

August 2012

Draft Report

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

*Submitted to*

Ministry of Rural Development  
Govt. of India, New Delhi

*By*

Jos Chathukulam, Shamla Beevi & Siji KV  
Centre for Rural Management (CRM)  
Kottayam, Kerala



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

## ***Executive Summary***

### **Introduction**

The National Social Assistance Programme (NSAP) 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 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 the Indira Gandhi National Old Age Pension is implemented through the Gram Panchayats. In district level the department of revenue and in state level the department of social welfare handled the scheme. (*Refer Chapter 1*)

### **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 concurrent evaluation of IGNOAPS. They are Pondicherry, and Karikal. As per the terms of reference from each district 4 Blocks and each Block 10 Grama Panchayts were selected for the detailed evaluation. From each GP 10 beneficiaries and two non beneficiaries were selected for detailed data collection. Twenty percent of the total beneficiaries and non beneficiary samples should be from urban areas of the sample districts. (*Refer Chapter 2*)

### **Coverage**

From rural areas 802 beneficiaries were contacted for the study and among these 402 beneficiaries from Pondicherry district and 400 beneficiaries from Karikkal District. In urban area we surveyed 132 beneficiaries. Regarding the case of non beneficiaries 66 non

beneficiaries are interviewed from each of the districts. The corresponding figure of urban area is 23 from Pondicherry and 22 from Karikkal districts. (*Refer Chapter 2*)

### **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. (*Refer Chapter 3*)

- More than 60 percent of the beneficiaries surveyed are women. This may be a reflection of the total number of beneficiaries. From this we can understand that women are more benefited from IGNOAPS in Puducherry
- More than 43 percent of the beneficiaries are above 70 years old and more than 96 percent of the surveyed beneficiaries are BPL. This means the selection criteria for beneficiaries are followed in Puducherry .
- More than 67 percent of the beneficiaries surveyed and 25 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.
- More than 43 percent of the beneficiaries belong to OBC, 24.44 percent belongs to SC and 12.32 percent belongs to ST. The caste composition indicates that majority of them are from the deprived sections.
- More than 44 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 26 percent of beneficiaries have hypertension and 34.24 percent have bones related problems. So majority of them utilize the pension amount for medicines.
- Majority of the beneficiaries (98.79 %) 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 76.83 percent are from marginalized communities (SC, ST and OBC), 59.32 are illiterate and neo literate and 97.18 percent are from BPL. From this we can say that they are very much eligible for old age pension.

### **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 have received the information about the scheme. (*Refer Chapter 4*)

- Majority of the beneficiaries (99.09%) and non beneficiaries (85.88 %) are aware of IGNOAPS. From this we can say that awareness programmes are very effective in the Puducherry and this may be due to the small geographical size of the state.
- More than half of the beneficiaries (54.24%) have heard the scheme through newspaper, radio and TV Programme. This is an important finding which may be kept in mind while developing IEC materials and tools for awareness generation.
- More than 67 percent of the beneficiaries of the scheme are illiterate. Therefore more emphasis may be given to the advertisement through visual and hearing media.

### **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 and therefore, a certain portion of the amount also is 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. (*Refer Chapter 5*)

- Beneficiaries used to receive Rs.1000/- per month as pension with a state share of Rs.800/-
- All the beneficiaries and more than 84 percent of the non beneficiaries are very clear about the pension amount.
- More than 83 percent of beneficiaries reported that they have received the pension since more than last three years and cent percent of beneficiaries have received the pension amount through cash from the Anganwadi teachers. More than 79 percent of non beneficiaries are not aware of the mode of receipt of the pension.
- ‘Other places’ is mentioned as the place of receipt of pension by majority of beneficiaries and ‘at home’ by the remaining beneficiaries. This is because if the pension holder is not in a position to present physically at the Anganwadi when the amount is distributed, the teacher comes to the beneficiary’s house and hand over the

cash for convenience of the beneficiary. Majority of non beneficiaries are not aware of the place of receipt of pension.

- All the beneficiaries reported that the pension amount is directly received by the beneficiaries themselves
- More than 99 percent of the beneficiaries reported that the pension is received in every month. From this, one can say that the pension disbursement is very much regular in Puducherry. In majority cases, the amount is distributed on 7<sup>th</sup> of every month.

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

In Puducherry, the beneficiaries have to submit the application for the pension under IGNOAPS to the Deputy Director of the Department Women and Child Development. Along with the application age proof certificate from competent authority, proof of BPL status should be submitted. The applicants are mainly using ration cards, Voter ID card certificate issued by the medical officer for proving the age and certificate from the Revenue Department for verifying the income status. The Deputy Director of Women and Child Development forward the same to the Director of Women and Child Development. The application is verified by the Director. After the verification the eligible application are sanctioned by the Director and the approved list and pension book are sent to the concerned Anganwadi for the disbursement of pension. The pension scheme is implemented by the Department of Women and Child Development with the support of Anganwadi centers. The pension amount is disbursed directly by the cash through the service of Anganwadi teachers. It is noticed that in Puducherry a beneficiary is getting Rs.1000 (central share of Rs.200 and state share of Rs.800) as pension under IGNOAPS. The beneficiaries reported that the pension amount is getting regularly on 7<sup>th</sup> of every month. (*Refer Chapter 6*)

However, It is reported that the application forms for pension are not 'available through the official channel' for public. In the distribution channel, local MLAs (Member of Legislative Assembly) are playing very significant role. The MLAs used to collect the application forms from the department in bulk, distribute to the public through their agents, collect it back and submit it to the department with their recommendations. The general understanding is that without the recommendations of the local MLA, the officials do not sanction the pension application. It is also reported that only through this channel application forms are available. It is also important to note that the involvement of local MLAs did not cause any difficulties

in getting the application forms rather it makes for easily available. However, there are instances to quote that this is one of the tension areas between officials, local politicians and potential beneficiaries of pension scheme in the governance of IGNOAPS in Puducherry.

*(Refer Chapter 6)*

- All beneficiaries have reported that they have submitted the application for getting pension under IGNOAPS. It is found that only two beneficiaries have faced difficulties in getting application form statistically the figure is very insignificant. Application forms are easily available for those who want to apply for pension. This is really an achievement
- Only three beneficiaries have reported that they have paid some amount for approval of their applications and in this case there may be under reporting. No doubt, the actual situation may be more than the reported case. However, at any standard it gives an impression that the rate of corruption is less in the process of approving the application.
- Majority of the beneficiaries have reported that the application was processed in time. However more than one third of the beneficiaries have reported that the application was not processed in time. Out of 393 beneficiaries who have reported that application was not processed in time 299 are illiterates and neo literates, 247 women, 277 marginalized communities 339 rural inhabitants. It shows in majority cases, certain social factors such as illiteracy, gender, caste and spatial positioning have certain impact on the timely processing of the application. It has a negative impact on the marginalized communities.
- It is found that though all most all (98.18 %) of beneficiaries are aware of the methods of verification of facts and only 18.28 percent are aware of who approved their application. Out of the beneficiaries who are not aware of who approved their application 78 percent are illiterate or neo literate, 61 percent are women, 78 percent from marginalized sections and 83 percent are from rural area. Awareness regarding the process of application is poor among illiterates, women, and marginalized communities in terms of caste and occupation and rural population.

### **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. (*Refer Chapter 7*)

- It is found that more than 88 percent of the beneficiaries have only income from the pension. Therefore their annual income is only Rs.12000/- and it is from the pension only. Only 11.31 percent of beneficiaries have some other source of income other than old age pension and the main source is daily wages.
- Out of the 112 beneficiaries who have some source of income other than old age pension 87.50 percent have annual income of up to Rs. 12000/-
- In the case of non beneficiary, 61.02 percent have no source of income. So they are fully depending on their children for their day to day life.
- More than 48 percent of the beneficiaries reported that above 40 percent of the pension amount is utilized for the purchase of food items and 72.52 percent spend more than 20 percent of the pension amount for medicines. From this one can say that majority of the beneficiaries depending on their pension amount for medicine and food.

### **Impression on the Scheme**

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

- Majority of the beneficiaries (87.77 %) are satisfied with the scheme and 68.28 percent reported that the scheme have a positive impact on their life. (*Refer Chapter 8*)

### **Strengthening the Scheme**

In Puducherry the Indira Gandhi National Old Age Pension is implemented by the Department of Women and Child Development through the Anganwadi centres with the support of Anganwadi teachers. The beneficiaries selection is the duty of the Deputy Director, those who have at the age of 65 and BPL card holder can apply for the pension. The application form is available at the office of the Deputy Director. The filled applications are forwarded to the Director of the Department of Women and Child Development by the office of the Deputy Director and after the verification by the Director the eligible cases are sanctioned and the list of newly selected beneficiaries along with their pension book are sent to the respective Anganwadi canters for the disbursement of pension. (*Refer Chapter 9*)

The Director of the Department admits that “This Department does not have any problem in implementation of the Scheme but found difficult to switch over the mode of disbursement from Anganwadi Centres to Banks/ Post offices by means of Electronic Clearing System (ECS). As the Ministry is insisting to make payment through Banks/Post offices, this Department is taking effort to execute the same though lot of obstacles rose by the local body members. The main reasons for that is the old age persons are finding difficult to go to banks because of their geriatric problems and also the banks are located far from their residence whereas the Anganwadi Centres are being located very close to their residence which are feasible for them to get the payment, but still this Department taking steps for those willing beneficiaries to switch over to banks / post offices”. (*Refer Chapter 9*)

The pension amount is directly paid by cash to the beneficiaries by the Anganwadi teachers and the payment is done on every 7<sup>th</sup> of the month or in case any beneficiary is absent at that time or the beneficiary may not be in a position to move towards centre the amount is disbursed at the respective house of the beneficiary. The death cases are reported in every month to the office of the Deputy Director and such cases are deleted from the beneficiaries list. In every month such kind of deletion and adding of new cases to the beneficiary list are done. Therefore, it is reported that there is no malpractices in the disbursement of pension. However, the actual situation is different, and in which the local MLAs are playing a major role in the selection of beneficiaries by distributing the application and making recommendations on it. It is observed that the purpose of involvement of the MLAs is to take the ownership of the scheme rather limiting the number of the beneficiaries based on any eligibility criteria. The pension scheme is used as a mechanism to maneuvering local politics and reinforcing patron -client relationship. (*Refer Chapter 9*)

It is better to implement the scheme with the help of biometric cards. Adding of new beneficiaries and deletion of death cases should be done in every month. Beneficiary list should be expanded by adding potential beneficiaries on regular basis. Agency role /supportive structure may be provided to all the old aged citizens particularly women for submitting the application and other follow up process. (*Refer Chapter 9*)

## **Gender Sensitiveness**

Out of 990 beneficiaries surveyed, more than 60 percent of them are female. Regarding the gender issues of the scheme majority of them are not aware of the gender related issues of the scheme. It is noted that 44.24 percent of the beneficiaries are widows. More than 86 percent of the female beneficiaries are illiterate or neo literate. Out of the female beneficiaries 24.16 percent are scheduled caste, 10.23 percent scheduled tribe, 42.28 percent from other backward community. The application for old age pension was not processed in time for more than 43 percent of the female beneficiaries and more than 88 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 more than 65 years old who may be a widow or destitute is very difficult to collect these documents. It is better to simplify the formalities for getting pension under Indira Gandhi National Old Age Pension Scheme or there may be some supportive structure / agency to assist old aged women. (*Refer Chapter 9*)

## **Suggestions**

Following suggestions are recommended for the better governance of the IGNOAPS (*Refer Chapter 10*)

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 grand parents.
5. It is better to introduce a monitoring system by the Gram Panchayats with the support of Biometric card.
6. Majority of the beneficiaries have spent a good amount of pension for medicine. It better to include the beneficiaries of IGNOAPS under the comprehensive health insurance scheme



7. It is better to include the IGNOAPS beneficiaries under Annapurna or Anthyothaya Anna Yojana
8. Free medical check of the beneficiaries may be arranged by the nearest PHCs
9. Adding of new beneficiaries and deletion of death cases should be done in every month with the support of Gram Panchayats. Social Audit of the scheme may be conducted at Gram Panchayat level.
10. Beneficiary list should be expanded by adding potential beneficiaries.

# **Chapter 1**

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

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

#### **1.1.1 Geography**

The Union Territory of Puducherry consist of four regions namely Puducherry, Karaikal, Mahe and Yanam, which are not geographically contiguous. Puducherry is located in the east coast, about 162 kms from south of Chennai. Puducherry is the largest among the four regions. Karaikal is about 160 kms from south of Puducherry and it is bounded by Nagapattinam and Thiruvarur Districts of Tamil Nadu State. Mahe situated almost parallel to Puducherry 653 kms away from the west coast near Kannur District of Kerala State. Yanam is located about 840 kms from northeast of Puducherry and it is located in the east Godhavari District of Andhra Pradesh State. The Territory of Puducherry was merged with the Indian Union on 1<sup>st</sup> November 1954 based on the agreement signed between Government of India and Government of France on 21<sup>st</sup> October 1954, subsequently the transfer of Puducherry took place on 16<sup>th</sup> August 1962. The Union Territory of Puducherry is administered under the provisions of Government of Union Territories Act, 1963.

#### **1.1.2 Location**

The Union Territory of Puducherry consists of two districts, namely Puducherry and Karaikal and it is situated at different geographical locations isolated from one another. Puducherry District comprises Puducherry, Mahe and Yanam regions. Karaikal regions form the Karaikal District. Puducherry region is the largest of all the four, lies on the east-coast, and consists of 12 scattered areas lying in between 11° 42' 12° 30' N, and between 76° 36' and 79° 53' E. The Karaikal region is about 150 Km south of Puducherry and is located between 10° 49' and 11° 01' N, and 79° 43' and 79° 52' E. The Yanam region is located between 16° 42' and 16° 46' N and 82° 11' and 82° 19' E at about 840 Km North East of Puducherry near Kakinada in Andhra Pradesh. Mahe region lies almost parallel to Puducherry between 11° 42' and 11° 43' N and 75° 31' and 75° 33' E at 653 Km away on the west-coast near Thalassery of Kannur District of Kerala.

### **1.1.3 Climate**

Semi-arid type of climate, with a mean annual temperature of around 30° C and 70-85 percent relative humidity, is prevalent in the Union Territory. While Puducherry and Karaikal regions receive rain mostly through North-East monsoon, Mahe and Yanam regions benefit from the South-West monsoon.

### **1.1.4 Topography**

#### **Puducherry Region**

The average elevation of the region about 15 meters above sea level, intersected by the deltaic channels of River Gingee and Pennaiyar and other streams forming the two main drainage basins, interspersed with lakes and tanks. To the North-West of Puducherry town, a girdle of low hills (or an elevated ground of about 30 meters high) is noticed to extend in east north east – west south west direction. This high ground suddenly emerges from the low alluvial plain country known as “Les Montagnes Rouges” or the “Red Hills of Puducherry”. River Gingee crosses the region diagonally from north-west to south east. Pennaiyar forms the southern border. Actually the alluvial delta of Pennaiyar is almost on level ground, only a few meters above the sea.

#### **Karaikal Region**

The Karaikal region is completely covered by the distributaries of Kaveri River. Covered completely by a thick mantle of alluvium of variable thickness, the lie of the region is flat having gentle slope towards the Bay of Bengal in the east. It is limited on the north by the Nandalar and on the south east by the Vettar. The group of rocks known as Cuddalore formations is met with in the area contiguous to Karaikal region in Tanjore District.

#### **Yanam Region**

The Yanam region is bounded on the east and south by the river Godavari which discharges itself into the Bay of Bengal after flowing about 14 km towards south east. The town of Yanam is located at spot where the river Coringa and Godavari separate to divide the region into two parts, one on the east and the other on the west. The entire region is composed of a flat, monotonous terrain without any distinct topographical feature.

## **Mahe Region**

Mahe region is the small area bounded on the south west by the Arabian Sea, on the north by the river Ponniyam and on the other sides by a stretch of calcareous hills of medium height which are linked to the ghats by a series of wooded hillocks. The river Mahe which flows towards the west, divides the region into two parts.

### **1.1.5 History**

Legends associate old Puducherry with the great Hindu sage Agastya. It is believed that Agastya established an Ashram there and the place was known as Agastiswaram. An inscription found near Vedapuriswara temple built and rebuilt many times lends credibility to this legend. There is also mention in the Bahur Plates of the existence of a Sanskrit University in the place during early times. Indeed, the place was considered to be a seat of traditional learning and Vedic culture.

Excavations in the region of Arikamedu, south of Puducherry town, indicate that there was a Roman settlement there between 2nd Century B.C. and 2nd century A.D. Ancient Roman scripts make mention of Poduca or Poduke as one of the trade centres along the Indian coast. Historians and geographers have identified it as the present Puducherry. Puducherry was part of the Pallava Kingdom of Kanchipuram from about the 4<sup>th</sup> Century A.D. It came under the Chola dynasty of Thanjavur in the 10<sup>th</sup> Century A.D and later under the Pandya kingdom in the 13<sup>th</sup> Century. Still later it came under the Vijayanagar Empire which controlled the whole of South India until early 17<sup>th</sup> Century. In the meantime, at the beginning of the 16<sup>th</sup> Century the Portuguese had established a factory in Puducherry. The Portuguese had to leave when the Sultan of Bijapur came to have sway over Gingee in the 17th Century. Thereafter, the Danes, the Dutch and the French followed and set up their establishments/trading posts.

It was in 1673 that the French Period of Puducherry began. Franois Martin, the first French Governor developed Puducherry into a flourishing port town from a small fishing village that it was in 1693, the town transferred hands to the Dutch who fortified it. It was transferred back to the French in 1699 by the traité de Ryswick François Martin who was appointed Administrator following the traité of Ryswick., brought stability to Puducherry and developed the town further. Dumas, which succeeded him, followed in the footsteps of François Martin. In the Eighteenth Century Puducherry was laid out on a grid pattern and it

grew considerably. The French obtained Karaikal from the King of Thanjavur in 1738 and Mahe from the ruler of Badagara in 1721. Yanam came into their possession in 1731. Under Governor Dupleix (1742-54), Puducherry expanded further in size and became very prosperous. But, Dupleix was recalled to France when his hopes of creating a French colonial India were thwarted by Robert Clive of England. In the course of the Anglo-French wars (Carnatic wars) Puducherry was destroyed in 1761. There after, over the next fifty years Puducherry changed hands between the British and the French frequently in the course of wars and treaties. After 1816, the French obtained permanent control over Puducherry. The next 138 years witnessed rebuilding of Puducherry with significant developments in the areas of infrastructure, education and law. The French retained Puducherry even after the British left India in 1947. In 1954, Puducherry passed hands from the French to independent India and became a Union Territory with headquarters at Puducherry. In May 1956, the treaty of transfer was signed in Delhi.

Several thousands in Puducherry opted for French nationality at the time of independence. A large number of Tamil residents in Puducherry still have French Passports, having chosen to remain French nationals. Today, nearly 20,000 Puducherry people live in France and nearly 14,000 French nationals live in the Territory of Puducherry. Many Pondicherrian French still look to France for their future and direction. There are also some who feel that the French of Puducherry are a kind of nowhere people, neither French nor Indian. Continued bonds with France and Puducherry have made the Union Territory rather unique.

### **1.1.6 Demography**

As per the report of census 2001 in Puducherry there are 9.74 million persons, comprising 4.86 million males and 4.87 million females. In India the total population being 1025.25 millions, the share of Puducherry populations in the country is 0.95 percent. The total area of Puducherry is 479 sq. km, which is 0.02 percent of India. The density of population is 2034 persons live in one square kilometer area, which is higher than the national average of 334 persons per sq. km

The decadal growth rate of 20.62 whereas national rate is 21.34. The sex ratio of Puducherry is 1001 females per 1000 males. The all India figure is 933, which is less by 68 points. Another characteristic of the population, which reflects on social development, is the literacy rate. The literacy rate is calculated excluding the population aged seven or less. The literacy rate of the Puducherry is 81.24 percent as against the all India average of 65.38. The male

literacy rate of the state is 88.60 percent as against 75.85 percent for all India. The female literacy rate is 73.90 as against the all India rate of 54.16 percent.

In Puducherry, only 35.16 percent of the population is gainfully employed. The proportion of national level is 39.30 percent. The proportion of people who report themselves as main workers is 33 percent and those reporting themselves as marginal workers are three percent. The proportions for the country are 30 percent and nine percent respectively. There are also significant differences in the composition of the work force. In Puducherry cultivators constitute three percent, agricultural labourers 21 percent and household industry workers two percent of the workforce.

**Table 1.1: Demographic Features-2001**

Sl No		India	Puducherry
1	Total Households		215,538
2	Total population in millions	1025.25	0.97
3	Male population in millions	530.42	0.48
4	Female population in millions	494.83	0.48
5	Sex ratio	933	1001
6	Decadal growth rate of population 1991-2001	21.34	20.62
7	Area in sq km	3065027	479
8	Density of population	334	2034
9	Literacy rate general	65.38	81.24
10	Male literacy rate	75.85	88.6
11	Female literacy rate	54.16	73.9
12	Percent of population living in urban places	28	66.57
13	Percent main workers in the populations	30.6	33.0
14	Percent marginal workers in the population	8.70	3.0
15	Percent total workers in the population	39.30	35.17
16	Percent cultivators among total workers	31.70	3.0
17	Percent agricultural labourers among total workers	26.70	21.0
18	Percent household industry workers among total workers	4.10	2.0
19	Percent other workers among total workers	37.50	74.0

Source: Census of India 2001-Provisional Population Totals- Paper 3 of 2001.

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

#### **Education**

As per the constitution of India education has become a fundamental right. The constitution clearly spells out the responsibility of the state to the extent of providing free and compulsory education to all the children from the age of 6 to 14 years.

Access to education in the Puducherry is of a high order. Puducherry has 187 habitations of this, 172 had primary schools within one kilometer of walking distance, and 162 out of them being located within the habitations themselves, 164 habitations have upper primary schools within 3 kilometers of walking distance

The Gross enrolment ratio of girls at the various levels is not significantly lesser than of boys. The number of girls enrolled per 100 boys is 94 at the primary level, 92 at the elementary level and 96 at the secondary level. In fact, at the higher secondary level the number of girls enrolled per 100 boys is 104. Gross enrolment ratios in the UT are comparable to those in Tamil Nadu at the primary stage, whereas they are much higher in the upper primary and elementary stages. Compared to Kerala, Karnataka and Andhra Pradesh, the ratios are much higher in Puducherry. The seemingly better Gross enrolment ratio in the UT, compared to those in Kerala is accounted for by the high Net enrolment (20) ratios in the latter State. Low enrolment ratios in the States of Karnataka and Andhra Pradesh are accounted for by higher proportion of children out of school

#### **Health**

The health care facilities in Puducherry have a superior to that in existence in the rest of India. The people live in habitations spread over 261 villages, many of them falling in the distant enclaves of Karaikal, Mahe and Yanam, located 130 kms, 650 kms and 950 kms respectively from Puducherry. It has also been estimated that more than 40 percent of the patients accessing medical care in Puducherry are from the adjoining States of Tamil Nadu, Kerala and Andhra Pradesh. Access to medical care is available for the people of the UT within an average distance of less than 1.18 km. The UT is significantly better off in provision of health access facilities.

A special initiative taken by the Government of Puducherry is to issue of health cards for the people of the UT. With the help of ANMs, IHCs were issued to the people in Yanam. Based

on the response, the system was also introduced in Mahe. Efforts are under way to issue IHCs in Puducherry and Karaikal.

**Table 1.2: Basic health indicators of both Puducherry and India 2009**

Sl.No.	Health Indicators	Puducherry	India
1.	Birth rate ('000 population)	17.8	22.8
2.	Death rate ('000 population)	6.5	7.4
3.	Infant mortality rate('000 population)	23	53
4.	Child mortality rate 0-5 years ('000 population)	2.2	17
5.	Maternal mortality rate (per lakh live birth)	0.2	301
6.	Total fertility rate (children per woman)	1.8	2.9

### **Housing Status**

The basic necessity of human being is pucca house. 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 is 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 standard of housing in the UT is much lower relative to the all India standard. In rural as well as urban areas, larger proportion of houses is of the kachha category. This also reflects the climatic conditions of the UT. In Puducherry 55.90 percent of the households in rural area and 23.40 percent in urban area are residing in kachha houses, 13.30 percent in rural area and 15.30 percent house holds in urban area are lived in semi pucca houses and in rural area 30.70 percent and in urban area 61.40 percent are lived in pucca houses.

### **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.



Some anti-poverty programmes have not succeeded to the expected level. The major reason are lack of involvement of beneficiaries, poor understanding of the scheme, lack of effective implementing mechanism, lack of full involvement of concerned stakeholders etc.

The poverty head count in the Union Territory of Puducherry is less than the national figure. With 21.67 percent of the population living below poverty line, the State is close to Tamil Nadu. However, the poverty ratio of the UT is far higher than of Andhra Pradesh and Kerala. In all the States under comparison, urban poverty is higher than rural poverty.

### **State Income**

The sectoral composition of GSDP at current prices indicates that the percentage share of Primary, Secondary and Tertiary sector for the year 2006-07 (QE) is 4.90 percent, 47.54 percent and 47.56 percent respectively. It is apparent from the sectoral contribution of GSDP that the economy of Union Territory has shifted from Agricultural activities to Non-Agricultural activities. The growth of secondary and tertiary sector shows a boom indicating that the growth of the U.T. economy is driven by the growth of manufacturing and service sectors. This growth can be attributed to the robust growth in the sub sectors like construction (20.16 %) in the secondary sector and other services especially tourism (11.52 %), real estate ownership of dwelling and business services (11.36 %) in banking and insurance (9.78 %) and trade, hotel and restaurants (9.12 %).

