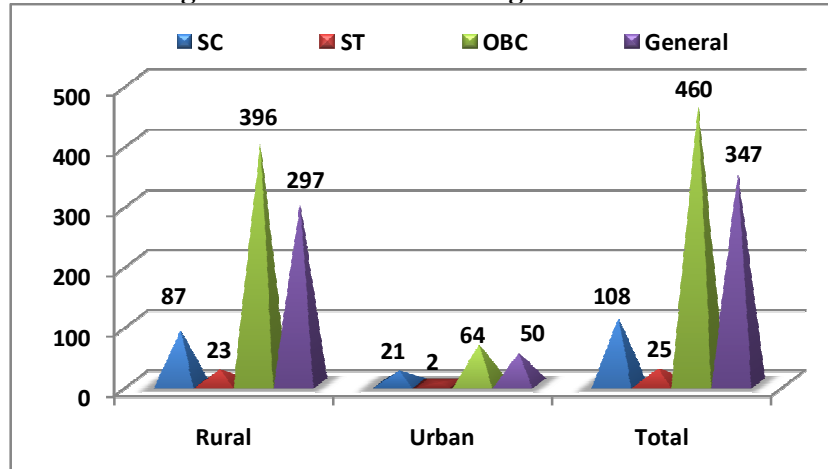
Source: Table No. 3.10 in Appendix

### 3.1.6 Social Categories of the Sample

Out of the 940 beneficiaries around 50 percent belongs to OBC, 11.49 percent belongs to SC, 2.66 percent ST and 36.91 percent from general category. Among rural beneficiaries, 49.32 percent are OBC, 10.83 percent SC and 2.86 percent ST. The remaining is general category

(36.99%). In urban area, again the OBC has the dominant share of 46.72 percent, SCs has 15.33 percent, STs 1.46 percent and general has category 36.50 percent. Diagram 3.9 describes the social categories of the beneficiaries. (*Refer table no. 3.11 in Appendix*).

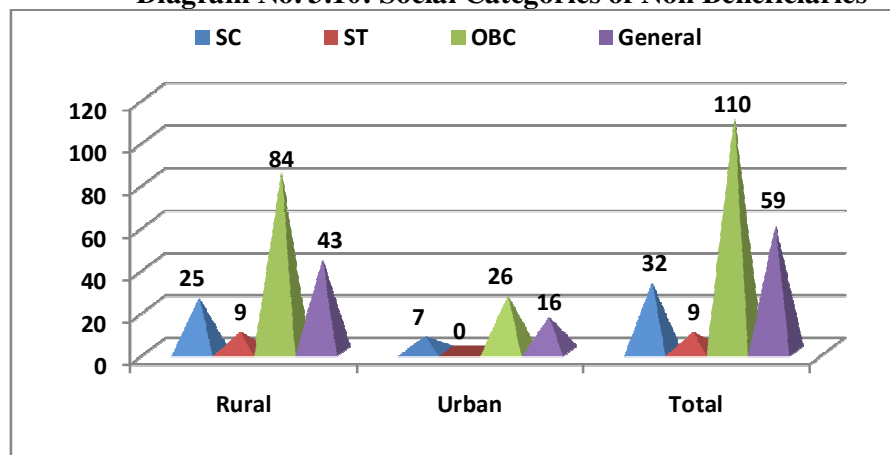
**Diagram No. 3.9: Social Categories of Beneficiaries**



Source: Table No. 3.11 in Appendix

Out of the 210 non beneficiaries surveyed, 52.38 percent are OBC. The share of SCs is 15.24 percent and STs 4.29 percent. The general category is 28.10 percent. In rural area, 15.53 percent are SCs, 5.59 percent STs and 52.17 percent OBCs. And the share of general category is 26.71 percent. In urban centers, the share of SCs is 14.29 percent, OBCs is 53.06 percent and general 32.65 percent. It is noticed that in urban centers among the non beneficiaries there is no one from STs. Diagram 3.10 illustrates the social categories of the non beneficiaries. (*Refer table no. 3.12 in Appendix*).

**Diagram No. 3.10: Social Categories of Non Beneficiaries**

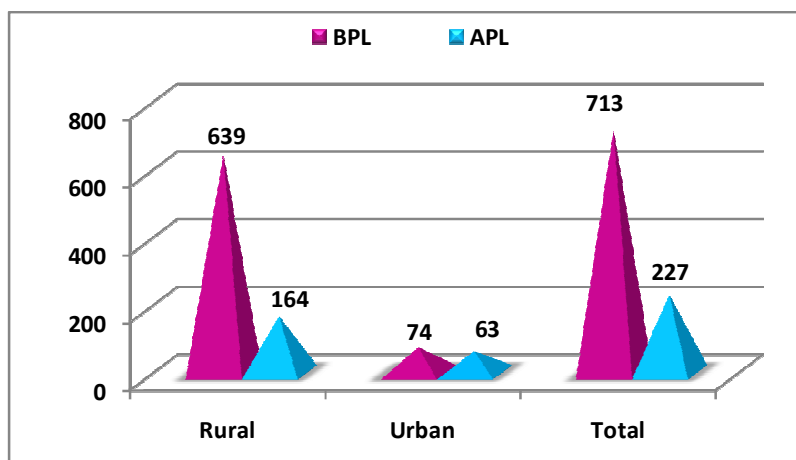


Source: Table No. 3.12 in Appendix

### 3.1.7 Economical Status of the Sample

More than 75 percent of the surveyed beneficiaries are BPL and 24.15 percent are reported to be APL. In rural area, the share of BPL is 79.58 percent and APL 20.42 percent. In urban centre BPL is 54.01 percent whereas APL is 45.99 percent. Diagram 3.11 shows the economical status of the beneficiaries. (Refer table no. 3.13 in Appendix).

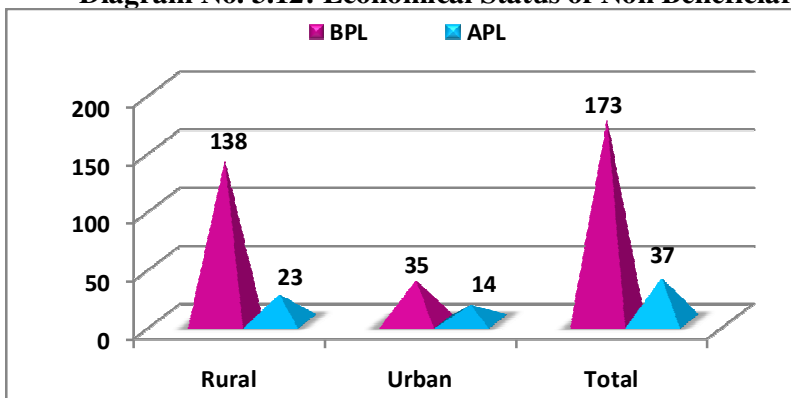
**Diagram No. 3.11: Economical Status of Beneficiaries**



Source: Table No. 3.13 in Appendix

Among the non beneficiary category, 82.38 percent of them are BPL and 17.62 percent APL. In rural area, the BPL is 85.71 percent and in urban area, their size is 71.43 percent. Diagram 3.12 depicts the economical status of the non beneficiaries. (Refer table no. 3.14 in Appendix).

**Diagram No. 3.12: Economical Status of Non Beneficiaries**



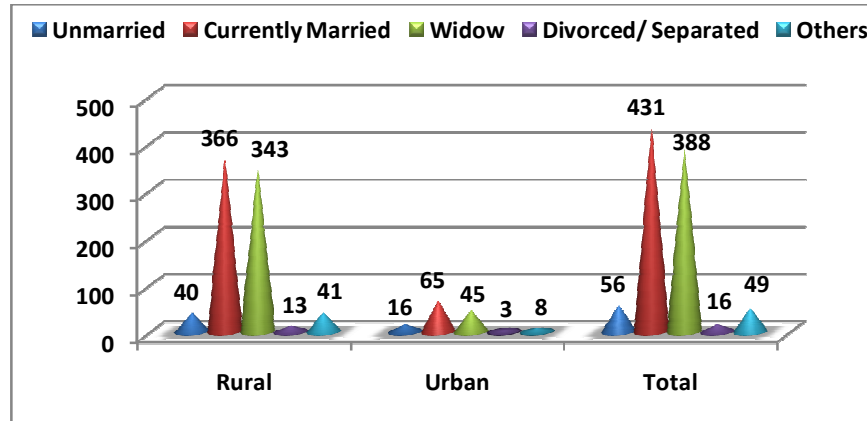
Source: Table No. 3.14 in Appendix

### 3.1.8 Marital Status of the Sample

The marital status of the surveyed beneficiaries is given in this section. Out of the 940 beneficiaries 5.96 percent of beneficiaries are unmarried, 45.85 percent currently married and 41.28 percent are widows. The divorced/separated case is only 1.70 percent. In rural area,

4.98 percent are unmarried, 45.58 percent currently married and 42.71 percent widow. The share of divorced/ separated is 1.62 percent. In urban area, the 11.68 percent are unmarried, 47.45 percent currently married and 32.85 percent widow. Diagram 3.13 gives the marital status of the beneficiaries. (Refer table no. 3.15 in Appendix).

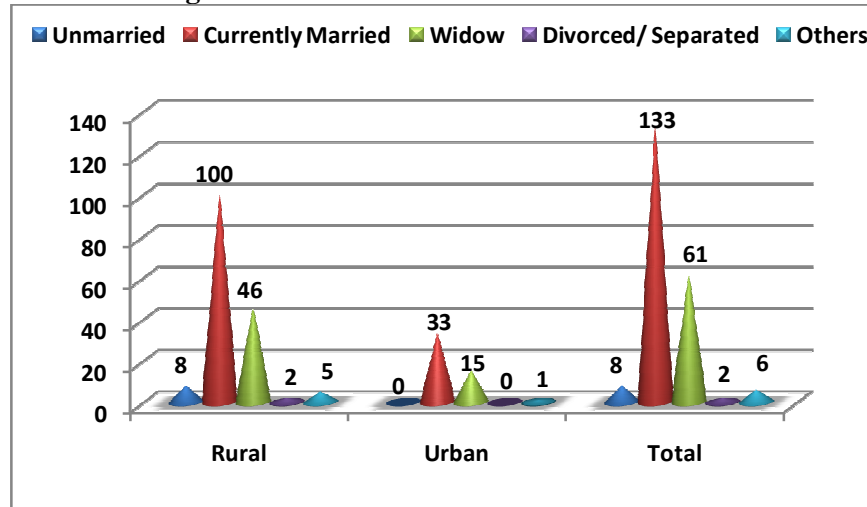
**Diagram No. 3.13: Marital Status of Beneficiaries**



Source: Table No. 3.15 in Appendix

Out of the 210 non beneficiaries, 3.81 percent are unmarried, 63.33 percent currently married, and 29.05 percent widow. In rural area, unmarried category is 4.97 percent, currently married 62.11 percent, 28.57 percent widows. In urban centers, there is no unmarried category, currently married is 67.35 percent and widows 30.61 percent. Diagram 3.14 depicts the marital status of the non beneficiaries. (Refer table no. 3.16 in Appendix).

**Diagram No. 3.14: Marital Status of Non Beneficiaries**

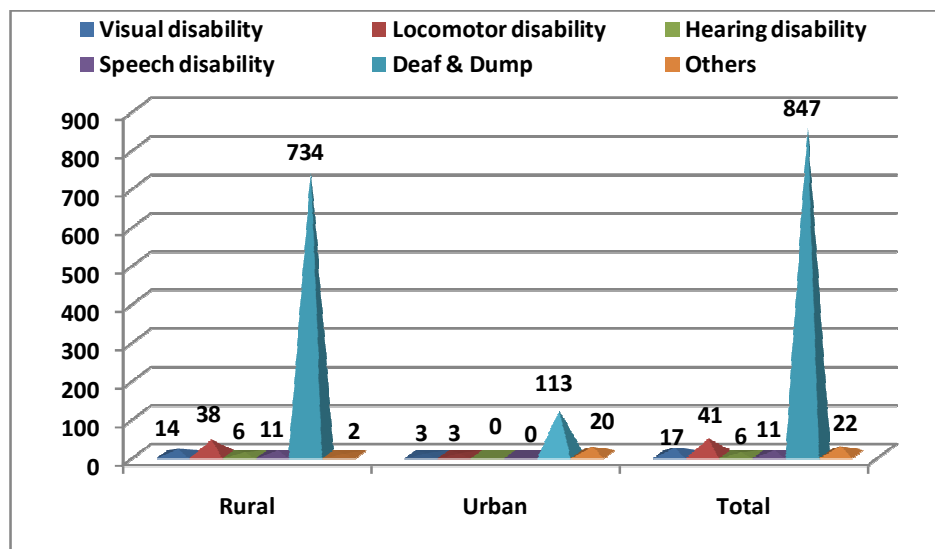


Source: Table No. 3.16 in Appendix

### 3.1.9.a Physical Disabilities and Health Profile of the Sample

Beneficiaries gave multiple responses to this question. Around 90 percent are reported to be deaf and dumb category. Another 4.34 percent have locomotive disability, 1.80 percent visual disability and 1.17 percent speech disability. In rural area, visual disability is reported by 14 beneficiaries, locomotive disability by 38 beneficiaries and speech disability by 11 beneficiaries. A huge majority has the problem of deaf and dumb, their share is 91.18 percent. In urban area the share of deaf and dumb is 81.29 percent. Diagram 3.15 depicts the physical disabilities of the beneficiaries. (Refer table no. 3.17 in Appendix).

**Diagram No. 3.15: Physical Disabilities of Beneficiaries**



Source: Table No. 3.17 in Appendix

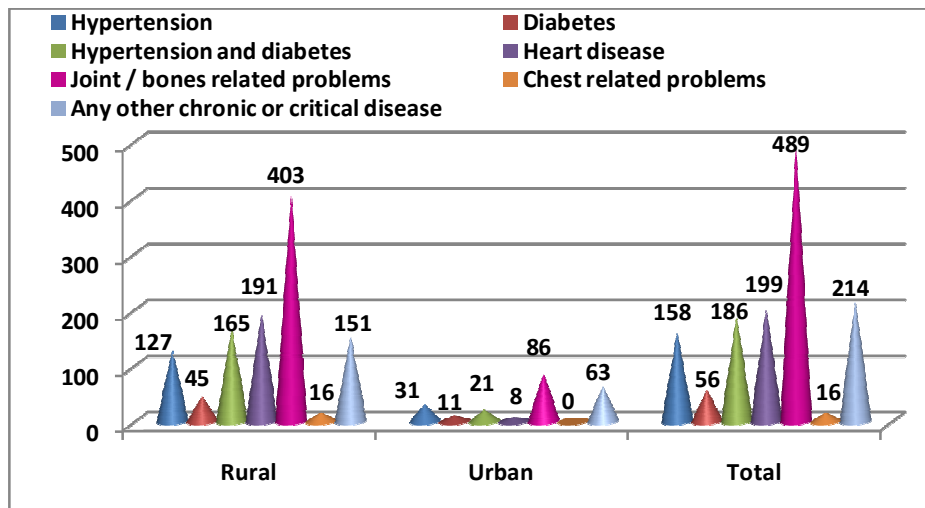
Among the non beneficiary category, majority of them (95.73 %) are in the 'others category'; same is the situation in rural and urban areas. (Refer table no. 3.18 in Appendix).

### 3.1.9. b Health Profile of the Sample

Beneficiaries gave multiple responses to this question. Out of the 940 surveyed beneficiaries 11.99 percent of them have hypertension problems, 4.25 percent diabetes, 14.11 percent have both hypertension and diabetes, heart diseases by 15.10 percent, bones related problems by 37.10 percent and other problems by 16.24 percent. In rural areas, hypertension reported by 11.57 percent of beneficiaries, diabetes by 4.10 percent, hypertension and diabetes 15.03 percent, heart diseases by 17.40 percent, bone related problems by 36.70 percent and other problem by 13.75 percent. In urban centers, majority of them have bone related problems and their share is 39.09 percent. Other problems reported to 28.64 percent whereas hypertension

reported to 14.09 percent. Diagram 3.16 shows the health problems of the beneficiaries. (Refer table no. 3.19 in Appendix).

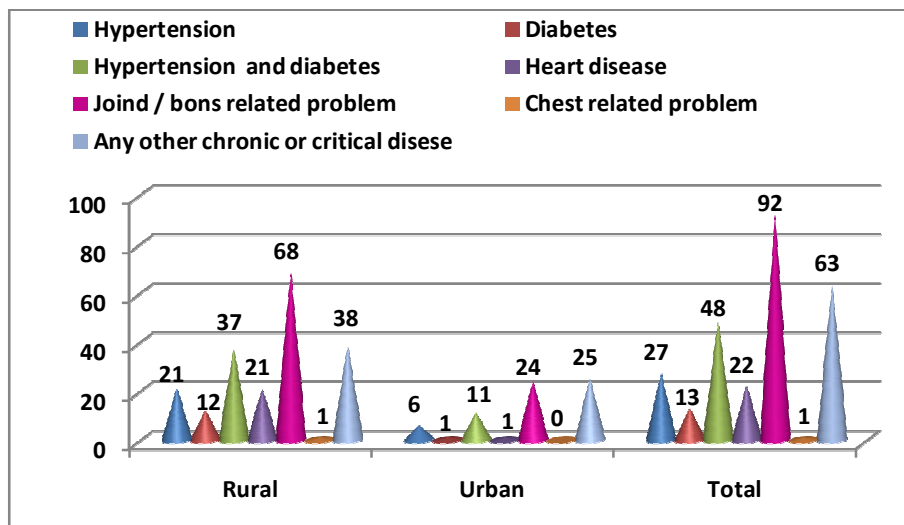
**Diagram No. 3.16: Health Profile of Beneficiaries**



Source: Table No. 3.19 in Appendix

Non beneficiaries also gave multiple responses. In the health issue 10.15 percent has the problem of hypertension and 18.05 percent have the problem of hypertension and diabetes. Bone related problems reported by 34.59 percent of the non beneficiaries and other problems by 23.68 percent. There is no wide variation between the rural and urban areas. Diagram 3.17 depicts the health problems of the non beneficiaries. (Refer table no. 3.20 in Appendix).

**Diagram No. 3.17: Health Profile of Non Beneficiaries**



Source: Table No. 3.20 in Appendix

## 3.2 Household Characteristics

### 3.2.1. Household/Family Size

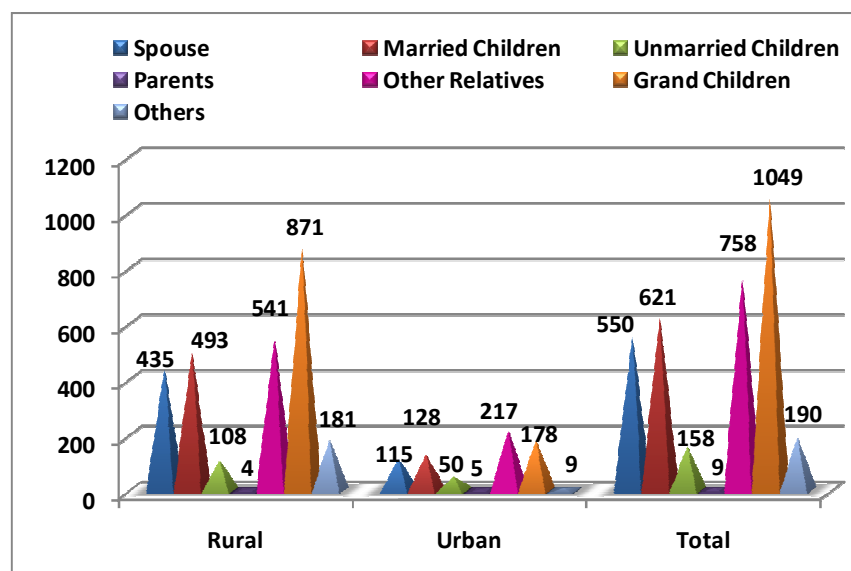
The average size of the family in sample beneficiaries is 4.55. In rural areas the average size of the family is 4.28 whereas in urban area it is 6.12. (Refer table no. 3.21 in Appendix).

Among the non beneficiary category, the average size of the family is 3.67. In rural areas the size of the family is 3.57 and the urban area it is 4. (Refer table no. 3.22 in Appendix).

### 3.2.2 Family Composition

Total 940 beneficiaries have been surveyed for the study. Total family members of these houses are 3335 excluding the beneficiaries, out of this 16.49 percent are spouse, 18.62 percent married children, 4.74 percent unmarried children, 31.45 percent are grand children and 22.73 percent are other relatives. In rural areas, spouse is 16.52 percent, married children 18.72 percent, grand children 33.08 percent and other relatives 20.55 percent. In urban areas, the other relatives are the highest and their share is 30.91 percent, spouses 16.38 percent, married children 18.23 percent and grand children 25.36 percent. Diagram 3.18 describes the family composition of the beneficiaries. (Refer table no. 3.23 in Appendix).

**Diagram No. 3.18: Family Composition of Beneficiaries**

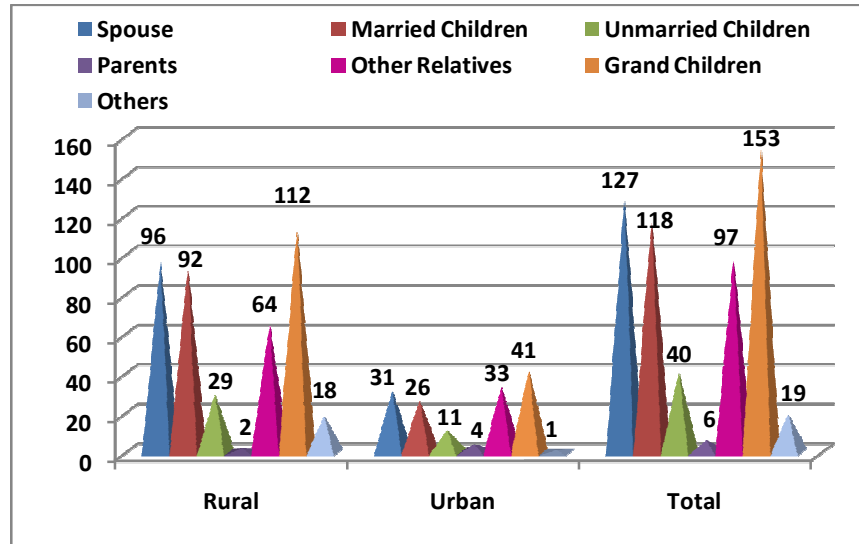


Source: Table No. 3.23 in Appendix

In non beneficiaries category there are 560 members excluding the non beneficiary in the 210 surveyed households. Out of 560 members 22.68 percent is spouse, 21.07 percent married children, 7.14 percent unmarried children and 27.32 percent grand children. In rural area,

23.24 percent is spouse, 22.28 percent married children, 27.12 percent grand children and 15.50 percent other relatives. In urban areas 21.09 percent is spouse, 17.69 percent married children, 27.89 percent grand children and 22.45 percent other relatives. Diagram 3.19 portrays the family composition of the non beneficiaries. (Refer table no. 3.24 in Appendix).

**Diagram No. 3.19: Family Composition of Non Beneficiaries**

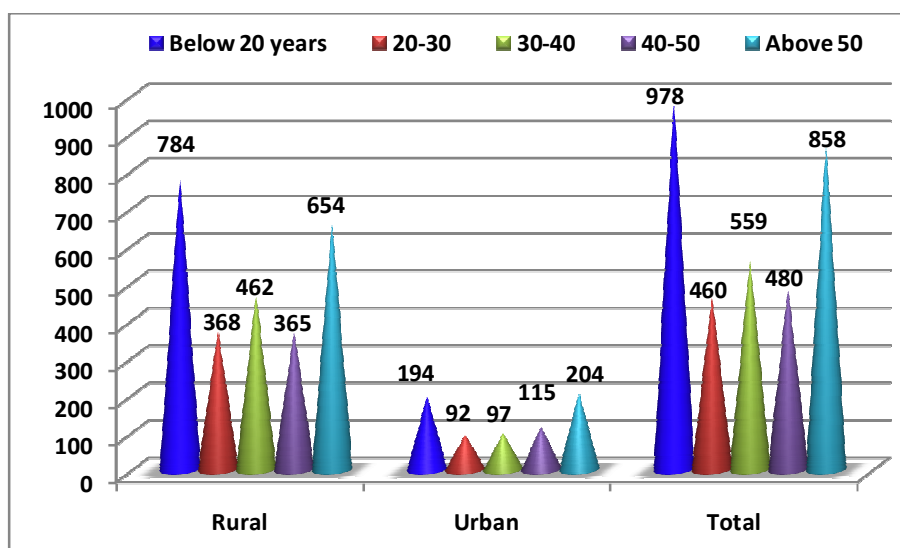


Source: Table No. 3.24 in Appendix

### 3.2.3 Age Composition of the Members of the Sample House Holds

There are 3335 members in surveyed households, out of which 29.33 percent is below 20 years of age, 13.79 percent between 20-30 years, 16.76 percent between 30-40 years, 14.39 percent between 40-50 years and 25.73 percent is above 50 years of age. In rural areas, below 20 years of age category has 29.78 percent, 20-30 years by 13.98 percent, 30-40 years by 17.55 percent, 40-50 years by 13.86 percent and above 50 years of age by 24.84 percent. In urban centers, 27.64 percent are below 20 years of age, 13.11 percent between 20-30 years, 13.82 percent between 30-40 years, 16.38 percent between 40-50 years and 29.06 percent above 50 years of age. Diagram 3.20 gives the age composition of the family members of the beneficiaries. (Refer table no. 3.25 in Appendix).

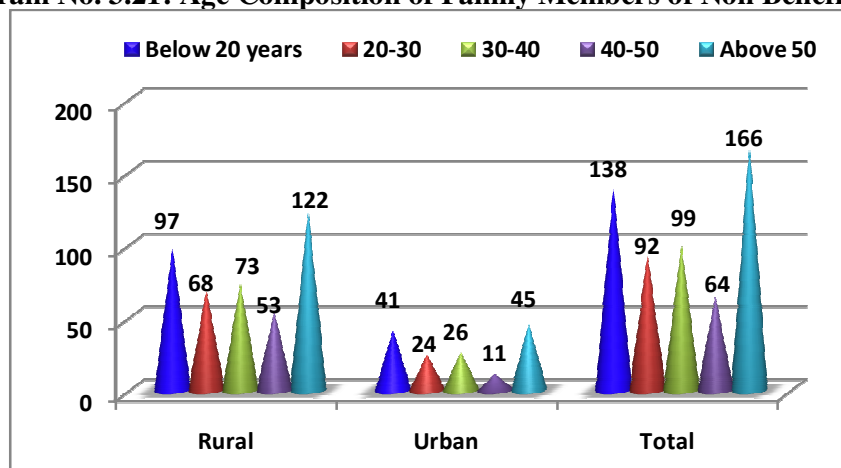
**Diagram No. 3.20: Age Composition of Family Members of Beneficiaries**



Source: Table No. 3.25 in Appendix

In non beneficiary category 24.69 percent of members are the age group of below 20 years, 16.46 percent between 20-30 years, 17.71 percent between 30-40 years, 11.45 percent between 40-50 years and 29.70 percent above 50 years of age. In rural areas 29.54 percent above 50 years of age, 23.49 percent below 20 years of age and 17.68 percent between 30-40 years. In urban areas 30.61 percent above 50 years of age, 27.89 percent below 20 years and 17.69 percent between 30-40 years. Diagram 3.21 shows the age composition of the family members of the non beneficiaries. (*Refer table no. 3.26 in Appendix*).

**Diagram No. 3.21: Age Composition of Family Members of Non Beneficiaries**

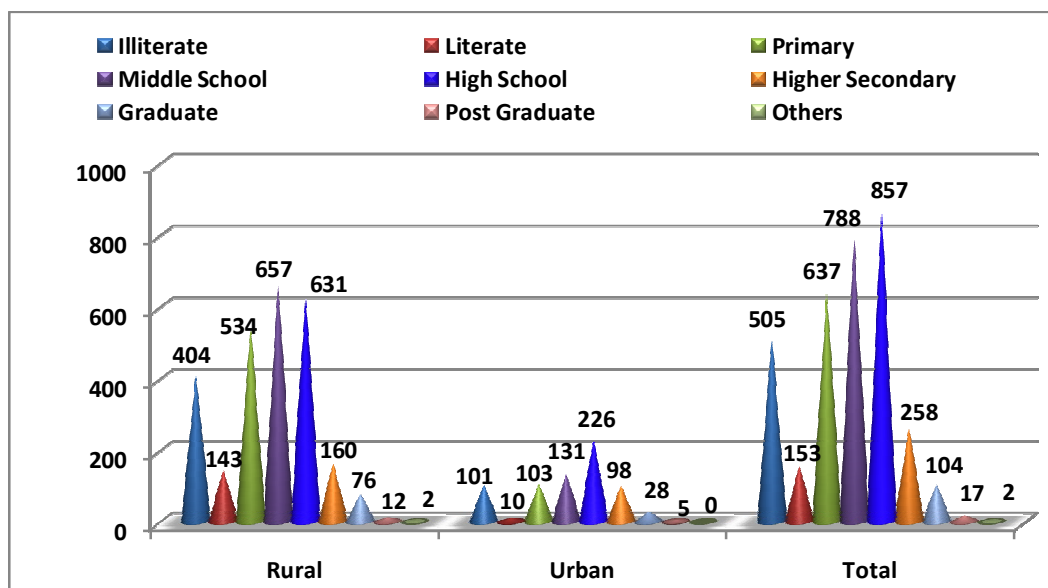


Source: Table No. 3.26 in Appendix

### 3.2.4 Educational Profile of the Members of House Holds - Beneficiaries

Out of the total members of the surveyed households, 15.14 percent of them are illiterate, 4.59 percent are neo literate, 19.10 percent are up to primary level of education, 23.63 percent have middle school level of education, 25.70 percent have high school education, 7.74 percent have higher secondary education and 3.12 percent have graduation. In rural areas 15.35 percent are illiterate, 5.43 percent are neo literate, 20.28 percent have primary education, 24.95 percent have middle school education, 23.96 percent of them have high school education, and 6.08 percent have higher secondary education and 2.88 percent are graduates. In urban centers illiterate is 14.39 percent, 1.42 percent are neo literate, 14.67 percent have primary education, 18.66 percent have middle school education, 32.19 percent have high school education, higher secondary education got 13.96 percent and graduate become 3.99 percent. Diagram 3.22 portrays the educational profile of the family members of the beneficiaries. (Refer table no. 3.27 in Appendix).

**Diagram No. 3.22: Educational Profile of Family Members of Beneficiaries**

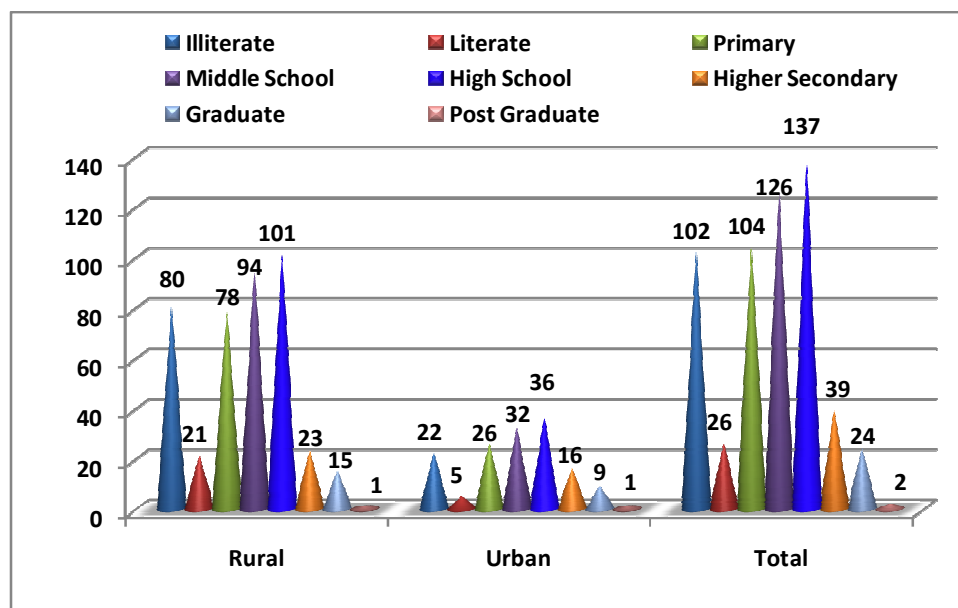


Source: Table No. 3.27 in Appendix

Regarding the non beneficiaries category, 18.21 percent of the members are illiterate, 4.64 percent are neo literate, 18.57 percent have primary education, 22.50 percent have middle school education, 24.46 percent have high school education, 6.96 percent have higher secondary education and 4.26 percent are graduates. In rural areas 19.37 percent are illiterate, 5.08 percent are neo literate, 18.89 percent have primary education, 22.76 percent have middle school education, 24.46 percent have high school education, 5.57 percent have higher

secondary education and 3.63 percent are graduates. In urban centers illiterate are 14.97 percent, neo literate are 3.40 percent, 17.69 percent have primary education, 21.77 percent have middle school education, 24.49 percent have high school education and 6.12 percent are graduates. Diagram 3.23 shows the educational profile of the family members of the non beneficiaries. (Refer table no. 3.28 in Appendix).

**Diagram No. 3.23: Educational Profile of Family Members of Non Beneficiaries**

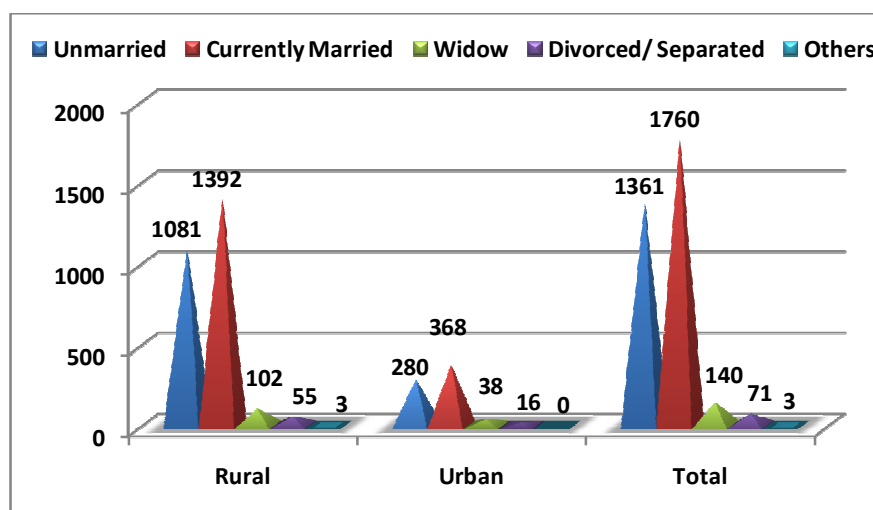


Source: Table No. 3.28 in Appendix

### 3.2.5 Marital Status of the members of the House Holds – Beneficiaries

Among the family members of beneficiaries, 40.81 percent of them are unmarried, 52.27 percent currently married, 4.20 percent widows and 2.13 percent separated / divorced. In rural areas, the percentage of unmarried is 41.06, currently married 52.87 percent, widows 3.87 percent and 2.09 percent are divorced/ separated. In urban centers, 39.89 percent are unmarried, 52.42 percent currently married, 5.41 percent widows and 2.28 percent divorced/ separated. Diagram 3.24 describes the marital status of the family members of the beneficiaries. (Refer table no. 3.29 in Appendix).

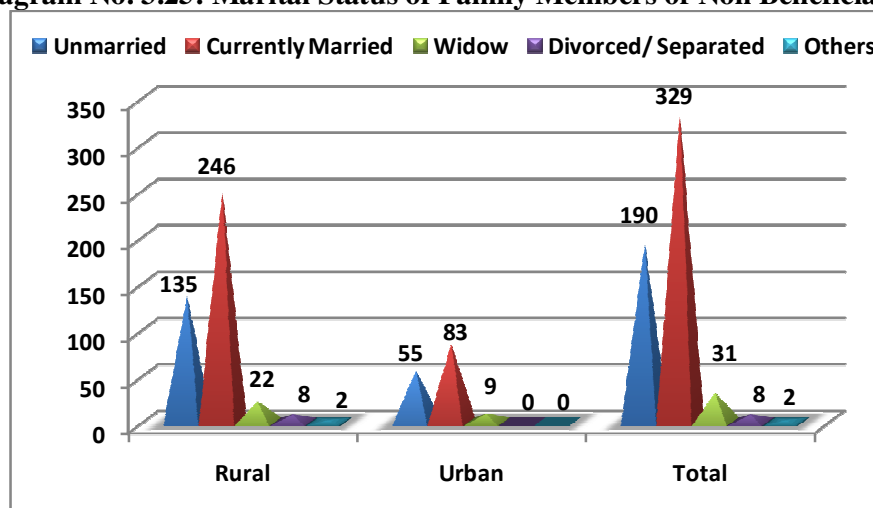
**Diagram No. 3.24: Marital Status of Family Members of Beneficiaries**



Source: Table No. 3.29 in Appendix

In non beneficiary category, 33.93 percent of the members are unmarried, 58.75 percent currently married, 5.54 percent widows and 1.43 percent divorced/ separated category. In rural area, unmarried category has 32.69 percent, currently married 59.56 percent, widows 5.33 percent and divorced/separated 1.94 percent. In urban areas, the share of unmarried group is 37.41 percent, currently married 56.46 percent and widows 6.12 percent. Diagram 3.25 illustrates the marital status of the family members of the non beneficiaries. (*Refer table no. 3.30 in Appendix*).

**Diagram No. 3.25: Marital Status of Family Members of Non Beneficiaries**

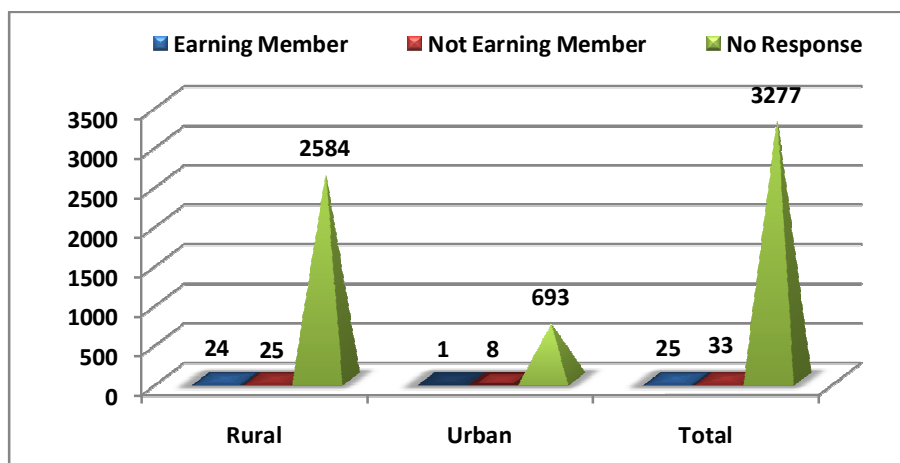


Source: Table No. 3.30 in Appendix

### 3.2.6 Status of Earning Members of the Sample Size

Majority of them (98.26 %) have not responded to the question on the status of earning. Out of the 3335 members, only 0.75 percent reported that they are earning member and 'not earning' by 0.99 percent. In rural areas 0.91 percent of the members are in the group of earning members and 0.95 percent is not earning category as per the response. Here also 98.14 percent of the members did not have any response. In urban area, 0.14 percent of members are in earning category whereas 1.14 percent of them not earning, 98.72 percent have no response. The very poor response of the particular question may be due the fear that if they respond positively they would be removed from the beneficiary list of pension holders. Since more than 98 percent of beneficiaries have not responded to the question, the status of earning members of the sample size could not be properly analyzed. Diagram 3.26 gives the status of earning members of the family members of the beneficiaries. (Refer table no. 3.31 in Appendix).

**Diagram No. 3.26: Status of Earning Members - Beneficiaries**



Source: Table No. 3.31 in Appendix

Among the family members of non beneficiaries, all most all (99.46 %) have not responded about the status of earning members in the family. Only three of them are responded and it is stated that they are not earning members. (Refer table no. 3.32 in Appendix).

### 3.2.7 Health and Disability

#### a. Disability

Family members of the beneficiary have no serious disabilities. Only 0.06 percent of them have visual disability. (Refer table no. 3.33 in Appendix).

Family members of the non beneficiaries also do not have any serious disabilities. (Refer table no. 3.34 in Appendix).

**b. Health**

Majority of the family members (99.76%) of the beneficiaries have no serious health problems. Only three of them have bone related problems and two of them have heart disease. (*Refer table no. 3.35 in Appendix*). There is no serious health problems reported among the family members of non beneficiaries.

**Conclusion**

The very profile of the beneficiaries may be a testimonial to prove that the scheme has reached the targeted beneficiaries. Only very insignificant number of beneficiaries is in the group of 'up to 65 years of age' though they are also eligible for the pension. Large numbers of them are from the group of 'above 65 years of age'. One can aver that while implementing the scheme an inclusive approach has been followed. It is reflected by the socio – religious and spatial characteristics of the beneficiaries. The gender breakup shows that women are more benefited by the scheme and among women the percentage of widows are very high. The profile of non beneficiaries indicates that majority of them are also potential beneficiaries of the scheme. An effective and responsible programme planning can bring them in to social security scheme.

## Chapter 4

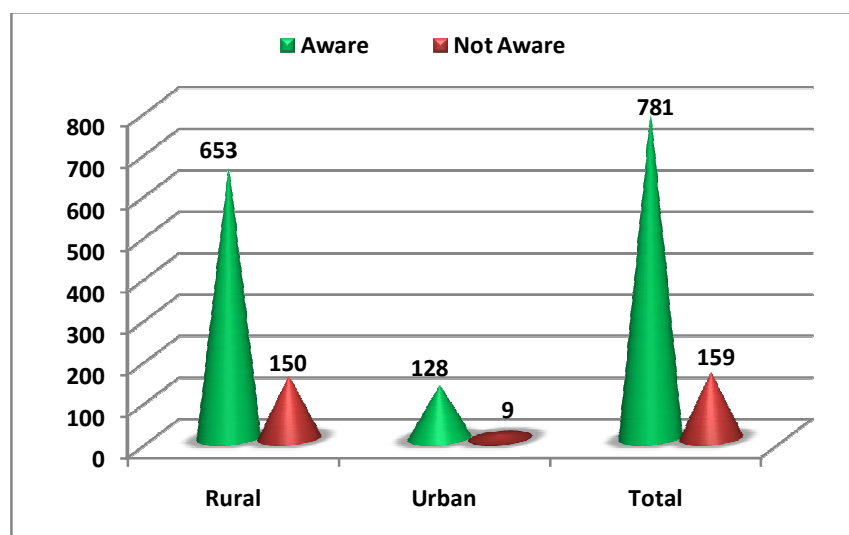
### Awareness of IGNOAPS

Awareness status and source of information about IGNOAPS by beneficiaries and non beneficiaries are analyzed in this section. This has major relevance in strategy planning for awareness building by utilizing conventional and non conventional source of information. It also gives an idea about how it varies between rural and urban.

#### 4.1. Awareness Status

Out of 940 beneficiaries, 83.09 percent of them are aware of the IGNOAPS whereas 16.91 percent are not aware. In rural area, 81.32 percent are aware of the scheme and whereas in urban area the corresponding figure is 93.43 percent. Diagram 4.1 gives the status of awareness of IGNOAPS by the beneficiaries. *(Refer table no. 4.1 in Appendix)*

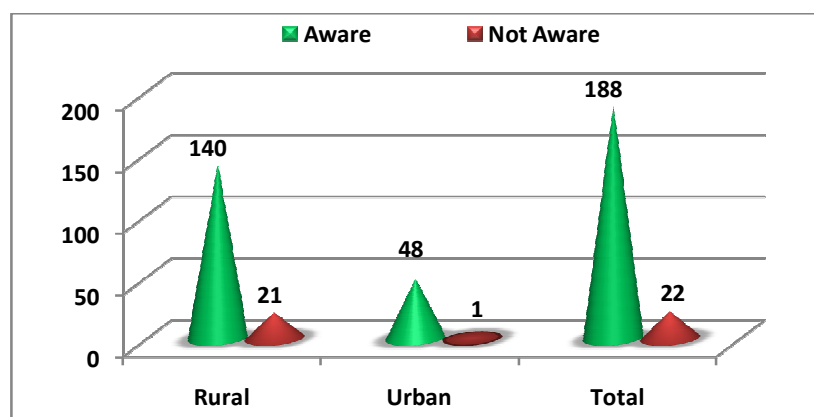
**Diagram No. 4.1: Status of Awareness of IGNOAPS by Beneficiaries**



Source: Table No. 4.1 in Appendix

In the case of non beneficiary group, majority of them (89.52%) are aware of the scheme. And only 10.48 percent are not aware of the scheme. In rural area, 86.96 percent are aware of the scheme and in urban centers their share is 97.96 percent. Awareness programmes are much effective in the state. Diagram 4.2 shows the status of awareness of IGNOAPS by the non beneficiaries. *(Refer table no. 4.2 in Appendix)*

**Diagram No. 4.2: Status of Awareness of IGNOAPS by Non Beneficiaries**

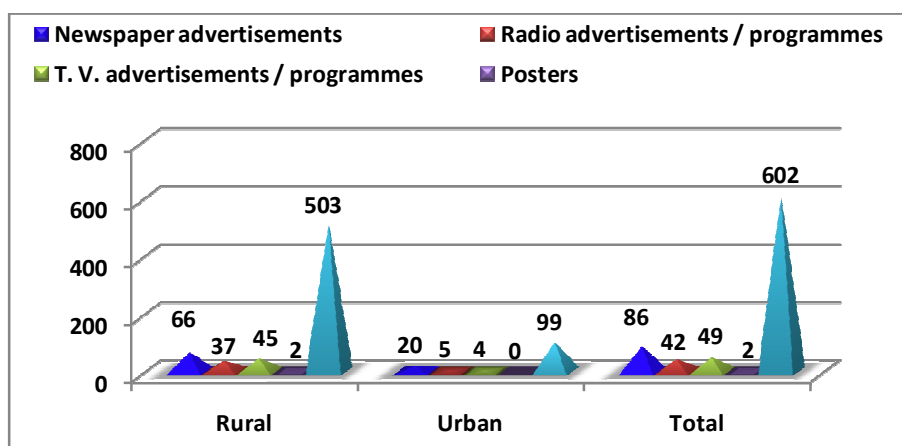


Source: Table No. 4.2 in Appendix

#### 4.2. Source of Information

Out of the beneficiaries who are aware of the scheme, more than 77 percent have heard about the scheme through the 'other mode' or 'other source of information', 11.01 percent through news paper, 5.38 percent through radio programme, 6.27 percent through TV programme. Very negligible portion (0.26 %) knows about the scheme though posters. In rural areas 77.03 percent heard about the scheme through 'other source of information. News paper, TV programme and radio programme are the sources of information for 10.11, 6.89 and 5.67 percent respectively. In urban area also majority of them (77.34%) know about the scheme though the 'other source of information'. Diagram 4.3 portrays the source of information about IGNOAPS to the beneficiaries. (Refer table no. 4.3 in Appendix)

**Diagram No. 4.3: Source of Information about IGNOAPS to Beneficiaries**

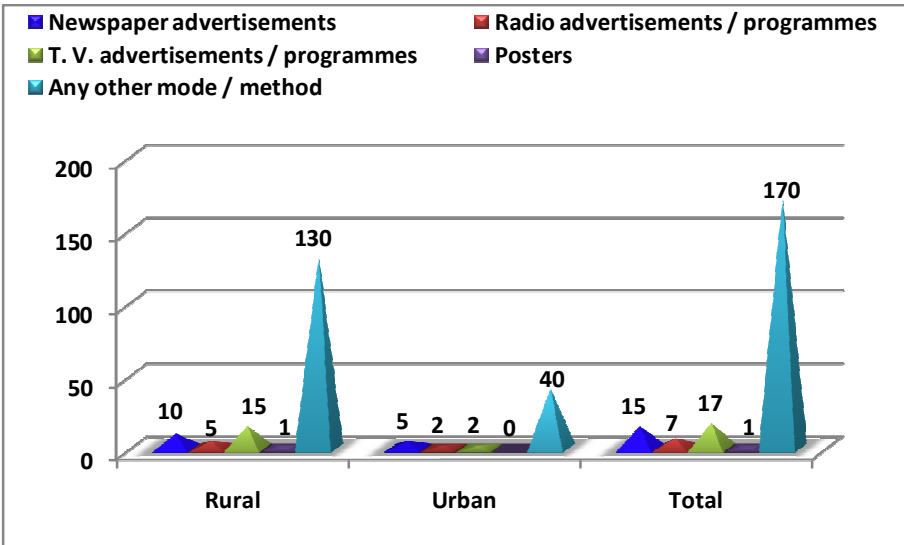


Source: Table No. 4.3 in Appendix

Majority of the non beneficiaries (81.22 %) reported that they have heard about the scheme through 'other source of information'. Only 7.04 percent of the non beneficiaries reported

that they know about the scheme though news paper, 3.29 percent through radio and 7.98 percent through TV programme. Only 0.47 percent of the beneficiaries opined that they have heard the scheme through posters. There is no wide difference between rural and urban non beneficiaries regarding the source of information. Diagram 4.4 gives the source of information about IGNOAPS to the non beneficiaries.

**Diagram No. 4.4: Source of Information about IGNOAPS to Non Beneficiaries**



Source: Table No. 4.4 in Appendix

### 4.3 Summery and Suggestion

#### a. Summery

Majority of the beneficiaries (83.09%) and non beneficiaries (89.52 %) are aware of IGNOAPS. From this one can say that awareness on the progrmmes is very effective in the state. It is also interested to know that more awareness is among the non beneficiaries and they may be in the process of submitting the application for pension.

Majority of the beneficiaries have heard the scheme though the ‘other source of information’. Only 22.66 percent of the beneficiaries reported that they have heard the scheme through news paper or radio or TV programme. Another 0.26 percent of beneficiaries have received the information on the programme through the posters. It is very clear that the advertisement through printed and visual media is not very effective. The advertisement though posters is also not very much effective.

The beneficiaries of the scheme are at the age of more than 60 years and majority of them are above the prescribed age. In this situation awareness through printed and visual media is not very effective. Since half of the beneficiaries are illiterate, the newspaper advertisement and posters are also not effective mode of information and very rarely the scheme details are appeared in news paper, radio and TV.

**b. Suggestions**

It is better to conduct more awareness through SHGs, Neighborhoods Groups, Gram Sabha and MGNREGA work site. Publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions. It is better to select prime time in TV and radio for the advertising the scheme. It is better to use the platform of Gram Sabha for the awareness generation. Schools may another medium which can be used for awareness building. Children can pass over the information to their respective parents and grandparents.

## **Chapter 5**

### **Benefits under IGNOAPS**

This chapter deals with amount of pension received, duration of getting the pension, mode of receipt, place of receipt, distance of receipt and periodicity of receiving the pension by the beneficiaries. It also deals with the delay and gaps in the pension disbursement of the pension and reasons for delay. These details are valuable information while making suggestions for strengthening the scheme.

#### **Benefits under IGNOAPS**

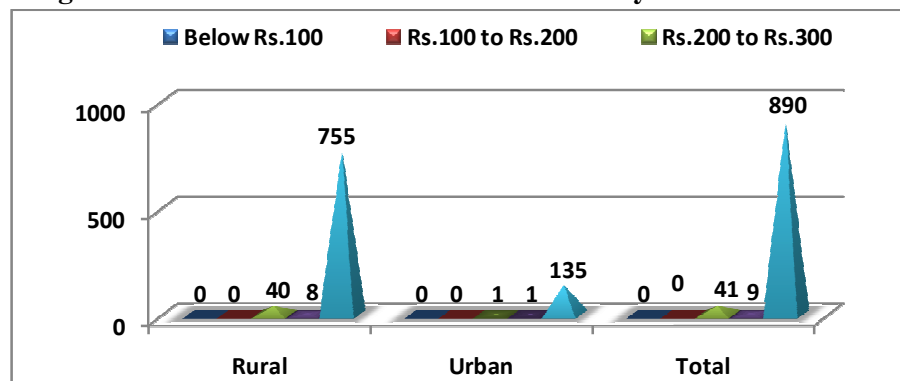
The beneficiaries of the pension scheme under IGNOAPS received Rs.400/- per month. The amount is mainly used by the beneficiaries for the medicine, dress materials, food and repayment of debts. Majority of the beneficiaries are staying with their son or daughter, so one portion of the amount also is used for the educational purpose of the grant children. Since majority of the beneficiaries are more than 70 years of age they need medicines on daily basis for protecting their health. Moreover, majority of them are suffering from number of health problems related old age .As a result, major portion of the amount is used for medicine. One of the major advantages of the scheme is that the beneficiaries can purchase the medicine without depending on others. Some of the beneficiaries opined that they can avail individual loan for a small period for their regular needs only because they have some regular income from this pension.