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

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

The Government of Puducherry implements four pension schemes for the poor people. Before 2006 these pension schemes are implemented by the Department of Social Welfare. In 2006 the Government of Puducherry decided to bring the disbursement of two pensions under one umbrella by transferring the old age and widow pensions to the Department of Women and Child Development. The amount of pension was Rs. 600/- per month till 2009 - 2010. From the year 2010-2011, it was increased Rs. 1000/- per month and it is applicable for all the pension schemes.

## **1. Old Age Pension**

The Department of Women and Child Development implements the old age pension scheme. The main purpose of this centrally sponsored scheme is help old age persons. The Govt. of Puducherry has been implementing this scheme in 1995. The scheme has been implemented as a part of National Social Assistance Programme. The scheme provided pensions only to destitute belonging to Below Poverty Line (BPL) households and the age pensioners, both male and female, who are 65 years of age or above.

## **2. Widow Pension**

The Widow Pension (DWP) has been in Puducherry state since 1995 to assist destitute widows as a part of National Social Assistance Programme. As in the case of Old Age Pension, the Widow Pension is also being implemented by the Department of Women and Child. The eligibility criteria are that she should belong to BPL household, husband is legally dead. Widows irrespective of age limit are eligible for the assistance.

## **3. Disabled Pension**

Irrespective of the age limit, disabled pensions shall be given to disabled persons having a minimum of 40% disability. In case of a minor child, the pension shall be disbursed to the mother/father of the disabled child.

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

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

The National Social Assistance Programme (NSAP) introduced by the Government of India on 15.8.1995 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 is National Old Age Pension scheme. Under the scheme poor destitute old aged persons of 65 and above are extended support. The Government of Puducherry decided to bring the disbursement of old age pension under the Department of Women and Child Development. The amount of pension was Rs. 600/- per month till 2009-2010 (Rs200 from central share Rs600 from state share per head). From the year 2010-2011, it was increased Rs. 1000/- per month.

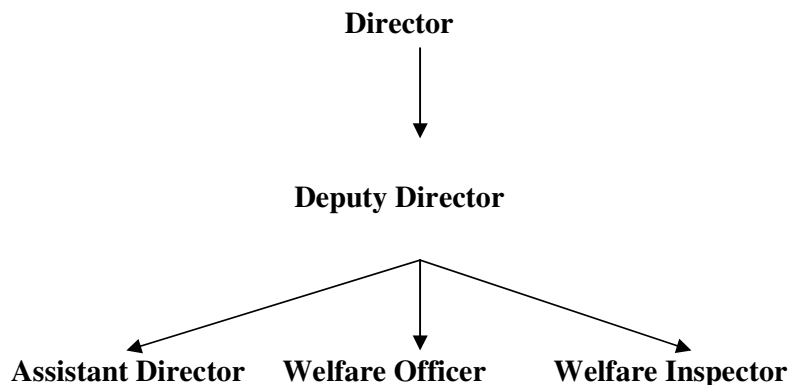
In Puducherry the old age pension scheme is delivered through the support of Anganwadi Centres. The periodicity of disbursement of pension amount is reported as 7<sup>th</sup>, 8th and 9th of every month. But in many cases, the amount is received on 7<sup>th</sup> itself. It is reported that, “Initially this Department had only meager number of beneficiaries under Central Scheme, once the Ministry revised the erstwhile Scheme under the name of Indira Gandhi National Old Age Pension Scheme in 2007 with revised eligibility criteria for extensive coverage of beneficiaries, this Department expeditiously involved in identification of beneficiaries in UT of Puducherry. As such this Department had identified as many as 20,757 beneficiaries under the Scheme of IGNOAPS at the early stage”. (Interview with Director on 8 October 2010)

The Director of the Department admits that “This Department does not have any problem in implementation of the Scheme but found difficult to switch over the mode of disbursement from Anganwadi Centres to Banks/ Post offices by means of Electronic Clearing System (ECS). As the Ministry is insisting to make payment through Banks/Post offices, this Department is taking effort to execute the same though lot of obstacles rose by the local body members. The main reasons for that is the old age persons are finding difficult to go to banks because of their geriatric problems and also the banks are located far from their residence whereas the Anganwadi Centres are being located very close to their residence which are feasible for them to get the payment, but still this Department taking steps for those willing beneficiaries to switch over to banks / post offices”. (Interview with Director on 8 October 2010)

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

In Puducherry there is a regular monitoring system is followed for implementing the pension scheme. It is reported that the Director, Deputy Director, Assistant Director, Welfare Officers and Welfare Inspectors are involved in the monitoring and supervision. However, basic level monitoring is done through Anganwadi Workers/Helpers.

## Monitoring Arrangements



### 1.3.3. Public Grievance Redressal System

The grievance redressal mechanism is not functioning in Puducherry at any level. It is reported that “as most of the eligible beneficiaries are covered under the scheme there is not grievances redressal mechanism so far”. (Interview with Director on 8 October 2010)

### 1.3.4. Gender Sensitiveness

In Puducherry as per the census 2011, the total population is 0.94 million out of the 0.46 million people are male and 0.48 million people are female, which means out of the total population 48.94 percent are male and 51.06 percent are female. The sex ratio of the state is 1031. Regarding the beneficiaries of the IGNOAPS, out of the total 20757 beneficiaries 39.80 percent (8261) of beneficiaries are male and 60.20 percent (12496) are female. It is observed that more than sixty percent of the beneficiaries of IGNOAPS in Puducherry are female.

## **Chapter 2**

# **Study Design and Methodology**

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

The National Social Assistance Programme (NSAP) launched on August 1995 for assist the old age persons in the BPL house holds. 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 identified for undertaking mid-course corrections. Now that the IGNOAPS is two years old, it is the right time to conduct concurrent evaluation.

### **2.2. Objectives 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. 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 States 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 State is in proportion to the incidence poverty of various States (2004-05). Samples from both rural and urban areas of the sample districts are taken. In each district maximum of four sample blocks and from each sample block a maximum of 10 Gram Panchayats is selected. 10 beneficiaries and two non-beneficiaries from each sample GPs are selected for survey. Twenty percent of the total beneficiaries 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 selected based on random sampling technique

In Puducherry, for the concurrent evaluation of IGNOAPS two districts are selected. They are Pondicherry, and Karikal. As per the terms of reference from each district four Blocks and each Block 10 Grama Panchayts are selected for the detailed evaluation. From each GP 10 beneficiaries and two non beneficiaries are selected for detailed data collection.

**Diagram No.2.1: Map of the Puducherry Union Territory**



## 2.4. Survey Parameters and Approach

The secondary data is collected from State level, District level, Municipality level and GP level. Regarding the primary data two districts and from each district four blocks are selected and in each blocks 10 GPs are selected for the study. There are 990 beneficiaries covered from two districts of Puducherry, among 802 beneficiaries from rural area and 188 from the urban area.

## 2.5. Reference Period

The reference period for the study will be 2008-09 and 2009-10, however background data is generated from secondary sources on the previous scheme (s) to the extent possible may be gathered 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
Pondicherry	402	94	66	23	496	89
Karikkal	400	94	66	22	494	88
<b>Puducherry State</b>	<b>802</b>	<b>188</b>	<b>132</b>	<b>45</b>	<b>990</b>	<b>177</b>

Source : Field Survey

In Puducherry from rural areas 802 beneficiaries are contacted for the study and among these 402 beneficiaries from Pondicherry district and 400 beneficiaries from Karikkal District. In urban area we have surveyed 132 beneficiaries. Regarding the case of non beneficiaries 66 non beneficiaries are interviewed from each of the district. The corresponding figure of urban area is 23 from Pondicherry and 22 from Karikkal districts.

## **Chapter 3**

# **Profile of the Respondents**

This chapter 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. The profile of the respondents can be used as a proxy variable for examining whether the scheme has reached the intended groups

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

Sample number of beneficiaries is 990 among this 50.10 percent from Pondicherry district and 49.90 percent is from Karaikkal districts. The rural sample beneficiaries are 802 out of this 50.12 percent from Pondicherry district and 49.88 percent is from Karaikkal district. The sample beneficiaries in the urban area are 188. (*Refer table no. 3.1 in Appendix*)

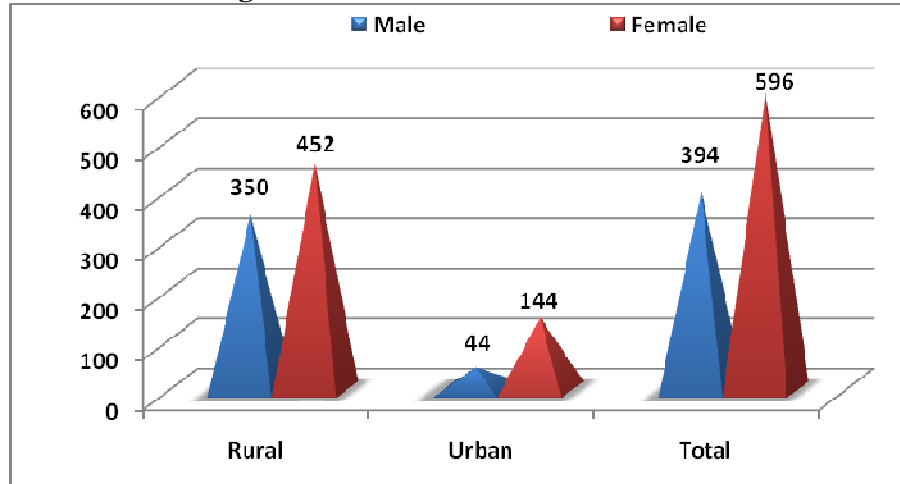
The sample size of non beneficiaries is 177, out of this 50.28 percent is from Pondicherry and 49.72 percent is from Karaikkal district. The sample non beneficiaries of rural area are 132 out of this 50 percent each from Pondicherry and Karaikkal districts. The non beneficiaries in the municipalities are 45. (*Refer table no. 3.2 in Appendix*)

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

Out of the 990 beneficiaries were interviewed for the study, the sex wise breakup being 394 men (39.80%) and 596 women (60.20%). The respective figure in rural area is 43.64 percent and 56.36 percent. In urban area the percentage of male beneficiaries is 23.40 percent and female is 76.60 percent. From the data it is important to note that women are more benefited from Indira Gandhi National Old Age Pension Scheme in Puducherry. Diagram 3.1 depicts the gender profile of the beneficiaries. (*Refer table no. 3.3 in Appendix*)



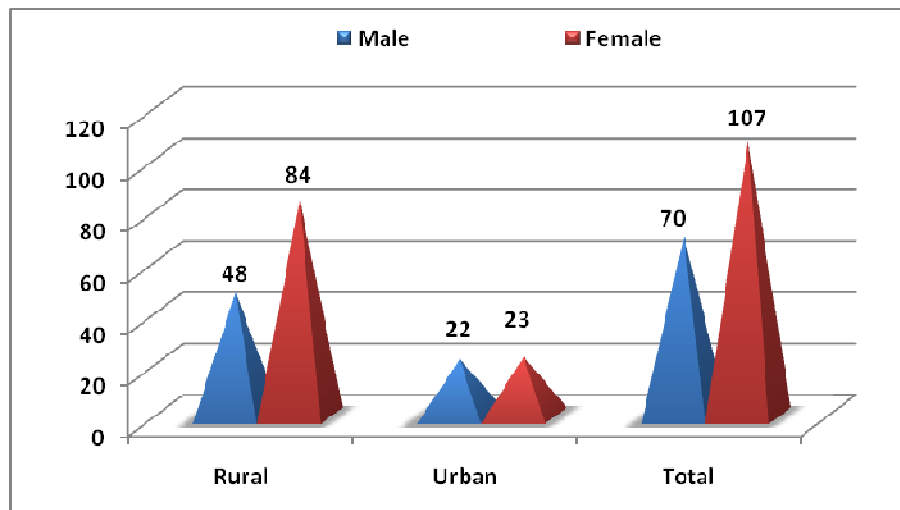
**Diagram No. 3.1: Gender Profile of Beneficiaries**



Source: Table No. 3.3 in Appendix

The total non beneficiaries interviewed are 177, out of which 39.55 percent is male and 60.45 percent is female. In rural area the size of the non beneficiaries is 132 out of which 36.36 percent are male and 63.64 percent are female. The respective figures in urban area are 48.89 percent and 51.11 percent respectively. Diagram 3.2 shows the gender profile of non beneficiaries. *(Refer table no. 3.4 in Appendix)*

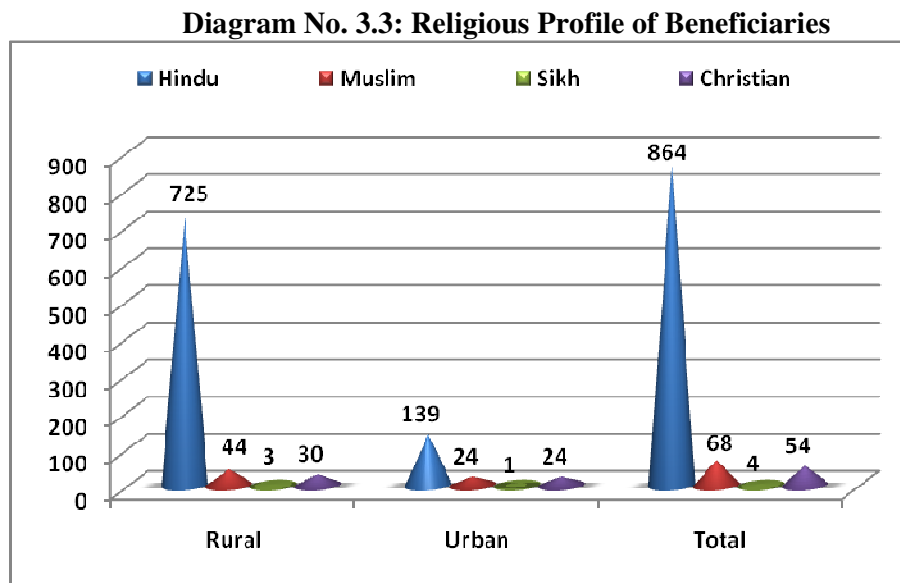
**Diagram No. 3.2: Gender Profile of Non Beneficiaries**



Source: Table No. 3.4 in Appendix

### 3.1.3 Religious Profile of the Sample

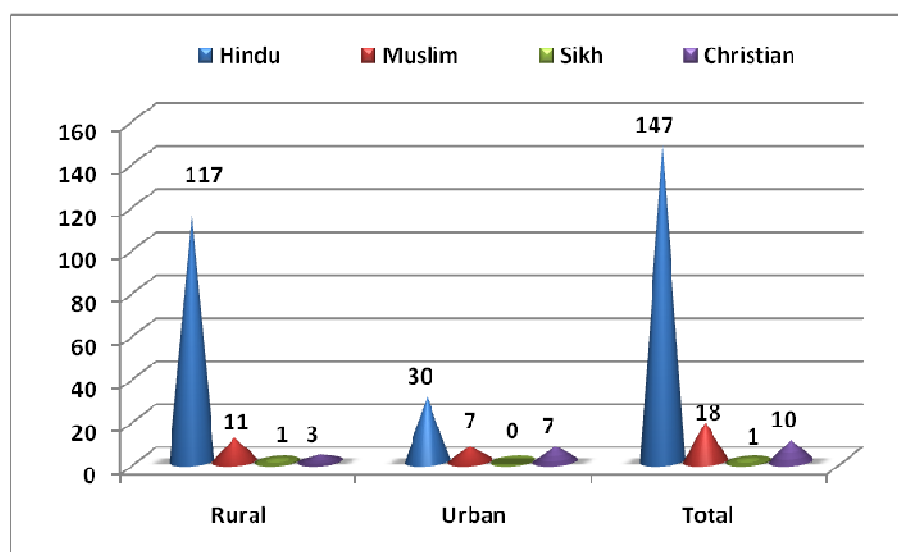
Out of the total beneficiaries surveyed, 864 (87.27%) belongs to Hindus followed by Muslims 68 (6.87%). Christians are in third position; they become 5.45 percent followed by Sikhs (0.40 %). In rural area, out of the 802 beneficiaries 90.40 percent are Hindus, 5.49 percent Muslims and 3.74 percents Christians whereas in urban area 73.94 percent are Hindus, 12.77 percent Muslims and another 12.77 percent Christians. Diagram 3.3 describes the religious profile of the beneficiaries. (Refer table no. 3.5 in Appendix)



Source: Table No. 3.5 in Appendix

Out of the 177 non beneficiaries 147 (83.05%) belongs to Hindus, 18 (10.17%) belongs to Muslims, 10 (5.65%) are Christians and one each from Sikh and Jain community. In rural areas 88.64 percent non beneficiaries are Hindus, 8.33 percent Muslims and 2.27 percent Christians. In urban area 66.67 percent are Hindus, 15.56 percent Muslims and another 15.56 percent Christians. Diagram 3.4 gives the religious profile of the non beneficiaries. (Refer table no. 3.6 in Appendix)

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

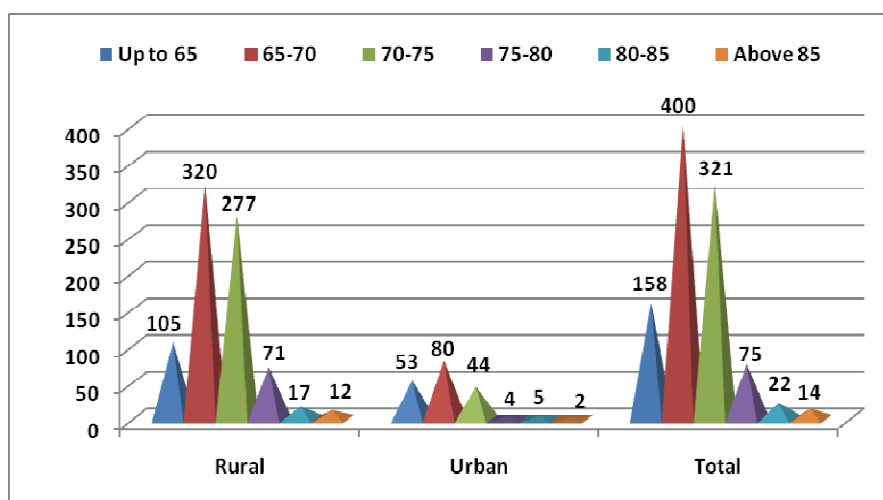


Source: Table No. 3.6 in Appendix

### 3.1.4 Age Profile of the

Out of the 990 beneficiaries more than 40 percent of them are from the age group of 65 -70, 15.96 percent from the age group of up to 65 years, 32.42 percent from the 70-75 age category, 7.58 percent at the age group of 75-80, 2.22 percent in 80-85 age group and 1.41 percent is above 85 age group. In rural areas 39.90 percent of beneficiaries are from the age group of 65-70 and 34.54 percent from the age group of 70-75. In urban area also 65-70 age group is in top, which comes 42.55 and followed by up to 65 years of age group with 28.19 percent. Diagram 3.5 depicts the age profile of the beneficiaries. (Refer table no. 3.7 in Appendix).

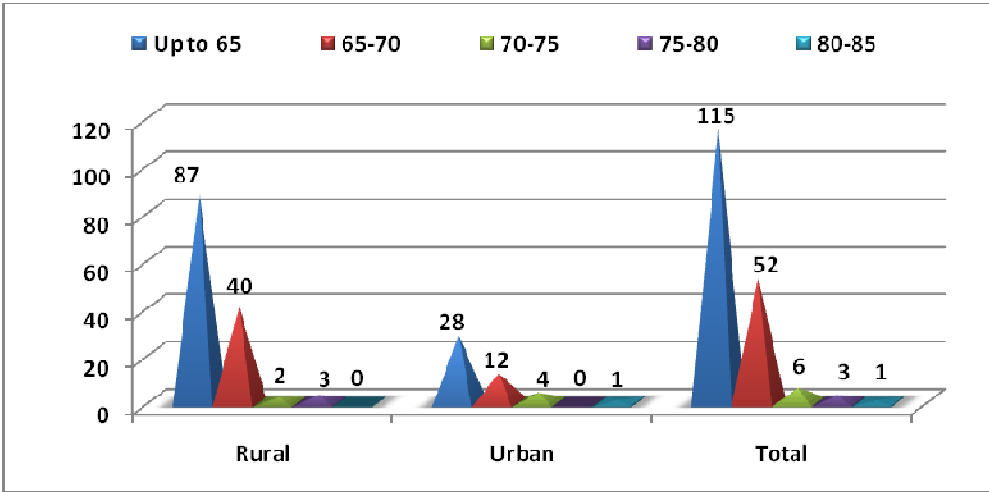
**Diagram No. 3.5: Age Profile of Beneficiaries**



Source: Table No. 3.7 in Appendix

Out of the non beneficiaries 64.97 percent belongs to the age group of up to 65 years, 29.38 percent belongs to 65-70 age groups and 3.39 percent belongs to 70-75 age group. There are no wide differences in the rural and urban areas. 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**

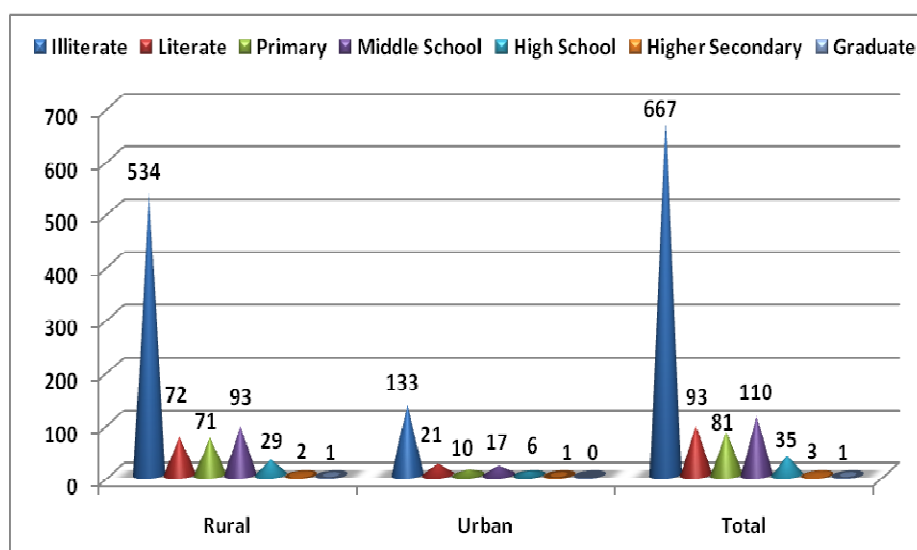


Source: Table No. 3.8 in Appendix

### 3.1.5 Educational Profile of the Sample

More than 67 percent of the surveyed beneficiaries are illiterate. It is found that 9.39 percent are neo literate, 8.18 percent of have only the primary education, 11.11 percent have middle school education, 35 beneficiaries got high school education, three beneficiaries have higher secondary education and one beneficiary is graduate. In rural areas 66.58 percent are illiterate, 8.98 percent are neo literate, and 8.85 percent have primary level of education and 11.60 percent have middle school education. In urban areas 70.74 percent of beneficiaries are illiterate and, 11.17 percent are neo literate. Diagram 3.7 illustrates the educational profile of the beneficiaries. *(Refer table no. 3.9 in Appendix).*

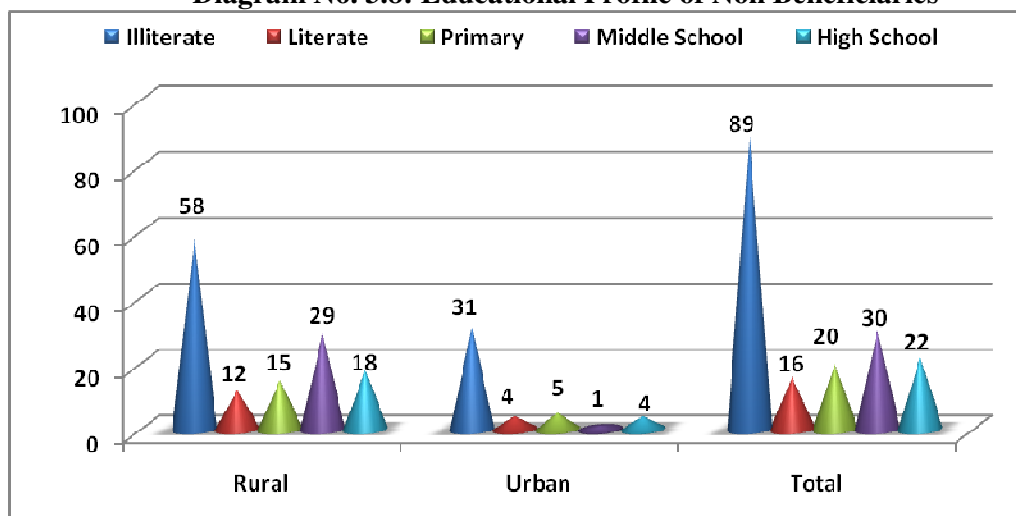
**Diagram No. 3.7: Educational Profile of Beneficiaries**



Source: Table No. 3.9 in Appendix

The case of non beneficiaries, 50.28 percent are illiterate. Neo literate become 9.04 percent, 11.30 percent have primary level of education, 16.95 have middle school education and 12.43 percent have high school level of education. In rural area 43.94 percent of non beneficiaries are illiterate, 9.09 percent are neo literate, 11.36 percent have primary education, 21.97 percent have middle school education and 13.64 percent have high school education. In urban areas 68.89 percent of the non beneficiaries are illiterate, 8.89 percent are neo literate and 11.11 percent have primary education. Diagram 3.8 portrays the educational profile of the non beneficiaries. (Refer table no. 3.10 in Appendix).

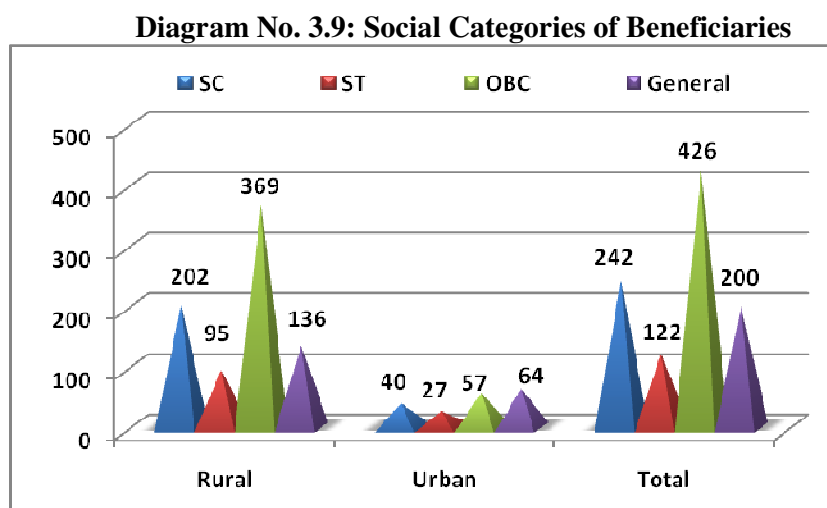
**Diagram No. 3.8: Educational Profile of Non Beneficiaries**



Source: Table No. 3.10 in Appendix

### 3.1.6 Social Categories of the Sample

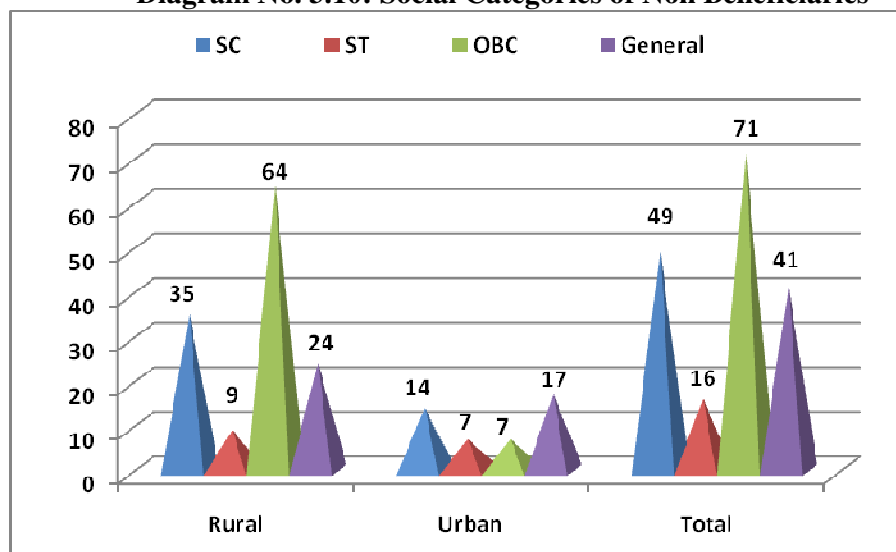
More than 43 percent of the beneficiaries belong to OBC, 24.44 percent belongs to SC, 12.32 percent belongs to ST and 20.20 percent from general category. In rural beneficiaries OBC become 46.01 percent, SC belongs to 25.19 percent, ST belongs to 11.85 percent and 16.96 percent are from general category. In urban area general category is 34.04 percent, SCs 21.28 percent, STs 14.36 percent and OBC become 30.32 percent. Diagram 3.9 describes the social categories of the beneficiaries. (Refer table no. 3.11 in Appendix).



Source: Table No. 3.11 in Appendix

More than 40 percent of the non beneficiaries are from OBC. The share of SCs is 27.68 percent, STs are 9.04 percent and general category 23.16 percent. In rural area 26.52 percent are SCs, 6.82 STs, OBC become 48.48 percent and general category 18.18 percent. In urban centers SC become 31.11 percent, STs 15.56 percent, OBC 15.56 percent and 37.78 percent are general. 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**

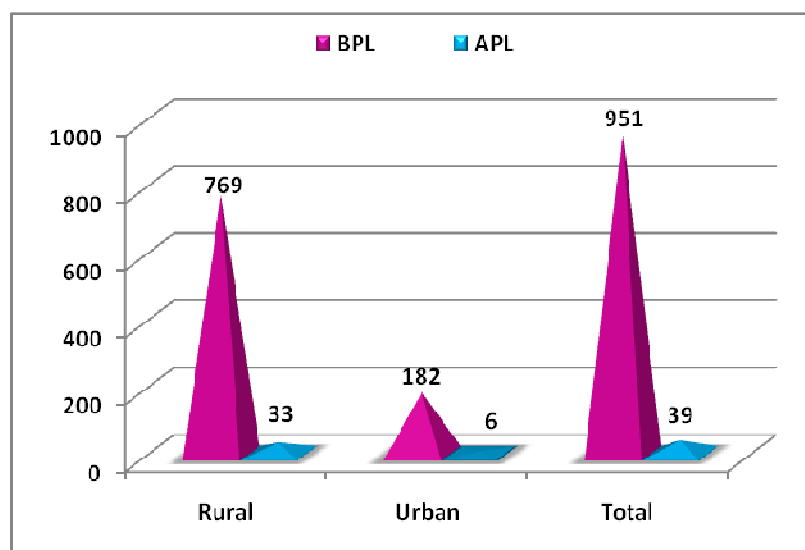


Source: Table No. 3.12 in Appendix

### 3.1.7 Economical Status of the Sample

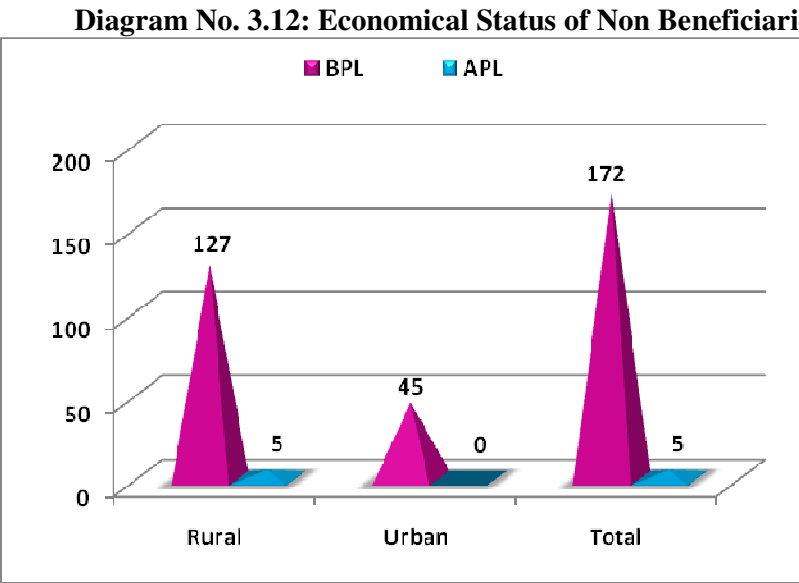
More than 96 percent of the surveyed beneficiaries are BPL and 3.94 percent are reported to APL. In rural area the share of BPL become 95.89 percent in urban area it is 96.81 percent. Diagram 3.11 shows the economical status of the beneficiaries. (Refer table no. 3.13 in Appendix).

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



Source: Table No. 3.13 in Appendix

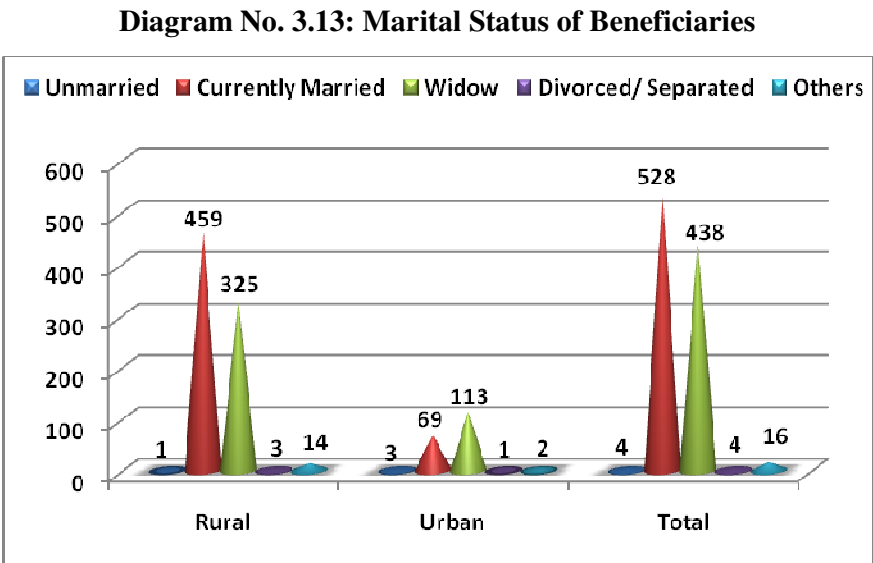
In non beneficiary category 97.18 percent are BPL and 2.82 percent APL. In rural area the BPL is 96.21 percent and in urban area cent percent BPL. Diagram 3.12 depicts the economical status of the non beneficiaries. *(Refer table no. 3.14 in Appendix).*



Source: Table No. 3.14 in Appendix

### 3.1.8 Marital Status of the Sample

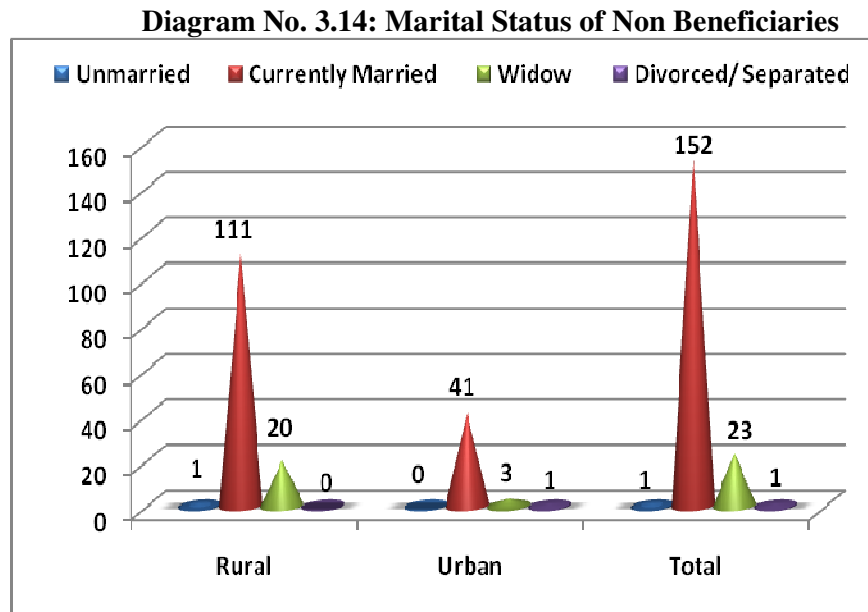
Out of the 990 beneficiaries 53.33 percent are currently married and 44.24 percent widows. The remaining is equally shared among the unmarried and divorced/separated category. In rural area 57.23 percent are currently married and 40.52 percent widow. In urban area 36.70 percent are currently married and 60.11 percent widow. Diagram 3.13 gives the marital status of the beneficiaries. *(Refer table no. 3.15 in Appendix).*



Source: Table No. 3.15 in Appendix



Out of the 177 non beneficiaries 85.88 percent are currently married and 12.99 percent widow. In rural area 84.09 percent are currently married and 15.15 percent widows. In urban centers 91.10 percent are currently married whereas 6.70 percent are widows. Diagram 3.14 depicts the marital status of the non beneficiaries. *(Refer table no. 3.16 in Appendix).*

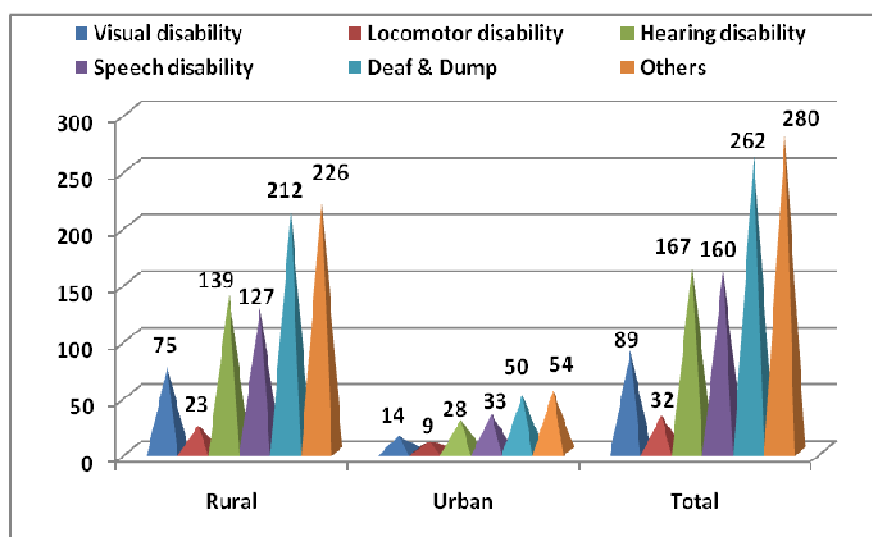


Source: Table No. 3.16 in Appendix

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

Out of the 990 surveyed beneficiaries 8.99 percent are reported to have visual disability, 3.23 percent locomotive disability, 16.87 percent hearing disability and 16.16 percent speech disability. Deaf and dumb become 26.46 percent and 28.28 percent have other type of disability. In rural area 17.33 percent have hearing disability, 15.84 percent speech disability, 26.43 percent are deaf and dumb and 27.81 percent have other type of disability. In urban area 14.89 percent have hearing disability, 17.55 percent speech disability, 26.60 percent are deaf and dumb and 28.72 percent have other type of disability. 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**

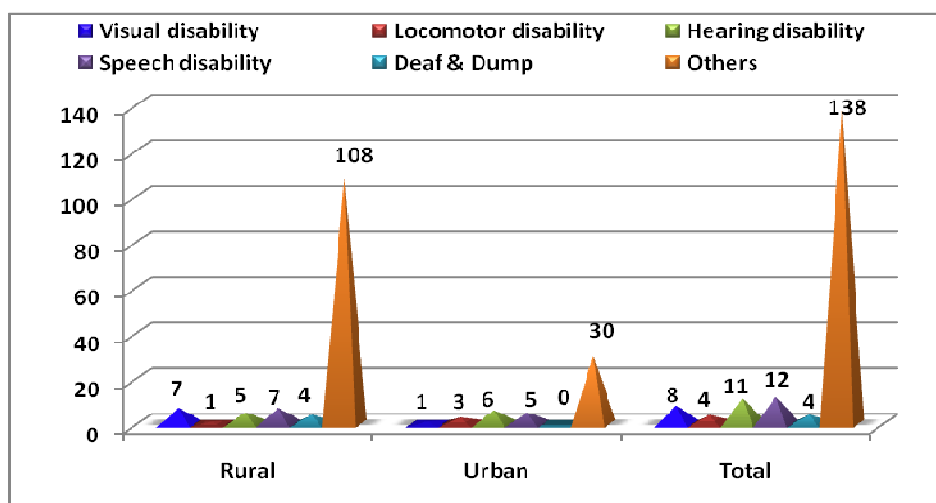


Source: Table No. 3.17 in Appendix

Majority of the non beneficiaries (77.97 %) have other type of disability, 6.78 percent speech disability, 6.21 percent hearing disability and 4.52 percent visual disability.

Diagram 3.16 depicts the physical disabilities of the beneficiaries. (Refer table no. 3.17 in Appendix).

**Diagram No. 3.16: Physical Disabilities of Beneficiaries**



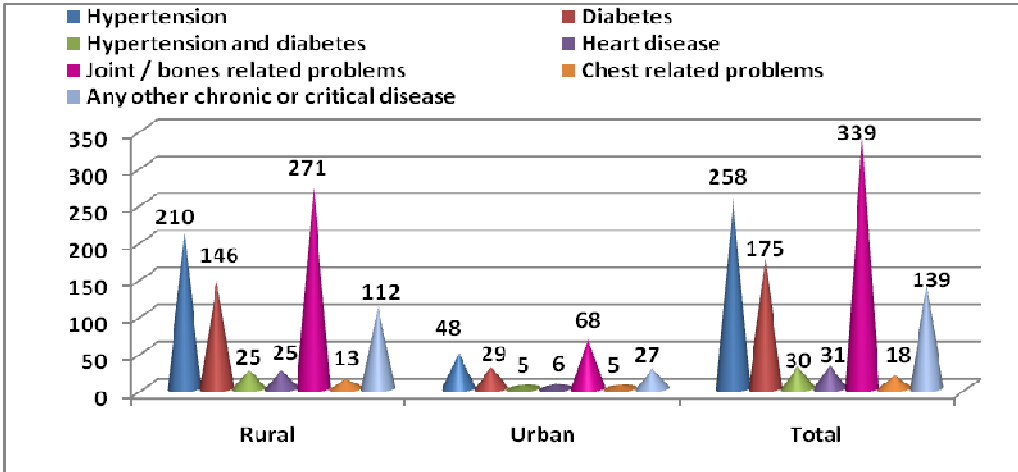
Source: Table No. 3.17 in Appendix

### 3.1.9. b Health Profile of the Sample

Out of the 990 surveyed beneficiaries 26.06 percent of them have hypertension problems, 17.68 percent diabetes, 3.03 percent both hypertension and diabetes, reported to 3.13 percent heart diseases, 34.24 percent bones related problems, 14.04 percent other problems. In rural

areas 26.18 percent have hypertension, 18.20 percent diabetes, bone related problems by 33.79 percent and other problem by 13.97 percent of the beneficiaries. In urban centers majority of them have bone related problems, their share is 36.17 percent. Hypertension reported to 25.53 percent and diabetes reported to 15.43 percent. Diagram 3.17 shows the health problems of the beneficiaries. (Refer table no. 3.19 in Appendix).

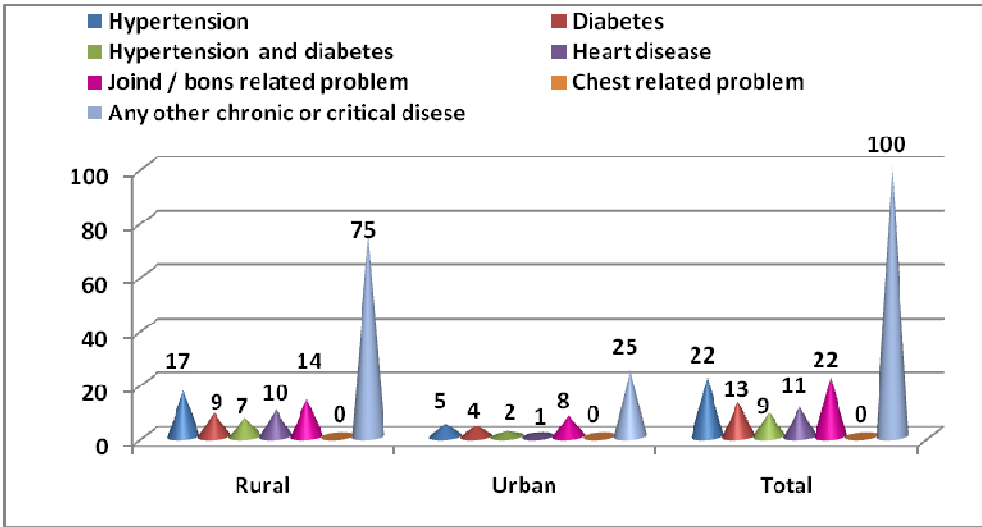
**Diagram No. 3.17: Health Profile of Beneficiaries**



Source: Table No. 3.19 in Appendix

The case of non beneficiaries, 12.43 percent have hypertension, 7.34 percent diabetes, 5.08 percent hypertension and diabetes, 12.43 percent bone related problem and 56.50 percent other problems. There is no wide difference between rural and urban areas. Diagram 3.18 depicts the health problems of the non beneficiaries. (Refer table no. 3.20 in Appendix).

**Diagram No. 3.18: Health Profile of Non Beneficiaries**



Source: Table No. 3.20 in Appendix

## 3.2 Household Characteristics

### 3.2.1. Household/Family Size

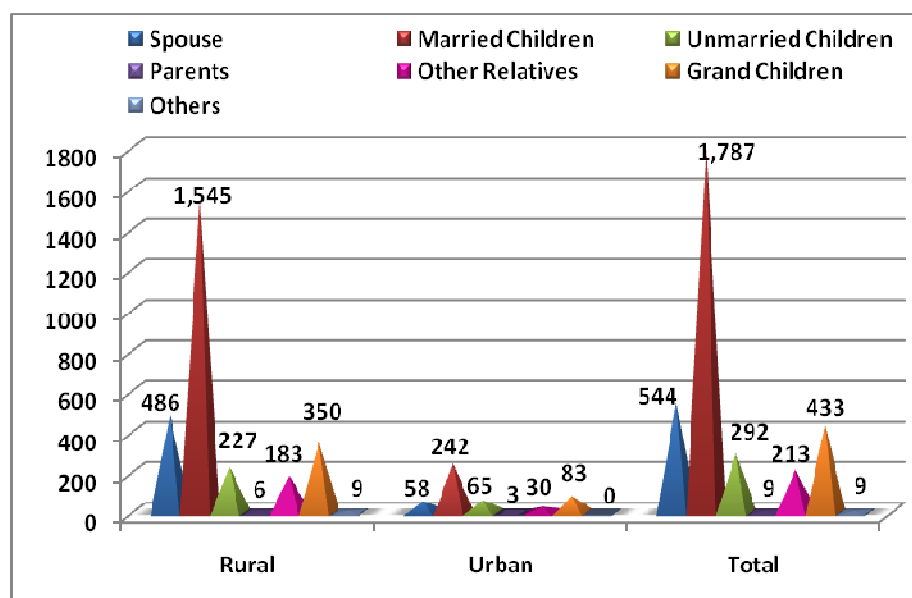
The average size of the family in sample beneficiaries is 4.32. In rural areas the average size of the family is 4.50 whereas in urban area it is 3.56. (Refer table no. 3.21 in Appendix).

In non beneficiaries' category the average size of the family is 3.58. In rural areas the size of the family for non beneficiaries is 3.41 and the urban area it 4.09. (Refer table no. 3.22 in Appendix).

### 3.2.2 Family Composition

In the state 990 beneficiaries have surveyed for the study. Total family members of these houses are 3287 excluding the beneficiary, out of this 16.55 percent are spouse, 54.37 percent married children, 8.88 percent unmarried children, 13.17 percent grand children and 6.48 percent is other relatives. In rural areas spouse are 17.32 percent, 55.06 percent married children, 12.47 percent are grand children and other relatives become 6.52 percent. In urban areas married children is the highest, their share is 50.31 percent, spouses 12.06 percent, unmarried children 13.51 percent and grand children become 17.26 percent. Diagram 3.19 describes the family composition of the beneficiaries. (Refer table no. 3.23 in Appendix).

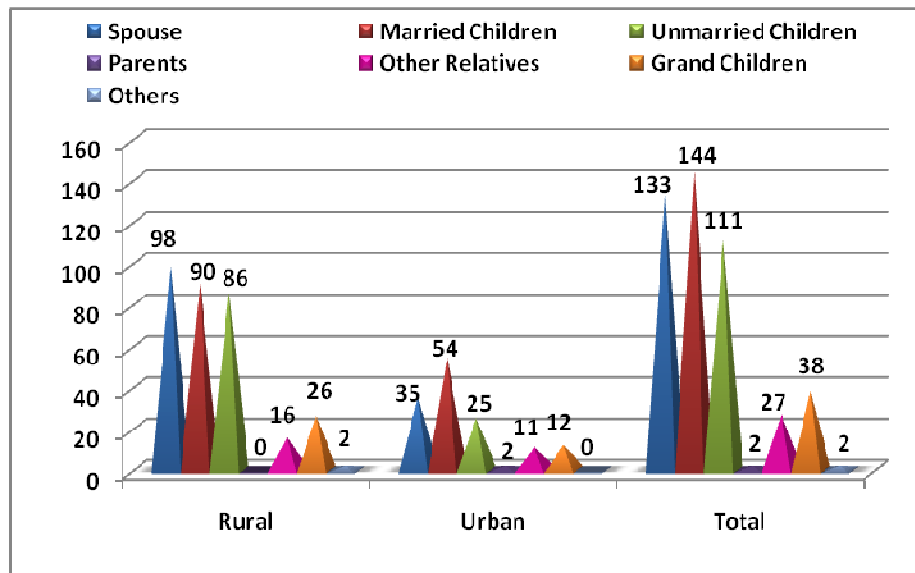
**Diagram No. 3.19: Family Composition of Beneficiaries**



Source: Table No. 3.23 in Appendix

In non beneficiaries category there are 457 members excluding the non beneficiary in the 177 surveyed households. Out of 457 members 29.10 percent are spouse, 31.51 percent married children, Grand children 8.32 percent and unmarried children become 24.29 percent and other relatives is 5.91 percent. In rural area 30.82 percent are spouse, 28.30 percent married children, 27.04 percent unmarried children. Diagram 3.20 portrays the family composition of the non beneficiaries. (*Refer table no. 3.24 in Appendix*).