#### **5.1 Amount of Pension under IGNOAPS**

**There was a direct question to the beneficiaries about the amount of pension they had received during the previous month of the survey.**

Out of the 940 beneficiaries, around 95 percent reported that they received Rs. 400 per month as pension under IGNOAPS. However, 4.37 percent of beneficiaries opined that they have received an amount between Rs.200-300 and 0.96 percent reported between Rs. 300-400. In rural areas, 94.02 percent of beneficiaries reported that they have received Rs 400 per month. In urban areas, the corresponding answer is given by 98.54 percent. Diagram 5.1 describes the amount of pension received by the beneficiaries. *(Refer table no. 5.1 in Appendix)*

**Diagram No. 5.1: Amount of Pension Received by Beneficiaries**



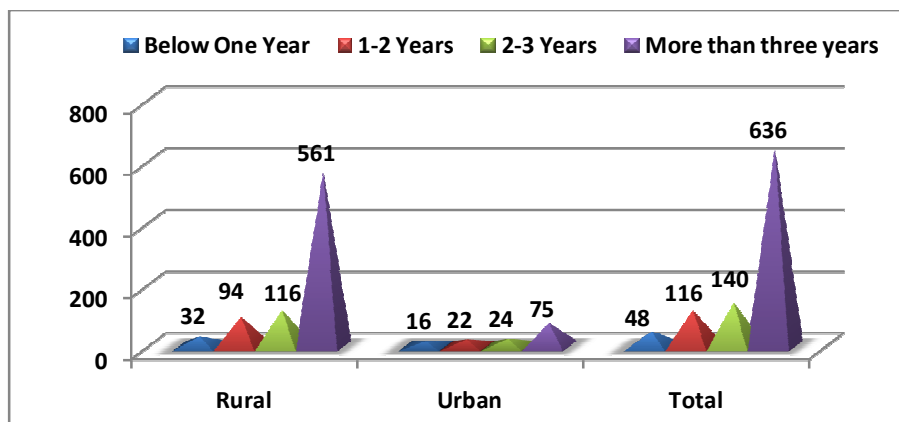
Source: Table No. 5.1 in Appendix

Among the non beneficiary more than 61 percent have no idea about the amount of pension received by the beneficiary. More than one third (37.62 %) reported that the monthly pension amount for the beneficiaries is more than Rs.400 and the remaining respondent opined that the pension amount is below Rs.400. (Refer table no. 5.2 in Appendix)

## 5.2. Duration of getting Pension

More than 67 percent of beneficiaries reported that they have received the pension since more than last three years, 14.91 percent since last 2-3 years, 12.35 percent since last 1-2 years and only 5.11 percent since below one year. In rural area, 69.86 percent of beneficiaries have received the pension since more than last three years and 14.45 percent since last 2-3 years. In urban area, 54.41 percent of beneficiaries have received the pension since more than last three years and 17.65 percent since last 2-3 years. Diagram 5.2 depicts duration of getting pension by the beneficiaries. (Refer table no. 5.3 in Appendix)

**Diagram No. 5.2: Duration of getting the Pension by Beneficiaries**

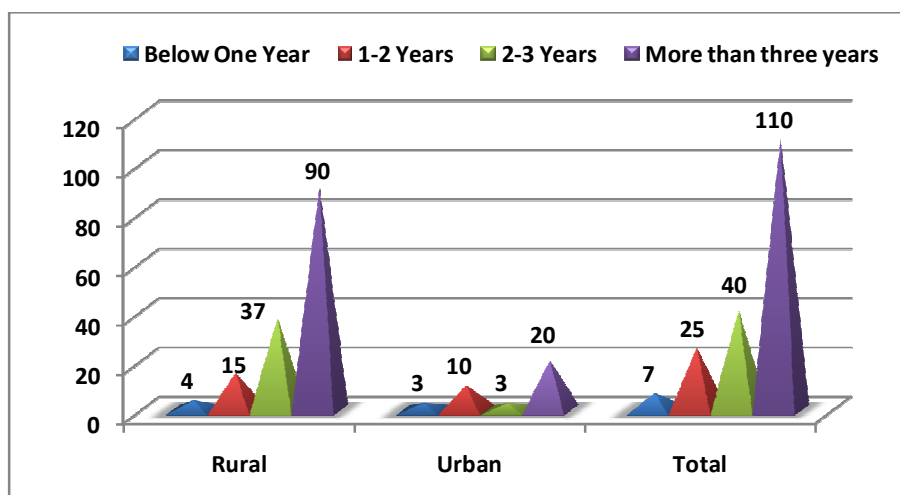


Source: Table No. 5.3 in Appendix

In the case of non beneficiaries who are aware of any beneficiaries getting the pension amount 60.44 percent opined that pension amount is received for more than three years,

21.98 percent for last 2-3 years, 13.74 percent for last 1-2 years and 3.85 percent for below one year. It is noted that 28 non beneficiaries are not responded. In rural areas 61.64 percent of the non beneficiaries are aware of a beneficiary who has been receiving pension for more than three years and in urban area it is 55.56 percent. (Refer table no. 5.4 in Appendix)

**Diagram No. 5.3: Awareness about Duration of getting the Pension by Non Beneficiaries**



Source: Table No. 5.4 in Appendix

### 5.3 Mode of Receipt of Pension under IGNOAPS

More than 99 percent of beneficiaries reported that they have received the pension amount through direct cash. In rural and urban areas also more than 99 percent of the beneficiaries reported that the pension amount is received directly by cash. (Refer table no. 5.5 in Appendix)

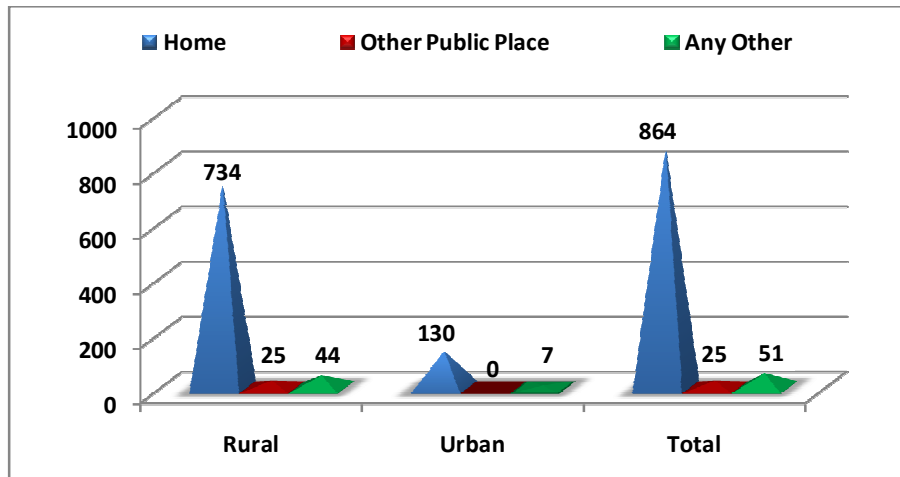
To understand the awareness of the non beneficiary category regarding the mode of payment the same question was asked to them. More than 61 percent of them have not responded to the question and 38.09 percent of the non beneficiaries reported that the pension amount is received directly by cash. In rural area more than 67 percent did not respond the question and 31.68 percent reported that the pension amount is received directly by cash. In urban centers more than 40 percent of the respondents have not given any answer to the question and remaining reported that it is in the form of cash. (Refer table no. 5.6 in Appendix)

### 5.4 Place of Receipt of Pension under IGNOAPS

‘Home itself’ is mentioned as the place of receipt of pension by 91.91 percent, ‘public places’ by 2.66 percent and ‘other places’ by 5.42 percent. When compare to rural and urban

beneficiaries, in rural area 91.41 percent reported that they received the pension amount at the ‘home itself’ and in urban area 94.89 percent of the beneficiaries have the same opinion. Diagram 5.4 depicts place of receipt of pension by the beneficiaries. (Refer table no. 5.7 in Appendix)

**Diagram No. 5.4: Place of Receipt of the Pension by Beneficiaries**



Source: Table No. 5.7 in Appendix

Regarding the non beneficiaries category, 61.43 percent have not responded to the question, 37.14 percent of respondents have reported that the pension amount is received by the beneficiary at home and three responded that pension is received at any other places. In rural areas 31.06 percent of the respondent reported that the pension amount has been received at home whereas in urban area the corresponding figure is 57.14 percent. It is noted that 67.70 percent of non beneficiaries in rural area and 40.82 percent in urban area are not responded to the question. (Refer table no. 5.8 in Appendix)

### 5.5 Distance of Receipt of Pension under IGNOAPS

The pension is received at a distance of below 3 km by 98.94 percent of beneficiaries and at a distance of 3-6 km by 1.06 percent. In rural areas, 98.88 percent have opined that they have received the pension amount by traveling at a distance of below 3 km and in urban area 99.27 reported the same. (Refer table no. 5.9 in Appendix)

Among the non beneficiaries category, majority of them (98.57%) have not responded to the question and 1.43 percent opined that the pension is received at a distance of below 3 km by the pension holders. There is no wide difference between the rural and urban respondents. (Refer table no. 5.10 in Appendix)

## 5.6 Receiver of Pension under IGNOAPS

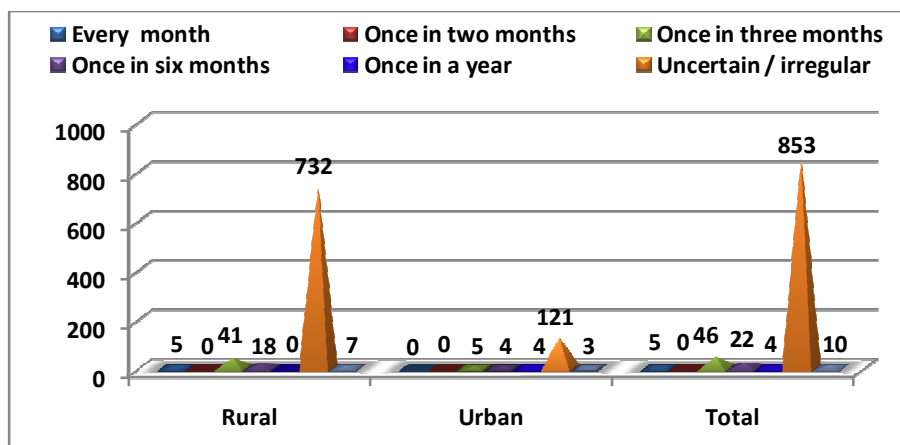
Majority of beneficiaries (99.79%) reported that the pension amount is directly received by the beneficiaries themselves and it is received by other relatives by two beneficiaries (0.21%). (Refer table no. 5.11 in Appendix).

In the case of non beneficiaries 61.43 percent have no idea about the receiver of pension and the remaining reported that the pension amount is directly received by the beneficiaries themselves. (Refer table no. 5.12 in Appendix).

## 5.7 Periodicity of receiving Pension under IGNOAPS

In Kerala the pension disbursement is very irregular, which is very clearly understood from the diagram no 5.5. More than 90 percent of the beneficiaries reported that the pension disbursement is uncertain or irregular. Only 0.53 percent of them are reported that they getting the pension at every month, 4.89 percent received the pension once in three months, 2.34 percent once in six months and 0.43 percent once in a year. In rural areas 91.16 percent reported that the disbursement of pension amount is irregular or uncertain and in urban 88.32 percent opined the same. (Refer table no. 5.13 in Appendix).

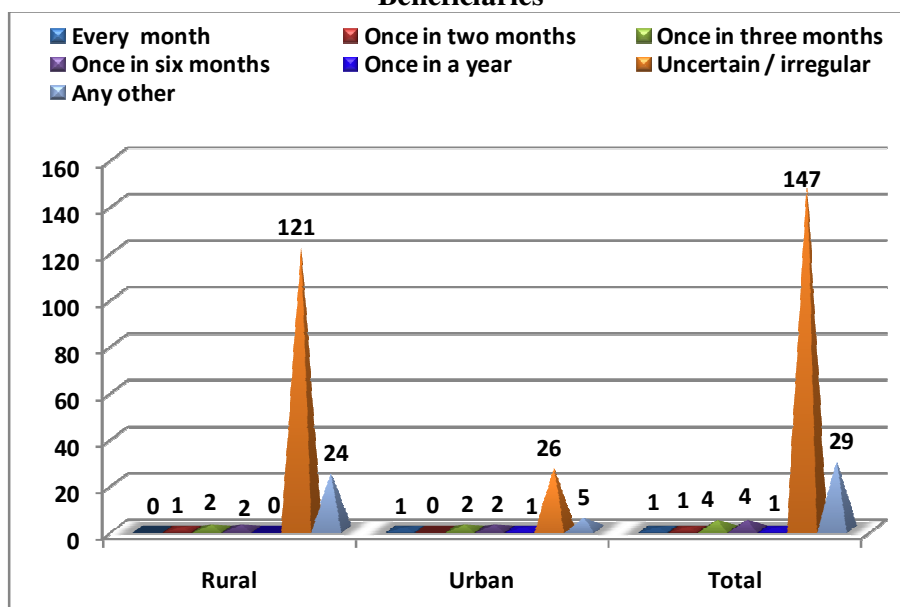
**Diagram No. 5.5: Periodicity of Receiving the Pension by Beneficiaries**



Source: Table No. 5.13 in Appendix

Majority of the non beneficiaries (70%) have opinion that the disbursement of the pension to the beneficiaries is irregular or uncertain, 13.80 percent given 'any other' as the answer and 10.95 percent of the respondents did not give any answer to the question. Among the rural non beneficiaries more than 75 percent has the understanding that the pension disbursement is irregular whereas in urban area, 5.06 percent of the non beneficiaries have the same opinion. Diagram 5.6 depicts awareness about periodicity of receiving pension by the non beneficiaries. (Refer table no. 5.14 in Appendix).

**Diagram No. 5.6: Awareness about Periodicity of Receiving the Pension by Non Beneficiaries**



Source: Table No. 5.14 in Appendix

### 5.8 Delay and gaps in disbursement of Pension under IGNOAPS

It is noticed that the pension under IGNOAPS is not regularly disbursed to the beneficiaries. More than 90 percent of the surveyed beneficiaries reported that they are not getting the pension amount on regular basis. From the official source and from beneficiary's side it is understood that pension amount is disbursed only on festival seasons of Kerala; like *Onam*, Christmas etc. The majority of the beneficiaries have strongly expressed their dissatisfaction over the irregularity in the disbursement of pension amount. They opted for monthly disbursement.

### 5.9 Reason for Delay of Pension under IGNOAPS

The Gram Panchayats are the responsible authority to deliver the pension under IGNOAPS to the beneficiaries. It is reported that lack of required staff and the heavy work load of existing staff are the major reasons for the delay. However, this argument has been rejected by the Gram Panchayats and they opined that the pension amount is being released not regularly by the district and state officials. The functionaries of Gram Panchayats have asserted that the amount will be disbursed immediately after receiving it from the district. The State Human Development Report, 2005 (Kerala) has also noticed the delay of pension and the report comments, "*Much of the social security content of the old age pension for the poor is robbed*

*of its worth when such pensions are distributed once in six or eight months as is the case in Kerala. Given the fact that these poor people have no voice or representation, there is no one to champion their case. The State has a duty to ensure that monthly pensions and similar transfer payments to the poor are paid on a regular basis without running in to arrears”.*

## **5.10 Summery and Suggestion**

### **5.11. a. Summery**

- ❖ From the data it is very clear that the pension amount is directly received by the beneficiaries themselves.
- ❖ Under IGNOAPS the full amount is received by the beneficiaries.
- ❖ It is noticed that the pension amount is received at the home itself by the form of money order.
- ❖ The pension is distributed once in six or eight months. As a result there is an undue delay in disbursement of pension amount and it is running with arrears.
- ❖ There is an equal amount of State share in the pension scheme.
- ❖ Majority of the beneficiaries use the pension amount for medical care.
- ❖ It is noticed that amount is very helpful to the beneficiaries under destitute.

### **5.11. b. Suggestion**

- The scheme requires considerable strengthening.
- The Government of Kerala should take more care on the disbursement of pension amount on monthly basis without running arrears. Monthly disbursement of pension is very much helpful to poor and it is their pressing demand.
- It is better to introduce Biometric Card System.
- For distributing the pension amount, the service of anganvady teachers /members of *Kudumbasree* can be utilized and the commission amount for money order to postal department can be given to either anganvady teacher/ women in *Kudumbasree*.
- The amount of pension may be increased due to the price hike of essential items. The present amount is too meager and it is less than the required income to cross the poverty line.
- Regular monitoring of scheme is very much essential at Gram Panchayat, District and State level, which is lacking in Kerala.

## **Chapter 6**

### **Process and Effectiveness of Present Implementation System**

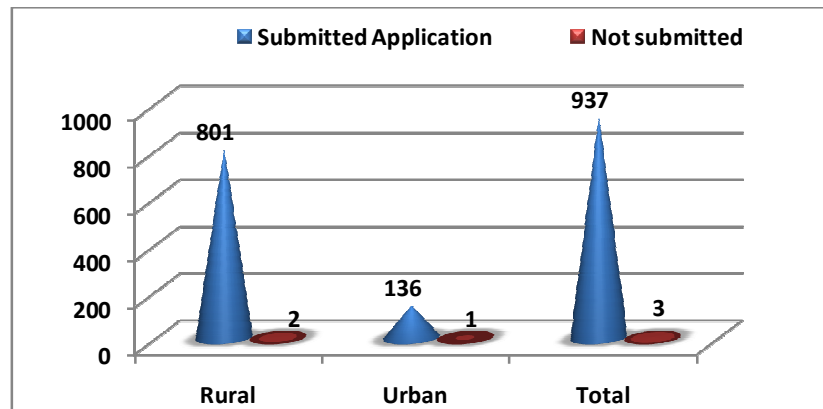
The beneficiaries have to submit the application for the pension under IGNOAPS to the Gram Panchayat. Along with the application, the age proof certificate from competent authority and the proof of BPL status also should be submitted. The applicants are mainly using ration cards, voter ID cards and certificate issued by the medical officer for proving their BPL status, residential status and age proof respectively. The application is verified by the Gram Panchayat authorities and eligible applications are recommended for the releasing pension to the district authorities.

The Gram Panchayat authorities and District authorities are claimed that the pension amount is disbursed through money order in every month. But the beneficiaries reported that the pension amount is disbursed only in local festival season like, *Onam*, *Vishu*, and Christmas by money order. The records of the Gram Panchayats are also tally with the statements of the beneficiaries. The beneficiaries used to receive the pension amount not on regular (monthly) basis but on twice, or thrice in a year.

#### **6.1 Process of Filling and Submitting of Applications by the Beneficiaries**

It is reported that the beneficiaries are submitted the application to the Gram Panchayats for getting pension under IGNOAPS. Since all the social security schemes are implemented through the Gram Panchayats, it is the duty of the Gram Panchayats to receive the application from the local potential beneficiaries and process it. After recommending the eligible applications, the Gram Panchayat used to forward it to the district authorities. The printed and visual media are also playing some role in creating awareness among the people about the scheme. Almost all beneficiaries (99.68 %) have reported that they have submitted the application for getting pension under IGNOAPS. Diagram 6.1 shows the details about the submission of application by the beneficiaries. (*Refer table no. 6.1 in Appendix*)

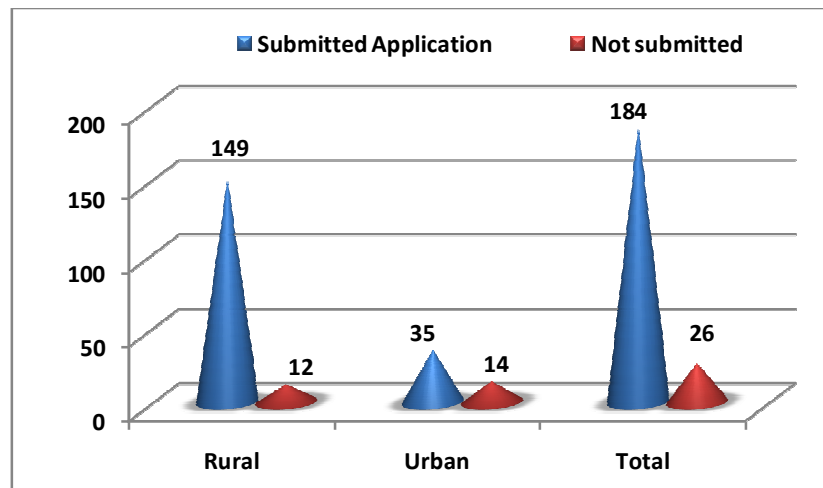
**Diagram No.6.1: Submission of Application by Beneficiaries**



Source: Table No. 6.1 in Appendix

In non beneficiaries category more than 87 percent of the respondents have reported that application is submitted by the beneficiaries for getting the pension amount under IGNOAPS. More than 92 percent in rural area and more than 71 percent in urban area have reported that application is submitted by beneficiaries. Diagram 6.2 describes awareness about the submission of application by the non beneficiaries. *(Refer table no. 6.2 in Appendix)*

**Diagram No.6.2: Awareness about Submission of Application by Non Beneficiaries**



Source: Table No. 6.2 in Appendix

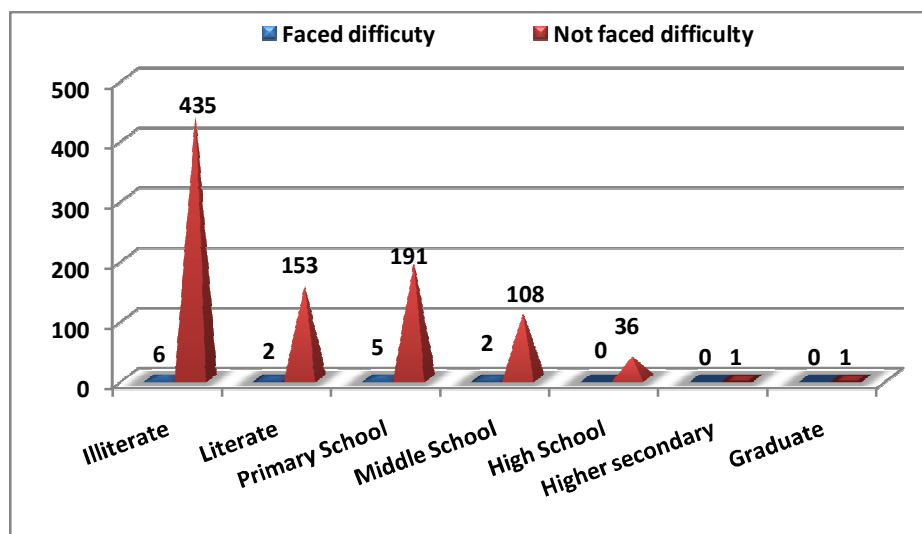
## 6.2 Difficulties in Getting Application by the beneficiaries –

Out of the total beneficiaries, 98.40 percent of them have not faced any difficulties in getting application for applying the old age pension and the remaining 1.60 percent only has faced some difficulties. Out of the beneficiaries who have faced difficulties six are male and nine are female.

## 6.2. a Education Wise

Out of the 15 beneficiaries who have faced difficulties in getting application form six are illiterate, two are neo literate, five have primary level of education, two have middle school level of education. Diagram 6.3 portrays difficulties in getting application by the beneficiaries in education wise. (Refer table no. 6.3 in Appendix)

**Diagram No.6.3: Difficulties in getting Application –Education Wise**

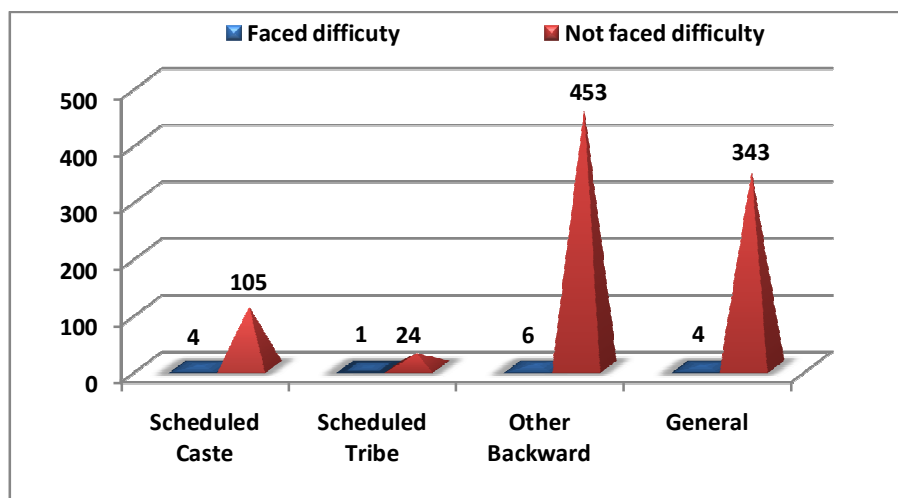


Source: Table No. 6.3 in Appendix

## 6.2. b Caste Wise

Among beneficiaries who have faced problems in getting the application, four of them are scheduled caste, one from scheduled tribe, six from 'other backward caste' and four from 'general category'. Diagram 6.4 gives difficulties in getting application by the beneficiaries in caste wise. (Refer table no. 6.4 in Appendix)

**Diagram No.6.4: Difficulties in getting Application –Caste Wise**

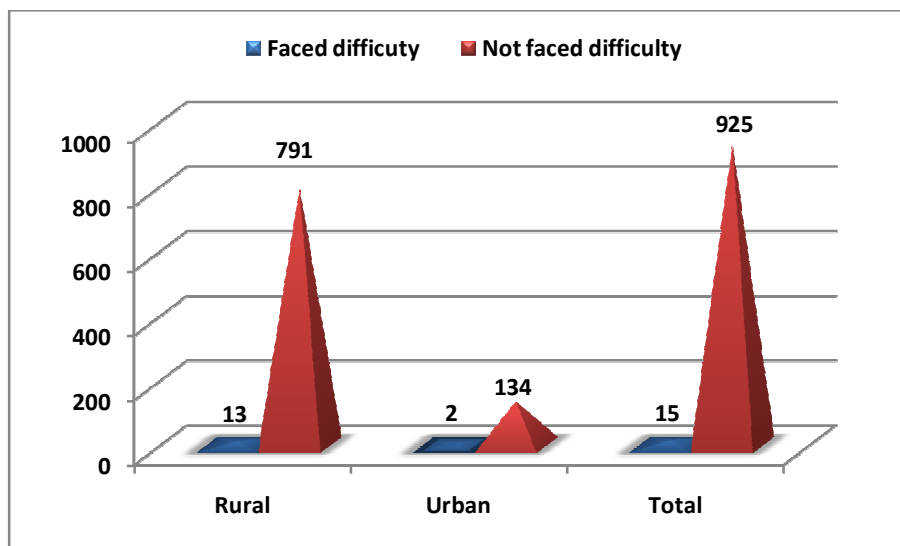


Source: Table No. 6.4 in Appendix

### 6.2. c Area Wise

Out of the 15 beneficiaries who have faced problems in getting application 13 are from rural area and two are from urban area. Diagram 6.5 depicts difficulties in getting application by the beneficiaries in area wise. (Refer table no. 6.5 in Appendix)

**Diagram No.6.5: Difficulties in getting Application –Area Wise**



Source: Table No. 6.5 in Appendix

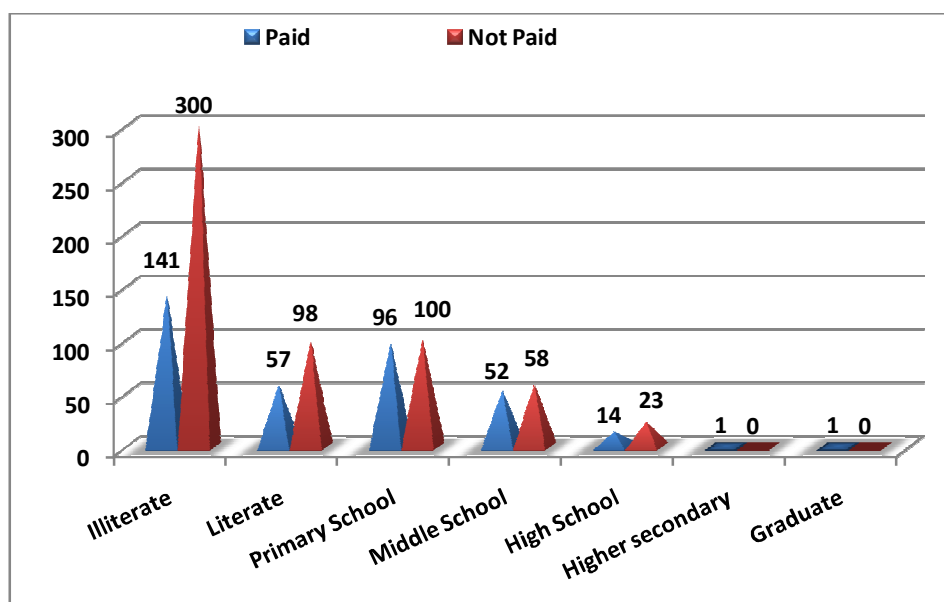
### 6.3 Consideration Paid

Out of the 940 beneficiaries surveyed, 38.40 percent have reported that they paid some amount for approval of the application. Among this group 46.81 percent are male and 53.19 percent are female.

#### 6.3. a Education Wise

Among the male beneficiaries who have paid some amount for the approval of application, 25.44 percent are illiterate, 16.57 percent neo literate, 34.91 percent has primary school education, 17.16 percent has middle school education, 5.32 percent have high school education and one is graduate. Among the female group 51.04 percent are illiterate, 15.10 percent neo literate, 19.27 percent has primary education, 11.98 percent has middle school education and 2.60 percent has high school education. Diagram 6.6 shows details of consideration paid by the beneficiaries in education wise. (Refer table no. 6.6 in Appendix)

**Diagram No.6.6: Consideration Paid –Education Wise**

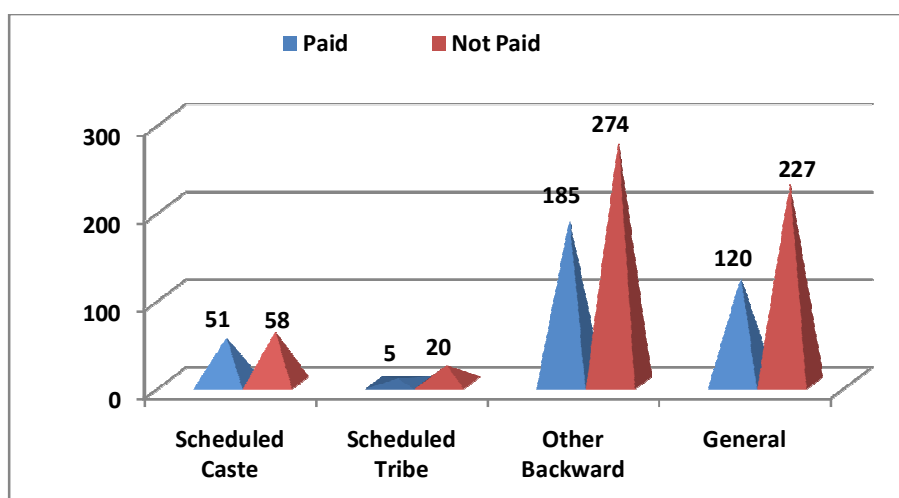


Source: Table No. 6.6 in Appendix

### 6.3. b. Caste Wise

While analyzing the caste wise details on amount paid for approval of application, it is noticed that out of 169 male beneficiaries, 13.02 percent are scheduled caste, 1.77 percent are scheduled tribe, 51.48 percent from backward caste and 33.73 percent from general category. Out of 192 female beneficiaries, those who have paid amount for the approval of application, 15.10 percent from scheduled caste, 1.04 percent from scheduled tribe, 51.04 percent from backward caste and 32.81 percent from the general category. Diagram 6.7 describes details of consideration paid by the beneficiaries in caste wise. (Refer table no. 6.7 in Appendix)

**Diagram No.6.7: Consideration Paid –Caste Wise**

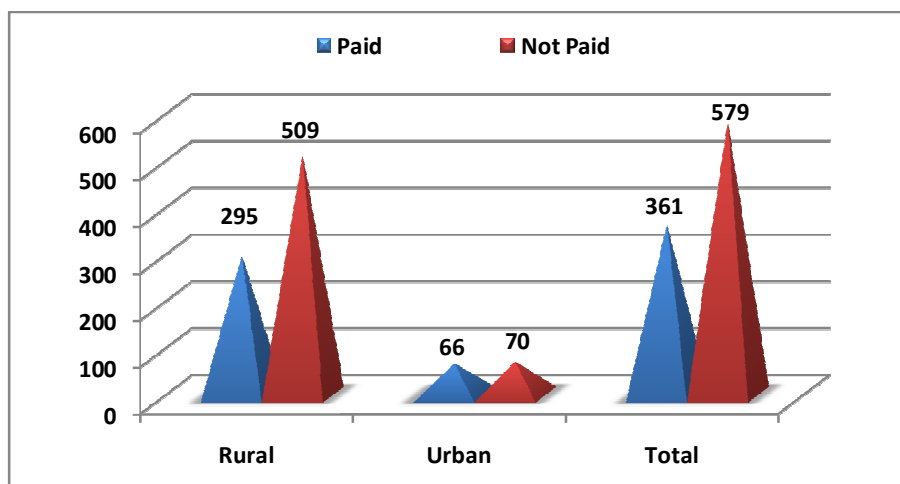


Source: Table No. 6.7 in Appendix

### 6.3.c. Area Wise

Out of 169 male beneficiaries who have paid some amount for the approval of application, 80.47 percent are from rural area and 19.53 percent from urban area. In female group 82.81 percent are from rural area and 17.19 percent from the urban area. Diagram 6.8 depicts details of consideration paid by the beneficiaries in area wise. (Refer table no. 6.8 in Appendix)

**Diagram No.6.8: Consideration Paid –Area Wise**



Source: Table No. 6.8 in Appendix

### 6.4. Details of Amount Paid

Out of 940 beneficiaries are surveyed, 361 are reported that they paid some amount for the approval of the application. Out of that 284 are provided the details of amount paid for the approval of application. And among the 284 beneficiaries 47.18 percent are male and 52.82 percent of them are female. It is noticed that 61.62 percent of them paid Rs.100/-, 27.46 percent paid Rs.100-200, 4.58 percent paid Rs.200-300, 3.87 percent paid Rs.300-400 and 2.46 percent paid more than Rs.400 for the approval of application.

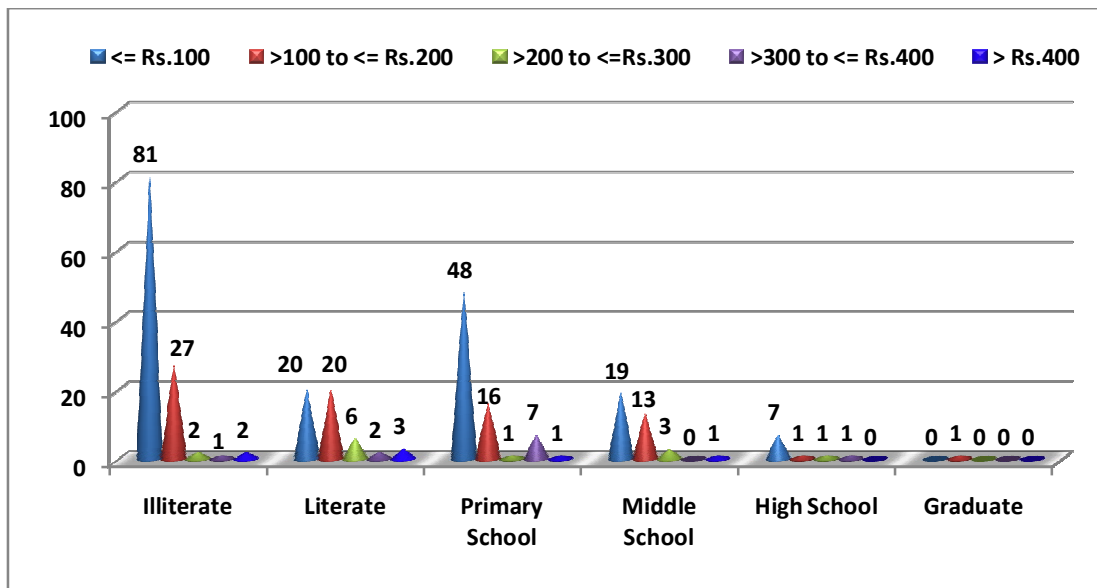
#### 6.4. a. Education Wise

Among the 284 for beneficiaries, those who have reported the amount paid for the approval of application, it is noticed that 39.79 percent are illiterate, 17.96 percent of them are literate, 25.70 percent have education at primary level, 12.68 percent have education at middle school level 3.52 percent have education at high school level and one of them is graduate.

Again it is noticed that, among the illiterate 81 beneficiaries paid Rs.100/- for the approval of application, 27 paid between Rs.100- Rs.200 , two paid Rs.200- Rs.300, one paid Rs.300- Rs.400 and two percent paid more than Rs.400. Among the literate group 20 beneficiaries paid Rs.100 for the approval of application, another 20 paid between Rs.100-- Rs.200, six

paid Rs.200- -Rs.300, two paid Rs.300--Rs.400 and three paid more than Rs.400. Among the beneficiaries who have primary level of education , 48 beneficiaries paid Rs.100/- for the approval of application, 16 paid between Rs.100- Rs.200/- , one paid Rs.200-Rs.300 , seven paid Rs.300 -Rs.400 and one paid more than Rs.400. Among the beneficiaries who have studied up to middle school level, 19 beneficiaries paid Rs.100 for the approval of application, 13 paid between Rs.100-Rs.200 , three paid Rs.200--Rs.300 and one paid more than Rs.400. And those beneficiaries who have education up to high school level, seven beneficiaries paid Rs.100 for the approval of application, one paid between Rs.100--Rs.200, one paid Rs.200--Rs.300 and one paid Rs.300--Rs.400. Diagram 6.9 gives amount of consideration paid by the beneficiaries in education wise. (Refer table no. 6.9 in Appendix)

**Diagram No.6.9: Amount Paid –Education Wise**



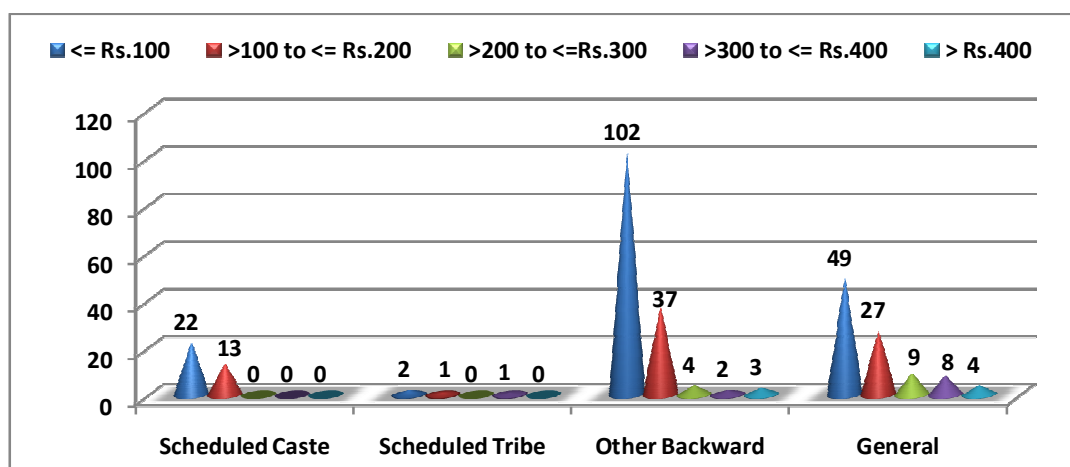
Source: Table No. 6.9 in Appendix

#### 6.4. b. Caste Wise

It is noticed that, among the beneficiaries who have responded about the amount paid for the approval of the application, 12.32 percent are scheduled caste, 1.41 percent scheduled tribe, 52.11 percent 'other backward community' and 34.15 percent 'general category'. Among the 35 scheduled caste beneficiaries, 22 have paid an amount of Rs.100 for the approval and remaining 13 paid in between Rs.100- Rs.200. Among the four scheduled tribe beneficiaries, two of them paid an amount of Rs.100, one has paid in between Rs.100 - Rs.200 and another one paid between Rs. 300-Rs.400. Among the other backward communities, 102 of them

paid an amount of Rs.100, 37 paid in between Rs.100- Rs.200 four of them paid Rs. 200- Rs.300, two of them paid Rs 300- Rs.400 and another three beneficiaries have paid more than Rs.400. In general category 49 of them have paid an amount of Rs.100, 27 have paid in between Rs.100- Rs.200 another nine beneficiaries paid Rs. 200 - Rs.300, eight have paid Rs. 300 - Rs.400 and another four beneficiaries paid more than Rs.400. Diagram 6.10 gives amount of consideration paid by the beneficiaries in caste wise. (Refer table no. 6.10 in Appendix)

**Diagram No.6.10: Amount Paid –Caste Wise**

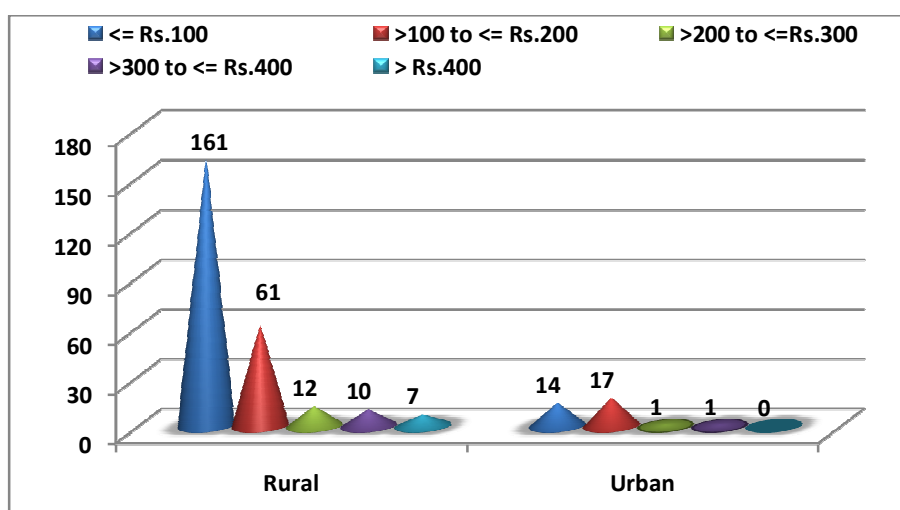


Source: Table No. 6.10 in Appendix

#### 6.4. c. Area Wise

Out of the 284 beneficiaries those who have positively responded to the question on ‘How much amount was given for processing your application?’ 251 are from rural area and 33 from urban area. In rural area 161 beneficiaries have paid an amount of Rs.100 for the approval of application, 61 paid in between Rs.100- Rs.200, 12 paid an amount of Rs.200- Rs.300, 10 paid Rs.300 – Rs.400 and seven beneficiaries have paid more than Rs 400 for the approval and processing of the application. In urban area 14 beneficiaries paid an amount of Rs.100 for the approval of application, 17 paid in between Rs.100- Rs.200, one beneficiary paid an amount of Rs.200- Rs.300 and one beneficiary paid Rs.300 – Rs.400 for the approval and processing of the application. Diagram 6.11 illustrates amount of consideration paid by the beneficiaries in area wise. (Refer table no. 6.11 in Appendix)

**Diagram No.6.11: Amount Paid –Area Wise**



Source: Table No. 6.11 in Appendix

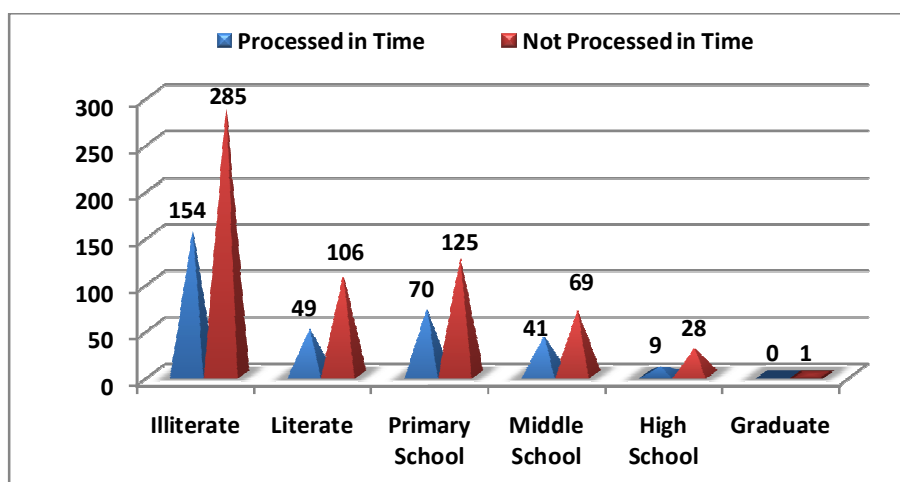
### 6.5. Timely Processing of Application

Out of the 940 beneficiaries surveyed, 34.36 percent has reported that the application was processed in time whereas it was not in time in the case of 65.32 percent. Three beneficiaries have not responded to this question.

#### 6.5. a. Education Wise

While analyzing the timely processing of application by education wise, it is noticed that 154 illiterate beneficiaries reported that the application was processed in time and 285 illiterate beneficiaries reported otherwise. Among the literate category 49 beneficiaries reported that the application was processed in time whereas 106 cases from the same category was reported just opposite. Among the beneficiaries those who have primary level of education, 70 beneficiaries opined that the application was processed in time and 125 beneficiaries reported that it was not processed in time. Another group who has middle school level of education, it is noticed that 41 out of 110 reported that the application was processed in time and remaining 69 reported otherwise. Among those who have the high school level of education group, nine of them reported that the application was processed in time and 28 of them opined that it was not processed in time. Among the graduate group one was reported that the application was not processed in time. Diagram 6.12 depicts details about timely processing of application by the beneficiaries in education wise. (Refer table no. 6.12 in Appendix)

**Diagram No.6.12: Timely Processing of Application –Education Wise**

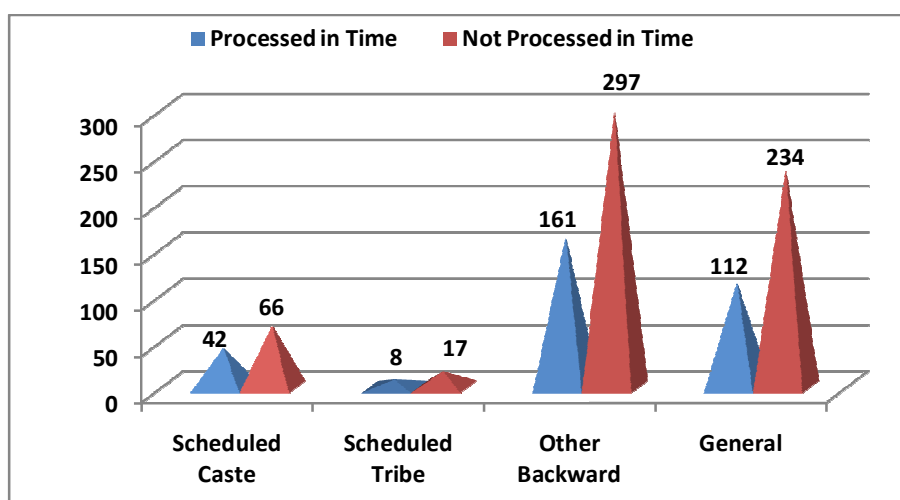


Source: Table No. 6.12 in Appendix

### 6.5. b. Caste Wise

While analyzing the processing of application by caste wise, it is noticed that out of 323 beneficiaries, those who have positively responded to the question, ('was your application processed in reasonable time?'), 42 are scheduled caste, eight are scheduled tribe, 161 are other backward community and 112 are general category. Another 614 of them have negatively responded and there are 66 scheduled caste, 17 scheduled tribe, 297 backward community and 234 from general category. Diagram 6.13 gives details about timely processing of application by the beneficiaries in caste wise. (Refer table no. 6.13 in Appendix)

**Diagram No.6.13: Timely Processing of Application –Caste Wise**

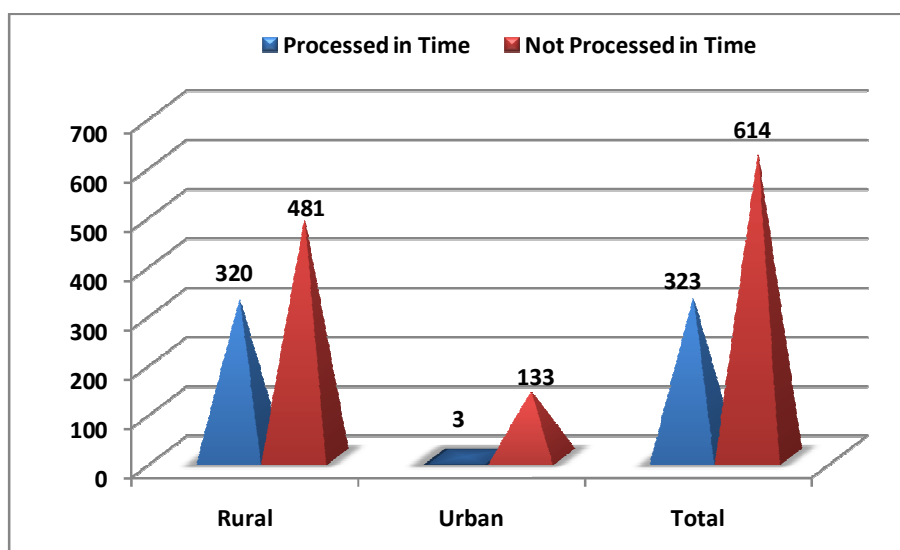


Source: Table No. 6.13 in Appendix

### 6.5. c. Area Wise

Those who have responded that the application processed in reasonable time, 320 are from rural area and three of them from urban centers. Among those who have negatively responded, 481 are from rural area and 133 from urban areas. Diagram 6.14 illustrates details about timely processing of application by the beneficiaries in area wise. (Refer table no. 6.14 in Appendix)

**Diagram No.6.14: Timely Processing of Application –Area Wise**



Source: Table No. 6.14 in Appendix

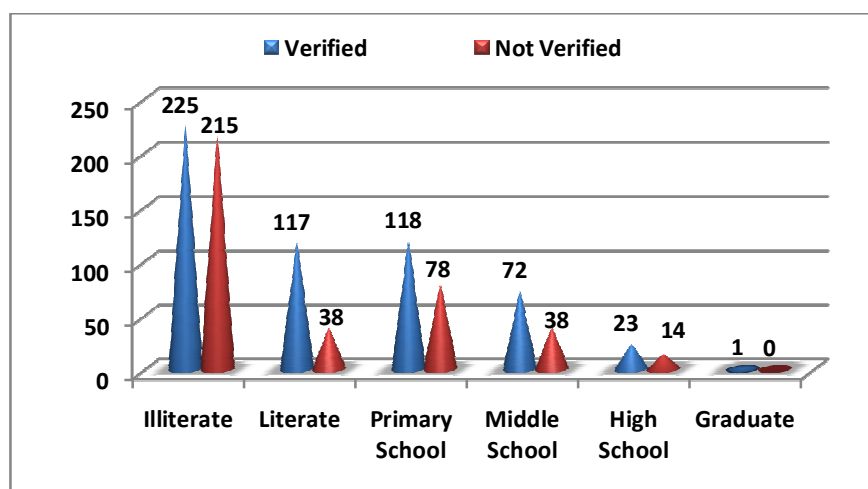
### 6.6 Method used for Verification of Facts

Out of 940 beneficiaries surveyed, 939 are responded to the question on, ‘what was the method of verification of different documents?’. Among 939 beneficiaries, 59.21 percent reported that they are aware of the methods of verification of facts whereas 40.79 percent of the beneficiaries reported that they are not aware. Among the beneficiaries who are aware of verification process 45.86 percent are male and 54.14 percent are female.

#### 6.6. a. Education Wise

Out of the 556 beneficiaries who are aware of the verification process 225 are illiterate, 117 are neo literate, 118 have primary level of education, 72 have middle school level of education, 23 have high school level of education and one is graduate. Diagram 6.15 depicts details about verification of facts by the beneficiaries in education wise. (Refer table no. 6.15 in Appendix)

**Diagram No.6.15: Verification of Details –Education Wise**

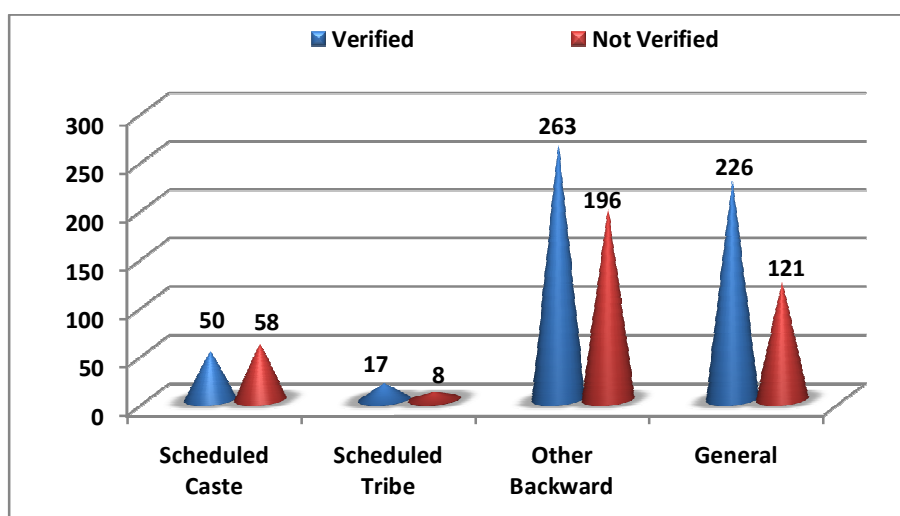


Source: Table No. 6.15 in Appendix

#### 6.6. b. Caste Wise

Again out of the 556 beneficiaries, who are aware of the verification process, 50 are scheduled caste, 17 are scheduled tribe, 263 are backward community and 226 from general category. Among the beneficiaries those who are not aware of the method of processing 58 are from the scheduled caste, eight from scheduled tribe, 196 from backward community and 121 from general category. Diagram 6.16 gives details about verification of facts by the beneficiaries in caste wise. (Refer table no. 6.16 in Appendix)

**Diagram No.6.16: Verification of Details –Caste Wise**

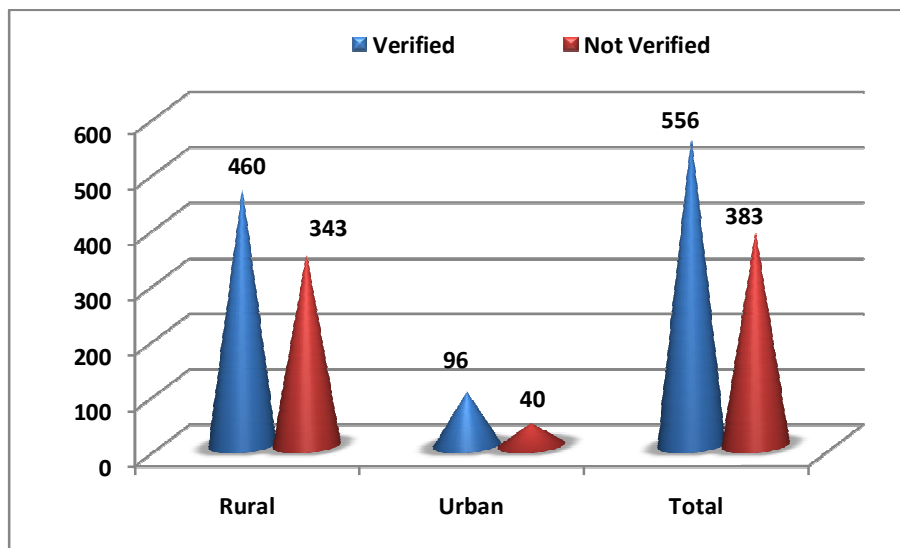


Source: Table No. 6.16 in Appendix

### 6.6. c. Area Wise

While analyzing it in area wise 460 beneficiaries from rural area are aware of the methods of processing of application and 96 from urban area are also aware of it. It is noted that 343 beneficiaries from rural area and 40 beneficiaries from urban area are not aware of the method of processing the application. Diagram 6.17 shows details about verification of facts by the beneficiaries in area wise. (Refer table no. 6.17 in Appendix)

**Diagram No.6.17: Verification of Details –Area Wise**



Source: Table No. 6.17 in Appendix

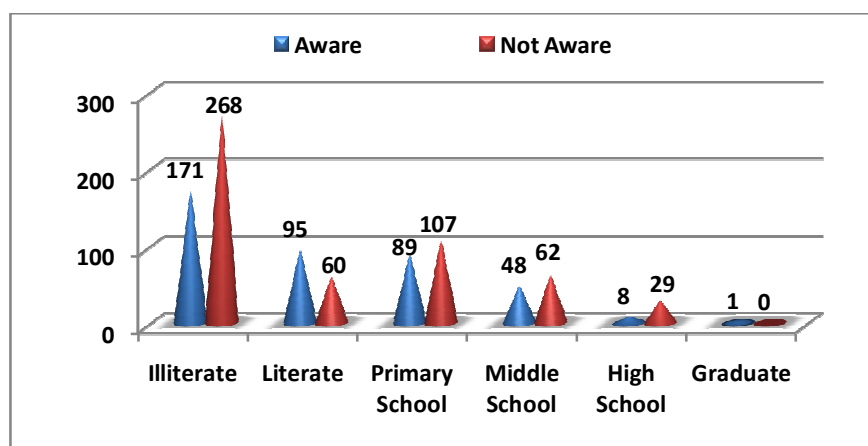
### 6.7 Approval of Application

Out of the 940 beneficiaries surveyed in Kerala 938 of them are responded to the question. Among the 983 beneficiaries 43.92 percent are aware of approval of application and 56.08 percent beneficiaries are not aware of the approval of the application. Among the 412 beneficiaries who are aware of approval of application, 47.09 percent are male and 52.91 percent are female.