**Diagram No. 3.20: Family Composition of Non Beneficiaries**

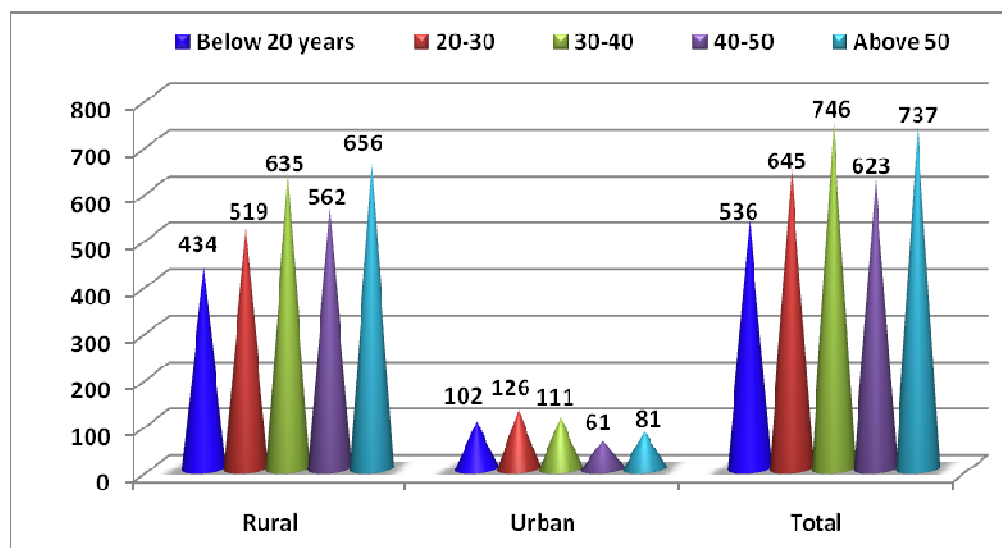


Source: Table No. 3.24 in Appendix

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

There are 3287 members in surveyed households, out of which 16.31 are below 20 years of age, 19.62 percent in the age category of 20-30 years, 22.70 percent in the age category of 30-40 years, 18.95 percent in the age category of 40-50 years of age and 22.42 percent are above 50 years age. In rural areas, below 20 years of age category become 15.47 percent, 20-30 age category become 18.50 percent, 22.63 percent in 30-40 years of age group, 20.03 percent in 40-50 years of age group and 23.38 percent are above 50 years of age. In urban centers below 20 years category become 21.21 percent, 20-30 age category become 26.20 percent, 23.08 percent are in 30-40 years of age group, 12.68 percent are in 40-50 years of age group and 16.84 percent are above 50 years of age. Diagram 3.21 gives the age composition of the family members of the beneficiaries. (*Refer table no. 3.25 in Appendix*).

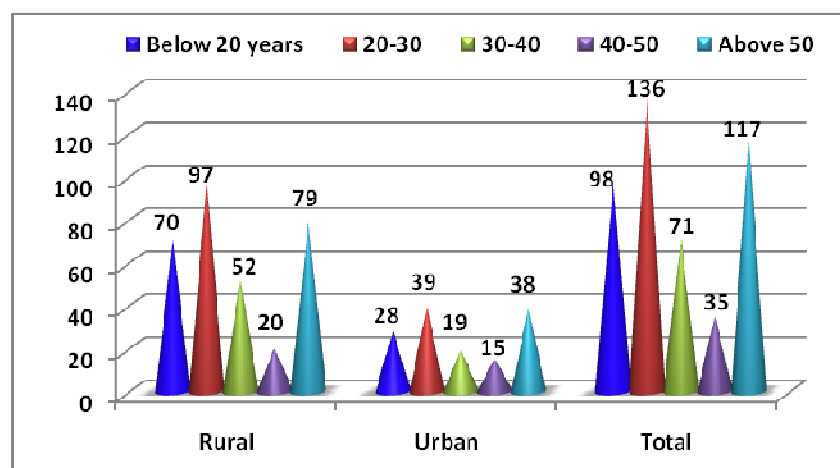
**Diagram No. 3.21: Age Composition of Family Members of Beneficiaries**



Source: Table No. 3.25 in Appendix

In non beneficiary category 21.44 percent of members are at the age group of below 20 years, 29.76 percent in 20-30 years of age group, 15.54 percent are in 30-40 years of age group , 7.66 percent in 40-50 years of age group and 25.60 percent are above 50 years of age . In rural areas 30.50 percent are in 20-30 years of age group, 24.84 percent above 50 years of age and 22.01 percent below 20 years of age. In urban areas 28.06 percent are in 20-30 years of age group, 27.34 percent are above 50 years of age and 20.14 percent are below 20 years of age. Diagram 3.22 shows the age composition of the family members of the non beneficiaries. (Refer table no. 3.26 in Appendix).

**Diagram No. 3.22: Age Composition of Family Members of Non Beneficiaries**

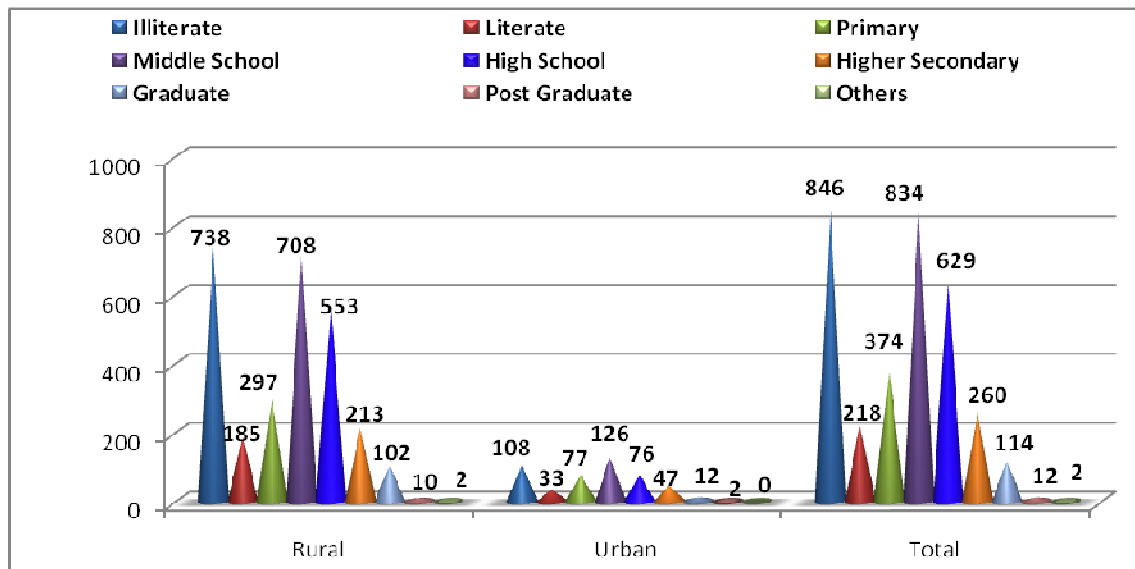


Source: Table No. 3.26 in Appendix

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

Out of the total members of the surveyed households, 25.74 percent of them are illiterate, 6.63 percent neo literate, 11.38 percent have studied up to primary level of education, 25.37 percent middle school level of education, 19.14 percent high school education, 7.91 percent higher secondary education, 3.47 percent of them are graduate and 0.37 percent have post graduation. In rural areas 26.30 percent are illiterate, 6.59 percent neo literate, 10.58 percent primary education, 25.23 percent middle school education, 19.71 percent high school education, 7.59 percent higher secondary education, 3.64 percent graduates and 0.36 post graduate. In urban centers illiterate is 22.45 percent, 6.86 percent neo literate, 16.01 percent primary education, 26.20 percent middle school education, 15.80 percent have school education, 9.77 percent higher secondary education, 2.49 percent graduate and 0.42 percent are post graduate. Diagram 3.23 portrays the educational profile of the family members of the beneficiaries. (Refer table no. 3.27 in Appendix).

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

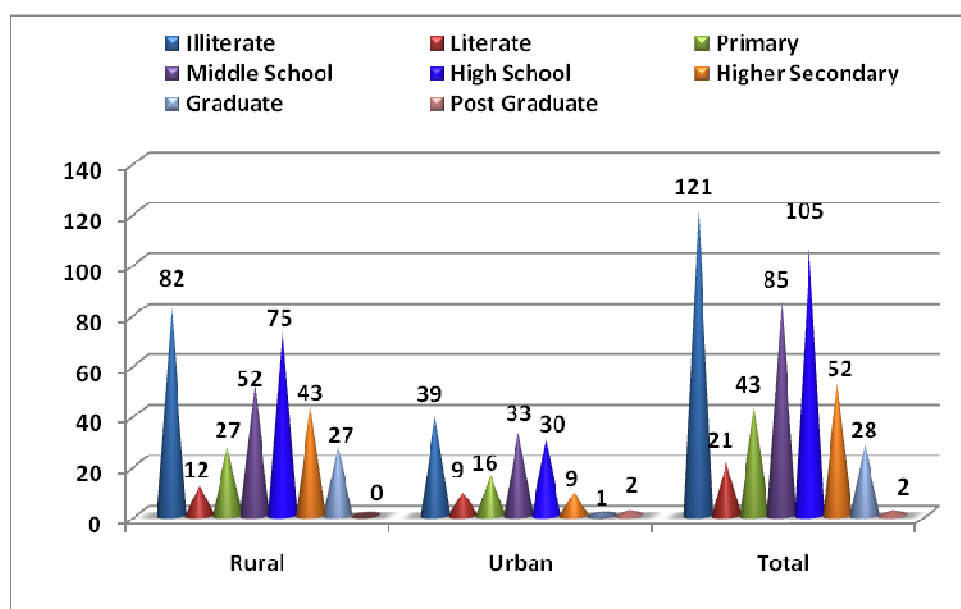


Source: Table No. 3.27 in Appendix

Regarding the non beneficiaries category 26.48 percent of the members are illiterate, 4.60 percent neo literate, 9.41 percent have up to primary education, 18.60 percent middle school education, 22.98 percent high school education, 11.38 percent higher secondary education, 6.13 percent graduate and 0.44 percent post graduate. In rural areas 25.79 percent are illiterate, 3.77 percent neo literate, 8.49 percent primary education, 16.35 percent middle school education, 23.58 percent have school education, 13.52 percent higher secondary

education and 8.49 percent graduates. In urban centers illiterate are 28.05 percent, neo literate 6.47 percent, 11.51 percent have primary education, 23.47 percent have middle school education, 21.58 percent high school education, 6.47 percent higher secondary education. 0.72 percent has graduation and 1.44 percent has post graduation. Diagram 3.24 shows the educational profile of the family members of the non beneficiaries. (Refer table no. 3.28 in Appendix).

**Diagram No. 3.24: Educational Profile of Family Members of Non Beneficiaries**



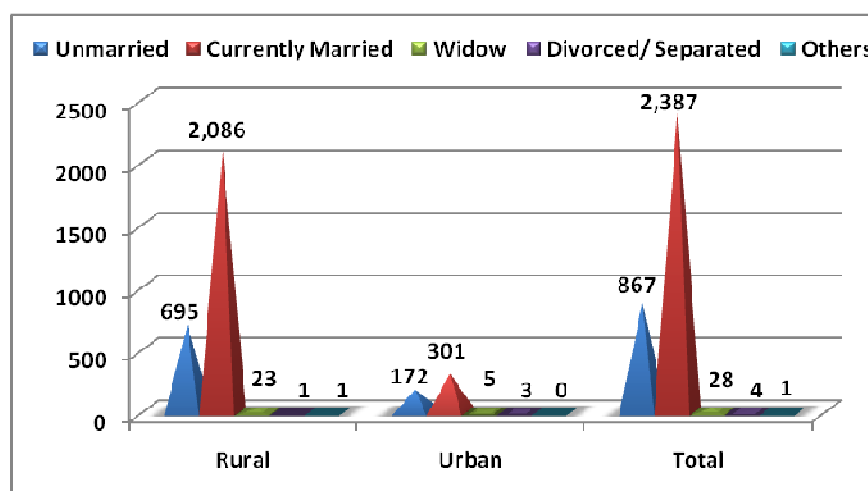
Source: Table No. 3.28 in Appendix

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

Among the family members of beneficiaries, 26.38 percent are unmarried and 72.62 percent currently married. In rural areas 24.77 percent are unmarried and 74.34 percent currently married. In urban centers 35.76 percent are unmarried and 62.58 percent currently married. Diagram 3.25 describes the marital status of the family members of the beneficiaries. (Refer table no. 3.29 in Appendix).



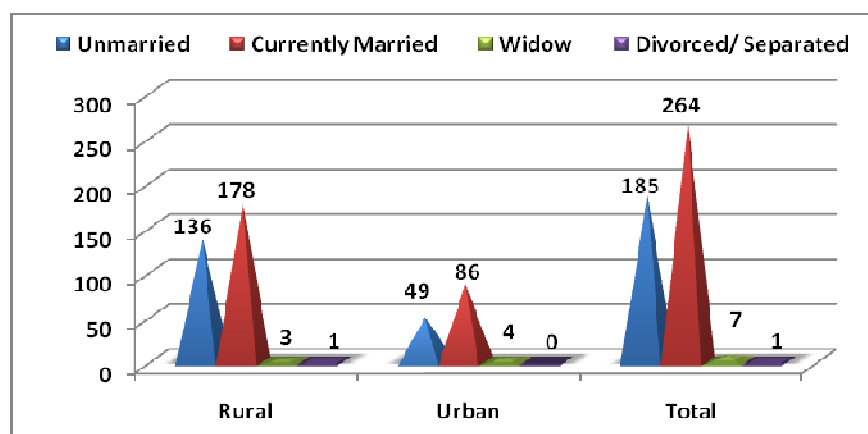
**Diagram No. 3.25: Marital Status of Family Members of Beneficiaries**



Source: Table No. 3.29 in Appendix

Among the family members of non beneficiary 40.48 percent are unmarried, 57.77 percent currently married, 1.53 percent widows. In rural area unmarried category become 42.77 percent, currently married is 55.97 percent and 0.94 percent widow. In urban areas, the share of unmarried group is 35.25 percent, currently married 61.87 percent and widows 2.88 percent. Diagram 3.26 illustrates the marital status of the family members of the non beneficiaries. (Refer table no. 3.30 in Appendix).

**Diagram No. 3.26: Marital Status of Family Members of Non Beneficiaries**

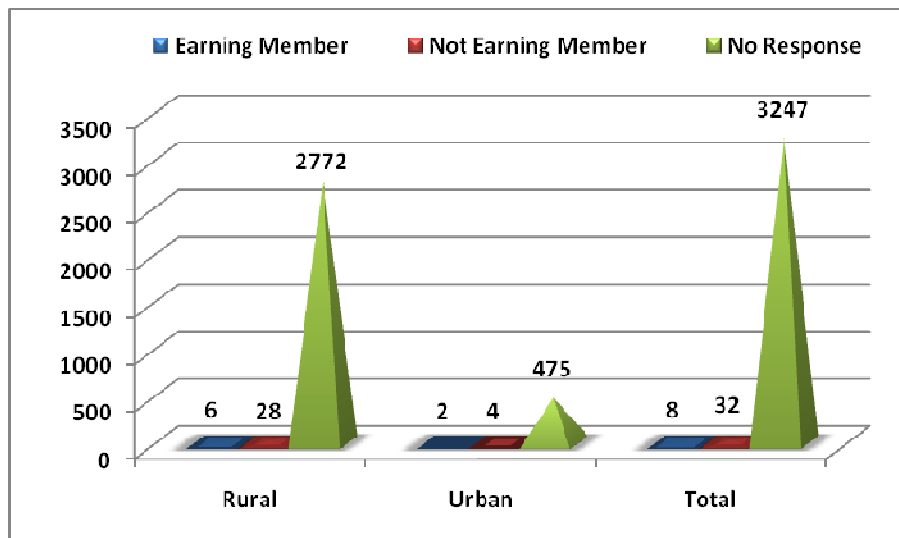


Source: Table No. 3.30 in Appendix

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

Out of the 3287 members only 0.24 percent are reported that they are the earning members and 0.97 percent are reported to not an earning member. It is noticed that a huge majority, 98.79 percent, have no response on this question. It is known that 98.79 percent of the members in rural area and 98.75 percent in urban area are not responded to this question. 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. The particular question could not operationalize in the field. Diagram 3.27 gives the status of earning members of the family members of the beneficiaries. (Refer table no. 3.31 in Appendix).

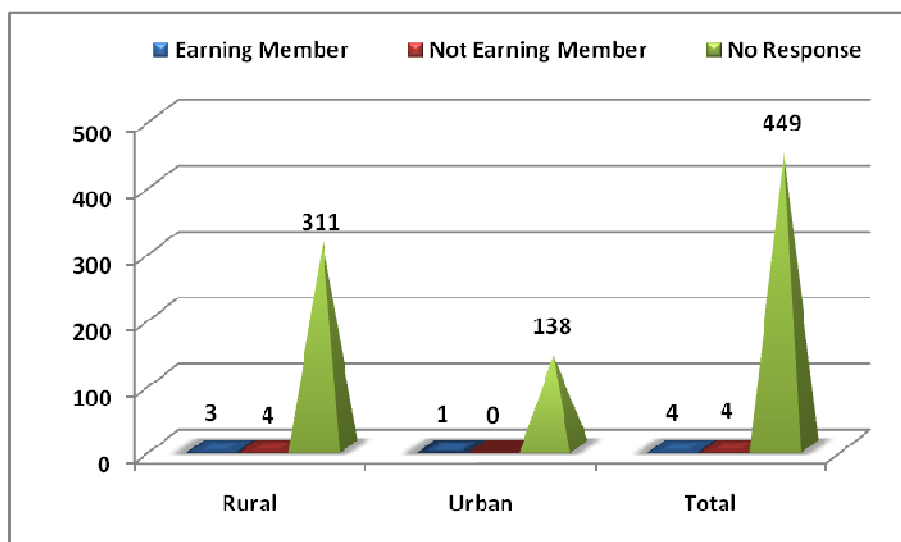
**Diagram No. 3.27: Status of Earning Members - Beneficiaries**



Source: Table No. 3.31 in Appendix

There are only 0.89 percent of family members of the non beneficiaries are earning members and 0.89 percent are non earning member and 98.22 percent are responded. There is no wide variation in rural and urban areas. As in the case of beneficiaries, non beneficiaries are kept silent on the question regarding the earning status of the family members. In majority cases, the non beneficiaries misunderstood that the survey is something related to assess the economic status to finalize the beneficiaries list for suggesting the pension. Therefore, the purpose of the particular question was defeated. Diagram 3.28 gives the status of earning members of the family members of the non beneficiaries. (Refer table no. 3.32 in Appendix).

**Diagram No. 3.28: Status of Earning Members – Non Beneficiaries**



Source: Table No. 3.32 in Appendix

### 3.2.7 Health and Disability

#### a. Disability

Family members of the beneficiaries and non beneficiaries have no serious disability problems.

#### b. Health

There is no serious health problems reported among the family members of beneficiaries and non beneficiaries.

### Conclusions

- More than 60 percent of the beneficiaries surveyed are women. This may be a reflection of the total number of beneficiaries. From this we can understand that women are more benefited from IGNOAPS in Puducherry
- More than 43 percent of the beneficiaries are above 70 years old and more than 96 percent of the surveyed beneficiaries are BPL. This means the selection criteria for beneficiaries are followed in Puducherry.
- More than 67 percent of the beneficiaries surveyed and 25 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.

- More than 43 percent of the beneficiaries belong to OBC, 24.44 percent belongs to SC and 12.32 percent belongs to ST. The caste composition indicates that majority of them are from the deprived sections.
- More than 44 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 26 percent of beneficiaries have hypertension and 34.24 percent have bones related problems. So majority of them utilize the pension amount for medicines.
- Majority of the beneficiaries (98.79 %) 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 76.83 percent are from marginalized communities (SC, ST and OBC), 59.32 are illiterate and neo literate and 97.18 percent are from BPL. From this we can say that they are very much eligible for old age pension.

## Chapter 4

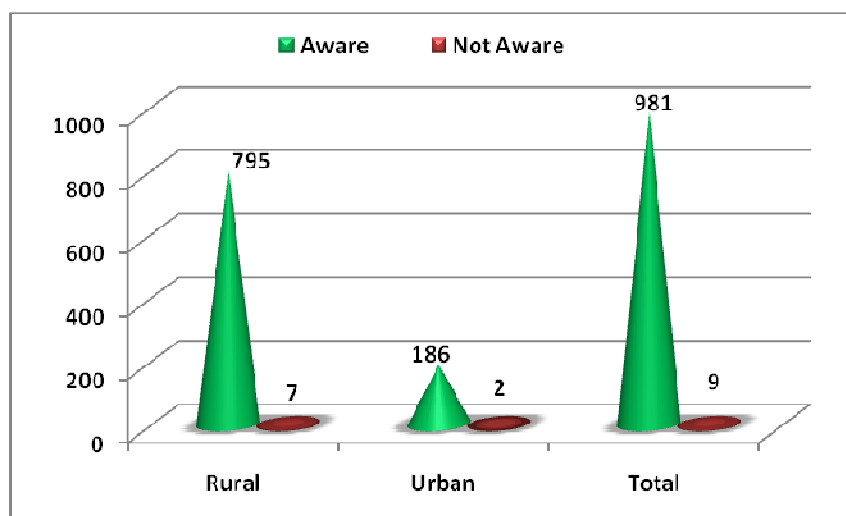
# Awareness of IGNOAPS

In this section awareness about IGNOAPS by beneficiaries and non beneficiaries are analyzed. It also gives an idea about from where they have received the information about the scheme.

### 4.1. Awareness Status

Out of 990 beneficiaries 99.09 percent of them are aware of the IGNOAPS scheme and only 0.91 percent is not aware of the scheme. In rural area 99.13 percent are aware of the scheme whereas in urban area it is 98.94 percent. Therefore, awareness about the programme is very much effective in Puducherry. Diagram 4.1 gives the status of awareness of IGNOAPS by the beneficiaries. *(Refer table no. 4.1 in Appendix)*

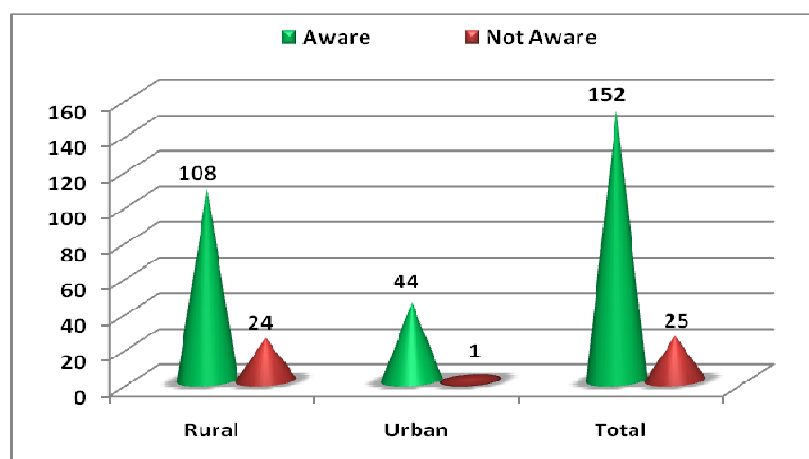
**Diagram 4.1: Status of Awareness of IGNOAPS by Beneficiaries**



Source: Table No. 4.1 in Appendix

The case of non beneficiary group 85.88 percent is aware of the scheme and 14.12 percent are not aware. In rural area 81.81 percent are aware of the scheme and urban centers the corresponding figure is 97.78 percent. Diagram 4.2 shows the status of awareness of IGNOAPS by the non beneficiaries. *(Refer table no. 4.2 in Appendix)*

**Diagram 4.2: Status of Awareness of IGNOAPS by Non Beneficiaries**

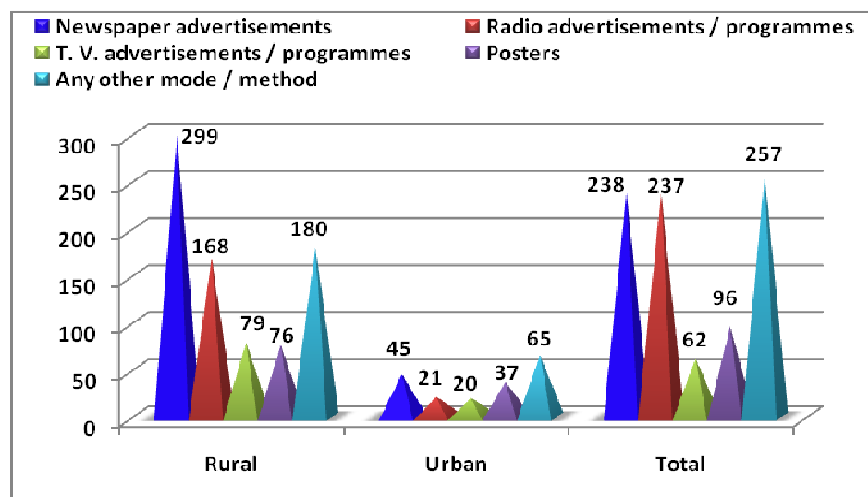


Source: Table No. 4.2 in Appendix

#### 4.2. Source of Information

More than 25 percent of the beneficiaries reported that they have heard about the scheme through 'other source of information', 24.04 percent through news paper, 23.94 percent through radio programmes, 6.26 percent through TV programmes and 9.70 percent through posters. In rural areas 37.28 percent be on familiar terms with about the scheme through news paper advertisement, 20.95 percent through radio, 9.85 percent though TV programmes, 9.48 percent through posters and 22.44 percent through 'other mode of information'. In urban area 34.57 percent heard about the scheme though 'other source of information', 23.94 percent through news paper, 11.17 percent through radio programmes, 10.64 percent through TV programme and 19.68 percent through posters. Diagram 4.3 portrays the source of information about IGNOAPS to the beneficiaries. (Refer table no. 4.3 in Appendix)

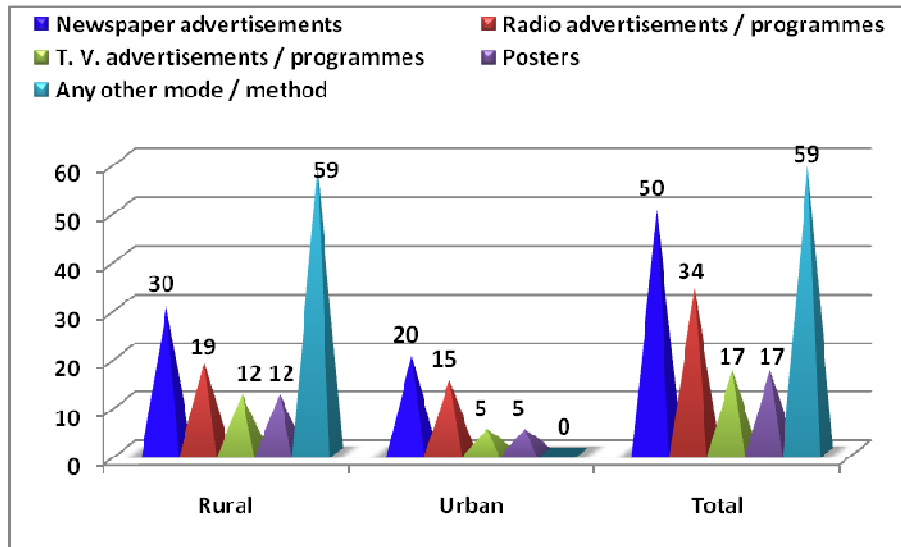
**Diagram 4.3: Source of Information about IGNOAPS to Beneficiaries**



Source: Table No. 4.3 in Appendix

One third of non beneficiaries (33.33%) reported that they have heard about the scheme though 'other source of information', 28.25 percent through news paper, 19.21 percent through radio, 9.60 percent through TV programme and another 9.60 percent through posters. In rural area 44.70 percent heard about the scheme though 'other source of information' and in urban area 44.44 percent through news paper. Diagram 4.4 gives the source of information about IGNOAPS to the non beneficiaries. (Refer table no. 4.4 in Appendix)

**Diagram 4.4: Source of Information about IGNOAPS to Non Beneficiaries**



Source: Table No. 4.4 in Appendix

### 4.3 Summery and Suggestion awareness

#### a. Summery

Geographically the area of Puducherry is very small and it has a positive correlation in generating awareness about the scheme .The News paper, TV and posters advertisement have equal importance in the society as major source of information. Analyzing the above situation it is very clear that the advertisement through printed and visual media is very much effective. The advertisement though posters is also very much effective.