#### 6.6. a. Education Wise

When we analyzing the approval of application by education wise, among 412 beneficiaries who are aware of approval of application, 171 are illiterate, 95 are neo literate, 89 have primary education, 48 have middle school education, eight have high school education and one is graduate. Diagram 6.18 gives details of approval of application by the beneficiaries in education wise. (Refer table no. 6.18 in Appendix)

**Diagram No.6.18: Approval of Application –Education Wise**

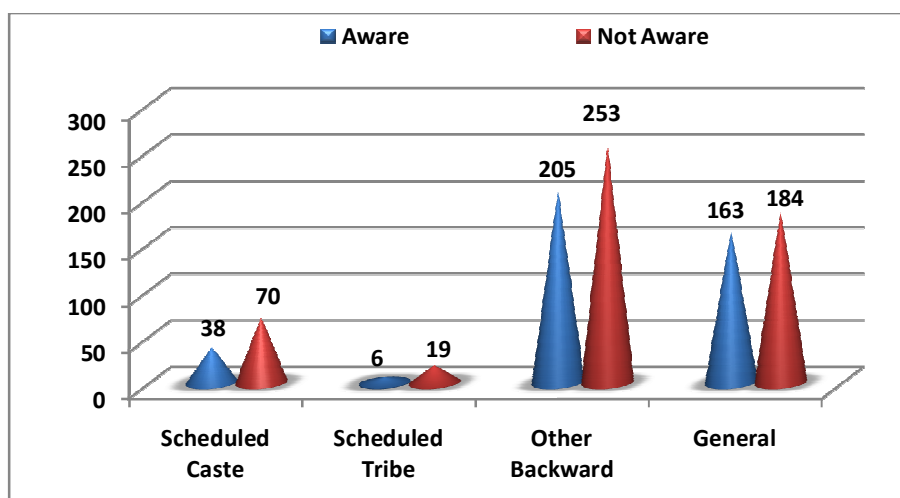


Source: Table No. 6.18 in Appendix

### 6.6. b. Caste Wise

In caste wise analyzing, 38 beneficiaries from scheduled caste are aware of the approval of the application and 70 beneficiaries are not aware. In Scheduled tribe category, 6 of them are aware of the approval and 19 are not aware of it. In other backward community 205 are aware of the approval and 253 are not aware. In general category, 163 are aware of the approval and 184 are not aware. Diagram 6.19 shows details of approval of application by the beneficiaries in caste wise. (Refer table no. 6.19 in Appendix)

**Diagram No.6.19: Approval of Application –Caste Wise**



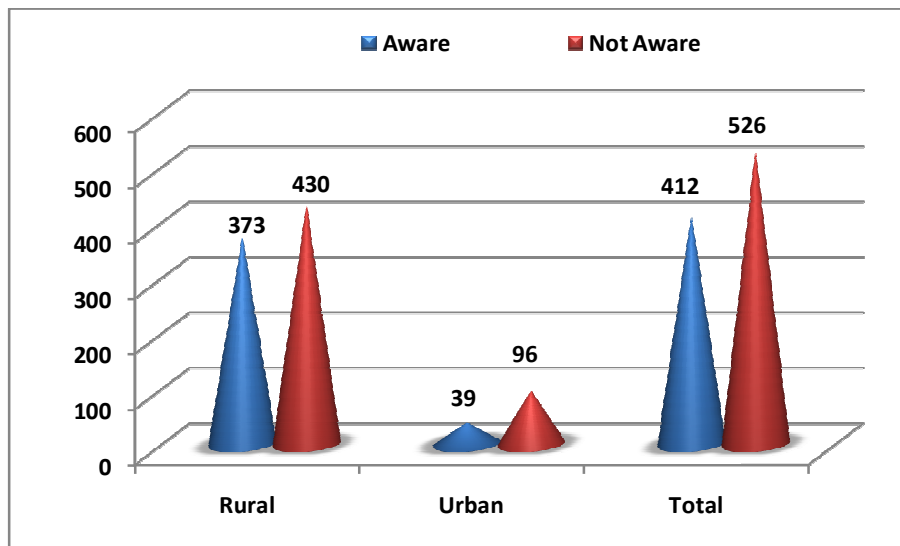
Source: Table No. 6.19 in Appendix

### 6.6. c. Area Wise

The area wise analyzing, 373 beneficiaries from rural area are aware of the approval of the application and 430 are not aware. In urban centers 39 beneficiaries are aware of the approval

of the application and 96 beneficiaries are not aware of the approval. Diagram 6.20 describes approval of application by the beneficiaries in area wise. (Refer table no. 6.20 in Appendix)

**Diagram No.6.20: Approval of Application –Area Wise**



Source: Table No. 6.20 in Appendix

### Summery & Suggestions

Almost all beneficiaries (99.68 %) have reported that they have submitted the application for getting pension under IGNOAPS. It is found that 98.40 percent of beneficiaries have not faced any difficulties in getting application form and only 15 have faced difficulties. Out of that nine are female, eight are illiterate or neo literate, 11 from marginalized groups and 13 are from rural area.

It is important to note that without any hesitation around 39 percent have paid some amount for approval of their applications. Out of the 361 beneficiaries who have 'paid some amount' for approval of their application, 192 are female, 198 illiterates and neo literates, 341 marginalized communities (STs,SCs & other backward castes) and 295 rural inhabitants. Again, there are 284 beneficiaries who have reported the exact amount which is paid as 'consideration' for processing the application.

Timely processing of application is the major problem in Kerala .Out of the beneficiaries surveyed only than one third has reported that the application was processed in time. There are 614 beneficiaries who stated that their application was not processed in time. Out of them 391 are illiterates and neo literates, 345 women, 380 marginalized communities and 481 rural

inhabitants. It is noticed that the delay in processing of application is more actuate among susceptible sections in the pension holders.

It is found that 59.21 percent of beneficiaries are aware of the methods of verification of facts and 43.92 percent are aware of who approved their application.

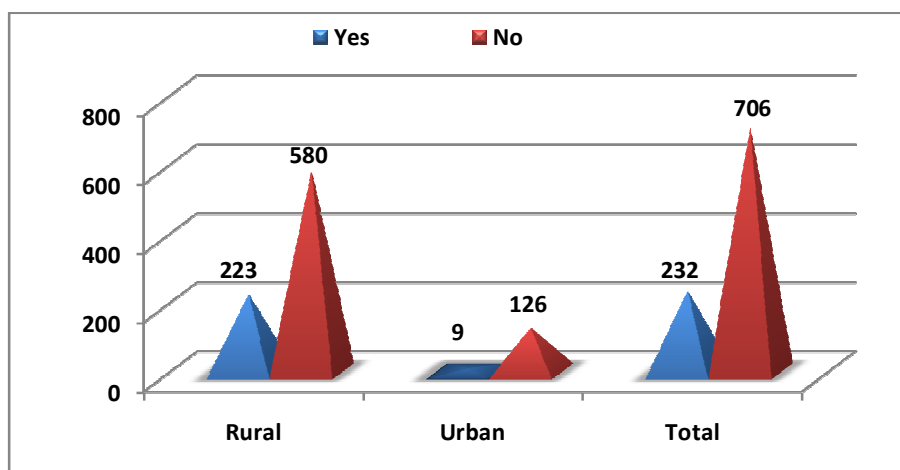
## Chapter 7

### Income and Expenditure Pattern

This chapter describes the details of other source of income among the beneficiaries and the origin of different sources. It also deals with the amount of annual income and the expenditure pattern of pension amount for different purposes. The income and expenditure pattern of non beneficiaries are also given in this chapter for making a comparison between beneficiaries and non beneficiaries.

Out of 940 surveyed beneficiaries 232 beneficiaries (24.68 %) have other sources of income in addition to income from old age pension whereas 706 beneficiaries (75.11 %) have only income from old age pension and two beneficiaries not responded to this question. In rural area 27.77 percent have income from other sources and in urban area the corresponding figure is 6.57 percent only. Diagram 7.1 illustrates whether the beneficiaries have other source of income. *(Refer table no. 7.1 in Appendix)*

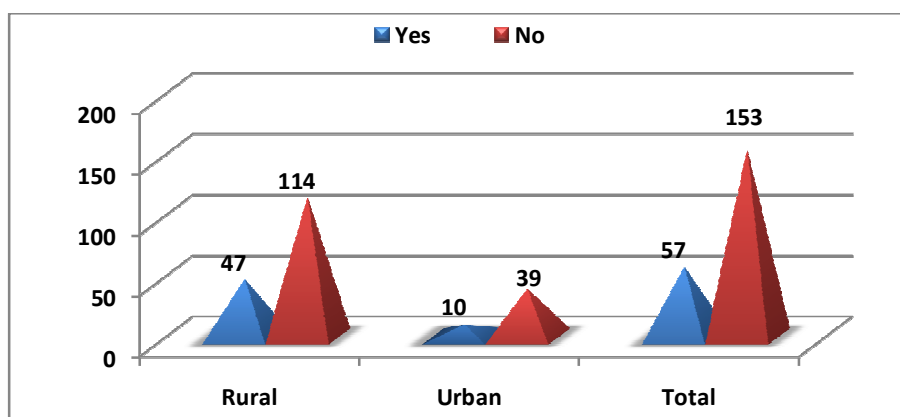
**Diagram No.7.1: Other Sources of Income- Beneficiaries**



Source: Table No. 7.1 in Appendix

In Non Beneficiaries category, out of 210 respondents only 27.14 percent have income from other sources. In rural area 29.19 percent have the income from other sources and in urban area 20.41 percent have the income from other sources. Diagram 7.2 shows whether the non beneficiaries have any source of income. *(Refer table no. 7.2 in Appendix)*

**Diagram No.7.2: Sources of Income- Non Beneficiaries**

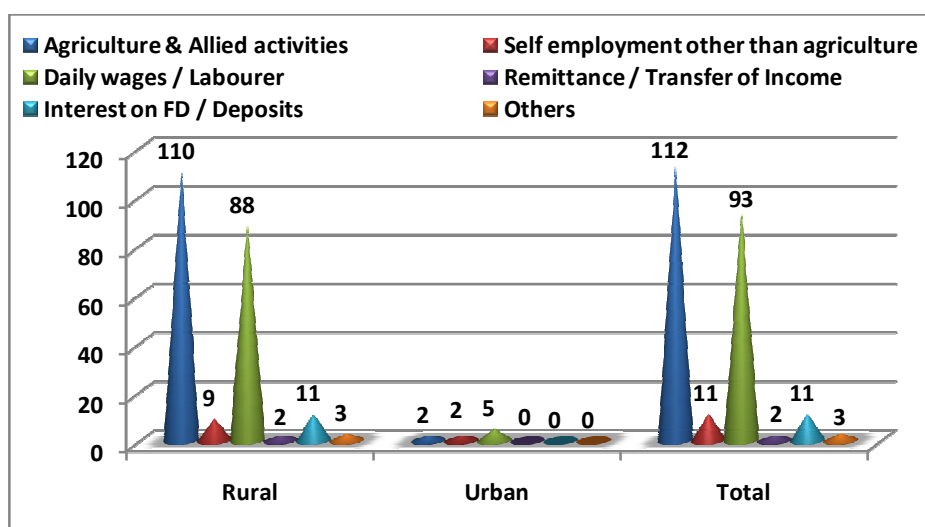


Source: Table No. 7.2 in Appendix

### 7.1 Source of Income

Out of the 232 beneficiaries, those who are income from other source, it is noticed that around 50 percent of them have income from agriculture and allied activities. Another 4.64 percent of them have income from self employment, 39.24 percent have daily wage, 4.64 percent from fixed deposit and 1.27 percent from other sources. In rural areas 50.44 percent of the beneficiaries have income from agriculture and allied activities, another 38.60 percent from daily wages, 4.82 percent from fixed deposit and 3.95 percent from self employment. In urban area 22.22 percent of them have income from agriculture and allied activities, 55.56 percent from daily wages and another 22.22 percent from self employment. Diagram 7.3 gives details about sources of other income to the beneficiaries. (Refer table no. 7.3 in Appendix)

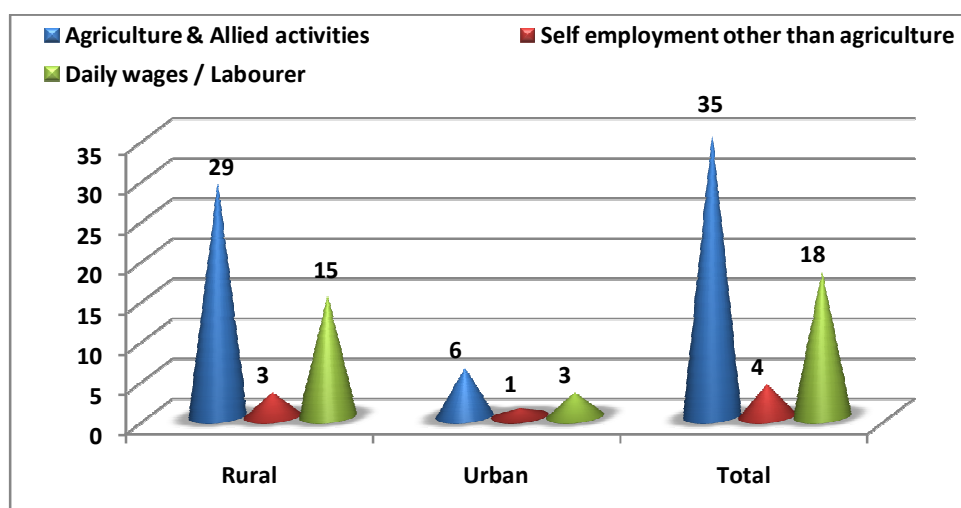
**Diagram No.7.3: Details of Sources of Other Income- Beneficiaries**



Source: Table No. 7.3 in Appendix

In non beneficiaries' category out of 57 respondents, those who have income from different sources, it is noticed that 61.40 percent of them have income from agriculture and allied activities, 31.58 percent are daily wage earners and 7.02 percent are self employed. It is reported that in rural areas 61.70 percent are engaged in agriculture and allied activities, 31.91 percent are daily wage earners and 6.38 percent are self employed. In urban areas 60 percent are engaged in agriculture activities, 30 percent are daily wage earners and 10 percent are self employed. Diagram 7.4 gives details about sources of income to the non beneficiaries. (Refer table no. 7.4 in Appendix)

**Diagram No.7.4: Details of Sources of Income- Non Beneficiaries**

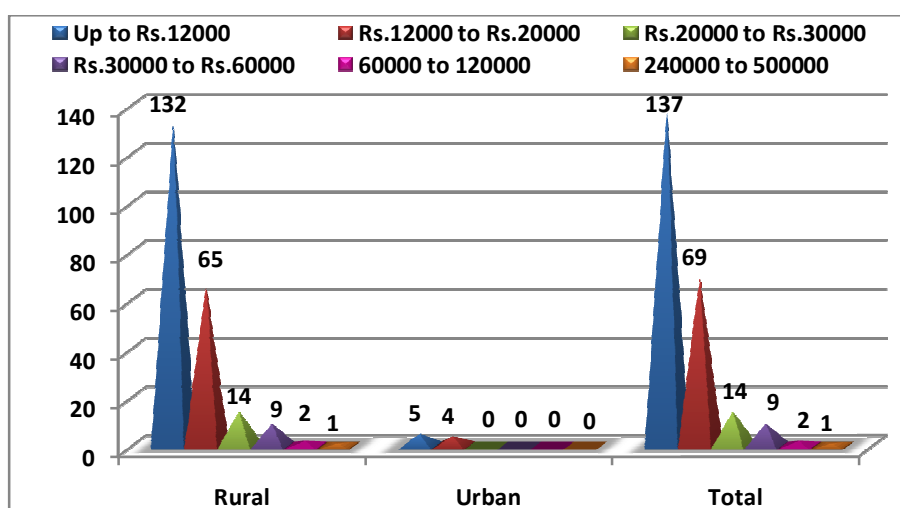


Source: Table No. 7.4 in Appendix

## 7.2 Details of Amount of Annual Income - Beneficiaries

Out of the 232 beneficiaries, 59.05 percent of them have annual income of up to Rs. 12000/- from other sources, 29.74 percent of them have annual income between Rs.12000/- to Rs. 20000/-, 6.03 percent of them have annual income in between Rs. 20000/- Rs. Rs.30000/-, 3.88 percent have the annual income in between Rs.30000/- to Rs.60000/-. When compare to rural and urban areas, in rural area the 59.19 percent of them have the annual income up to Rs. 12000/-, 29.15 percent of them have annual income in between Rs.12000/- to Rs.20000/-, 6.28 percent have the annual income in between Rs.20000/- to Rs. 30000/- and 4.04 percent have between Rs. 30000/- to Rs. 60000/-. In urban area 55.55 percent have annual income of up to Rs. 12000/- from other sources and 44.45 percent have annual income between Rs.12000/- to Rs. 20000/-. Diagram 7.5 gives amount of annual income to the beneficiaries. (Refer table no. 7.5 in Appendix)

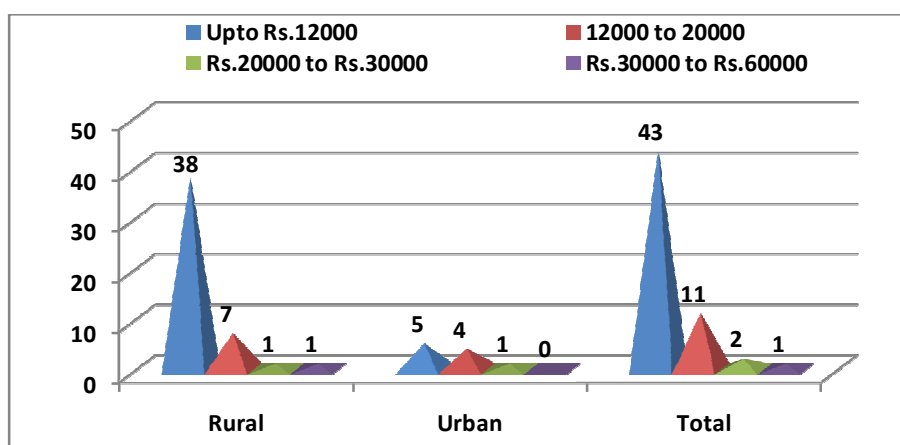
**Diagram No.7.5: Amount of Annual Income - Beneficiaries**



Source: Table No. 7.5 in Appendix

Out of the 57 non beneficiaries, 75.44 percent have annual income up to Rs.12000/-, 19.30 percent of them have in between Rs. 12000/- to Rs.20000/-, 3.51 percent have annual income in between Rs.20000/- to Rs.30000/- and 1.75 percent have in between Rs.30000/- to Rs. 60000/-. In rural areas 80.85 percent have annual income up to Rs.12000/- and 14.89 percent have in between Rs.12000/- to Rs.20000/-. In urban area 50 percent of them have income up to Rs. 12000/- and 40 percent in between Rs.12000/- to Rs.20000/-. Diagram 7.6 illustrates amount of annual income to the non beneficiaries. (Refer table no. 7.6 in Appendix)

**Diagram No.7.6: Amount of Annual Income – Non Beneficiaries**



Source: Table No. 7.6 in Appendix

### 7.3 Income from Indira Gandhi National Old Age Pension

Beneficiaries under IGNOAPS has received Rs. 400/- per month as pension under the scheme. As per the guideline of IGNOAPS the Centre has provided Rs. 200/- per month subsequently the State Government also contributes Rs.200/- per month to the pension

scheme. It is very clear that a beneficiary under IGNOAPS in Kerala has been receiving Rs. 400/- per month as old age pension.

#### 7.4 Total Income

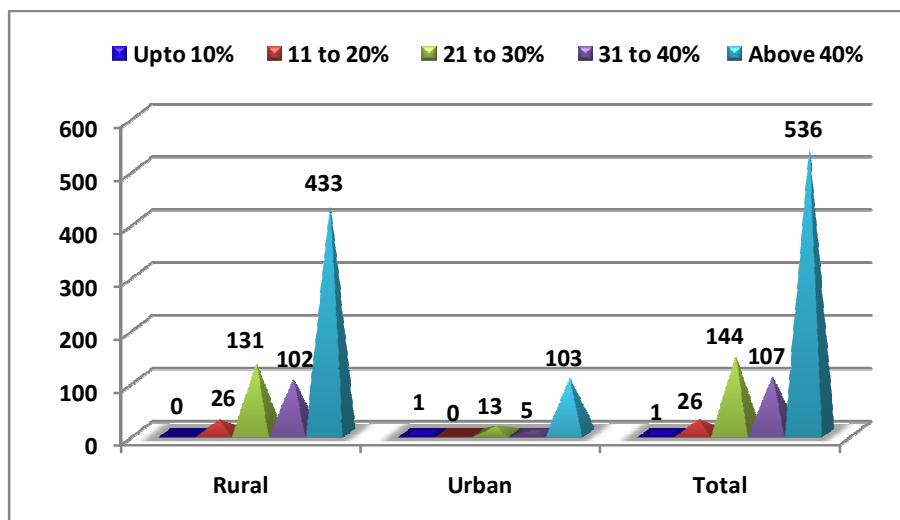
It is noticed that each beneficiary in the state has an annual income of Rs. 4800/- per year as pension under IGNOAPS. In this situation it is an additional income to 24.68 percent of the beneficiaries. But it is very clear that 75.32 percent of the beneficiaries under IGNOAPS have no other income other than old age pension of Rs.4800/- per year. As it is mentioned earlier, the pension is distributed once in six or eight months. While analyzing the utilization pattern of the last pension amount this aspect has to be kept in background.

#### 7.5 Utilization of Last Pension Amount

##### 7.5.1 Food

Out of the 940 surveyed beneficiaries, 814 (86.60 %) has utilized some amount from their pension for food items. Out of them 65.85 percent has utilized more than 40 percent of the pension amount for purchasing food items and less than 40 percent of the pension amount for food items by the remaining percentage of beneficiaries. In rural areas more than 40 percent of the pension amount has been utilized for food items by 65.27 percent whereas in urban area more than 84 percent of the beneficiaries has utilized more than 40 percent for the same. Diagram 7.7 illustrates utilization of pension amount for food by beneficiaries. (*Refer table no. 7.7 in Appendix*)

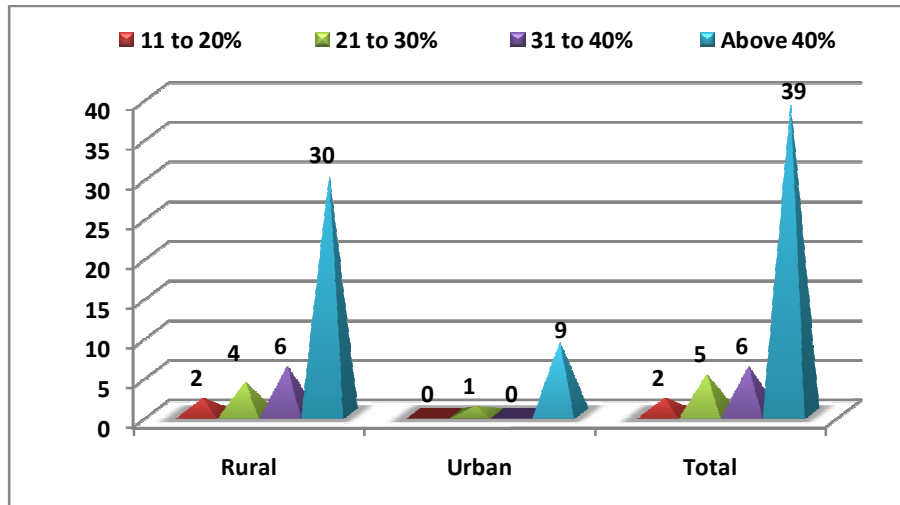
**Diagram No.7.7: Utilization of Pension Amount for Food**



Source: Table No. 7.7 in Appendix

Out of the 57 non beneficiaries who have some source of income 52 have utilized some amount from their income for food. Out of them, 75 percent of the respondents have utilized more than 40 percent of income for food items and the remaining have reported that their share on food is less than 40 percent. In rural area 71.43 percent has paid more than 40 percent for food and in urban area the corresponding figure is 90 percent. Diagram 7.8 gives utilization of income for food by non beneficiaries. (Refer table no. 7.8 in Appendix)

**Diagram No.7.8: Utilization of Income for Food by Non Beneficiaries**

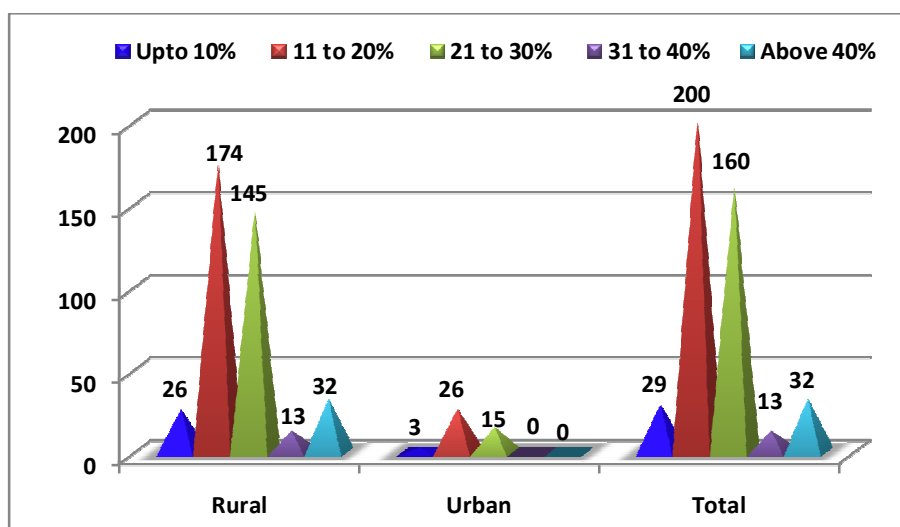


Source: Table No. 7.8 in Appendix

### 7.5.2 Cloth

Out of the 940 beneficiaries, 434 (46.17 %) has utilized some amount from their pension for clothes. Out of them 7.37 percent has paid more than 40 percent of the pension amount for cloth items and the remaining utilized less than 40 percent of the pension for clothes. In rural areas more than 40 percent of the pension has been spent for clothes by 8.21 percent of the above group and in urban area all of them have utilized less than 40 percent of the pension for clothes. Diagram 7.9 gives the utilization of pension amount for clothes by beneficiaries. (Refer table no. 7.9 in Appendix)