More than 67 percent of the beneficiaries of the scheme are illiterate. Therefore, there is great importance to the advertisement through visual and hearing media.

**b. Suggestions**

It is better to conduct more awareness through SHGs, Neighborhoods Groups, Gram Sabha, Anganawadi Centres 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 and associational life of women. Prime time in TV and radio for the advertising the scheme may be selected. The platform of Gram Sabha for the awareness generation may be considered. Schools may another medium which can be used for awareness building .Children can pass over the information to their respective parents and grand parents.



## **Chapter 5**

### **Benefits under IGNOAPS**

This amount of pension received, duration of getting the pension, mode of receipt, place of receipt, distance of receipt and periodicity of receiving pension by the beneficiaries are dealing in this chapter. It also deals with the delay and gaps in pension disbursement and reasons for thereof.

#### **Benefits under IGNOAPS**

Under IGNOAPS, the beneficiaries of the pension scheme have received Rs.1000/- per month. It is noticed that state government contributes Rs.800/- for each beneficiary for implementing the pension scheme. The amount pension is mainly used by the beneficiaries for the medicine, food and cloths. Since majority of the beneficiaries are stayed with their son or daughter, a certain share of the portion amount also used for the educational purpose of the grant children. Majority of the beneficiaries are more than 70 years of age and they regularly take medicines for their survival. Generally it is observed that pension holders had to spend a major portion of the amount for medicine. One of the major advantages of the scheme as stated by the beneficiaries is that they 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 and assured 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 990 beneficiaries surveyed, cent percent reported that they received more than Rs. 400/- per month as pension under IGNOAPS. Very precisely, majority of them reported that 'it is Rs 1000 per month'. It is noticed that there is no difference in rural and urban category. (*Refer table no. 5.1 in Appendix*)

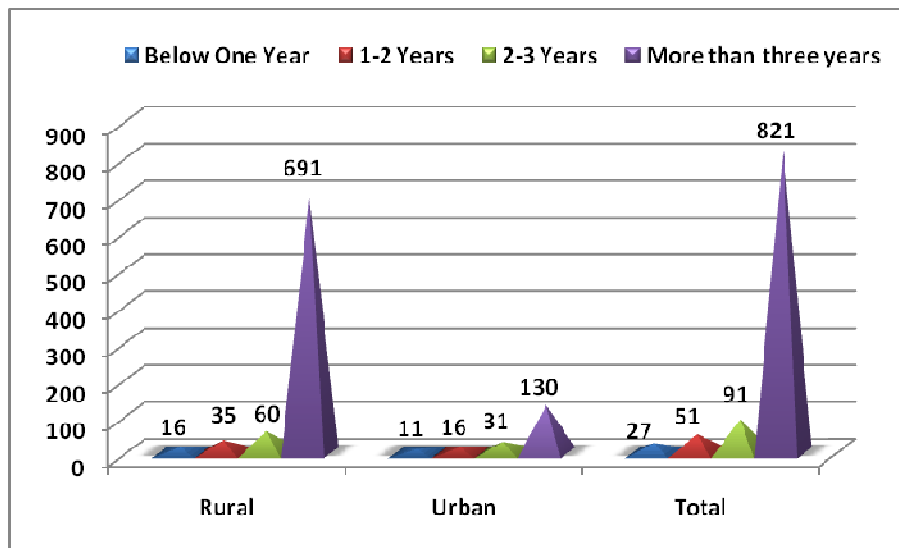
In the case of non beneficiaries, it is noticed that 84.18 percent of the respondents reported that the pension amount for the beneficiaries is more than Rs.400/- and only 15.82 percent of them think that the pension amount is below Rs. 100/-. In rural area all the respondents reported that the pension amount is more than Rs.400/- whereas in urban canters 37.78

percent have the same opinion and the remaining think that the pension amount is below Rs.100/-. (Refer table no. 5.2 in Appendix)

## 5.2. Duration of getting Pension

More than 83 percent of beneficiaries reported that they have received the pension since more than last three years, 2.63 percent below one year, 5.16 percent since last 1-2 years and 9.2 percent since last 2-3 years. In rural areas 86.16 percent of the beneficiaries reported that they got the pension since more than last three years and 7.48 percent since last 2-3 years. In urban area 69.15 percent got the pension since more than last three years and 16.49 percent since last 2-3 years. Diagram 5.1 depicts duration of getting pension by the beneficiaries. (Refer table no. 5.3 in Appendix)

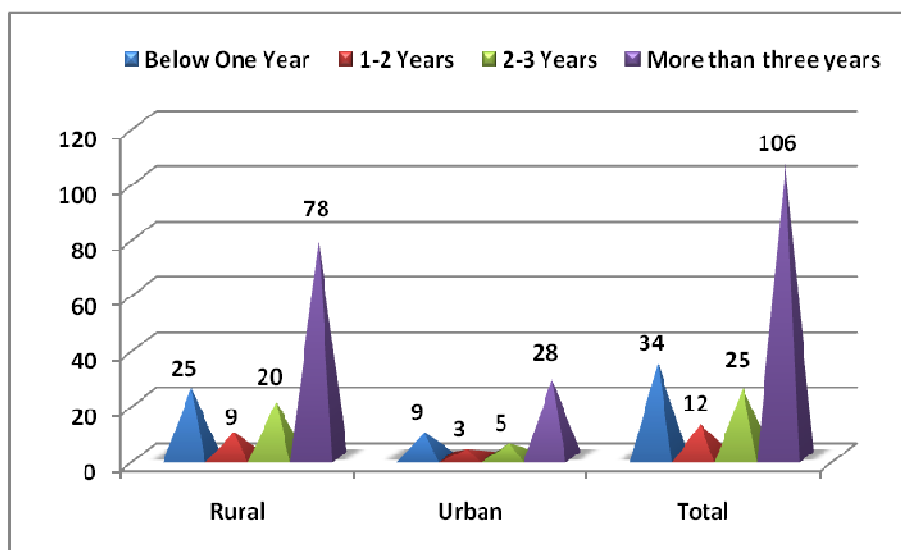
**Diagram No. 5.1: Duration of getting the Pension by Beneficiaries**



Source: Table No. 5.3 in Appendix

In the case of non beneficiaries who are aware of any of the beneficiaries getting the pension amount, 67.09 percent opined that pension amount is received since last more than three years, 10.13 percent since last 2-3 years, 7.59 percent since last 1-2 years and 15.19 percent since last below one year. In rural area 59.09 percent opined that the pension amount is received more than three years whereas in urban area 67.09 percent have same opinion. Diagram 5.2 gives duration of getting pension by the beneficiaries. (Refer table no. 5.4 in Appendix)

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



Source: Table No. 5.4 in Appendix

### 5.3 Mode of Receipt of Pension under IGNOAPS

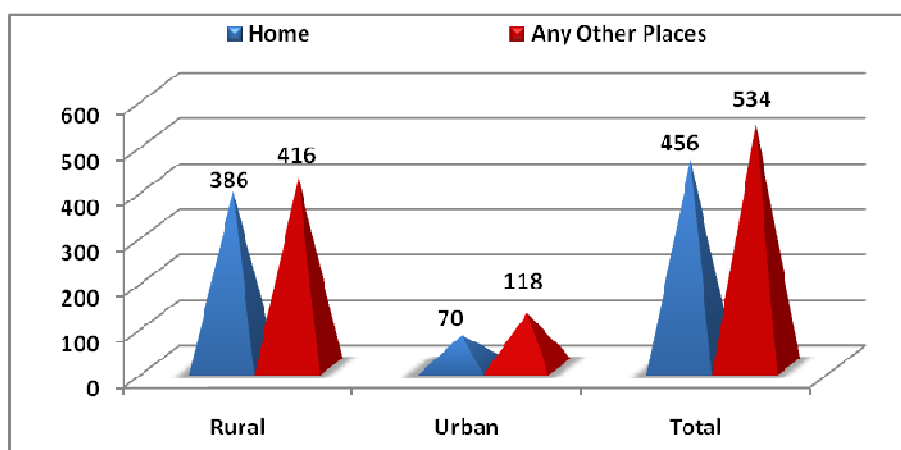
All the beneficiaries reported that they received the pension amount through cash. Further probing in the area revealed that the amount is being delivered by the Anganwadi teachers at the centers and in some cases at their respective houses if they are not in a position to move to the centre. *(Refer table no. 5.5 in Appendix).*

Majority of the non beneficiaries (79.10 %) have no idea about the mode of receipt of the pension and the remaining (20.90 %) reported that the pension amount is received by the form of cash by the beneficiary. *(Refer table no. 5.6 in Appendix).*

### 5.4 Place of Receipt of Pension under IGNOAPS

The 46.06 percent of the beneficiaries reported that they received the pension at home itself and 53.94 percent at other places (Anganwadi centre). In rural area 48.13 percent of beneficiaries reported that they received the pension amount at the home and in urban area 37.23 percent have the same opinion. It is also noted that 51.87 percent of rural beneficiaries and 62.77 percent of urban beneficiaries reported that they received the pension amount at other places. Diagram 5.3 depicts place of receipt of pension by the beneficiaries. *(Refer table no. 5.7 in Appendix)*

**Diagram No. 5.3: Place of Receipt of the Pension by Beneficiaries**



Source: Table No. 5.7 in Appendix

Regarding the non beneficiaries category, 72.32 percent have not responded to the question, 20.90 percent reported that the pension amount is received by the beneficiary at home and 6.78 percent at any other places. In rural areas 15.15 percent of the respondent reported that the pension amount has been received at home whereas in urban area the corresponding figure is 37.78 percent. It is noted that 78.79 percent of non beneficiaries in rural area and 51.11 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**

Majority of the beneficiaries (99.82 %) reported that they have received the pension amount at the distance of below 3 km and 0.18 percent at the distance of 3-6 Km. In rural area 99.77 percent reported that the pension amount is received at a distance below 3 km and in urban area cent percent has the same opinion. (*Refer table no. 5.9 in Appendix*)

Among the non beneficiaries category, majority of them (92.09%) have not responded to the question and 7.91 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**

All the surveyed beneficiaries reported that they themselves have received the pension amount. *(Refer table no. 5.11 in Appendix).*

In the case of non beneficiaries 79.10 percent have no idea about ‘who is 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 the state the pension disbursement is very much regular, which is very clearly understood from the data. More than 99 percent of the beneficiaries reported that the pension is received in every month and 0.50 percent reported that the pension amount is not received in every month. In rural areas 99.63 percent reported that they received the amount in every month, 0.25 percent once in two months, 0.12 percent once in six months. In urban area areas 98.94 percent reported that they received the amount in every month and 1.06 percent received the same once in two months. *(Refer table no. 5.13 in Appendix).*

Majority of the non beneficiaries (73.45 %) reported that the disbursement of the pension is in every month and 26.55 percent has the opinion that pension is disbursed irregularly. In rural non beneficiaries more than 64.39 percent reported that the pension disbursement is regular where as in urban area 77.78 percent have the same opinion. *(Refer table no. 5.14 in Appendix).*

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

From the survey it is understood that there is no delay or gap in the disbursement of the pension amount under IGNOAPS in Puducherry.

## **5.9 Reason for Delay of Pension under IGNOAPS**

It is noticed that there is no delay in the disbursement of pension amount.

## **5.10 Summery and Suggestion**

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

- ❖ It is very clear that the pension amount is directly received by the beneficiaries themselves .And the disbursement is very regular on monthly basis, 7th of the every

month is fixed as the pension date. On the issue of disbursement, no case of complaint is noticed during the field work.

- ❖ Under IGNOAPS the full amount is received by the beneficiaries themselves. It is Rs 1000 per month. The state share is Rs.800.per month.
- ❖ It is noticed that the pension amount is received either at the ‘Anganwadi centre’ or at ‘home itself’ by the form of cash from the Anganwadi teacher.
- ❖ It is noticed amount is very much helpful to the beneficiaries under destitute

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

- The disbursement through the service of Anganwadi teachers give the impression that it works well without any serious complaints. However, the departments are taking steps for those willing beneficiaries to switch over to banks/ post offices. It is better to introduce Biometric card.

## **Chapter 6**

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

In Puducherry, the beneficiaries have to submit the application for the pension under IGNOAPS to the Office of the Deputy Director of the Department of Women and Child Development. Along with the application, age proof certificate from competent authority and proof of BPL status should be submitted. The applicants are mainly using ration cards, Voter ID card certificate issued by the medical officer for proving the age and certificate from the Revenue Department for verifying the income status. After field verification by the Anganwadi teacher /welfare inspector, the Deputy Director of Women and Child Development forward the same to the Assistant Director. In some special cases, higher official officials also may conduct field level verification. The Assistant Director along with his /her recommendation, the application is forwarded to the Director of Women and Child Development. And it is finally approved by the Director. After the approval, the eligible applications are sanctioned by the Director and the approved lists and pension books are sent to the concerned Anganwadi for the disbursement of pension. The pension scheme is implemented by the Department of Women and Child Development with the support of Anganwadi centers. The pension amount is disbursed directly by the cash through the service of Anganwadi teachers. It is noticed that in Puducherry a beneficiary is getting Rs.1000 (central share of Rs.200 and state share of Rs.800) as pension under IGNOAPS. The beneficiaries have reported that the pension amount is getting regularly on 7th of every month.

However, It is reported that the application forms for pension are not easily 'available through the official channel' for public. In the distribution channel, local MLAs (Member of Legislative Assembly) are playing very significant role. The MLAs collect the application forms from the department in bulk, distribute to the public through their agents, collect it back and submit it to the department with their recommendations. Officially it is reported that "certificate of identification of MPs/ local MLAs is also included in the identification process". The general understanding is that without the recommendations of the local MLA, the officials do not sanction the pension application. It is also reported that only through this channel application forms are available. It is also important to note that the involvement of local MLAs did not cause any difficulties in getting the application forms rather it makes for

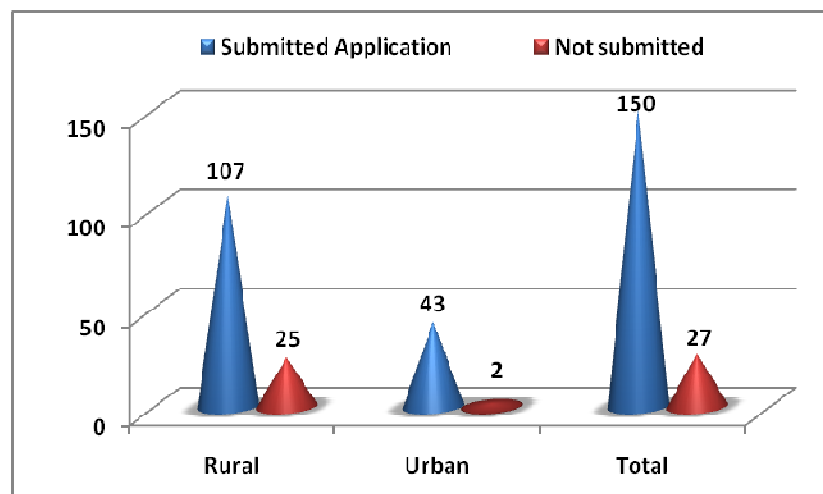
easily available. It is also observed that due to the direct involvement of MLAs, the corruption charges are very little. However, there are instances to quote that this is one of the tension areas between officials, local politicians and potential beneficiaries of the pension scheme in the governance of IGNOAPS in Puducherry.

### 6.1 Process of Filling and Submitting of Applications by the beneficiaries

All the beneficiaries have submitted the application for getting the pension under the IGNOAPS. (Refer table no. 6.1 in Appendix)

In non beneficiaries category more than 84 percent of the respondents have reported that application is submitted by the beneficiaries for getting the pension amount under IGNOAPS. More than 81 percent in rural area and more than 95 percent in urban area have reported that application is submitted by beneficiaries. Diagram 6.1 describes awareness about the submission of application by the non beneficiaries. (Refer table no. 6.2 in Appendix)

**Diagram No.6.1: 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 990 beneficiaries, 988 of them reported that they have not faced any difficulties in getting the application form. Only two have faced some problems and statistically it is very insignificant. However, it may be interested to know some more details about the two. Out of the two, one is male and one is female.



### **6.2. a Education Wise .**

Out of the two beneficiaries who have faced difficulties in getting application form one is illiterate and one has middle school level of education. *(Refer table no. 6.3 in Appendix)*

### **6.2. b Caste Wise**

Out of the two beneficiaries who have faced difficulties in getting application form one is from other backward community and one is from general category. *(Refer table no. 6.4 in Appendix)*

### **6.2. c Area Wise**

Out of the two beneficiaries who have faced difficulties in getting application form one is from rural area and one is from urban area. *(Refer table no. 6.5 in Appendix)*

## **6.3 Consideration Paid**

Out of the 990 beneficiaries surveyed, 987 beneficiaries reported that they have not paid any amount as inducement for approval of the application. Only three have reported that they paid some amount for the approval of the application. Of course, the percentage is again very insignificant. However, one may look in to the case of three in detail to understand the process of 'consideration paid'. Among this one is male and two are female.

### **6.3. a Education Wise**

Among the three beneficiaries, those who have reported that they paid some amount for the approval of application, two are illiterate and one is neo literate. *(Refer table no. 6.6 in Appendix)*

### **6.3. b. Caste Wise**

While analyzing the caste wise details of amount paid for approval of application, it is noticed that all the three beneficiaries are from other backward community. *(Refer table no. 6.7 in Appendix)*

### **6.3.c. Area Wise**

In area wise, it is noticed that all the three beneficiaries who have paid some amount for approval of application are from rural area. *(Refer table no. 6.8 in Appendix)*

#### **6.4. Details of Amount Paid**

Out of 990 beneficiaries surveyed, three of them are reported that they paid some amount for the approval of the application. Out of that one beneficiary has paid Rs.100/- for the approval of application and two beneficiaries have paid an amount between Rs.200- Rs.300.

##### **6.4. a. Education Wise**

Among the three beneficiaries, those who have given the details of amount paid for the approval of application, two illiterate beneficiaries paid Rs.200- Rs.300 and one neo literate paid Rs.100/-. (*Refer table no. 6.9 in Appendix*)

##### **6.4. b. Caste Wise**

While analysing the caste wise details of payment made for the approval of application, it is noticed that, one beneficiary from the OBC category reported that he paid Rs. 100/- for the approval and two beneficiaries paid Rs. 200- Rs.300 for the approval. (*Refer table no. 6.10 in Appendix*)

##### **6.4. c. Area Wise**

Out of the 3 rural beneficiaries who have paid some amount for the approval of application, one beneficiary paid Rs. 100/- for the approval and two beneficiaries paid Rs. 200- Rs.300 for the approval. (*Refer table no. 6.11 in Appendix*)

#### **6.5. Timely Processing of Application**

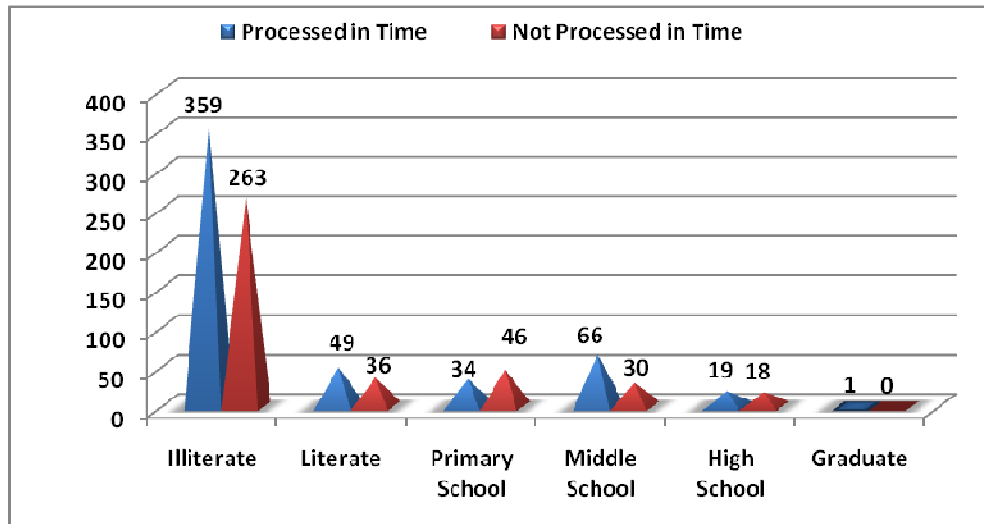
Out of the 990 beneficiaries surveyed 528 (53.33%) reported that the application was processed in time, 393 beneficiaries (39.70%) reported that the application was not processed in time and 69 beneficiaries (6.97 %) not responded to the question. Out of the 528 beneficiaries 39.96 percent are male and 60.04 percent are female.