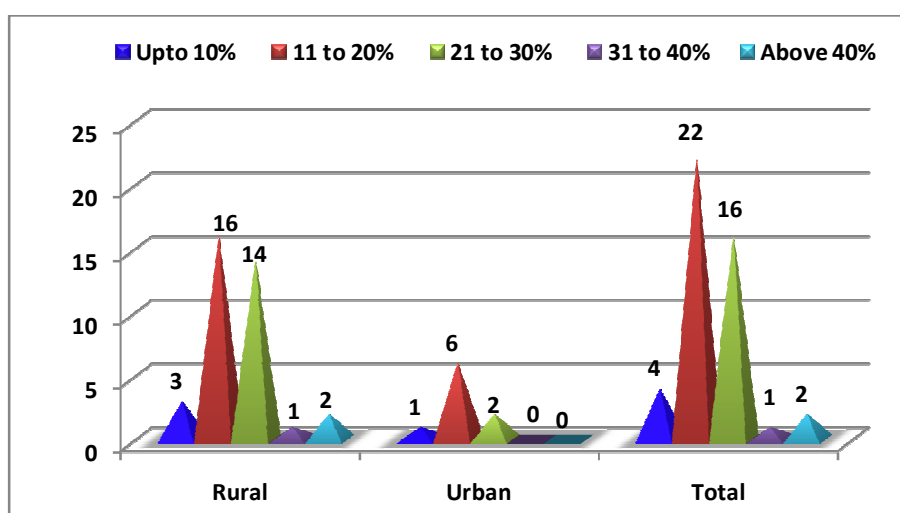
**Diagram No.7.9: Utilization of Pension Amount for Clothes**



Source: Table No. 7.9 in Appendix

Out of the 57 non beneficiaries who have some source of income 45 non beneficiaries utilize some amount from their income for clothes. Out of that only 4.44 percent utilize more than 40 percent of the income for clothes and the remaining spent less than 40 percent for clothes. In rural area 5.56 percent spend more than 40 percent for clothes and in urban areas all of the nine non beneficiaries spend less than 40 percent for clothes. Diagram 7.10 gives the utilization of income for clothes by non beneficiaries. (Refer table no. 7.10 in Appendix)

**Diagram No.7.10: Utilization of Income for Clothes by Non Beneficiaries**



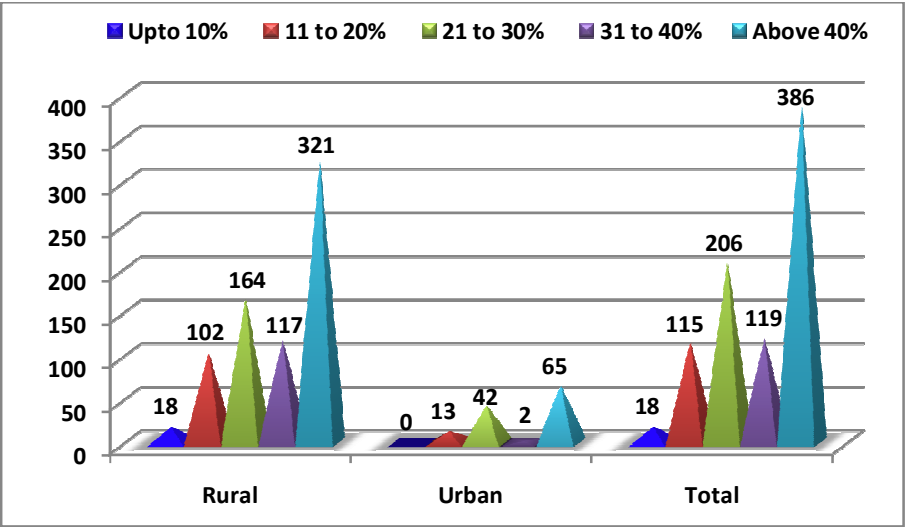
Source: Table No. 7.10 in Appendix

## 7.5.2 Medical Care Health

Out of the 940 beneficiaries 844 (89.79 %) have utilized some amount from their pension for medicine. Out of that 45.73 percent spend more than 40 percent of the pension amount for

medicine and the remaining has paid less than 40 percent for medicine. In rural area 44.46 percent of them reported that their share on medicine is more than 40 percent and in urban area it is more than 53 percent. Diagram 7.11 shows the utilization of pension amount for medicines by beneficiaries. (Refer table no. 7.11 in Appendix)

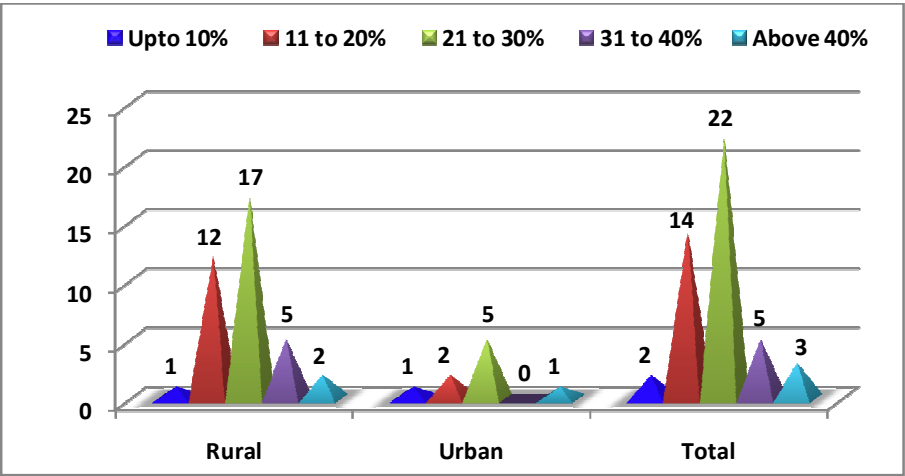
**Diagram No.7.11: Utilization of Pension Amount for Medicines**



Source: Table No. 7.11 in Appendix

Only 46 non beneficiaries have utilized some amount from their income for medicine. Out of that only 6.52 percent utilized more than 40 percent of the income for medicine and the remaining less than 40 percent of the income. Diagram 7.12 shows the utilization of income for medicines by non beneficiaries. (Refer table no. 7.12 in Appendix)

**Diagram No.7.12: Utilization of Income for Medicines by Non Beneficiaries**

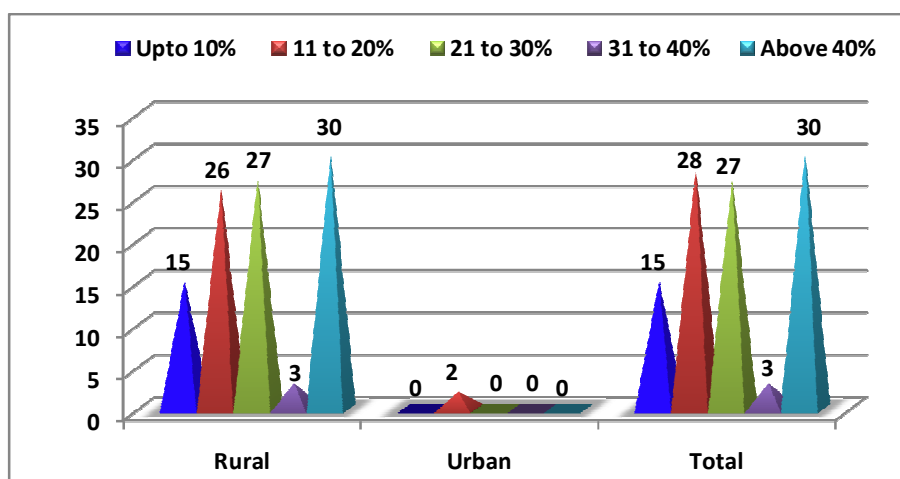


Source: Table No. 7.12 in Appendix

### 7.5.2 Amount Spent for Relatives

Only 103 beneficiaries (10.96 %) stated that have utilized some amount from their pension for relatives. Out of that 29.13 percent has given more than 40 percent of the pension amount for relatives. Diagram 7.13 gives the utilization of pension for relatives by beneficiaries. (Refer table no. 7.13 in Appendix)

**Diagram No.7.13: Utilization of Pension for Relatives**



Source: Table No. 7.13 in Appendix

Out of the 57 non beneficiaries who have some source of income, only 9 of them have utilized some amount for relatives. (Refer table no. 7.14 in Appendix)

### 7.6 Summery and Suggestions

Only below one fourth of the beneficiaries have income from other sources, which means more than 75 percent of the beneficiaries under IGNOAPS pension is the only source of income. Those who have income from other sources, around 50 percent of them reported that it is from agriculture and allied activities and around 40 percent it is income from daily wages.

Out of the beneficiaries who have other source of income, more than 88 percent of the beneficiaries have received an amount up to Rs.20000/- as annual income, among which more than half beneficiaries have an income below Rs.12000/- . It is more important to note that majority of the beneficiaries under this scheme is fully reliant on pension amount for their daily needs such as food, medicine and cloth. Some of them had to share a portion to their relatives. The expenditure pattern of the sample beneficiaries is studied in detail and it is as follows. Out of the 940 surveyed beneficiaries, 86.60 percent have utilized some amount from their pension for food items, 46.17 percent for clothes, 89.79 percent for medicine and 10.96 percent for relatives.

### **Suggestions**

- Since majority of the beneficiaries are spending a good amount for medicine they should be covered under comprehensive health insurance scheme.
- More than 65 percent of the total beneficiaries have to spend more than 40 percent of the amount for food. It is better to include all the IGNOAPS beneficiaries under Annapurna or Anthyothaya Anna Yojana Scheme.
- Free medical checkup should be arranged at the nearest PHC.

## Chapter 8

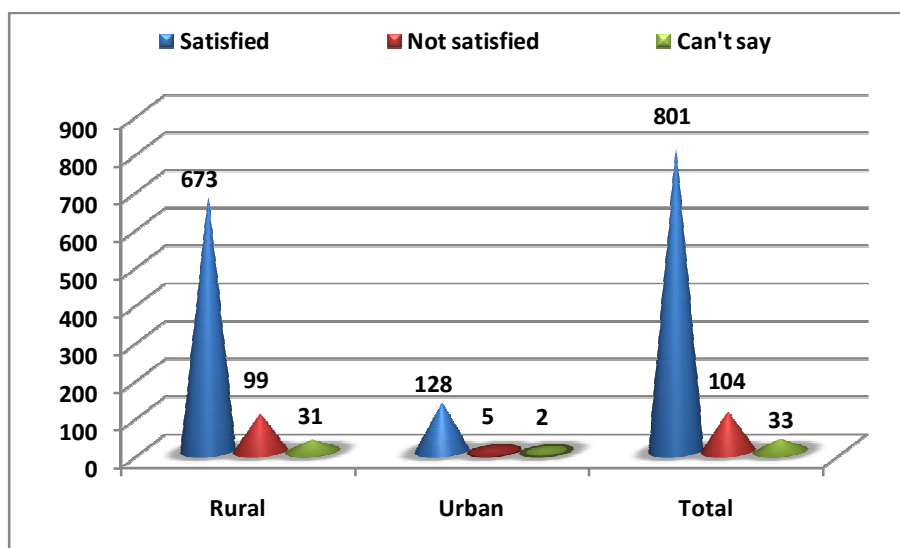
### Impression on the Scheme

Satisfaction of the beneficiaries with the scheme and its impact in their life are analyzed in this chapter. Attempts are made to elicit the direct response of the beneficiaries and they are asked to comment on satisfaction and the impact. The perception of the non beneficiaries on the satisfaction and impact of the scheme by the pension holders has also obtained. Therefore, the impression of those who are outside the scheme is also given in this chapter.

#### 8.1 Satisfaction of the Scheme

Out of the 940 beneficiaries surveyed, 85.22 percent are satisfied with the scheme, 11.06 percent of the beneficiaries not satisfied with the scheme and 3.51 percent have not reacted anything about the scheme. In rural area 83.81 percent are satisfied with the scheme, 12.33 percent not satisfied with the scheme and the remaining could not make any comments. In urban area 93.43 percent of the beneficiaries are satisfied with the scheme. Diagram no. 8.1 gives the satisfaction of the scheme by beneficiaries. *(Refer table no. 8.1 in Appendix)*

**Diagram No. 8.1: Satisfaction of the Scheme by Beneficiaries**

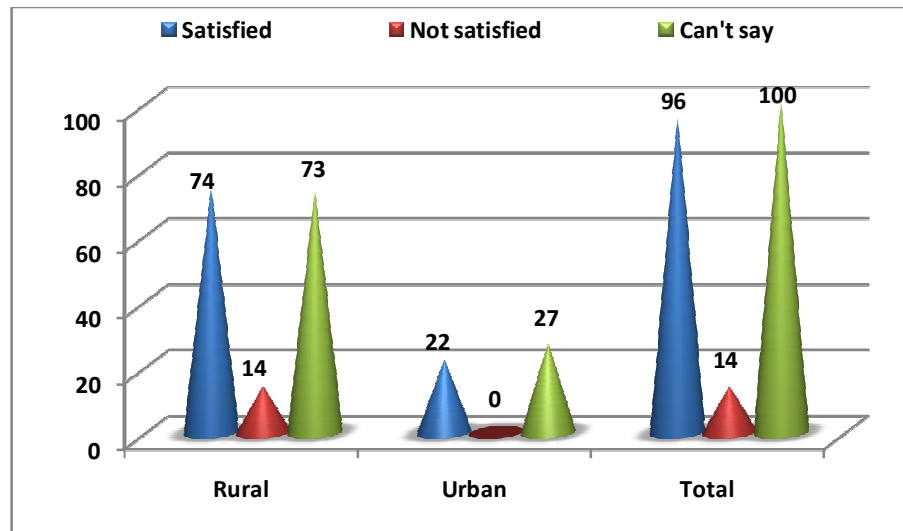


Source: Table No. 8.1 in Appendix

Out of the 210 non beneficiaries surveyed, a question was asked to know the perception of the non beneficiaries about the rate of satisfaction of the persons who are getting the pension under IGNOASP. Since they are not at all aware of the issue, 47.62 percent reported that they are not able to comment anything. However, 45.71 percent reported that persons benefiting

under IGNOAPS are satisfied with the scheme whereas 6.67 percent reported negatively. In the case of rural non beneficiaries 45.96 percent reported that persons benefiting under IGNOAPS are satisfied with the scheme, and 8.70 percent reported otherwise. Majority of them (45.34 %) expressed their inability to make any opinion on this issue. As in the case of rural areas, among urban non beneficiaries, majority of them (52.10 %) have not made any comment. The remaining non beneficiaries reported that persons benefiting under IGNOAPS are satisfied. Diagram 8.2 shows in non beneficiaries' perspective whether the beneficiaries of IGNOAPS are satisfied. (Refer table no. 8.2 in Appendix)

**Diagram No. 8.2: Awareness about Satisfaction of the Scheme to Persons Benefiting by Non Beneficiaries**

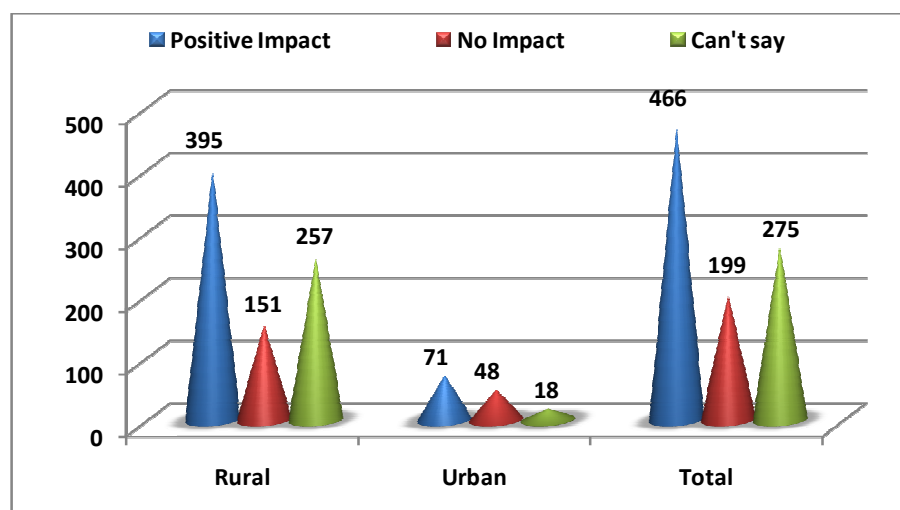


Source: Table No. 8.2 in Appendix

## 8.2 Impact of the Scheme

Out of the 940 beneficiaries, 466 beneficiaries (49.58%) reported that the scheme have a positive impact on their life, 21.17 percent reported that the scheme has no impact on their life and 29.25 percent were not able to assess the impact on their life. In rural area 49.20 percent reported that the scheme have some positive impact on the scheme whereas in urban area 51.81 percent of them are the same opinion. It is noticed that 32 percent and 13.51 percent of the beneficiaries in rural and urban areas have not responded to the issue respectively. Diagram 8.3 illustrates impacts of the scheme by the beneficiaries. (Refer table no. 8.3 in Appendix)

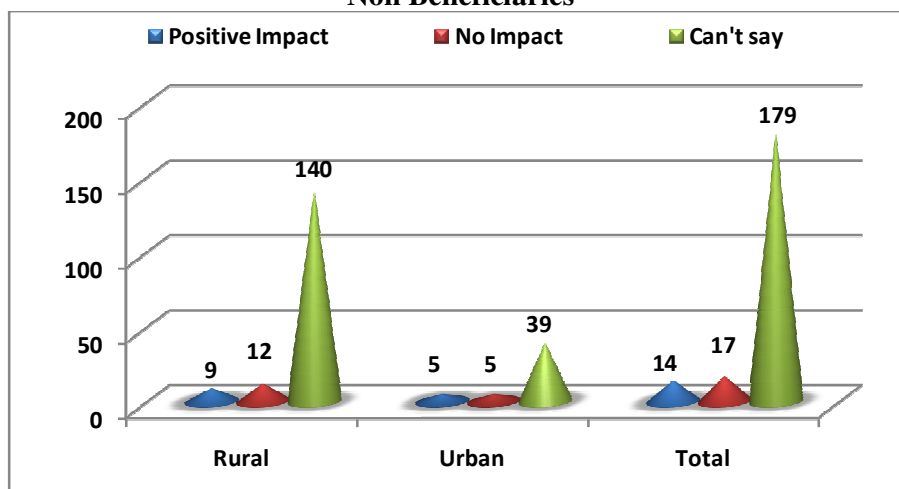
**Diagram No. 8.3: Impact of the Scheme by Beneficiaries**



Source: Table No. 8.3 in Appendix

In the case of non beneficiaries 6.67 percent reported that persons benefiting under IGNOAPS have a positive impact on their life, 8.10 percent reported that persons benefiting under this scheme have no impact. However, majority of non beneficiaries (85.23%) have not made any impact of the scheme on the life of beneficiaries. Diagram 8.4 describes impacts of the scheme by the non beneficiaries. (*Refer table no. 8.4 in Appendix*)

**Diagram No. 8.4: Awareness about the Impact of the Scheme to Persons Benefiting by Non Beneficiaries**



Source: Table No. 8.4 in Appendix

### 8.3 Summery and Suggestion

Majority of the beneficiaries (85.22%) are satisfied with the scheme. In other words, the rate of satisfaction of the scheme has been rated as high. But in the case of impact of the scheme in their life only less than half of the beneficiaries reported that the scheme has no impact on

their life and 29.25 percent did not give any answer and this is a manifestation of negative expression. Ostensibly one may find some degree of contradiction between the high level of satisfaction and the low level of impact on the life of the beneficiaries. It is important to note that these two responses are complimentary. As a social security scheme, on the one side IGNOAPS has been appreciated by the beneficiaries and on the other side the pension amount is very negligible to make a positive impact on their life, which is openly expressed. The implication is that the pension amount may be increased.

## Chapter 9

### Strengthening the Scheme

#### Strengthening the Scheme

In Kerala the Indira Gandhi National Old Age Pension is implemented through the Gram Panchayats. In district level the department of revenue handles the scheme whereas in state levels it is the the department of social welfare. As the scheme is handled by the three departments in the state, there is lack of coordination. The selection of beneficiaries is the duty of Gram Sabha as per the guidelines prepared by the state, but it is not properly functioning and in many cases either the decisions of the Gram Sabha is ignored or the matter is not discussed properly in the forum. It is observed that some vested interest wedded to narrow party politics is taken place during the selection of the beneficiaries for the scheme. Even though the scheme is implemented through the Gram Panchayats, the pension amount is not disbursed in time to the beneficiaries. Majority of the beneficiaries reported that they used to receive the pension amount in three or four times in yea with arrears. Many beneficiaries reported that they have to borrow money with interest for their survival by the assurance that the pension amount may be disbursed with arrears. It is observed that in the state the old age pension amount is disbursed only in festival season like *Onam*, Christmas, *Vishu* etc.

Three stakeholders are involved in the implementation of the scheme. In state level, department of social welfare handles the scheme, in district level department of revenue or district collector is looking after the scheme and in panchayat level it is the duty of Gram Panchayats to implement the scheme. It is better to implement the scheme fully by Panchayait Raj Institutions (PRIs) by involving the Department of Local Self Government in state level, District Panchayat at the district level and Gram Panchayat at the village level. It should be better to disburse the pension amount in monthly wise and it is very much helpful to the beneficiaries for meeting their daily needs like food, medicine, cloth etc. This is the pressing need of the beneficiaries, as it is mentioned in the focus group discussions (FGDs).

#### 9.1 Identification of beneficiaries

Identification of the beneficiaries is the duty of Gram Sabha. In general practices, those who are eligible for old age pension can directly submit applications to the Gram Panchayat and Panchayat place the list of applicants before the Gram Sabha and get the approval from the Gram Sabha. In our observation there are non eligible beneficiaries in the list and they

receive the old age pension and it is also observed that eligible beneficiaries are out of coverage of the scheme.

In the detailed survey, 15.58 percent of the beneficiaries have opined that a detailed survey should be conducted for the identification of eligible beneficiaries and 15.81 percent of them opined that Gram Sabha recommendation is enough for the selection of the beneficiaries. The remaining 51.97 percent of the beneficiaries have stated that BPL ration card is taken for consideration for the selection of the beneficiaries.

### **9.2 Verification of BPL Status**

Out of the 940 beneficiaries surveyed, 66.80 percent opined that for the verification of BPL status ration card or income certificate is essential, 20.36 percent of the beneficiaries replied that they have no idea about it and 1.17 percent of the beneficiaries replied that a letter from village extension officer is enough for assessing the BPL status. Another 0.70 percent of them opined that a letter from Gram Panchayat is essential for the assessment of BPL status.

### **9.3 Verification of Age**

Regarding the verification of age, out of 940 beneficiaries, 41.44 percent of them opined that certificate from medical officer is essential for the verification of age of the beneficiary, 53.66 percent of the beneficiaries think that ration card or the identity card issued by the election commission is sufficient, 4.05 percent of them shared the view that school certificate is essential and 0.07 percent think that a letter from Gram Panchayat is sufficient for the purpose.

### **9.4 Verification of 'Alive' Status**

It is very essential to ensure the 'alive' status of the beneficiaries before releasing the pension amount in each year. Out of 940 surveyed beneficiaries, 39.01 percent opined that a letter from Gram Panchayat is essential from proving the 'alive' status of the beneficiary, 13.92 percent think that a certificate from medical officer is enough for the purpose, 20.32 percent has not shared any view, 21.04 percent opined that ID card issued by the election commission is enough for the purpose and around two percent of the beneficiaries think that a survey may be conducted by the Gram Panchayat for ensuring the 'alive' status of the beneficiaries.

### **9.5 Overlap and interface with State Pension Schemes**

In Kerala there is no overlap in the pension scheme. Majority of the beneficiaries reported that the pension amount is very low and it should be disbursed in time. When compared to the cost of living in the state, the opinion of the beneficiaries regarding the pension amount is valid.

It is noted that 61.46 percent of the beneficiaries are not aware of the overlap and interface with state pension scheme, 5.46 percent opined that to avoid overlap in the scheme application should be received through the ‘Kudumbasree’ and 31.04 percent of the beneficiaries think that to avoid the overlap ID proof may be considered.

### **9.6 Gender Sensitiveness**

Out of 940 beneficiaries surveyed, around 60 percent of them are female. Regarding the gender issues of the scheme, majority of them are not aware of the gender related issues inbuilt in the scheme. It is observed that 41.28 percent of the beneficiaries are widows. More than 41 percent of the female beneficiaries are illiterate or neo literate. Out of the female beneficiaries 11.19 percent are scheduled caste, 2.66 percent are scheduled tribe, 50.44 percent are from other backward community. Among the beneficiaries who have paid consideration for the approval of application, 53.19 percent are female. The application for old age pension was not processed in time for more than 40 percent of the female beneficiaries and more than 60 percent of the female beneficiaries are not aware of who approved their application.

It is noticed that there are number of records submitted along with the application for the old age pension, like certificate from medical officer, copy of the ration cards, copy of the identity card etc. It is found that without the external support, a woman who is more than 65 years old, who also may be a widow or destitute is very difficult to collect these documents. It is better to simplify the formalities for getting pension under IGNOAPSI. The gender sensitivity analysis gives an impression that women needs support structure or agency support in the submission of the application and its process.

### **9.6 Summery and Suggestions**

It is better to implement the scheme with the help of biometric cards

Make arrangements to overcome the delay in pension disbursement.

Adding of new beneficiaries and deletion of death cases should be done in every month.

Beneficiary list should be expanded by adding potential beneficiaries.

Social auditing should be conducted on a pilot basis at Gram Panchayat level.

## **Chapter 10**

### **Summery, Conclusion and Recommendations**

This chapter deals with summery, conclusion and recommendations of the evaluation of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) in Kerala

#### **10.1: Profile of the Beneficiaries and Non Beneficiaries**

The profile gives an idea about the gender, religion, age and educational details of beneficiaries and non beneficiaries. It also describes the socio-economic details, marital status and health profile of the respondents. Household characteristics of the respondents are also analyzed.

- Around 60 percent of the beneficiaries surveyed are women. From this we can understood that women are more benefited from IGNOAPS.
- More than 80 percent of the beneficiaries are above 70 years old and more than 75 percent of the surveyed beneficiaries are BPL. This means the selection criteria for beneficiaries are followed in the State.
- More than 46 percent of the beneficiaries surveyed and 15 percent of their family members are illiterate. Since illiteracy is one of the factors of socio economic indicators of poverty one can assert that majority of the beneficiaries are eligible for the scheme.
- In rural area 32.88 percent of beneficiaries have got education up to primary or above and in urban area it is 58.39 percent.
- Around 50 percent of the beneficiaries belong to OBC, 11.49 percent belongs to SC and 2.66 percent belongs to ST. The caste composition indicates that majority of them are from the deprived sections.
- More than 40 percent of the beneficiaries are widows. It gives an impression that they are otherwise also eligible for widow pension. Out of the two schemes, they have either opted for IGNOAPS or while getting the pension they became widows.
- More than 15 percent of beneficiaries have heart dieses and 37.10 percent have bones related problems. So majority of them utilize the pension amount for medicines.
- Majority of the beneficiaries (98.26 %) have not responded about the status of earning members in their family. This is because either they have feared that if they say

anything about the income of their family members they will be deleted from the beneficiary list or they are not looked after by family members.

- Out of the non beneficiaries 71.91 percent are from marginalized communities (SC, ST and OBC), 90.01 percent are above 65 years old, 54.29 are illiterate and neo literate and 82.38 percent are from BPL. From this we can say that the present beneficiaries are very much eligible for old age pension.

### **10.2: Awareness about the Scheme**

Awareness about IGNOAPS by beneficiaries and non beneficiaries are analyzed in this section. It also gives an idea about from where they got the information about the scheme.

- Majority of the beneficiaries (83.09%) and non beneficiaries (89.52 %) are aware of IGNOAPS. From this we can say that awareness programmes are very effective in the state. It may be due to the overall development indicators of the state.
- Majority of the beneficiaries (77 %) have heard the scheme through 'other source of information' and the remaining by different conventional sources (newspaper, radio, TV Programme, and posters). This is an important finding which may be kept in mind while developing IEC materials and tools for awareness generation.

### **10.3: Benefits under IGNOAPS**

The pension amount is mainly used by the beneficiaries for the medicine, food and cloths. Majority of the beneficiaries are stayed with their son or daughter, so one portion of the amount also used for the educational purpose of the grant children. Majority of the beneficiaries are more than 70 years of age and they need urgent medical support. Hence major portion of the amount is used for medicine. One of the major advantages of the scheme is that the beneficiaries can purchase the medicine without depending on others.

- Around 95 percent reported that they received Rs. 400 per month as pension under IGNOAPS. From this we can say that the beneficiaries are very clear about the pension amount. But in the case of non beneficiaries more than 61 percent have no idea about the amount of pension received by the beneficiary. This situation needs urgent awareness generation among the potential beneficiaries.
- More than 67 percent of beneficiaries reported that they have received the pension since more than last three years and more than 99 percent of beneficiaries have received the pension amount through cash. More than 61 percent of non beneficiaries are not aware of the mode of receipt of the pension.

- ‘Home itself’ is mentioned as the place of receipt of pension by 91.91 percent of beneficiaries and other places or public places by the remaining beneficiaries. As it is mentioned, in some cases it is disturbed in public places. This is applicable only to those pension holders who are not present at home when the postman comes with money order. The second time, the pension is disbursed to those beneficiaries at the nearest public places for convenience. More than 61 percent of non beneficiaries are not aware of the place of receipt of pension.
- Majority of beneficiaries (99.79%) reported that the pension amount is directly received by the beneficiaries themselves.
- More than 90 percent of the beneficiaries reported that the pension disbursement is uncertain or irregular and majority of the non beneficiaries holds the same view. There is a strong criticism against the irregular disbursement of pension. The Human Development Report, 2005 (Kerala) also shared the view against the phenomena of running arrears in the scheme and the report says, *‘Much of the social security content of the old age pension for the poor is robbed of its worth when such pensions are distributed once in six or eight months as in the case of Kerala’* Pension amount is disbursed only on festival seasons of Kerala; like *Onam*, Christmas etc. All the beneficiaries have demanded monthly and regular disbursement of pension.

#### **10.4: Process and Effectiveness of the Present Implementation System**

The beneficiaries have to submit the application for the pension under IGNOAPS to the Gram Panchayat. Along with the application, the age proof certificate from competent authority and the proof of BPL status also should be submitted. The applicants are mainly using ration cards, voter ID cards and certificate issued by the medical officer for proving their BPL status, residential status and age proof respectively. The application is verified by the Gram Panchayat authorities and eligible applications are recommended for the releasing pension to the district authorities.

- Almost all beneficiaries (99.68 %) have reported that they have submitted the application for getting pension under IGNOAPS. It is found that 98.40 percent of beneficiaries have not faced any difficulties in getting application form and only 15 have faced difficulties. Out of that nine are female, eight are illiterate or neo literate, 11 from marginalized groups and 13 are from rural area.

- It is important to note that without any hesitation around 39 percent have paid some amount for approval of their applications. Out of the 361 beneficiaries who have 'paid some amount' for approval of their application, 192 are female, 198 illiterates and neo literates, 341 marginalized communities (STs,SCs & other backward castes) and 295 rural inhabitants. Again, there are 284 beneficiaries who have reported the exact amount which is paid as 'consideration' for processing the application.
- Timely processing of application is the major problem in Kerala .Out of the beneficiaries surveyed only than one third has reported that the application was processed in time. There are 614 beneficiaries who stated that their application was not processed in time. Out of them 391 are illiterates and neo literates, 345 women, 380 marginalized communities and 481 rural inhabitants. It is noticed that the delay in processing of application is more actuate among susceptible sections in the pension holders.
- It is found that 59.21 percent of beneficiaries are aware of the methods of verification of facts and 43.92 percent are aware of who approved their application.

### **10.5: Income and Expenditure Pattern**

Income and expenditure pattern of the beneficiaries gives an impression that pension amount is the only source for large majority of beneficiaries for their survival strategy.

- It is found that more than 75 percent of the beneficiaries have only income from the pension. Therefore their annual income is only Rs.4800/- and it is from the pension only. Only 24.68 percent of beneficiaries have some other source of income other than old age pension and the main sources are agriculture and daily wages.
- Out of the 232 beneficiaries who have some source of income other than old age pension 88.79 percent have annual income of up to Rs. 20000/-
- In the case of non beneficiary, 72.86 percent have no source of income. So they are fully depending on their children for their day to day life.
- Out of the 940 surveyed beneficiaries, 86.60 percent utilize some amount from their pension for food items, 46.17 percent for clothes, 89.79 percent for medicine and 10.96 percent for relatives. From this we can say that majority of the beneficiaries depending on their pension amount for medicine and food.

### **10.6: Impression on the Scheme**

Satisfaction of the beneficiaries with the scheme and its impact in their life are analyzed.

- More than 85 percent of beneficiaries are satisfied with the scheme. In rural area 83.81 percent are satisfied and in urban area their size is 93.43 percent .
- Only less than half of the beneficiaries reported that the scheme has a positive impact on their life. It is revealed that the amount of the pension is very paltry and it is better to enhance in to an amount which is able to meet their daily survival needs.

### **10.7: Strengthening the Scheme**

In the state there is no overlap in the pension scheme .In Kerala IGNOAPS is implemented through the Gram Panchayats. In district level the department of revenue handled the scheme whereas in state level it is the department of social welfare. As the scheme is handled by the three departments in the state, there is lack of coordination and precision in scheme implementation. The selection of beneficiaries is the duty of Gram Sabha, but it was not properly functioning. It is observed that in some cases the voice of Gram Sabha is not considered and in some other cases even it is not held .As evidences suggests, vested interest is taken place during the selection of the beneficiaries for the scheme. Even though the scheme is implemented through the Gram Panchayats the pension amount is not disbursed in time to the beneficiaries. Majority of the beneficiaries reported that the pension amount is very low and it is disbursed in time .The further probing in to the area reveals that no agency is taking the responsibility of delaying the disbursement of pension. Majority of the Gram Panchayat admit that their role is ‘only equivalent with postal department’. Officials of the revenue department at district level and the social welfare department at the state level could not give any persuasive explanations on this regard. However as it is mentioned earlier, the fact is that ‘these poor people have no voice or representation, there is no one to champion their case’

### **10.8: Suggestions**

17. It is better to conduct more awareness through SHGs, Neighborhoods groups, Gram sabha and MGNREGA work site .
18. Publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions.
19. It is better to select prime time in TV and radio for the advertising the scheme.
20. It is better to use the platform of Gram Sabha for the awareness generation. Schools may another medium which can be used for awareness building .Children can pass over the information to their respective parents and grand parents.

21. The scheme requires considerable strengthening in the area of governance (transparency, accountability, efficiency, alacrity and inclusiveness).
22. Monthly basis of disbursement of pension is very much helpful to the poor beneficiaries since they have no other source of income. The Government of Kerala should take more care on the disbursement of pension amount on monthly basis and if there is any delay in the disbursement of pension it should properly explained to the beneficiaries.
23. It is better to implement the scheme through Gram Panchayats with the support of Biometric card. Gram Panchayat may be given the entire responsibility.
24. For distributing the pension amount, the service of anganwady teachers /members of *Kudumbasree* can be utilized based on social contracting principles.
25. The amount of pension may be increased due to the price hike of essential items. The present amount is too meager and works to less than income required to cross the poverty line.
26. Regular monitoring of scheme is very much essential at district and State level, which is lacking in the state.
27. Majority of the beneficiaries have to spend a good amount pension amount for medicine. It better to enroll the beneficiaries in to the comprehensive health insurance scheme
28. More than 65 percent of the total beneficiaries have spent more than 40 percent of the amount for food. It is better to include the IGNOAPS beneficiaries under Annapurna or Anthyothaya Anna Yojana
29. Free medical checkup should be arranged at the nearest PHC
30. Adding of new beneficiaries and deletion of death cases should be done in every month.
31. Beneficiary list should be expanded by adding potential beneficiaries. Attempts may be made for universal coverage.
32. Social auditing may be conducted at Gram Panchayat level on pilot basis.

## Appendix

Table No. 3.1: Actual Coverage of Beneficiaries

Name of the District	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Idukki	402	50.06	43	31.39	445	47.34
Palakkadu	401	49.94	94	68.61	495	52.66
Kerala	803	100	137	100	940	100

Source: Field Survey by CRM

Table No. 3.2: Actual Coverage of Non Beneficiaries

Name of the District	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Idukki	81	50.31	15	30.61	96	45.71
Palakkadu	80	49.69	34	69.39	114	54.29
Kerala	161	100	49	100	210	100

Source: Field Survey by CRM

Table No. 3.3: Gender Profile of the Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Male	318	39.60	59	43.07	377	40.11
Female	485	60.40	78	56.93	563	59.89
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 3.4: Gender Profile of the Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Male	57	35.40	13	26.53	70	33.33
Female	104	64.60	36	73.47	140	66.67
Total	161	100	49	100	210	100.00

Source: Field Survey by CRM

Table No. 3.5: Religious Category of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Hindu	479	59.65	115	83.94	594	63.19
Muslim	145	18.06	15	10.95	160	17.02
Sikh	4	0.50	0	0	4	0.43
Jain	1	0.12	0	0	1	0.11
Christain	174	21.67	7	5.11	181	19.26
Total	803	100.00	137	100.0	940	100.00

Source: Field Survey by CRM

Table No. 3.6: Religious Category of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Hindu	109	67.70	35	71.43	144	68.57
Muslim	30	18.63	7	14.29	37	17.62
Sikh	0	0.00	0	0.00	0	0.00
Jain	0	0.00	0	0.00	0	0.00
Christain	22	13.66	7	14.29	29	13.81
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 3.7: Age Profile of Sample Beneficiaries

Age Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Up to 65	13	1.62	4	2.92	17	1.81
65-70	131	16.31	31	22.63	162	17.23
70-75	294	36.61	36	26.28	330	35.11
75-80	182	22.67	24	17.52	206	21.91
80-85	130	16.19	28	20.44	158	16.81
Above 85	53	6.60	14	10.22	67	7.13
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 3.8: Age Profile of Sample Non Beneficiaries

Age Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Up to 65	10	6.21	11	22.45	21	10.00
65-70	94	58.39	24	48.98	118	56.19
70-75	28	17.39	7	14.29	35	16.67
75-80	15	9.32	4	8.16	19	9.05
80-85	9	5.59	2	4.08	11	5.24
Above 85	5	3.11	1	2.04	6	2.86
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 3.9: Educational Profile of the Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	400	49.81	41	29.93	441	46.91
Literate	139	17.31	16	11.68	155	16.49
Primary	161	20.05	35	25.55	196	20.85
Middle School	84	10.46	26	18.98	110	11.70
High School	17	2.12	19	13.87	36	3.83
Higher Secondary	1	0.12	0	0	1	0.11
Graduate	1	0.12	0	0	1	0.11
Post Graduate	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 3.10: Educational Profile of the Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	77	47.83	13	26.53	90	42.86
Literate	23	14.29	1	2.04	24	11.43
Primary	34	21.12	18	36.73	52	24.76
Middle School	20	12.42	11	22.45	31	14.76
High School	7	4.35	5	10.20	12	5.71
Higher Secondary	0	0.00	1	2.04	1	0.48
Graduate	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 3.11: Social Category of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
SC	87	10.83	21	15.33	108	11.49
ST	23	2.86	2	1.46	25	2.66
OBC	396	49.32	64	46.72	460	48.94
General	297	36.99	50	36.50	347	36.91
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 3.12: Social Category of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
SC	25	15.53	7	14.29	32	15.24
ST	9	5.59	0	0.00	9	4.29
OBC	84	52.17	26	53.06	110	52.38
General	43	26.71	16	32.65	59	28.10
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 3.13: Economical Status of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
BPL	639	79.58	74	54.01	713	75.85
APL	164	20.42	63	45.99	227	24.15
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 3.14: Economical Status of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
BPL	138	85.71	35	71.43	173	82.38
APL	23	14.29	14	28.57	37	17.62
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 3.15: Marital Status of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	40	4.98	16	11.68	56	5.96
Currently Married	366	45.58	65	47.45	431	45.85
Widow	343	42.71	45	32.85	388	41.28
Divorced/ Separated	13	1.62	3	2.19	16	1.70
Others	41	5.11	8	5.84	49	5.21
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 3.16: Marital Status of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	8	4.97	0	0.00	8	3.81
Currently Married	100	62.11	33	67.35	133	63.33
Widow	46	28.57	15	30.61	61	29.05
Divorced/ Separated	2	1.24	0	0.00	2	0.95
Others	5	3.11	1	2.04	6	2.86
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 3.17: Profile of Physical Disabilities of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	14	1.74	3	2.16	17	1.80
Locomotive disability	38	4.72	3	2.16	41	4.34
Hearing disability	6	0.75	0	-0.00	6	0.64
Speech disability	11	1.37	0	-0.00	11	1.17
Deaf & Dump	734	91.18	113	81.29	847	89.72
Others	2	0.25	20	14.39	22	2.33
Total	805	100.00	139	100.00	944	100.00

Source: Field Survey by CRM

Table No. 3.18: Profile of Physical Disabilities of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	3	1.85	0	0	3	1.42
Locomotive disability	2	1.23	0	0	2	0.95
Hearing disability	2	1.23	0	0	2	0.95
Speech disability	2	1.23	0	0	2	0.95
Deaf & Dump	0	0.00	0	0	0	0.00
Others	153	94.44	49	100	202	95.73
Total	162	100.00	49	100	211	100.00

Source: Field Survey by CRM

Table No. 3.19: Profile of Health Problems of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	127	11.57	31	14.09	158	11.99
Diabetes	45	4.10	11	5.00	56	4.25
Hypertension and diabetes	165	15.03	21	9.55	186	14.11
Heart disease	191	17.40	8	3.64	199	15.10
Joint / bones related problems	403	36.70	86	39.09	489	37.10
Chest related problems	16	1.46	0	-0.00	16	1.21
Any other chronic or critical disease	151	13.75	63	28.64	214	16.24
Total	1,098	100.00	220	100.00	1,318	100.00

Source: Field Survey by CRM

Table No. 3.20: Profile of Health Problems of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	21	10.61	6	8.82	27	10.15
Diabetes	12	6.06	1	1.47	13	4.89
Hypertension and diabetes	37	18.69	11	16.18	48	18.05
Heart disease	21	10.61	1	1.47	22	8.27
Joint / bones related problems	68	34.34	24	35.29	92	34.59
Chest related problems	1	0.51	0	0.00	1	0.38
Any other chronic or critical disease	38	19.19	25	36.76	63	23.68
Total	198	100.00	68	100.00	266	100.00

Source: Field Survey by CRM

Table No. 3.21: Average size of the Family Sample Households - Beneficiaries

Category	Total Members Excluding beneficiary- Rural Area	Size of the Family	Total Members Excluding beneficiary Urban Area	Size of the Family	Total Members Excluding beneficiary	Size of the Family
Average size of the Family	2633	4.28	702	6.12	3335	4.55

Source: Field Survey by CRM

Table No. 3.22: Average size of the Family Sample Households – Non Beneficiaries

Category	Total Members Excluding Non beneficiary - Rural Area	Size of the Family	Total Members Excluding Non beneficiary Urban Area	Size of the Family	Total Members Excluding Non beneficiary	Size of the Family
Average size of the Family	413	3.57	147	4	560	3.67

Source: Field Survey by CRM

Table No. 3.23: Family Composition of the Sample Households - Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Spouse	435	16.52	115	16.38	550	16.49
Married Children	493	18.72	128	18.23	621	18.62
Unmarried Children	108	4.10	50	7.12	158	4.74
Parents	4	0.15	5	0.71	9	0.27
Other Relatives	541	20.55	217	30.91	758	22.73
Grand Children	871	33.08	178	25.36	1049	31.45
Others	181	6.87	9	1.28	190	5.70
Total	2633	100.00	702	100.00	3335	100.00

Source: Field Survey by CRM

Table No. 3.24: Family Composition of the Sample Households – Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Spouse	96	23.24	31	21.09	127	22.68
Married Children	92	22.28	26	17.69	118	21.07
Unmarried Children	29	7.02	11	7.48	40	7.14
Parents	2	0.48	4	2.72	6	1.07
Other Relatives	64	15.50	33	22.45	97	17.32
Grand Children	112	27.12	41	27.89	153	27.32
Others	18	4.36	1	0.68	19	3.39
Total	413	100.00	147	100.00	560	100.00

Source: Field Survey by CRM

Table No. 3.25: Age Composition of the Members Sample Households - Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below 20 years	784	29.78	194	27.64	978	29.33
20-30	368	13.98	92	13.11	460	13.79
30-40	462	17.55	97	13.82	559	16.76
40-50	365	13.86	115	16.38	480	14.39
Above 50	654	24.84	204	29.06	858	25.73
Total	2633	100.00	702	100.00	3335	100.00

Source: Field Survey by CRM

Table No. 3.26: Age Composition of the Members Sample Households – Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below 20 years	97	23.49	41	27.89	138	24.69
20-30	68	16.46	24	16.33	92	16.46
30-40	73	17.68	26	17.69	99	17.71
40-50	53	12.83	11	7.48	64	11.45
Above 50	122	29.54	45	30.61	166	29.70
Total	413	100.00	147	100.00	560	100.00

Source: Field Survey by CRM

Table No. 3.27: Educational Profile of Family Members Sample Households - Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	404	15.35	101	14.39	505	15.14
Literate	143	5.43	10	1.42	153	4.59
Primary	534	20.28	103	14.67	637	19.10
Middle School	657	24.95	131	18.66	788	23.63
High School	631	23.96	226	32.19	857	25.70
Higher Secondary	160	6.08	98	13.96	258	7.74
Graduate	76	2.88	28	3.99	104	3.12
Post Graduate	12	0.46	5	0.71	17	0.51
Others	2	0.08	0	0	2	0.06
No Response	14	0.53	0	0	14	0.41
Total	2633	100.00	702	100.00	3335	100.00

Source: Field Survey by CRM

Table No. 3.28: Educational Profile of Family Members Sample Households - Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	80	19.37	22	14.97	102	18.21
Literate	21	5.08	5	3.4	26	4.64
Primary	78	18.89	26	17.69	104	18.57
Middle School	94	22.76	32	21.77	126	22.50
High School	101	24.46	36	24.49	137	24.46
Higher Secondary	23	5.57	16	10.88	39	6.96
Graduate	15	3.63	9	6.12	24	4.29
Post Graduate	1	0.24	1	0.68	2	0.36
Others	0	0.00	0	0	0	0.00
Total	413	100.00	147	100	560	100.00

Source: Field Survey by CRM

Table No. 3.29: Marital Status of Members Sample Households - Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	1081	41.06	280	39.89	1361	40.81
Currently Married	1392	52.87	368	52.42	1760	52.77
Widow	102	3.87	38	5.41	140	4.20
Divorced/ Separated	55	2.09	16	2.28	71	2.13
Others	3	0.11	0	0	3	0.09
Total	2633	100.00	702	100.00	3335	100.00

Source: Field Survey by CRM

Table No. 3.30: Marital Status of Members Sample Households – Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	135	32.69	55	37.41	190	33.93
Currently Married	246	59.56	83	56.46	329	58.75
Widow	22	5.33	9	6.12	31	5.54
Divorced/ Separated	8	1.94	0	0.00	8	1.43
Others	2	0.48	0	0.00	2	0.36
Total	413	100.00	147	100.00	560	100.00

Source: Field Survey by CRM

Table No. 3.31: Details of Earning Members - Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	24	0.91	1	0.14	25	0.75
No	25	0.95	8	1.14	33	0.99
No Response	2584	98.14	693	98.72	3277	98.26
Total	2633	100.00	702	100.00	3335	100.00

Source: Field Survey by CRM

Table No. 3.32: Details of Earning Members - Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	0	0	0	0	0	0
No	3	0.73	0	0	3	0.54
No Response	410	99.27	147	100	557	99.46
Total	413	100	147	0	560	100.00

Source: Field Survey by CRM

Table No. 3.33: Details of Physical Disabilities of the Members - Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	2	0.08	0	0	2	0.06
Locomotive disability	0	0	0	0	0	0
Hearing disability	0	0	0	0	0	0
Speech disability	0	0	0	0	0	0
Deaf & Dump	0	0	0	0	0	0
Others	0	0	0	0	0	0
No response	2631	99.92	702	100	3333	99.94
Total	2633	100.00	702	100	3335	100.00

Source: Field Survey by CRM

Table No. 3.34: Details of Physical Disabilities of the Members – Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	0	0.00	0	0.00	0	0.00
Locomotive disability	0	0.00	0	0.00	0	0.00
Hearing disability	0	0.00	0	0.00	0	0.00
Speech disability	0	0.00	0	0.00	0	0.00
Deaf & Dump	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
No response	413	100	147	100	560	100
Total	413	100	147	100	560	100

Source: Field Survey by CRM

Table No. 3.35: Details of Health Problems of the Members – Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	1	0.04	0	0	1	0.03
Diabetes	0	0	0	0	0	0
Hypertension and diabetes	0	0	0	0	0	0
Heart disease	2	0.08	0	0	2	0.06
Joint / bones related problems	3	0.11	0	0	3	0.09
Chest related problems	0	0	0	0	0	
Any other chronic or critical disease	2	0.08	0	0	2	0.06
No response	2625	99.69	702	100	3327	99.76
Total	2633	100.00	702	100	3335	100.00

Source: Field Survey by CRM

Table No. 3.36: Details of Health Problems of the Members – Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	0	0.00	0	0.00	0	0.00
Diabetes	0	0.00	0	0.00	0	0.00
Hypertension and diabetes	0	0.00	0	0.00	0	0.00
Heart disease	0	0.00	0	0.00	0	0.00
Joint / bones related problems	0	0.00	0	0.00	0	0.00
Chest related problems	0	0.00	0	0.00	0	0.00
Any other chronic or critical disease	0	0.00	0	0.00	0	0.00
No response	413	100	147	100	560	100
Total	413	100	147	100	560	100

Source: Field Survey by CRM

Table No. 4.1: Status of Awareness of IGNOAPS by the Beneficiaries

Category	Sample beneficiaries rural	Percentage	Sample beneficiaries urban	Percentage	Total	Percentage
Yes	653	81.32	128	93.43	781	83.09
No	150	18.68	9	6.57	159	16.91
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 4.2: Status of Awareness of IGNOAPS by the Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Yes	140	86.96	48	97.96	188	89.52
No	21	13.04	1	2.04	22	10.48
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 4.3: Source of Information about IGNOAPS by the Beneficiaries

Category	Sample beneficiaries rural	Percentage	Sample beneficiaries urban	Percentage	Total	Percentage
Newspaper advertisements	66	10.11	20	15.63	86	11.01
Radio advertisements / programmes	37	5.67	5	3.91	42	5.38
T. V. Advertisements / programmes	45	6.89	4	3.13	49	6.27
Posters	2	0.31	0	0.00	2	0.26
Any other mode / method	503	77.03	99	77.34	602	77.08
<b>Total</b>	<b>653</b>	<b>100.00</b>	<b>128</b>	<b>100.00</b>	<b>781</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 4.4: Source of Information about IGNOAPS by the Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Newspaper advertisements	10	6.21	5	10.20	15	7.04
Radio advertisements / programmes	5	3.11	2	4.08	7	3.29
T. V. Advertisements / programmes	15	9.32	2	4.08	17	7.98
Posters	1	0.62	0	0.00	1	0.47
Any other mode / method	130	80.75	40	81.63	170	81.22
<b>Total</b>	<b>161</b>	<b>100.00</b>	<b>49</b>	<b>100.00</b>	<b>210</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 5.1: Amount of Pension Received by the Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
<b>Below Rs.100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Rs.100 to Rs.200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Rs.200 to Rs.300</b>	<b>40</b>	<b>4.98</b>	<b>1</b>	<b>0.73</b>	<b>41</b>	<b>4.37</b>
<b>Rs.300- Rs.400</b>	<b>8</b>	<b>1.00</b>	<b>1</b>	<b>0.73</b>	<b>9</b>	<b>0.96</b>
<b>More than Rs.400</b>	<b>755</b>	<b>94.02</b>	<b>135</b>	<b>98.54</b>	<b>890</b>	<b>94.68</b>
<b>Total</b>	<b>803</b>	<b>100.00</b>	<b>137</b>	<b>100.00</b>	<b>940</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 5.2: Awareness about the Amount of Pension by the Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below Rs.100	1	0.62	0	0.00	1	0.47
Rs.100-Rs200	0	0.00	0	0.00	0	0.00
Rs.200 to Rs.300	1	0.62	0	0.00	1	0.47
Rs.300 to Rs.400	0	0.00	0	0.00	0	0.00
More than Rs.400	50	31.06	29	59.18	79	37.62
No Response	109	67.70	20	40.82	129	61.43
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 5.3: Duration of Receiving Pension by the Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below One Year	32	3.99	16	11.76	48	5.11
1-2 Years	94	11.71	22	16.18	116	12.35
2-3 Years	116	14.45	24	17.65	140	14.91
More than three years	561	69.86	75	54.41	636	67.63
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 5.4: Awareness about Duration of Receiving Pension by the Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below One Year	4	2.74	3	8.33	7	3.85
1-2 Years	15	10.27	10	27.78	25	13.74
2-3 Years	37	25.34	3	8.33	40	21.98
More than three years	90	61.64	20	55.56	110	60.44
Total	146	100.00	36	100.00	182	100.00

Source: Field Survey by CRM

Table No. 5.5: Mode of Receipt of Pension by the Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Direct Deposit in Post Office Account	2	0.25	0	0.00	2	0.21
Direct Deposit in Bank Account	1	0.12	1	0.73	2	0.22
Payment by Cheque / Draft	0	-0.00	0	-0.00	0	0.00
Payment in cash	800	99.63	136	99.27	936	99.57
Any other	0	0.00	0	0.00	0	0.00
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 5.6: Awareness about Mode of Receipt of Pension by the Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Direct Deposit in Post Office Account	1	0.62	0	0.00	1	0.48
Direct Deposit in Bank Account	0	0.00	0	0.00	0	0.00
Payment by Cheque / Draft	0	0.00	0	0.00	0	0.00
Payment in cash	51	31.68	29	59.18	80	38.09
Any Other	0	0.00	0	0.00	0	0.00
No Response	109	67.70	20	40.82	129	61.43
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 5.7: Place of Receipt of Pension Amount by the Beneficiary