##### **6.5. a. Education Wise**

By analyzing the timely processing of application in education wise 359 illiterate beneficiaries reported that the application was processed in time and 263 illiterate beneficiaries reported otherwise. Among the literate category 49 beneficiaries reported that the application was processed in time and 36 beneficiaries reported opposite. Among the beneficiaries those who have primary level of education, 34 beneficiaries reported that the application was processed in time and 46 beneficiary not processed in time. Among the

middle school level 66 beneficiaries reported that the application was processed in time and 30 beneficiaries not processed in time. In the high school category 19 beneficiaries reported that the application is processed in time and 18 of them negatively reported. Among the graduate group one was reported that the application was processed in time. Diagram 6.2 depicts details about timely processing of application by the beneficiaries in education wise. (Refer table no. 6.12 in Appendix)

**Diagram No.6. 2: Timely Processing of Application –Education Wise**

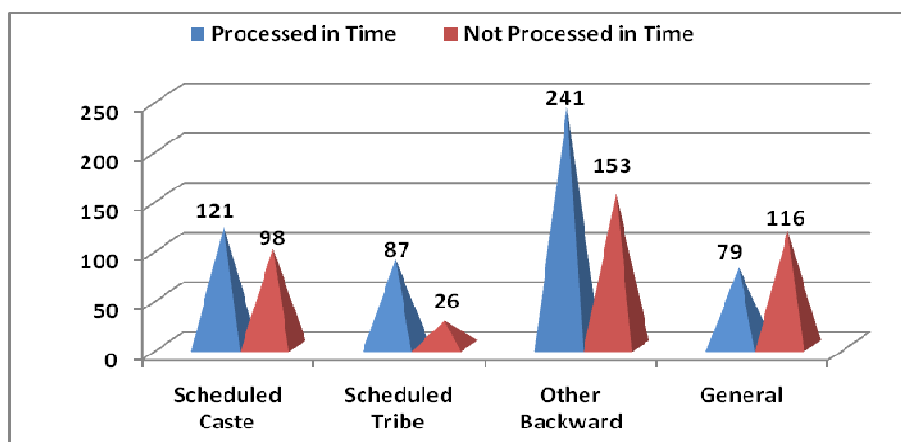


Source: Table No. 6.12 in Appendix

#### **6.5. b. Caste Wise**

While analyzing the processing of application by caste wise, it is noticed that out of 528 beneficiaries, those who have positively responded, 121 are scheduled caste, 87 scheduled tribe, 241 other backward community and 79 general category. Another 393 have negatively responded and there are 98 scheduled caste, 26 scheduled tribe, 153 backward community and 116 from general category. Diagram 6.3 gives details about timely processing of application by the beneficiaries in caste wise. (Refer table no. 6.13 in Appendix)

**Diagram No.6.3: Timely Processing of Application –Caste Wise**

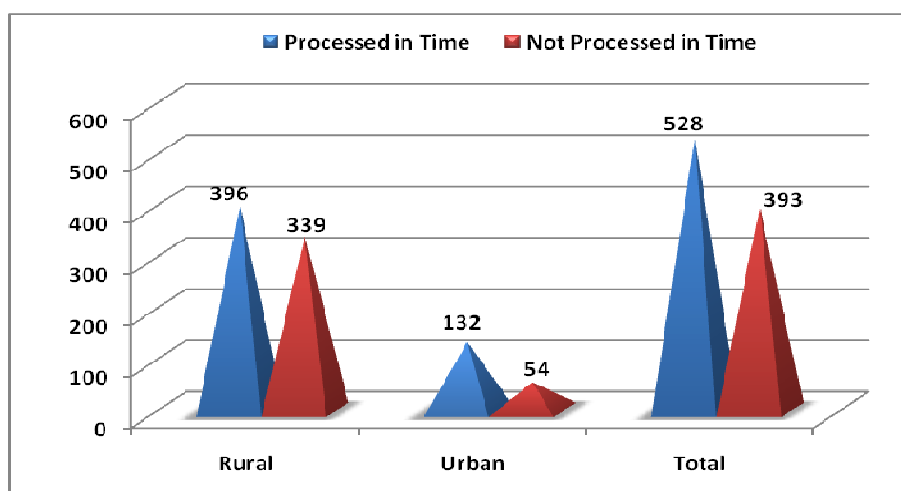


Source: Table No. 6.13 in Appendix

### 6.5. c. Area Wise

When we look in to the area wise, those who are positively responded 396 are from rural area and 132 from urban centers. Among the beneficiaries, those who have reported that their application was not processed in time, 339 are from the rural area and 54 from the urban area. Diagram 6.4 illustrates details about timely processing of application by the beneficiaries in area wise. *(Refer table no. 6.14 in Appendix)*

**Diagram No.6.4: Timely Processing of Application –Area Wise**



Source: Table No. 6.14 in Appendix

### 6.6 Method used for Verification of Facts

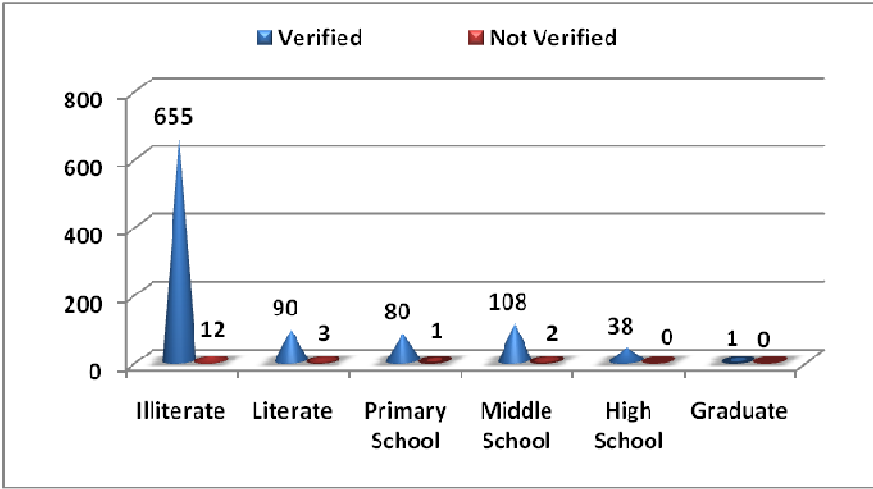
Out of 990 beneficiaries surveyed, 972 beneficiaries reported that their age and other particulars are verified whereas 18 beneficiaries reported it is not verified. Among the

beneficiaries who have responded that their age and particulars are verified, 39.20 percent are male and 60.80 percent are female.

**6.6. a. Education Wise**

Out of the 972 beneficiaries who are aware of the verification process 655 are illiterate, 90 are neo literate, 80 have primary level of education, 108 have middle school level of education, 38 have high school level of education and one is graduate. Diagram 6.5 depicts details about verification of facts by the beneficiaries in education wise. *(Refer table no. 6.15 in Appendix)*

**Diagram No.6.5: Verification of Details –Education Wise**

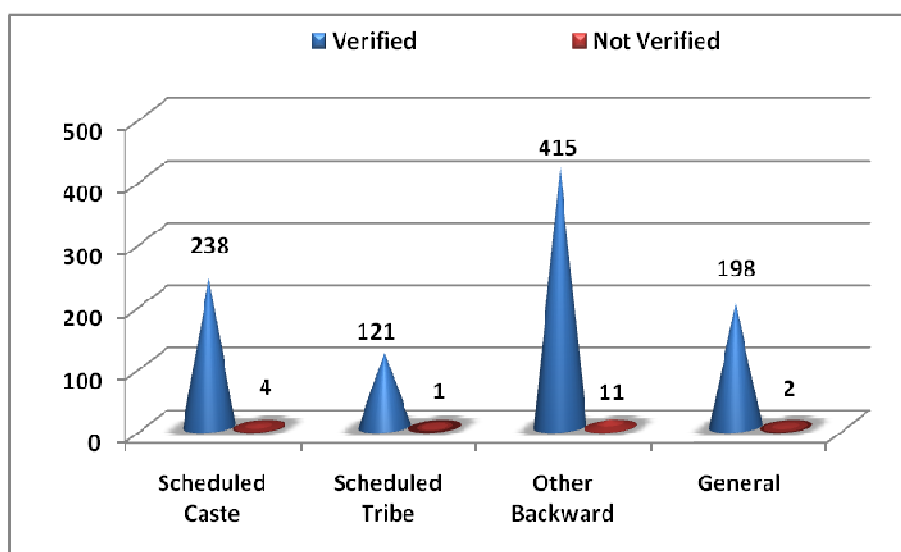


Source: Table No. 6.15 in Appendix

**6.6. b. Caste Wise**

Out of the 972 beneficiaries who are positively responded, 238 are scheduled caste, 121 scheduled tribe, 415 backward community and 198 from general category. Diagram 6.6 gives details about verification of facts by the beneficiaries in caste wise. *(Refer table no. 6.16 in Appendix)*

**Diagram No.6.6: Verification of Details –Caste Wise**

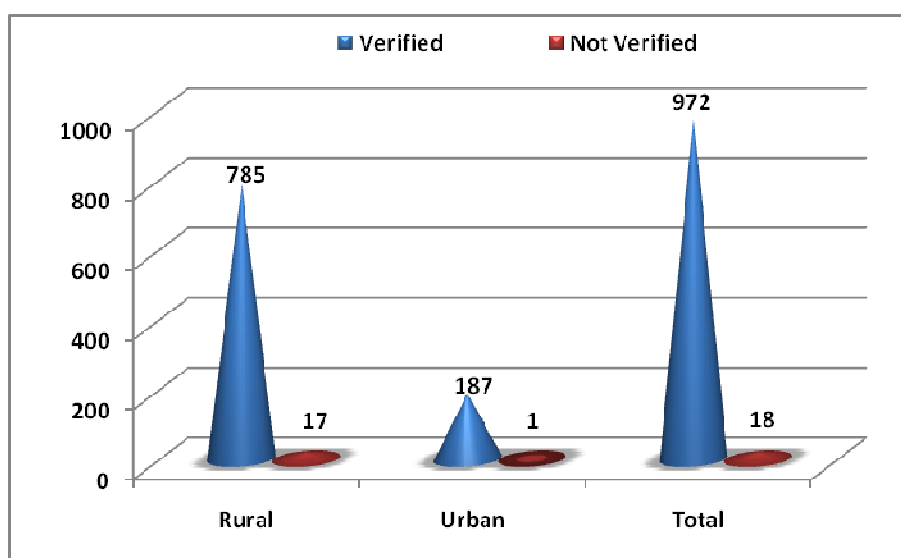


Source: Table No. 6.16 in Appendix

### 6.6. c. Area Wise

While analyzing it in area wise 785 beneficiaries are from rural area and 187 from urban area are responded that their age and particulars are verified. Diagram 6.7 shows details about verification of facts by the beneficiaries in area wise. (*Refer table no. 6.17 in Appendix*)

**Diagram No.6.7: Verification of Details –Area Wise**



Source: Table No. 6.17 in Appendix

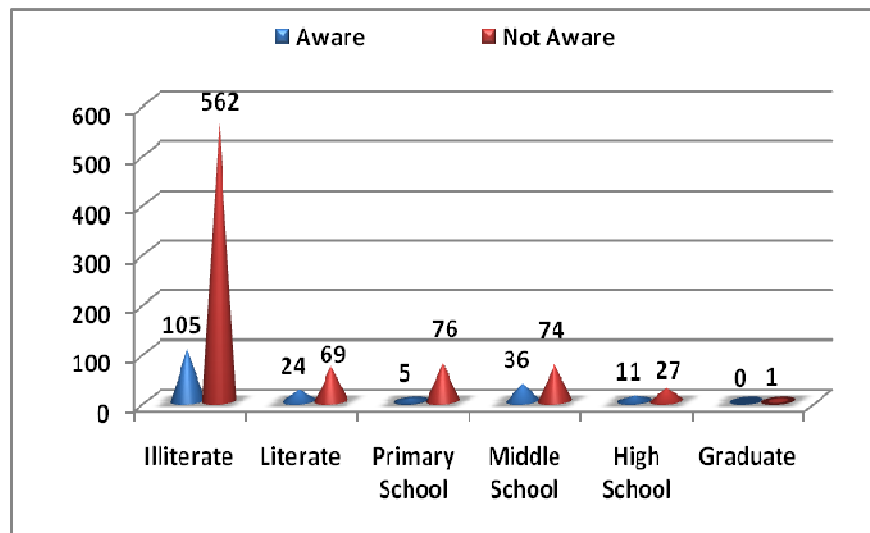
## 6.7 Approval of Application

Out of the 990 beneficiaries surveyed 181 beneficiaries are aware of who approved their application and out of that 46.96 percent are male and 53.04 percent are female.

### 6.6. a. Education Wise

When we analyzing the approval of application by education wise, among 181 beneficiaries who are aware of approval of application, 105 are illiterate, 24 neo literate, 5 have primary education, 36 have middle school education and 11 have high school education. Diagram 6.8 gives details of approval of application by the beneficiaries in education wise. (Refer table no. 6.18 in Appendix)

**Diagram No.6.8: Approval of Application –Education Wise**

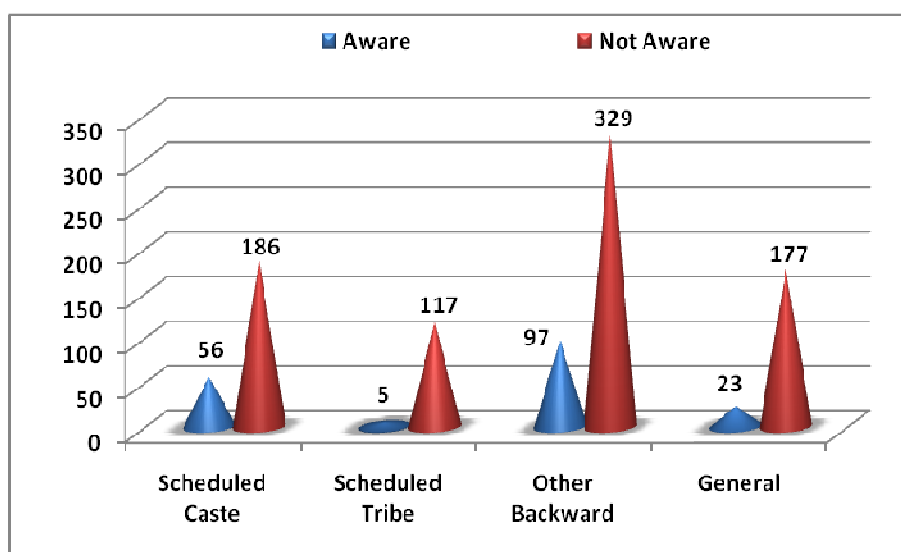


Source: Table No. 6.18 in Appendix

### 6.6. b. Caste Wise

In caste wise analyzing, 56 beneficiaries from scheduled caste are aware of the approval of the application and 186 beneficiaries not aware. In Scheduled tribe category, five of them are aware of the approval and 117 not aware of it. In other backward community 97 are aware of the approval and 329 not aware. In general category, 23 are aware of the approval and 177 not aware. Diagram 6.9 shows details of approval of application by the beneficiaries in caste wise. (Refer table no. 6.19 in Appendix)

**Diagram No.6.9: Approval of Application –Caste Wise**

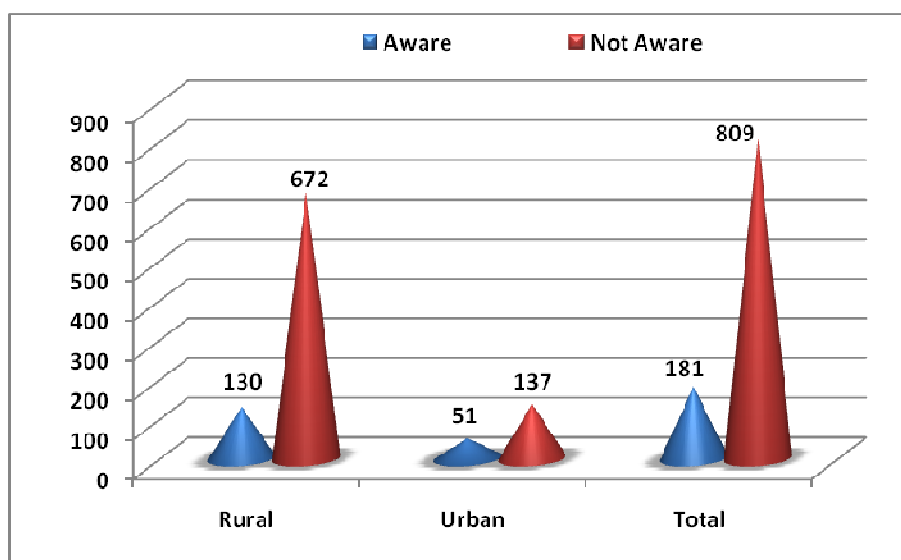


Source: Table No. 6.19 in Appendix

### 6.6. c. Area Wise

The area wise analysis 130 beneficiaries from rural area and 50 beneficiaries from urban area are aware of who approved the application. Diagram 6.10 describes approval of application by the beneficiaries in area wise. *(Refer table no. 6.20 in Appendix)*

**Diagram No.6.10: Approval of Application –Area Wise**



Source: Table No. 6.20 in Appendix



## Conclusions

- All beneficiaries have reported that they have submitted the application for getting pension under IGNOAPS. It is found that only two beneficiaries have faced difficulties in getting application form statistically the figure is very insignificant. Application forms are easily available for those who want to apply for pension. This is really an achievement
- Only three beneficiaries have reported that they have paid some amount for approval of their applications and in this case there may be under reporting. No doubt, the actual situation may be more than the reported case. However, at any standard it gives an impression that the rate of corruption is less in the process of approving the application.
- Majority of the beneficiaries have reported that the application was processed in time. However more than one third of the beneficiaries have reported that the application was not processed in time. Out of 393 beneficiaries who have reported that application was not processed in time 299 are illiterates and neo literates, 247 women, 277 marginalized communities 339 rural inhabitants. It shows in majority cases, certain social factors such as illiteracy, gender, caste and spatial positioning have certain impact on the timely processing of the application. It has a negative impact on the marginalized communities.
- It is found that though all most all (98.18 %) of beneficiaries are aware of the methods of verification of facts and only 18.28 percent are aware of who approved their application. Out of the beneficiaries who are not aware of who approved their application 78 percent are illiterate or neo literate, 61 percent are women, 78 percent from marginalized sections and 83 percent are from rural area. Awareness regarding the process of application is poor among illiterates, women, and marginalized communities in terms of caste and occupation and rural population.

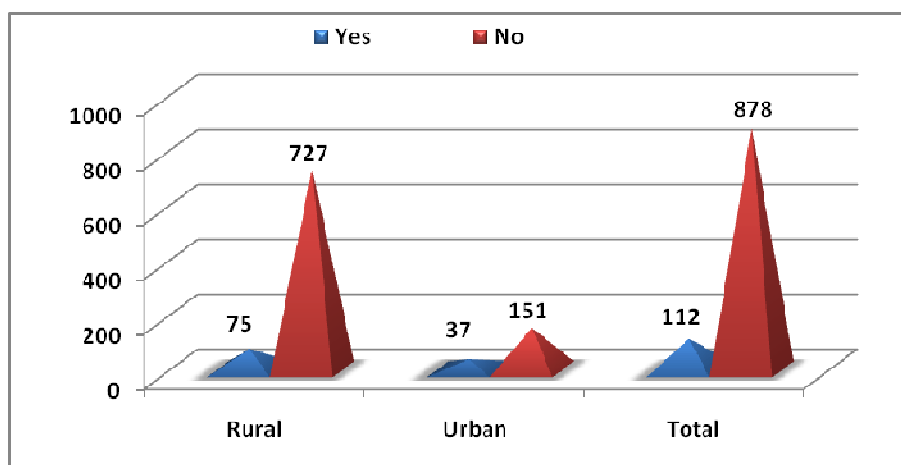
## Chapter 7

### Income and Expenditure Pattern

This chapter describes the details of other source of income to beneficiaries and non beneficiaries and the different sources of income. It also deals with the amount of annual income and the usage of pension amount for different purposes.

Out of 990 surveyed beneficiaries 11.31 percent have income from other sources in addition to income from old age pension whereas 88.69 percent have only income from old age pension. In rural area 9.35 percent have income from other sources and in urban area the corresponding figure is 19.35 percent. Diagram 7.1 illustrates whether the beneficiaries have other source of income. *(Refer table no. 7.1 in Appendix)*

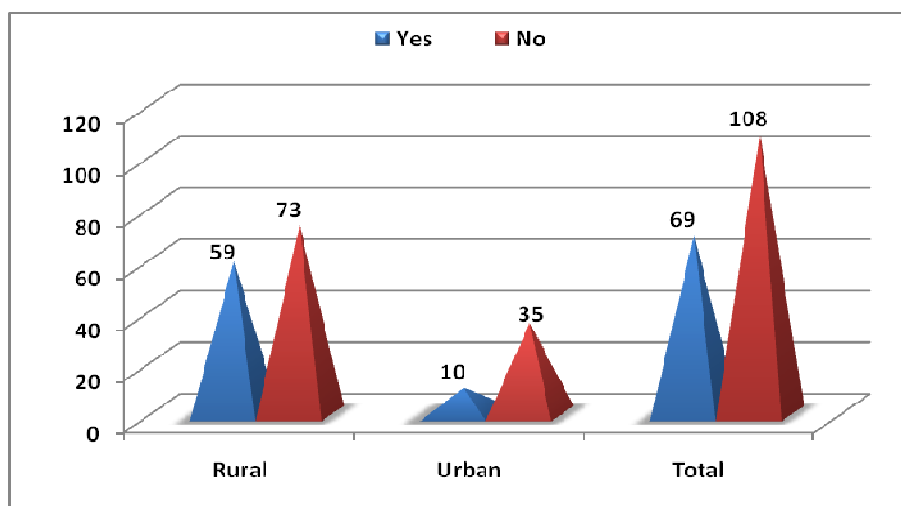
**Diagram No.7.1: Other Sources of Income- Beneficiaries**



Source: Table No. 7.1 in Appendix

In Non Beneficiaries category, 38.98 percent have income from some sources. In rural area 85.51 percent have the income from some sources and in urban area 14.49 percent have the income from some 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**

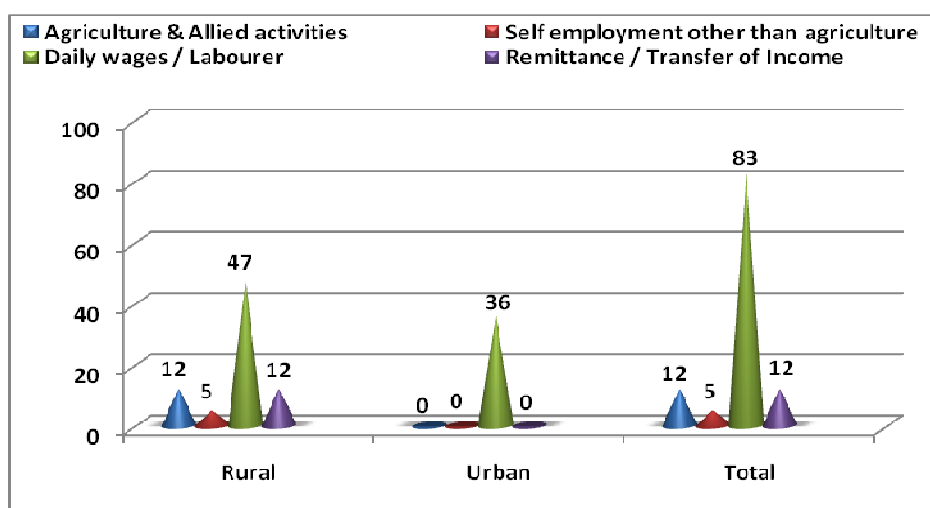


Source: Table No. 7.2 in Appendix

### 7.1 Source of Income

Out of the 112 beneficiaries who have income from other sources, more than 10 percent have income from agriculture and allied activities, 4.46 percent have income from self employment, 74.21 percent are daily wage earners and 10.71 percent have income from remittance. In rural areas 61.84 percent are daily wage earners and in urban area it is cent percent. Diagram 7.3 gives details about sources of other income to the beneficiaries. (*Refer table no. 7.3 in Appendix*)

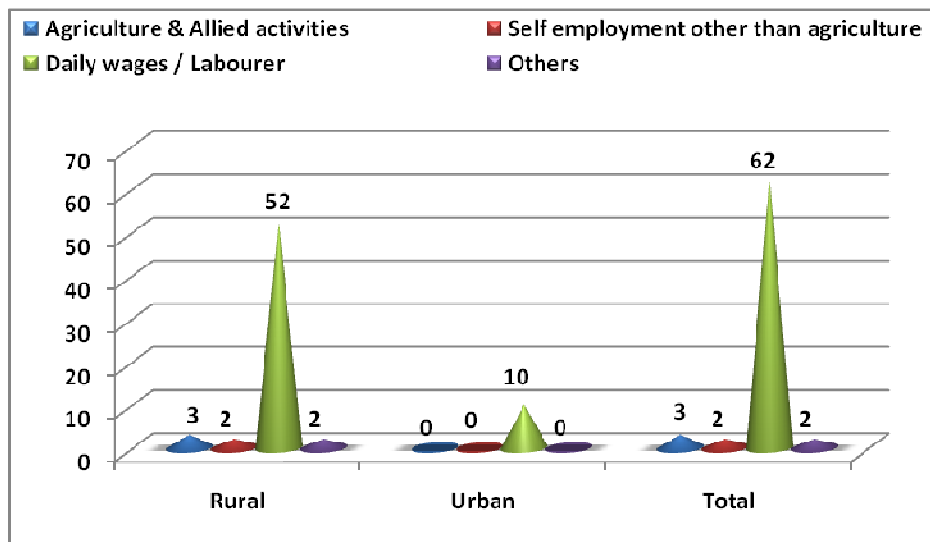
**Diagram No.7.3: Details of Sources of Other Income- Beneficiaries**



Source: Table No. 7.3 in Appendix

In non beneficiaries' category out of 69 respondents, those who have income from some sources, it is noticed that 4.35 percent of them have income from agriculture and allied activities and 89.86 percent are daily wage earners. It is reported that in rural areas 5.08 percent are engaged in agriculture and allied activities and 88.14 percent are daily wage earners. In urban areas cent percent are daily wage earners. 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**

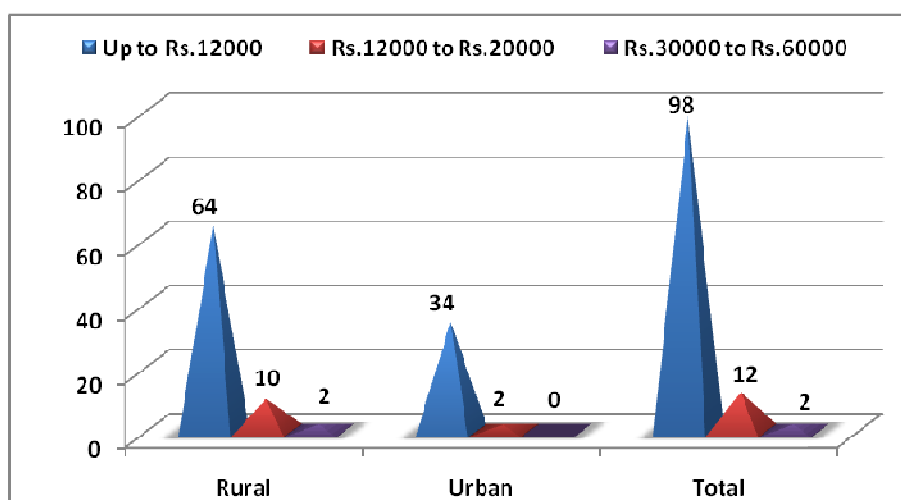


Source: Table No. 7.4 in Appendix

## 7.2 Details of Amount of Annual Income - Beneficiaries

Out of the 112 beneficiaries who have income from other sources, 87.50 percent have annual income up to Rs. 12000/-, 10.81 percent have annual income in between Rs.12000/- to Rs. 20000/-and 1.80 percent have the annual income in between Rs.30000/- to Rs.60000/-. In rural area the 84 percent have the annual income up to Rs. 12000/- and the corresponding figure in urban area is 94.44 percent. Diagram 7.5 gives amount of annual income to the beneficiaries. *(Refer table no. 7.5 in Appendix)*

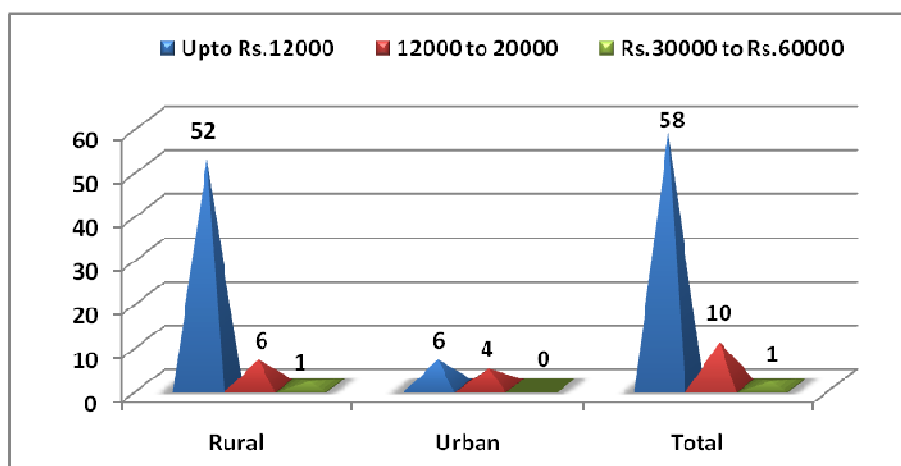
**Diagram No.7.5: Amount of Annual Income - Beneficiaries**



Source: Table No. 7.5 in Appendix

In non beneficiaries category, out of the 69 respondents, 84.06 percent have annual income up to Rs. 12000/-, 14.49 percent have annual income between Rs.12000/- to Rs. 20000/-and 1.45 percent have the annual income in between Rs.30000/- to Rs.60000/-. In rural area the 88.14 percent have the annual income up to Rs. 12000/- and 10.17 percent of them have annual income in between Rs.12000/- to Rs.20000. In urban area the 60 percent have the annual income up to Rs. 12000/- and 40 percent have annual income between Rs.12000/-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. 1000/- per month as pension under the scheme. The Centre has provided Rs. 200/- per month subsequently the state government also contribute Rs.800/- per month to the pension scheme. It is noticed that 80 percent of the pension amount under IGNOAPS is contributed by the state government.

### 7.4 Total Income

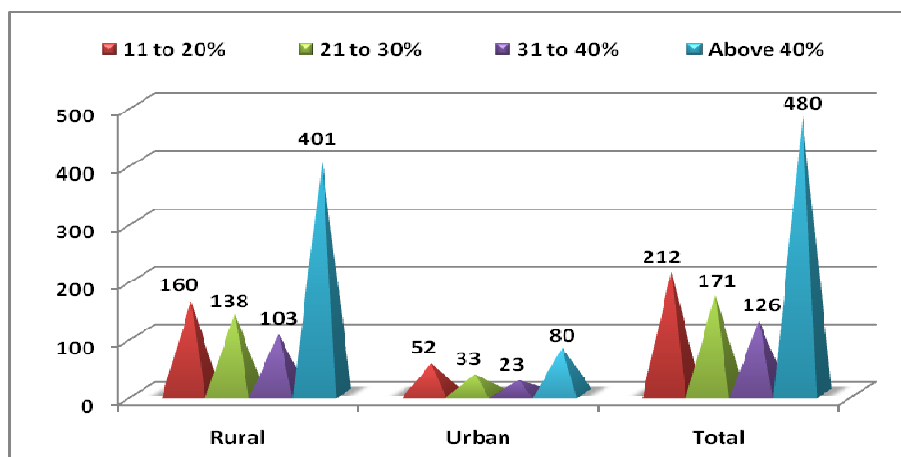
Each beneficiary is benefited Rs. 12000/- per year as pension under IGNOAPS. It is an additional income to 11.31 percent of the beneficiaries. At that time 88.69 percent of the beneficiaries have only an annual income of Rs.12000/- and it is from their pension.

### 7.5 Utilisation of Last Pension Amount

#### 7.5.1 Food

Out of the 990 surveyed beneficiaries, more than 48 percent of the beneficiaries reported that above 40 percent of the pension amount is utilized for the purchase of food items and the remaining have spent less than 40 percent for food items. In rural areas 50 percent of the beneficiaries have spent more than 40 percent of the pension amount for food items and in urban area 42.25 percent have spent more than 40 percent of the pension amount for food items. Diagram 7.7 illustrates utilization of pension amount for food by beneficiaries. (Refer table no. 7.7 in Appendix)

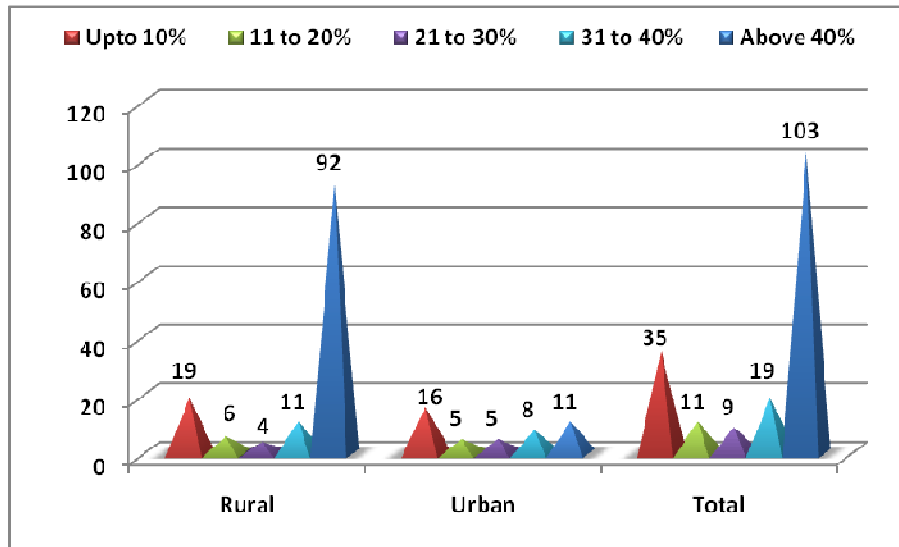
**Diagram No.7.7: Utilization of Pension Amount for Food**



Source: Table No. 7.7 in Appendix

In non beneficiaries category more than 58 percent reported that above 40 percent of their income is utilized for the purchase of food items and the remaining used to spend less than 40 percent for food items. In rural areas around 70 percent of the non beneficiaries have spent more than 40 percent of their income for food items and in urban area 24.44 percent have spent more than 40 percent of their income for food items. 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**

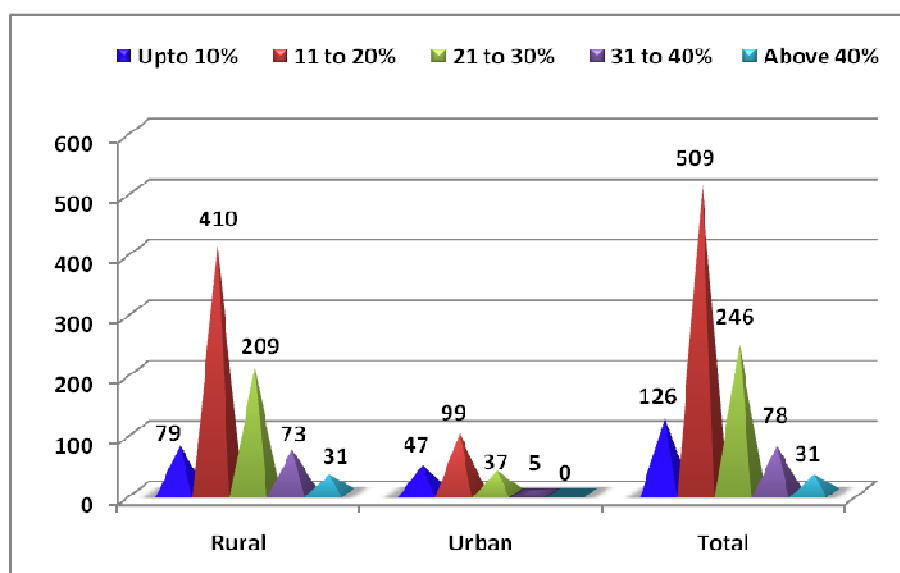


Source: Table No. 7.8 in Appendix

### 7.5.2 Cloth

Beneficiaries of the pension scheme also use the pension amount for clothing item. Only 3.13 percent have spent more than 40 percent of the pension amount for clothes and remaining has spent less than 40 percent for clothes. In rural areas, 3.86 percent of the beneficiaries have utilized more than 40 percent of the pension amount for clothes and in urban area all of them spent less than 40 percent for clothes. Diagram 7.9 gives the utilization of pension amount for clothes by beneficiaries. *(Refer table no. 7.9 in Appendix)*

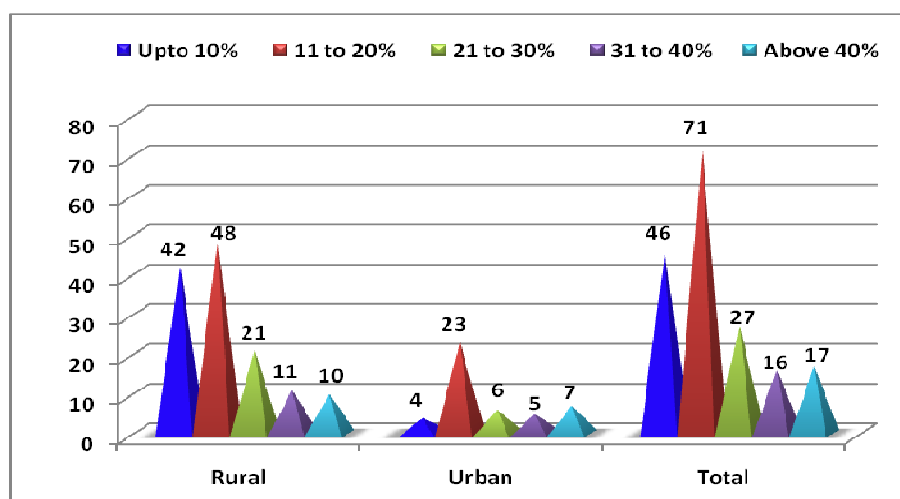
**Diagram No.7.9: Utilization of Pension Amount for Clothes**



Source: Table No. 7.9 in Appendix

In the non beneficiary's category 9.60 percent have reported that above 40 percent of their income is utilized for the purchase of clothes and the remaining has spent less than 40 percent for clothes. In rural areas 7.58 percent of the non beneficiaries have spent more than 40 percent of their income for clothes and in urban area 15.56 percent spent more than 40 percent of their income 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**



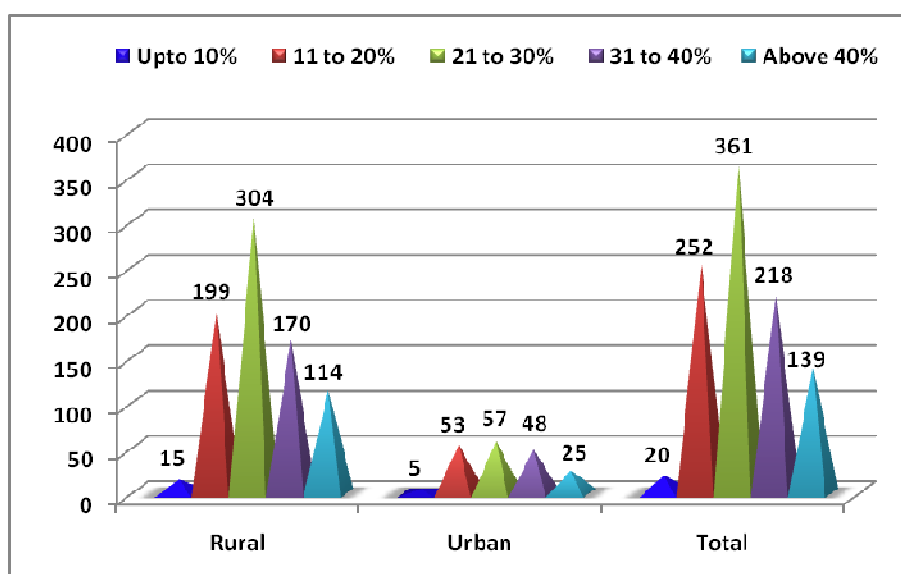
Source: Table No. 7.10 in Appendix



### 7.5.2 Medical Care Health

More than two percent of the beneficiaries have spent up to 10 percent of the pension amount for the medicinal purpose, 14.04 percent spent more than 40 percent for medicines and 83.94 percent spent 11-40 percent of the pension amount for medicines. In rural areas 14.21 percent have utilized more than 40 percent of the pension amount for medicines and in urban area 13.30 percent spent more than 40 percent of the pension amount for the same purpose. Diagram 7.11 shows the utilization of pension amount for medicines by beneficiaries. (Refer table no. 7.11 in Appendix)

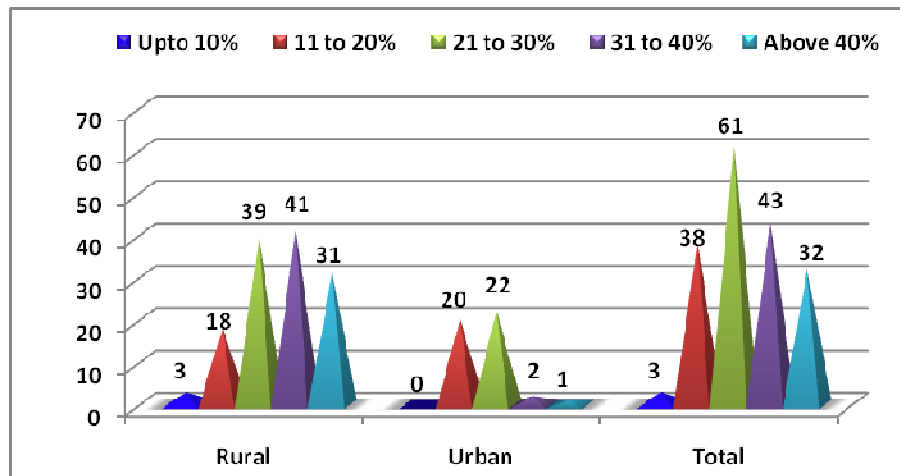
**Diagram No.7.11: Utilization of Pension Amount for Medicines**



Source: Table No. 7.11 in Appendix

In non beneficiary category 18.08 percent reported that above 40 percent of their income is utilized for the purchase of medicines and the remaining have spent less than 40 percent for medicines. In rural areas 23.48 percent of the non beneficiaries spent more than 40 percent of their income for medicines and in urban area 2.22 percent spent more than 40 percent of their income for the same purpose. 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**

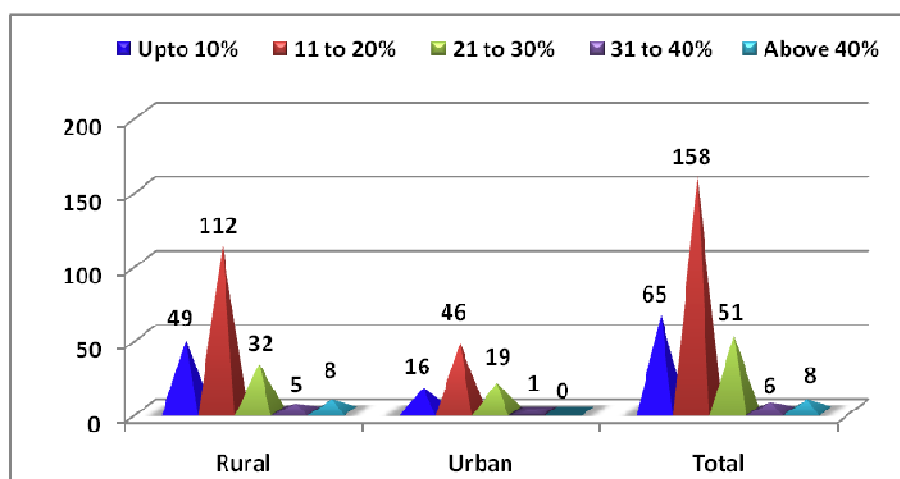


Source: Table No. 7.12 in Appendix

### 7.5.2 Amount spent for Relatives

Out of the 990 surveyed beneficiaries 288 beneficiaries spent some amount from their pension for relatives. And out of the 288 beneficiaries, 54.86 percent have spent 11 to 20 percent of the pension amount for relatives and 22.57 percent spent up to 10 percent for the relatives. In rural areas 54.37 percent spent 11 to 20 percent of the pension amount for relatives and in urban area 56.10 percent spent 11 to 20 percent for relatives. Diagram 7.13 gives the utilization of pension for relatives by beneficiaries. (Refer table no. 7.13 in Appendix)

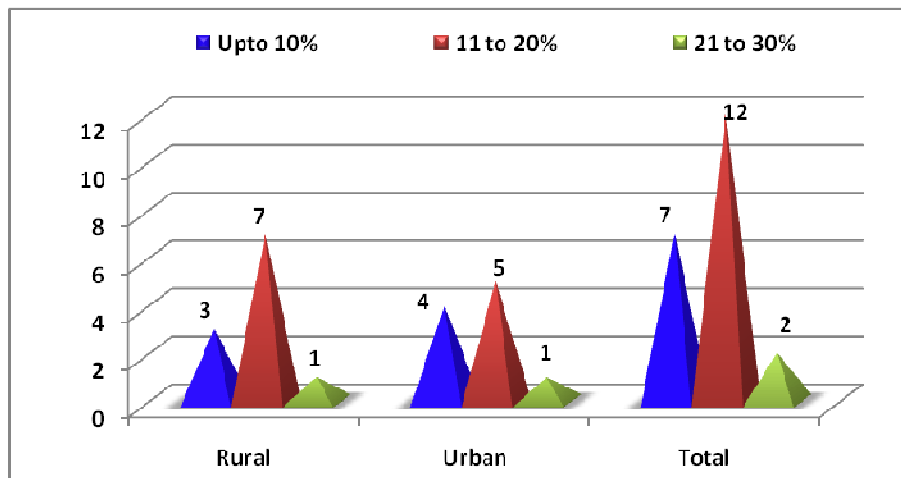
**Diagram No.7.13: Utilization of Pension for Relatives by Beneficiaries**



Source: Table No. 7.13 in Appendix

Only 21 non beneficiaries (11.86 %) spent some amount from their income for relatives. Out of that 57.14 percent spent 11 to 20 percent of the income for relatives. Diagram 7.14 gives the utilization of income for relatives by non beneficiaries. *(Refer table no. 7.14 in Appendix)*

**Diagram No.7.14: Utilization of Income for Relatives by Non Beneficiaries**



Source: Table No. 7.13 in Appendix

## 7.6 Conclusion

It is noticed that a high percentage (88.695) of beneficiaries has no other source of income rather than the pension. This is the relevance, value and efficacy of the scheme. Only 11.31 percent of the beneficiaries have income from other sources and out of that 74.21 percent have income from daily wages. This gives an impression that since old age pension is not enough to survive they have to go for hard labour. However, majority of the beneficiaries under this scheme are fully depending on pension amount for their daily needs and survival. More than 38 percent of the non beneficiaries have some source of income whereas in the case of beneficiaries it is negligible. A comparison between beneficiaries and non beneficiaries shows that IGNOAPS beneficiaries are economically more weak based on the single factor of 'source of income'.

More than 88 percent of the beneficiaries have only an annual income of Rs.12000/- and it is from their pension. More than 40 percent of the pension amount is used for food by 48 percent of beneficiaries, cloth by 3.13 percent of the beneficiaries and medicines by 14.04 percent of the beneficiaries.

## **Suggestions**

- Majority of the beneficiaries have spent a considerable amount from the pension for medicine. It better to include the beneficiaries of IGNOAPS under comprehensive health insurance scheme
- It is better to include the IGNOAPS beneficiaries for Annapurna or Anthyothaya Anna Yojana
- Free medical check may be arranged by the nearest PHC
- The majority of non beneficiaries are really potential beneficiaries and they are also eligible to be included in to the beneficiary list.

## Chapter 8

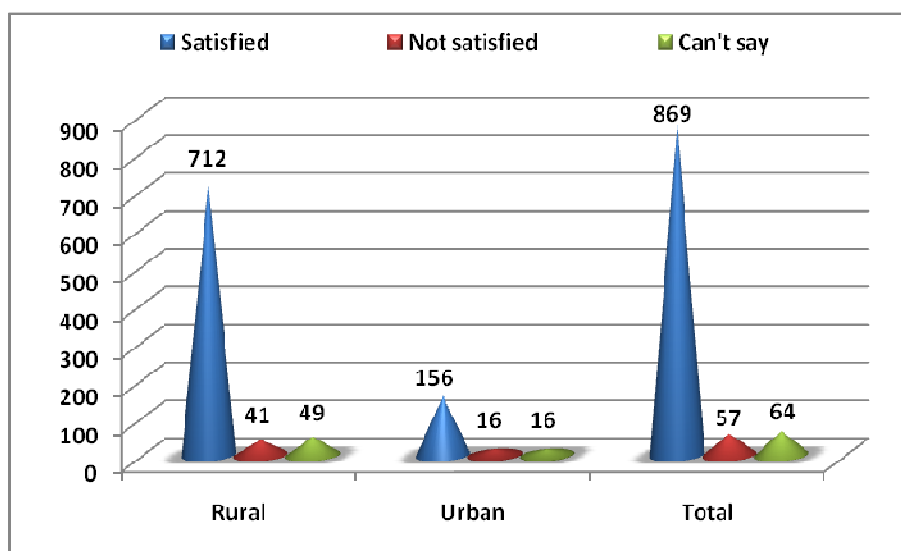
### Impression on the Scheme

In this chapter satisfaction of the beneficiaries with the scheme and its impact in their life are analyzed. Two direct questions, on level of satisfaction and impact of the scheme on their life are asked to the beneficiaries. The perception of the non beneficiaries on these two issues was also obtained.

#### 8.1 Satisfaction of the Scheme

Out of the 990 beneficiaries surveyed for the concurrent evaluation, 87.77 percent are satisfied with the scheme, 5.76 percent not satisfied with the scheme and 6.47 percent reported that they are not in a position to make any comments about satisfaction of the scheme. In rural area 88.78 percent of the beneficiaries are satisfied with the scheme and in urban area it is 82.98 percent. 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**

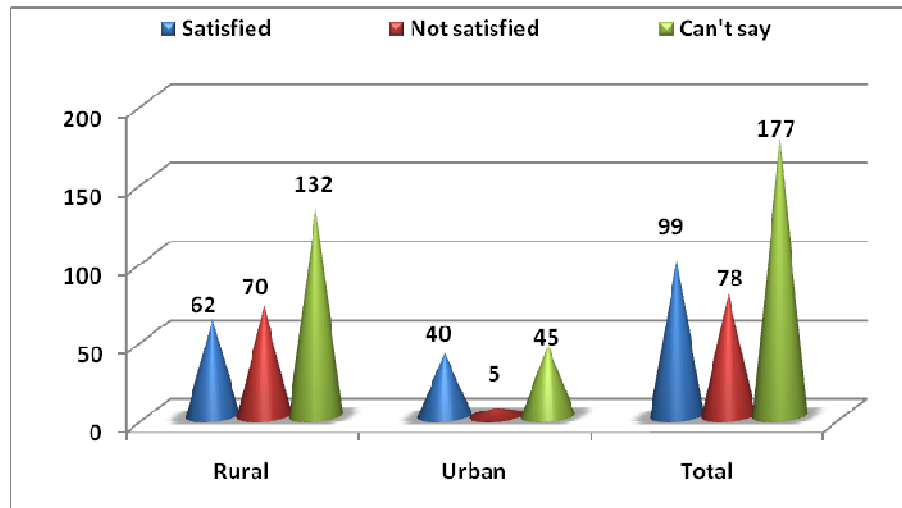


Source: Table No. 8.1 in Appendix

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. Out of the 177 non beneficiaries 37.30 percent reported that persons benefiting under IGNOAPS are satisfied with the scheme whereas 62.70 percent reported negatively. In the case of rural non beneficiaries 46.97 percent reported that persons benefiting under IGNOAPS are satisfied

with the scheme, and 53.03 percent reported otherwise. Among urban non beneficiaries, 88.89 percent reported that persons benefiting under IGNOAPS are satisfied and 11.11 percent reported negatively. 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**

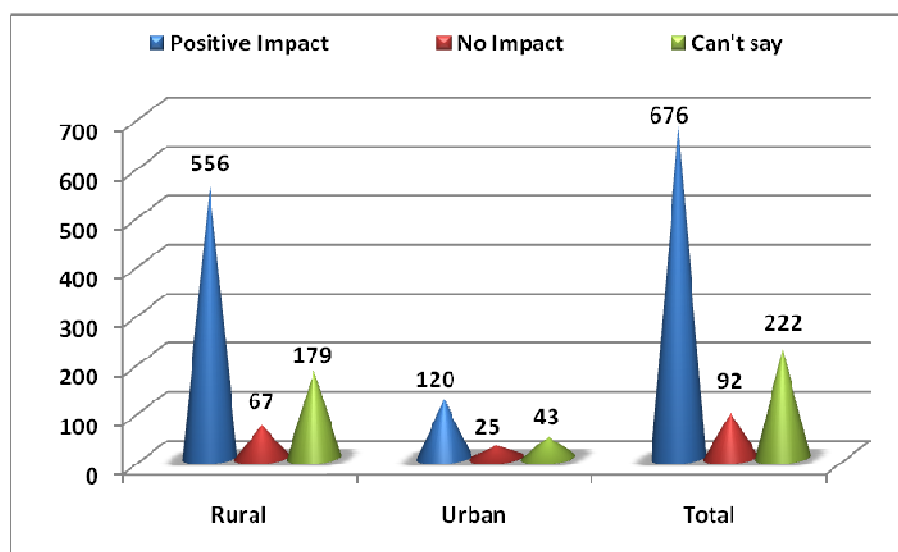


Source: Table No. 8.2 in Appendix

## 8.2 Impact of the Scheme

Out of the 990 beneficiaries, 68.28 percent reported that the scheme have a positive impact on their life, 9.29 percent reported that the scheme have no impact on their life and 22.42 percent were not able to assess the impact on their life. In rural area 69.33 percent of them reported that the scheme have some positive impact in their life whereas in urban area 63.83 percent of them has the same opinion. In rural area 8.35 percent of the beneficiaries are reported that the scheme have no impact in their life whereas in urban area 13.30 percent has the same opinion. Diagram 8.3 illustrates impacts of the scheme by the beneficiaries. (*Refer table no. 8.3 in Appendix*)

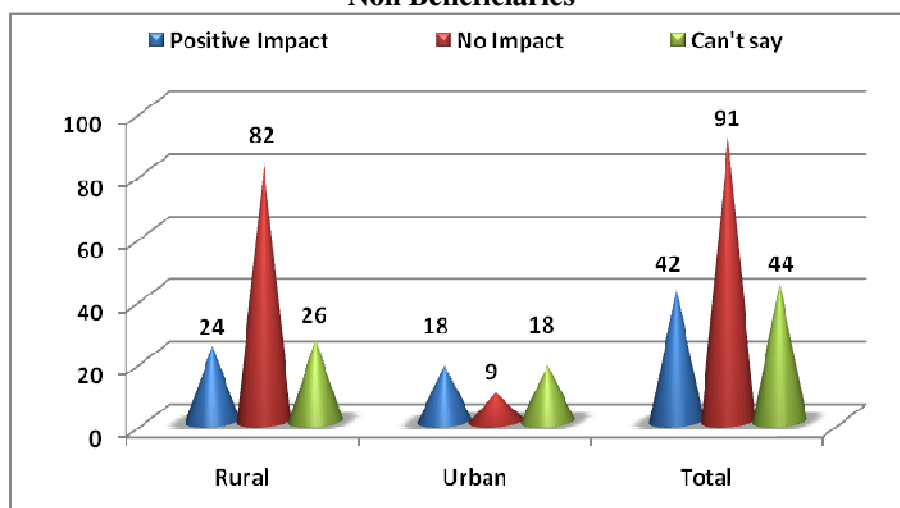
**Diagram No. 8.3: Impact of the Scheme by Beneficiaries**



Source: Table No. 8.3 in Appendix

In the case of non beneficiaries 23.73 percent reported that persons who are benefiting under IGNOAPS have a positive impact on their life, 51.41 percent reported that persons benefiting under this scheme have no impact and 24.86 percent cannot say anything about impact of the scheme on the life of beneficiaries. In rural area 62.12 percent reported that persons benefiting under this scheme have no impact and in urban area 91 percent have same opinion. 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 (87.77 %) are satisfied with the scheme and 68.28 percent reported that the scheme have a positive impact on their life. This is really an achievement of the scheme and without any hesitation one can argue that the scheme has succeeded in filling the target. Of course level of satisfaction and the positive impact of the scheme are two different issues. 'Satisfaction' is measured at a comfortable level due to relatively the high amount of the pension (Rs 1000 per month and is very regular) and at the same time it has not been fully reflected in the life of the beneficiaries .This may be one of the reasons of the difference between the level of satisfaction and the positive impact on the life. The challenge is to bridge the gap between the two, the perception of satisfaction and perception of quality of life. However, the non beneficiaries could not make the correct assessment on the level of satisfaction and impact on life of the beneficiaries by the scheme.