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Home	734	91.41	130	94.89	864	91.91
Panchayat Office / Municipal Office	0	0.00	0	0.00	0	0.00
School Building	0	0.00	0	0.00	0	0.00
Other Public Place	25	3.12	0	0.00	25	2.66
Any Other	44	5.48	7	5.11	51	5.42
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 5.8: Awareness about Place of Receipt of Pension by Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Home	50	31.06	28	57.14	78	37.14
Panchayat Office / Municipal Office	0	0.00	0	0.00	0	0.00
School Building	0	0.00	0	0.00	0	0.00
Other Public Place	0	0.00	0	0.00	0	0.00
Any Other	2	1.24	1	2.04	3	1.43
No Response	109	67.70	20	40.82	129	61.43
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 5.9: Distance of Receipt of Pension by Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below 3 Kms	794	98.88	136	99.27	930	98.94
3-6 Kms	9	1.12	1	0.73	10	1.06
6 -9Kms	0	0.00	0	0.00	0	0
9-12 kms	0	0.00	0	0.00	0	0
Above 12 Km	0	0.00	0	0.00	0	0.00
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 5.10: Awareness about Distance of Receipt of Pension by Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below 3 Kms	2	1.24	1	2.04	3	1.43
3-6 Kms	0	0.00	0	0.00	0	0.00
6-9 Kms	0	0.00	0	0.00	0	0.00
9-12 Kms	0	0.00	0	0.00	0	0.00
More than 6 Kms	0	0.00	0	0.00	0	0.00
No Response	159	98.76	48	97.96	207	98.57
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 5.11: Receiver of Pension by Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Self	802	99.88	136	99.27	938	99.79
Spouse	0	0.00	0	0.00	0	0.00
Son / Daughter	0	0.00	0	0.00	0	0.00
Grand son / Grand daughter	0	0.00	0	0.00	0	0.00
Other Relatives	1	0.12	1	0.73	2	0.21
Friends	0	0.00	0	0.00	0	0.00
Middleman	0	0.00	0	0.00	0	0.00
Any other	0	0.00	0	0.00	0	0.00
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 5.12: Awareness about Receiver of Pension by Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Self	52	32.30	29	59.18	81	38.57
Spouse	0	0.00	0	0.00	0	0.00
Son / Daughter	0	0.00	0	0.00	0	0.00
Grand son / Grand daughter	0	0.00	0	0.00	0	0.00
Other Relatives	0	0.00	0	0.00	0	0.00
Friends	0	0.00	0	0.00	0	0.00

Middleman	0	0.00	0	0.00	0	0.00
Any other	0	0.00	0	0.00	0	0.00
No Response	109	67.70	20	40.82	129	61.43
Total	161	100.00	49	100.00	81	100.00

Source: Field Survey by CRM

Table No. 5.13: Periodicity of Receiving Pension by Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Every month	5	0.62	0	0.00	5	0.53
Once in two months	0	0.00	0	0.00	0	0
Once in three months	41	5.11	5	3.65	46	4.89
Once in six months	18	2.24	4	2.92	22	2.34
Once in a year	0	0.00	4	2.92	4	0.43
Uncertain / irregular	732	91.16	121	88.32	853	90.75
Any other	7	0.87	3	2.18	10	1.06
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 5.14: Awareness about Periodicity of Receiving Pension by Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Every month	0	0	1	2.04	1	0.47
Once in two months	1	0.62	0	0.00	1	0.47
Once in three months	2	1.24	2	4.08	4	1.90
Once in six months	2	1.24	2	4.08	4	1.90
Once in a year	0	0.00	1	2.04	1	0.47
Uncertain / irregular	121	75.16	26	53.06	147	70.00
Any other	24	14.91	5	10.20	29	13.80
No Response	11	6.83	12	24.49	23	10.95
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 6.1: Submission of Application by the Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	801	99.75	136	99.27	937	99.68
No	2	0.25	1	0.73	3	0.32
Total	803	100.00	137	100.00	940	100.00

Source: Field Survey by CRM

Table No. 6.2: Awareness about Submission of Applications by the Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	149	92.55	35	71.43	184	87.62
No	12	7.45	14	28.57	26	12.38
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 6.3: Difficulties in Getting Applications –Education Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	1	16.67	5	55.55	127	34.23	308	55.60	6	40.00	435	47.03
Literate	1	16.67	1	11.11	67	18.06	86	15.52	2	13.33	153	16.54
Primary School	2	33.33	3	33.33	94	25.34	97	17.51	5	33.33	191	20.65
Middle School	2	33.33	0	0.00	61	16.44	47	8.48	2	13.33	108	11.65
High School/ Intermediate	0	0.00	0	0.00	20	5.39	16	2.89	0	0.00	36	3.89
Higher secondary	0	0.00	0	0.00	1	0.27	0	0.00	0	0.00	1	0.11
Graduate	0	0.00	0	0.00	1	0.27	0	0.00	0	0.00	1	0.11
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	6	100	9	100	371	100	554	100	15	100	925	100

Source: Field Survey by CRM

Table No. 6.4: Difficulties in Getting Applications –Caste Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	2	33.33	2	22.22	44	11.86	61	11.01	4	26.67	105	11.35
Scheduled Tribe	1	16.67	0	0	9	2.43	15	2.71	1	6.67	24	2.59
Other Backward	1	16.67	5	55.56	174	46.90	279	50.36	6	40.00	453	48.97
General	2	33.33	2	0	144	38.81	199	35.92	4	26.67	343	37.08
Total	6	100	9	100	371	100	554	100	15	100	925	100

Source: Field Survey by CRM

Table No. 6.5: Difficulties in Getting Applications –Area Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	5	83.33	8	88.89	313	84.37	478	86.28	13	86.67	791	85.51
Urban	1	16.64	1	11.11	58	15.63	76	13.72	2	13.33	134	14.49
Total	6	100	9	100	371	100	554	100	15	100	925	100

Source: Field Survey by CRM

Table No. 6.6: Consideration Paid for Approval of Application- Education Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	43	25.44	98	51.04	85	40.86	215	57.84	141	39.06	300	51.81
Literate	28	16.57	29	15.10	40	19.23	58	15.68	57	15.79	98	16.92
Primary School	59	34.91	37	19.27	37	17.79	63	17.02	96	26.59	100	17.27
Middle School	29	17.16	23	11.98	34	16.35	24	6.49	52	14.40	58	10.01
High School/ Intermediate	9	5.32	5	2.60	12	5.77	11	2.97	14	3.60	23	3.97
Higher secondary	1	0.59	0	0	0	0	0	0	1	0.28	0	0
Graduate	1	0.59	0	0	0	0	0	0	1	0.28	0	0
Post Graduate	0	0	0	0	0	0	0	0	0	0	0	0
Total	169	100	192	100	208	100	371	100	361	100	579	100

Source: Field Survey by CRM

Table No. 6.7: Consideration Paid for Approval of Application- Caste Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	22	13.02	29	15.10	24	11.54	34	9.16	51	14.13	58	10.02
Scheduled Tribe	3	1.77	2	1.04	7	3.37	13	3.50	5	1.39	20	3.45
Other Backward	87	51.48	98	51.04	88	42.31	186	50.13	185	51.25	274	47.32
General	57	33.73	63	32.81	89	42.79	138	37.20	120	33.24	227	39.21
Total	169	100	192	100	208	100	371	100	361	100	579	100

Source: Field Survey by CRM

Table No. 6.8: Consideration Paid for Approval of Application- Area Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	136	80.47	159	82.81	182	87.50	327	88.14	295	81.72	509	87.91
Urban	33	19.53	33	17.19	26	12.50	44	11.86	66	18.28	70	12.09
Total	169	100	192	100	208	100	371	100	361	100	579	100

Source: Field Survey by CRM

Table No. 6.9: Amount of Consideration Paid - Education Wise

Category		Yes				Total	
		Male		Female		Nos	%
		Nos	%	Nos	%		
Illiterate	<= Rs.100	24	17.91	57	38.00	81	28.52
	>100 to <= Rs.200	7	5.22	20	13.33	27	9.51
	>200 to <=Rs.300	0	0	2	1.33	2	0.70
	>300 to <= Rs.400	0	0	1	0.66	1	0.35
	> Rs.400	1	0.75	1	0.66	2	0.70
Literate	<= Rs.100	10	7.46	10	6.66	20	7.04
	>100 to <= Rs.200	10	7.46	10	6.66	20	7.04
	>200 to <=Rs.300	4	2.98	2	1.33	6	2.11
	>300 to <= Rs.400	1	0.75	1	0.66	2	0.70
	> Rs.400	1	0.75	2	1.33	3	1.06
Primary School	<= Rs.100	27	20.15	21	14.00	48	16.90
	>100 to <= Rs.200	13	9.70	3	2.00	16	5.63
	>200 to <=Rs.300	1	0.75	0	0	1	0.35
	>300 to <= Rs.400	5	3.73	2	1.33	7	2.46
	> Rs.400	1	0.75	0	0	1	0.35
Middle School	<= Rs.100	10	7.46	9	6.00	19	6.69
	>100 to <= Rs.200	9	6.72	4	2.66	13	4.58
	>200 to <=Rs.300	1	0.75	2	1.33	3	1.06
	>300 to <= Rs.400	0	0	0	0	0	0
	> Rs.400	1	0.75	0	0	1	0.35
High School/Intermediate	<= Rs.100	6	4.48	1	0.66	7	2.46
	>100 to <= Rs.200	0	0	1	0.66	1	0.35
	>200 to <=Rs.300	1	0.75	0	0	1	0.35
	>300 to <= Rs.400	0	0	1	0.66	1	0.35
	> Rs.400	0	0	0	0	0	0
Higher secondary	<= Rs.100	0	0	0	0	0	0
	>100 to <= Rs.200	0	0	0	0	0	0
	>200 to <=Rs.300	0	0	0	0	0	0
	>300 to <= Rs.400	0	0	0	0	0	0
	> Rs.400	0	0	0	0	0	0
Graduate	<= Rs.100	0	0	0	0	0	0
	>100 to <= Rs.200	1	0.75	0	0	1	0.35
	>200 to <=Rs.300	0	0	0	0	0	0
	>300 to <= Rs.400	0	0	0	0	0	0
	> Rs.400	0	0	0	0	0	0
Post Graduate	<= Rs.100	0	0	0	0	0	0
	>100 to <= Rs.200	0	0	0	0	0	0
	>200 to <=Rs.300	0	0	0	0	0	0
	>300 to <= Rs.400	0	0	0	0	0	0
	> Rs.400	0	0	0	0	0	0
Total		134	100	150	100	284	100

Source: Field Survey by CRM

Table No. 6.10: Amount of Consideration Paid – Caste Wise

Category		Yes				Total	
		Male		Female			
		Nos	%	Nos	%	Nos	%
Scheduled Caste	<= Rs.100	8	5.97	14	9.33	22	7.75
	>100 to <= Rs.200	8	5.97	5	3.33	13	4.58
	>200 to <=Rs.300	0	0	0	0	0	0
	>300 to <= Rs.400	0	0	0	0	0	0
	> Rs.400	0	0	0	0	0	0
Scheduled Tribe	<= Rs.100	2	1.49	0	0	2	0.70
	>100 to <= Rs.200	0	0	1	0.66	1	0.35
	>200 to <=Rs.300	0	0	0	0	0	0
	>300 to <= Rs.400	0	0	1	0.66	1	0.35
	> Rs.400	0	0	0	0	0	0
Other Backward	<= Rs.100	46	34.33	56	37.33	102	35.91
	>100 to <= Rs.200	18	13.43	19	12.67	37	13.03
	>200 to <=Rs.300	2	1.49	2	1.33	4	1.41
	>300 to <= Rs.400	1	0.75	1	0.66	2	0.70
	> Rs.400	2	1.49	1	0.66	3	1.06
General	<= Rs.100	21	15.67	28	18.67	49	17.25
	>100 to <= Rs.200	14	10.45	13	8.67	27	9.51
	>200 to <=Rs.300	5	3.73	4	2.67	9	3.17
	>300 to <= Rs.400	5	3.873	3	2.00	8	2.82
	> Rs.400	2	1.49	2	2.00	4	1.41
Total		134	100	150	100	284	100

Source: Field Survey by CRM

Table No. 6.11: Amount of Consideration Paid – Area Wise

Category		Yes				Total	
		Male		Female			
		Nos	%	Nos	%	Nos	%
Rural	<= Rs.100	70	52.23	91	60.66	161	56.69
	>100 to <= Rs.200	32	23.88	29	19.33	61	21.48
	>200 to <=Rs.300	6	4.48	6	4.00	12	4.22
	>300 to <= Rs.400	6	4.48	4	2.66	10	3.52
	> Rs.400	4	2.99	3	2.00	7	2.46
Urban	<= Rs.100	7	5.22	7	4.66	14	4.93
	>100 to <= Rs.200	8	5.97	9	6.00	17	5.99
	>200 to <=Rs.300	1	0.75	0	0	1	0.35
	>300 to <= Rs.400	0	0	1	0.66	1	0.35
	> Rs.400	0	0	0	0	0	0
Total		134	100	150	100	284	100

Source: Field Survey by CRM

Table No. 6.12: Timely Processing of Application- Education Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	30	28.03	124	57.41	97	36.06	188	54.49	154	47.68	285	46.42
Literate	21	19.63	28	12.96	47	17.47	59	17.10	49	15.17	106	17.26
Primary School	25	23.36	45	20.83	71	26.39	54	15.47	70	21.67	125	20.36
Middle School	27	25.23	14	6.48	36	13.38	33	9.56	41	12.69	69	11.24
High School/ Intermediate	4	3.74	5	2.31	17	6.32	11	3.19	9	2.79	28	4.56
Graduate	0	0	0	0	1	0.37	0	0	0	0	1	0.16
Post Graduate	0	0	0	0	0	0	0	0	0	0	0	0
Total	107	100	216	100	269	100	345	100	323	100	614	100

Source: Field Survey by CRM

Table No. 6.13: Timely Processing of Application- Caste Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	15	14.01	27	12.50	31	11.52	35	10.14	42	13.00	66	10.75
Scheduled Tribe	5	4.67	3	1.38	5	1.86	12	3.48	8	2.48	17	2.77
Other Backward	43	40.18	118	54.63	131	48.70	166	48.11	161	49.84	297	48.37
General	44	41.12	68	31.48	102	37.92	132	38.26	112	34.67	234	38.11
Total	107	100	216	100	269	100	345	100	323	100	614	100

Source: Field Survey by CRM

Table No. 6.14: Timely Processing of Application- Area Wise

Category	Yes		Female		No		Female		Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	106	99.06	214	99.07	211	78.44	270	78.26	320	99.07	481	78.34
Urban	1	0.94	2	0.93	58	21.56	75	21.74	3	0.93	133	21.66
Total	107	100	216	100	269	100	345	100	323	100	614	100

Source: Field Survey by CRM

Table No. 6.15: Verification of Details- Education Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	79	30.98	146	48.50	49	40.16	166	63.60	225	40.47	215	56.13
Literate	53	20.78	64	21.26	15	12.29	23	8.81	117	21.04	38	9.92
Primary School	64	25.10	54	17.94	32	26.23	46	17.62	118	21.22	78	20.36
Middle School	42	16.47	30	9.97	21	17.21	17	6.51	72	12.95	38	9.92
High School/ Intermediate	16	6.27	7	2.32	5	4.10	9	3.45	23	4.14	14	3.65
Higher secondary	0	0	0	0	0	0	0	0	0	0	0	0
Graduate	1	0.39	0	0	0	0	0	0	1	0.39	0	0
Post Graduate	0	0	0	0	0	0	0	0	0	0	0	0
Total	255	100	301	100	122	100	261	100	556	100	383	100

Source: Field Survey by CRM

Table No. 6.16: Verification of Details- Caste Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	25	9.80	25	8.31	21	17.21	37	14.18	50	8.99	58	15.14
Scheduled Tribe	6	2.35	11	3.65	4	3.28	4	1.53	17	3.05	8	2.09
Other Backward	121	47.45	142	47.18	54	44.26	142	54.41	263	47.30	196	51.17
General	103	40.39	123	40.86	43	35.24	78	29.88	226	40.65	121	31.59
Total	255	100	301	100	122	100	261	100	556	100	383	100

Source: Field Survey by CRM

Table No. 6.17: Verification of Details- Area Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	212	83.14	248	82.39	106	86.89	237	90.80	460	82.73	343	89.57
Urban	43	16.86	53	17.61	16	13.11	24	9.20	96	17.27	40	10.44
Total	255	100	301	100	122	100	261	100	556	100	383	100

Source: Field Survey by CRM

Table No. 6.18: Awareness about Who Approved the Application- Education Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	63	32.47	108	49.54	65	35.52	203	59.18	171	41.50	268	50.95
Literate	48	24.74	47	21.56	20	10.93	40	11.66	95	23.06	60	11.41
Primary School	50	25.77	39	17.89	46	25.14	61	17.78	89	21.60	107	20.34
Middle School	28	14.43	20	9.17	35	19.12	27	7.87	48	11.65	62	11.79
High School/ Intermediate	4	2.06	4	1.83	17	9.29	12	3.50	8	1.94	29	5.51
Higher secondary		0		0		0		0	0	0	0	0
Graduate	1	0.52	0	0	0	0	0	0	1	0.24	0	0
Post Graduate	0	0	0	0	0	0	0	0	0	0	0	0
Total	194	100	218	100	183	100	343	100	412	100	526	100

Source: Field Survey by CRM

Table No. 6.19: Awareness about Who Approved the Application- Caste Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	20	10.31	18	8.26	26	14.21	44	12.83	38	9.22	70	13.31
Scheduled Tribe	1	0.52	5	2.29	9	4.92	10	2.92	6	1.46	19	3.61
Other Backward	103	53.09	102	46.79	72	39.34	181	52.77	205	49.76	253	48.09
General	70	36.08	93	42.66	76	41.53	108	31.49	163	39.56	184	34.98
Total	194	100	218	100	183	100	343	100	412	100	526	100

Source: Field Survey by CRM

Table No. 6.20: Awareness about Who Approved the Application- Area Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
<b>Rural</b>	178	91.75	195	89.45	140	76.50	290	84.55	373	90.53	430	81.75
<b>Urban</b>	16	8.26	23	10.55	43	23.50	53	15.45	39	9.47	96	18.25
<b>Total</b>	194	100	218	100	183	100	343	100	412	100	526	100

Source: Field Survey by CRM

Table No. 7.1: Details of Other Income - Beneficiaries

Category	Sample beneficiaries Rural	Percentage	Sample beneficiaries Urban	Percentage	Total	Percentage
Yes	223	27.77	9	6.57	232	24.68
No	580	72.23	126	91.97	706	75.11
No response	0	1.62	2	1.46	2	0.21
<b>Total</b>	<b>803</b>	<b>100.00</b>	<b>137</b>	<b>100.00</b>	<b>940</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.2: Details of Other Income – Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Yes	47	29.19	10	20.41	57	27.14
No	114	70.81	39	79.59	153	72.86
<b>Total</b>	<b>161</b>	<b>100.00</b>	<b>49</b>	<b>100.00</b>	<b>210</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.3: Source of Other Income - Beneficiaries

Category	Sample beneficiaries Rural	Percentage	Sample beneficiaries Urban	Percentage	Total	Percentage
Agriculture & allied activities	110	50.44	2	22.22	112	49.37
Self employment other than agriculture	9	3.95	2	22.22	11	4.64
Daily wages / labourer	88	38.60	5	55.56	93	39.24
Remittance / transfer of income	2	0.88	0	0.00	2	0.84
Interest on fd / deposits	11	4.82	0	0.00	11	4.64
Others	3	1.32	0	0.00	3	1.27
<b>Total</b>	<b>223</b>	<b>100.00</b>	<b>9</b>	<b>100.00</b>	<b>232</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.4: Source of Other Income – Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Agriculture & allied activities	29	61.70	6	60.00	35	61.40
Self employment other than agriculture	3	6.38	1	10.00	4	7.02

Daily wages / labourer	15	31.91	3	30.00	18	31.58
Remittance / transfer of income	0	0.00	0	0.00	0	0.00
Interest on fd / deposits	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>47</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>57</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.5: Amount of Annual Income from Other Sources –Beneficiaries

Category	Sample beneficiaries Rural	Percentage	Sample beneficiaries Urban	Percentage	Total	Percentage
Upto rs.12000	132	59.19	5	55.55	137	59.05
12000 to 20000	65	29.15	4	44.45	69	29.74
20000 to 30000	14	6.28	0	0.00	14	6.03
30000 to 60000	9	4.04	0	0.00	9	3.88
60000 to 120000	2	0.90	0	0.00	2	0.86
120000 to 240000	0	0.00	0	0.00	0	0
240000 to 500000	1	0.44	0	0.00	1	0.44
Above 500000	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>223</b>	<b>100.00</b>	<b>9</b>	<b>100.00</b>	<b>232</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.6: Amount of Annual Income –Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Upto rs.12000	38	80.85	5	50.00	43	75.44
12000 to 20000	7	14.89	4	40.00	11	19.30
20000 to 30000	1	2.13	1	10.00	2	3.51
30000 to 60000	1	2.13	0	0.00	1	1.75
60000 to 120000	0	0.00	0	0.00	0	0.00
120000 to 240000	0	0.00	0	0.00	0	0.00
240000 to 500000	0	0.00	0	0.00	0	0.00
Above 500000	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>47</b>	<b>100</b>	<b>10</b>	<b>100</b>	<b>57</b>	<b>100.00</b>

Table No. 7.7: Details of Utilization Pattern of Last Pension Amount for Food - Beneficiaries

Category	Sample beneficiaries Rural	Percentage	Sample beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0.00	1	0.82	1	0.12
11 to 20%	26	3.76	0	0.00	26	3.19
21 to 30%	131	18.93	13	10.66	144	17.69
31 to 40%	102	14.74	5	4.10	107	13.14
Above 40%	433	62.57	103	84.43	536	65.85
<b>Total</b>	<b>692</b>	<b>100.00</b>	<b>122</b>	<b>100.00</b>	<b>814</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.8: Details of Utilization Pattern of Income for Food – Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Upto 10%	0	0.00	0	0.00	0	0.00
11 to 20%	2	4.76	0	0.00	2	3.85
21 to 30%	4	9.52	1	10.00	5	9.62
31 to 40%	6	14.29	0	0.00	6	11.54
Above 40%	30	71.43	9	90.00	39	75.00
<b>Total</b>	<b>42</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>52</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.9: Details of Utilization Pattern of Last Pension Amount for Cloth –Beneficiaries

Category	Sample beneficiaries Rural	Percentage	Sample beneficiaries Urban	Percentage	Total	Percentage
Up to 10%	26	6.67	3	6.82	29	6.68
11 to 20%	174	44.62	26	59.09	200	46.08
21 to 30%	145	37.18	15	34.09	160	36.87
31 to 40%	13	3.33	0	0.00	13	3.00
Above 40%	32	8.21	0	0.00	32	7.37
<b>Total</b>	<b>390</b>	<b>100.00</b>	<b>44</b>	<b>100.00</b>	<b>434</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.10: Details of Utilization Pattern of Income for Cloth – Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Up to 10%	3	8.33	1	11.11	4	8.89
11 to 20%	16	44.44	6	66.67	22	48.89
21 to 30%	14	38.89	2	22.22	16	35.56
31 to 40%	1	2.78	0	0.00	1	2.22
Above 40%	2	5.56	0	0.00	2	4.44
<b>Total</b>	<b>36</b>	<b>100.00</b>	<b>9</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.11: Details of Utilization Pattern of Last Pension Amount for Medicines - Beneficiaries

Category	Sample beneficiaries Rural	Percentage	Sample beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	18	2.49	0	0.00	18	2.13
11 to 20%	102	14.13	13	10.66	115	13.63
21 to 30%	164	22.71	42	34.43	206	24.41
31 to 40%	117	16.20	2	1.64	119	14.10
Above 40%	321	44.46	65	53.28	386	45.73
<b>Total</b>	<b>722</b>	<b>100.00</b>	<b>122</b>	<b>100.00</b>	<b>844</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.12: Details of Utilization Pattern of Income for Medicines – Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Upto 10%	1	2.70	1	11.11	2	4.35
11 to 20%	12	32.43	2	22.22	14	30.43
21 to 30%	17	45.95	5	55.56	22	47.83
31 to 40%	5	13.51	0	0.00	5	10.87
Above 40%	2	5.41	1	11.11	3	6.52
<b>Total</b>	<b>37</b>	<b>100.00</b>	<b>9</b>	<b>100.00</b>	<b>46</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.13: Details of Utilization Pattern of Last Pension Amount for Relatives (Money Transfer to Relatives) by Beneficiaries

Category	Sample beneficiaries Rural	Percentage	Sample beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	15	14.85	0	0.00	15	14.56
11 to 20%	26	25.74	2	100.00	28	27.18
21 to 30%	27	26.73	0	0.00	27	26.21
31 to 40%	3	2.97	0	0.00	3	2.91
Above 40%	30	29.70	0	0.00	30	29.13
<b>Total</b>	<b>101</b>	<b>100.00</b>	<b>2</b>	<b>100.00</b>	<b>103</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 7.14: Details of Utilization Pattern of Income for Relatives (Money Transfer to Relatives) by Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Upto 10%	4	50.00	0	0.00	4	44.44
11 to 20%	1	12.50	1	100.00	2	22.22
21 to 30%	3	37.50	0	0.00	3	33.33
31 to 40%	0	0.00	0	0.00	0	0.00
Above 40%	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>8</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>	<b>9</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 8.1: Satisfaction with the Scheme by the Beneficiaries

Category	Sample beneficiaries Rural	Percentage	Sample beneficiaries Urban	Percentage	Total	Percentage
Yes	673	83.81	128	93.43	801	85.22
No	99	12.33	5	3.65	104	11.06
Can't say	31	3.86	2	1.46	33	3.51
<b>Total</b>	<b>803</b>	<b>100.00</b>	<b>137</b>	<b>100.00</b>	<b>940</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 8.2: Awareness about the Satisfaction with the Scheme by the Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Yes	74	45.96	22	44.90	96	45.71
No	14	8.70	0	0	14	6.67
Can't say	73	45.34	27	52.10	100	47.62
<b>Total</b>	<b>161</b>	<b>100</b>	<b>49</b>	<b>100</b>	<b>210</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 8.3: Positive Impact of the Scheme in Life by Beneficiaries

Category	Sample beneficiaries Rural	Percentage	Sample beneficiaries Urban	Percentage	Total	Percentage
Yes	395	49.20	71	51.81	466	49.58
No	151	18.80	48	35.04	199	21.17
Can't say	257	32.00	18	13.15	275	29.25
<b>Total</b>	<b>803</b>	<b>100.00</b>	<b>137</b>	<b>100.00</b>	<b>940</b>	<b>100.00</b>

Source: Field Survey by CRM

Table No. 8.4: Awareness about Positive Impact of the Scheme in Beneficiaries' Life by Non Beneficiaries

Category	Sample non beneficiaries rural	Percentage	Sample non beneficiaries urban	Percentage	Total	Percentage
Yes	9	5.60	5	10.20	14	6.67
No	12	7.45	5	10.20	17	8.10
Can't say	140	86.95	39	79.60	179	85.23
<b>Total</b>	<b>161</b>	<b>100</b>	<b>49</b>	<b>100</b>	<b>210</b>	<b>100.00</b>

Source: Field Survey by CRM