## **Chapter 9**

### **Strengthening the Scheme**

#### **Strengthening the Scheme**

In Puducherry the Indira Gandhi National Old Age Pension is implemented by the Department of Women and Child Development through the Anganwadi centres with the support of Anganwadi teachers. The beneficiaries selection is the duty of the Deputy Director, those who have at the age of 65 and BPL card holder can apply for the pension. The application form is available at the office of the Deputy Director. The filled applications are forwarded to the Director of the Department of Women and Child Development by the office of the Deputy Director and after the verification by the Director the eligible cases are sanctioned and the list of newly selected beneficiaries along with their pension book are sent to the respective Anganwadi centers for the disbursement of pension.

The Director of the Department admits that “This Department does not have any problem in implementation of the Scheme but found difficult to switch over the mode of disbursement from Anganwadi Centres to Banks/ Post offices by means of Electronic Clearing System (ECS). As the Ministry is insisting to make payment through Banks/Post offices, this Department is taking effort to execute the same though lot of obstacles rose by the local body members. The main reasons for that is the old age persons are finding difficult to go to banks because of their geriatric problems and also the banks are located far from their residence whereas the Anganwadi Centres are being located very close to their residence which are feasible for them to get the payment, but still this Department taking steps for those willing beneficiaries to switch over to banks / post offices”.

The pension amount is directly paid by cash to the beneficiaries by the Anganwadi teachers and the payment is done on every 7<sup>th</sup> of the month or in case any beneficiary is absent at that time or the beneficiary may not be in a position to move towards centre the amount is disbursed at the respective house of the beneficiary. The death cases are reported in every month to the office of the Deputy Director and such cases are deleted from the beneficiaries list. In every month such kind of deletion and adding of new cases to the beneficiary list are done. Therefore, it is reported that there is no malpractices in the disbursement of pension. However, the actual situation is different, and in which the local MLAs are playing a major role in the selection of beneficiaries by distributing the application and making

recommendations on it. It is observed that the purpose of involvement of the MLAs is to take the ownership of the scheme rather limiting the number of the beneficiaries based on any eligibility criteria. The pension scheme is used as a mechanism to maneuvering local politics and reinforcing patron -client relationship.

### **9.1 Identification of beneficiaries**

In Puducherry the selection of the beneficiaries is the duty of the Deputy Director of the Department of Women and Child Development. It is observed that in the entire selection process the Panchayati Raj Institutions (PRIs), including the Gram Sabha has no role.

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

Out of the 990 beneficiaries surveyed, 66.49 percent opined that for verification of BPL status ration card is essential, 29.30 percent of the beneficiaries stated that income certificate is very much essential and 4.21 percent has shared that a certificate from the medical officer or MLA or village administrative officer (VAO) is very much essential.

### **9.3 Verification of Age**

Regarding the verification of age, 30.84 percent of them have opined that certificate from medical officer is essential, 1.55 percent shared that copy of the ID card is essential for the verification of the age, 27.46 percent opined that copy of the ration card is essential for the verification of the age, 30.07 percent of the beneficiaries said that age certificate is essential for this purpose and 10.08 percent opined that a direct verification through Govt. staff or Anganwadi teacher is very much essential.

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

It is very essential to ensure the 'alive' status of the beneficiaries of the scheme before releasing the pension amount in each year. Out of 990 surveyed beneficiaries 98.22 percent have opined that a direct verification through the Anganwadi teachers or other Govt. staff is very much essential for the confirmation of the alive status of the beneficiary, 1.47 percent have the opinion that medical certificate is enough for the purpose and 0.31 percent of the beneficiaries have shared that ration card is essential for the purpose.

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

In Pudussery, it is observed that there is no overlap in the pension scheme.

### **9.6 Gender Sensitiveness**

Out of 990 beneficiaries surveyed, more than 60 percent of them are female. Regarding the gender issues of the scheme majority of them are not aware of the gender related issues of the scheme. It is noted that 44.24 percent of the beneficiaries are widows. More than 86 percent of the female beneficiaries are illiterate or neo literate. Out of the female beneficiaries 24.16 percent are scheduled caste, 10.23 percent scheduled tribe, 42.28 percent from other backward community. The application for old age pension was not processed in time for more than 43 percent of the female beneficiaries and more than 88 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 more than 65 years old who may be a widow or destitute is very difficult to collect these documents. It is better to simplify the formalities for getting pension under Indira Gandhi National Old Age Pension Scheme or there may be some supportive structure / agency to assist old aged women.

### **9.6 Summery and Suggestions**

It is better to implement the scheme with the help of biometric cards. Adding of new beneficiaries and deletion of death cases should be done in every month. Beneficiary list should be expanded by adding potential beneficiaries on regular basis. Agency role /supportive structure may be provided to all the old aged citizens particularly women for submitting the application and other follow up process.

## **Chapter 10**

### **Summery Conclusion and Recommendation**

#### **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.

- More than 60 percent of the beneficiaries surveyed are women. This may be a reflection of the total number of beneficiaries. From this we can understood that women are more benefited from IGNOAPS in Puducherry
- More than 43 percent of the beneficiaries are above 70 years old and more than 96 percent of the surveyed beneficiaries are BPL. This means the selection criteria for beneficiaries are followed in Puducherry.
- More than 67 percent of the beneficiaries surveyed and 25 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.
- More than 43 percent of the beneficiaries belong to OBC, 24.44 percent belongs to SC and 12.32 percent belongs to ST. The caste composition indicates that majority of them are from the deprived sections.
- More than 44 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 26 percent of beneficiaries have hypertension and 34.24 percent have bones related problems. So majority of them utilize the pension amount for medicines.
- Majority of the beneficiaries (98.79 %) 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 76.83 percent are from marginalized communities (SC, ST and OBC), 59.32 are illiterate and neo literate and 97.18 percent are from BPL. From this we can say that they are very much eligible for old age pension.

## **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 have received the information about the scheme.

- Majority of the beneficiaries (99.09%) and non beneficiaries (85.88 %) are aware of IGNOAPS. From this we can say that awareness programmes are very effective in the Puducherry and this may be due to the small geographical size of the state.
- More than half of the beneficiaries (54.24%) have heard the scheme through newspaper, radio and TV Programme. This is an important finding which may be kept in mind while developing IEC materials and tools for awareness generation.
- More than 67 percent of the beneficiaries of the scheme are illiterate. Therefore more emphasis may be given to the advertisement through visual and hearing media.

## **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 and therefore, a certain portion of the amount also is 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.

- Beneficiaries used to receive Rs.1000/- per month as pension with a state share of Rs.800/-
- All the beneficiaries and more than 84 percent of the non beneficiaries are very clear about the pension amount.
- More than 83 percent of beneficiaries reported that they have received the pension since more than last three years and cent percent of beneficiaries have received the pension amount through cash from the Anganwadi teachers. More than 79 percent of non beneficiaries are not aware of the mode of receipt of the pension.
- ‘Other places’ is mentioned as the place of receipt of pension by majority of beneficiaries and ‘at home’ by the remaining beneficiaries. This is because if the pension holder is not in a position to present physically at the Anganwadi when the amount is distributed, the teacher comes to the beneficiary’s house and hand over the

cash for convenience of the beneficiary. Majority of non beneficiaries are not aware of the place of receipt of pension.

- All the beneficiaries reported that the pension amount is directly received by the beneficiaries themselves
- More than 99 percent of the beneficiaries reported that the pension is received in every month. From this, one can say that the pension disbursement is very much regular in Puducherry. In majority cases, the amount is distributed on 7<sup>th</sup> of every month.

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

In Puducherry, the beneficiaries have to submit the application for the pension under IGNOAPS to the Deputy Director of the Department Women and Child Development. Along with the application age proof certificate from competent authority, proof of BPL status should be submitted. The applicants are mainly using ration cards, Voter ID card certificate issued by the medical officer for proving the age and certificate from the Revenue Department for verifying the income status. The Deputy Director of Women and Child Development forward the same to the Director of Women and Child Development. The application is verified by the Director. After the verification the eligible application are sanctioned by the Director and the approved list and pension book are sent to the concerned Anganwadi for the disbursement of pension. The pension scheme is implemented by the Department of Women and Child Development with the support of Anganwadi centers. The pension amount is disbursed directly by the cash through the service of Anganwadi teachers. It is noticed that in Puducherry a beneficiary is getting Rs.1000 (central share of Rs.200 and state share of Rs.800) as pension under IGNOAPS. The beneficiaries reported that the pension amount is getting regularly on 7<sup>th</sup> of every month.

However, It is reported that the application forms for pension are not 'available through the official channel' for public. In the distribution channel, local MLAs (Member of Legislative Assembly) are playing very significant role. The MLAs used to collect the application forms from the department in bulk, distribute to the public through their agents, collect it back and submit it to the department with their recommendations. The general understanding is that without the recommendations of the local MLA, the officials do not sanction the pension application. It is also reported that only through this channel application forms are available. It is also important to note that the involvement of local MLAs did not cause any difficulties

in getting the application forms rather it makes for easily available. However, there are instances to quote that this is one of the tension areas between officials, local politicians and potential beneficiaries of pension scheme in the governance of IGNOAPS in Puducherry.

- All beneficiaries have reported that they have submitted the application for getting pension under IGNOAPS. It is found that only two beneficiaries have faced difficulties in getting application form statistically the figure is very insignificant. Application forms are easily available for those who want to apply for pension. This is really an achievement
- Only three beneficiaries have reported that they have paid some amount for approval of their applications and in this case there may be under reporting. No doubt, the actual situation may be more than the reported case. However, at any standard it gives an impression that the rate of corruption is less in the process of approving the application.
- Majority of the beneficiaries have reported that the application was processed in time. However more than one third of the beneficiaries have reported that the application was not processed in time. Out of 393 beneficiaries who have reported that application was not processed in time 299 are illiterates and neo literates, 247 women, 277 marginalized communities 339 rural inhabitants. It shows in majority cases, certain social factors such as illiteracy, gender, caste and spatial positioning have certain impact on the timely processing of the application. It has a negative impact on the marginalized communities.
- It is found that though all most all (98.18 %) of beneficiaries are aware of the methods of verification of facts and only 18.28 percent are aware of who approved their application. Out of the beneficiaries who are not aware of who approved their application 78 percent are illiterate or neo literate, 61 percent are women, 78 percent from marginalized sections and 83 percent are from rural area. Awareness regarding the process of application is poor among illiterates, women, and marginalized communities in terms of caste and occupation and rural population.

## **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 88 percent of the beneficiaries have only income from the pension. Therefore their annual income is only Rs.12000/- and it is from the pension only. Only 11.31 percent of beneficiaries have some other source of income other than old age pension and the main source is daily wages.
- Out of the 112 beneficiaries who have some source of income other than old age pension 87.50 percent have annual income of up to Rs. 12000/-
- In the case of non beneficiary, 61.02 percent have no source of income. So they are fully depending on their children for their day to day life.
- More than 48 percent of the beneficiaries reported that above 40 percent of the pension amount is utilized for the purchase of food items and 72.52 percent spend more than 20 percent of the pension amount for medicines. From this one can say that majority of the beneficiaries depending on their pension amount for medicine and food.

## **6. Impression on the Scheme**

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

- Majority of the beneficiaries (87.77 %) are satisfied with the scheme and 68.28 percent reported that the scheme have a positive impact on their life.

## **7. Strengthening the Scheme**

In Puducherry the Indira Gandhi National Old Age Pension is implemented by the Department of Women and Child Development through the Anganwadi centres with the support of Anganwadi teachers. The beneficiaries selection is the duty of the Deputy Director, those who have at the age of 65 and BPL card holder can apply for the pension. The application form is available at the office of the Deputy Director. The filled applications are forwarded to the Director of the Department of Women and Child Development by the office of the Deputy Director and after the verification by the Director the eligible cases are sanctioned and the list of newly selected beneficiaries along with their pension book are sent to the respective Anganwadi centers for the disbursement of pension.

The Director of the Department admits that “This Department does not have any problem in implementation of the Scheme but found difficult to switch over the mode of disbursement from Anganwadi Centres to Banks/ Post offices by means of Electronic Clearing System (ECS). As the Ministry is insisting to make payment through Banks/Post offices, this



Department is taking effort to execute the same though lot of obstacles rose by the local body members. The main reasons for that is the old age persons are finding difficult to go to banks because of their geriatric problems and also the banks are located far from their residence whereas the Anganwadi Centres are being located very close to their residence which are feasible for them to get the payment, but still this Department taking steps for those willing beneficiaries to switch over to banks / post offices”.

The pension amount is directly paid by cash to the beneficiaries by the Anganwadi teachers and the payment is done on every 7<sup>th</sup> of the month or in case any beneficiary is absent at that time or the beneficiary may not be in a position to move towards centre the amount is disbursed at the respective house of the beneficiary. The death cases are reported in every month to the office of the Deputy Director and such cases are deleted from the beneficiaries list. In every month such kind of deletion and adding of new cases to the beneficiary list are done. Therefore, it is reported that there is no malpractices in the disbursement of pension. However, the actual situation is different, and in which the local MLAs are playing a major role in the selection of beneficiaries by distributing the application and making recommendations on it. It is observed that the purpose of involvement of the MLAs is to take the ownership of the scheme rather limiting the number of the beneficiaries based on any eligibility criteria. The pension scheme is used as a mechanism to maneuvering local politics and reinforcing patron -client relationship.

It is better to implement the scheme with the help of biometric cards. Adding of new beneficiaries and deletion of death cases should be done in every month. Beneficiary list should be expanded by adding potential beneficiaries on regular basis. Agency role /supportive structure may be provided to all the old aged citizens particularly women for submitting the application and other follow up process.

## **8. Gender Sensitiveness**

Out of 990 beneficiaries surveyed, more than 60 percent of them are female. Regarding the gender issues of the scheme majority of them are not aware of the gender related issues of the scheme. It is noted that 44.24 percent of the beneficiaries are widows. More than 86 percent of the female beneficiaries are illiterate or neo literate. Out of the female beneficiaries 24.16 percent are scheduled caste, 10.23 percent scheduled tribe, 42.28 percent from other backward community. The application for old age pension was not processed in time for

more than 43 percent of the female beneficiaries and more than 88 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 more than 65 years old who may be a widow or destitute is very difficult to collect these documents. It is better to simplify the formalities for getting pension under Indira Gandhi National Old Age Pension Scheme or there may be some supportive structure / agency to assist old aged women.

## **9. Suggestions**

11. It is better to conduct more awareness through SHGs, Neighborhoods Groups, Gram Sabha and MGNREGA work site.
12. Publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions.
13. It is better to select prime time in TV and radio for the advertising the scheme.
14. 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.
15. It is better to introduce a monitoring system by the Gram Panchayats with the support of Biometric card.
16. Majority of the beneficiaries have spent a good amount of pension for medicine. It better to include the beneficiaries of IGNOAPS under the comprehensive health insurance scheme
17. It is better to include the IGNOAPS beneficiaries under Annapurna or Anthyothaya Anna Yojana
18. Free medical check of the beneficiaries may be arranged by the nearest PHCs
19. Adding of new beneficiaries and deletion of death cases should be done in every month with the support of Gram Panchayats. Social Audit of the scheme may be conducted at Gram Panchayat level.
20. Beneficiary list should be expanded by adding potential beneficiaries.

# Appendix

**Table No. 3.1: Actual Coverage of Beneficiaries**

Name of the District	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Pondicherry	402	50.12	94	50	496	50.10
Karikkal	400	49.88	94	50	494	49.90
Puducherry State	<b>802</b>	<b>100</b>	<b>188</b>	<b>100</b>	<b>990</b>	<b>100</b>

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
Pondicherry	66	50	23	51.11	89	50.28
Karikkal	66	50	22	48.89	88	49.72
Puducherry State	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100</b>

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	350	43.64	44	23.40	394	39.80
Female	452	56.36	144	76.60	596	60.20
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	48	36.36	22	48.89	70	39.55
Female	84	63.64	23	51.11	107	60.45
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

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	725	90.40	139	73.94	864	87.27
Muslim	44	5.49	24	12.77	68	6.87
Sikh	3	0.37	1	0.53	4	0.40
Jain	0	0.00	0	0.00	0	0.00
Christian	30	3.74	24	12.77	54	5.45
Neo Buddhist	0	0.00	0	0.00	0	0.00
Zoroastrian	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	117	88.64	30	66.67	147	83.05
Muslim	11	8.33	7	15.56	18	10.17
Sikh	1	0.76	0	0.00	1	0.56
Jain	0	0.00	1	2.22	1	0.56
Christian	3	2.27	7	15.56	10	5.65
Neo-Buddhist	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
No Response	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.7: Age Profile of Sample Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Up to 65	105	13.09	53	28.19	158	15.96
65-70	320	39.90	80	42.55	400	40.40
70-75	277	34.54	44	23.40	321	32.42
75-80	71	8.85	4	2.13	75	7.58
80-85	17	2.12	5	2.66	22	2.22
Above 85	12	1.50	2	1.06	14	1.41
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.8: Age Profile of Sample Non Beneficiaries**

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Up to 65	87	65.91	28	62.22	115	64.97
65-70	40	30.30	12	26.67	52	29.38
70-75	2	1.52	4	8.89	6	3.39
75-80	3	2.27	0	0.00	3	1.69
80-85	0	0.00	1	2.22	1	0.56
Above 85	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

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	534	66.58	133	70.74	667	67.37
Literate	72	8.98	21	11.17	93	9.39
Primary	71	8.85	10	5.32	81	8.18
Middle School	93	11.60	17	9.04	110	11.11
High School	29	3.62	6	3.19	35	3.54
Higher Secondary	2	0.25	1	0.53	3	0.30
Graduate	1	0.12	0	0.00	1	0.10
Post Graduate	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	58	43.94	31	68.89	89	50.28
Literate	12	9.09	4	8.89	16	9.04
Primary	15	11.36	5	11.11	20	11.30
Middle School	29	21.97	1	2.22	30	16.95
High School	18	13.64	4	8.89	22	12.43
Higher Secondary	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

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	202	25.19	40	21.28	242	24.44
ST	95	11.85	27	14.36	122	12.32
OBC	369	46.01	57	30.32	426	43.03
General	136	16.96	64	34.04	200	20.20
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	35	26.52	14	31.11	49	27.68
ST	9	6.82	7	15.56	16	9.04
OBC	64	48.48	7	15.56	71	40.11
General	24	18.18	17	37.78	41	23.16
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

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	769	95.89	182	96.81	951	96.06
APL	33	4.11	6	3.19	39	3.94
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	127	96.21	45	100	172	97.18
APL	5	3.79	0	0	5	2.82
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100.00</b>

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	1	0.12	3	1.60	4	0.40
Currently Married	459	57.23	69	36.70	528	53.33
Widow	325	40.52	113	60.11	438	44.24
Divorced/ Separated	3	0.37	1	0.53	4	0.40
Others	14	1.75	2	1.06	16	1.62
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	1	0.76	0	0.0	1	0.56
Currently Married	111	84.09	41	91.10	152	85.88
Widow	20	15.15	3	6.70	23	12.99
Divorced/ Separated	0	0.00	1	2.20	1	0.56
Others	0	0.00	0	0.0	0	0.00
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.0</b>	<b>177</b>	<b>100.00</b>

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	75	9.35	14	7.45	89	8.99
Locomotor disability	23	2.87	9	4.79	32	3.23
Hearing disability	139	17.33	28	14.89	167	16.87
Speech disability	127	15.84	33	17.55	160	16.16
Deaf & Dump	212	26.43	50	26.60	262	26.46
Others	226	27.81	54	28.72	280	28.28
<b>Total</b>	<b>802</b>	<b>100</b>	<b>188</b>	<b>100</b>	<b>990</b>	<b>100</b>

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	7	5.30	1	2.22	8	4.52
Locomotor disability	1	0.76	3	6.67	4	2.26
Hearing disability	5	3.79	6	13.33	11	6.21
Speech disability	7	5.30	5	11.11	12	6.78
Deaf & Dump	4	3.03	0	0	4	2.26
Others	108	81.82	30	66.67	138	77.97
<b>Total</b>	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100</b>

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	210	26.18	48	25.53	258	26.06
Diabetes	146	18.20	29	15.43	175	17.68
Hypertension and diabetes	25	3.12	5	2.66	30	3.03
Heart disease	25	3.12	6	3.19	31	3.13
Joint / bones related problems	271	33.79	68	36.17	339	34.24
Chest related problems	13	1.62	5	2.66	18	1.82
Any other chronic or critical disease	112	13.97	27	14.36	139	14.04
<b>Total</b>	<b>802</b>	<b>100</b>	<b>188</b>	<b>100</b>	<b>990</b>	<b>100.00</b>

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	17	12.88	5	11.11	22	12.43
Diabetes	9	6.82	4	8.89	13	7.34
Hypertension and diabetes	7	5.30	2	4.44	9	5.08
Heart disease	10	7.58	1	2.22	11	6.21
Joint / bones related problem	14	10.61	8	17.78	22	12.43
Chest related problem	0	0	0	0	0	0
Any other chronic or critical disease	75	56.82	25	55.56	100	56.50
<b>Total</b>	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100.00</b>

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	2806	4.50	481	3.56	3287	4.32

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	318	3.41	139	4.09	457	3.58

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	486	17.32	58	12.06	544	16.55
Married Children	1,545	55.06	242	50.31	1,787	54.37
Unmarried Children	227	8.09	65	13.51	292	8.88
Parents	6	0.21	3	0.62	9	0.27
Other Relatives	183	6.52	30	6.24	213	6.48
Grand Children	350	12.47	83	17.26	433	13.17
Others	9	0.32	0	-0.00	9	0.27
<b>Total</b>	<b>2,806</b>	<b>100.00</b>	<b>481</b>	<b>100.00</b>	<b>3,287</b>	<b>100.00</b>

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	98	30.82	35	25.18	133	29.10
Married Children	90	28.30	54	38.85	144	31.51
Unmarried Children	86	27.04	25	17.99	111	24.29
Parents	0	0	2	1.44	2	0.44
Other Relatives	16	5.03	11	7.91	27	5.91
Grand Children	26	8.18	12	8.63	38	8.32
Others	2	0.63	0	0	2	0.44
<b>Total</b>	<b>318</b>	<b>100</b>	<b>139</b>	<b>100</b>	<b>457</b>	<b>100.00</b>

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	434	15.47	102	21.21	536	16.31
20-30	519	18.50	126	26.20	645	19.62
30-40	635	22.63	111	23.08	746	22.70
40-50	562	20.03	61	12.68	623	18.95
Above 50	656	23.38	81	16.84	737	22.42
<b>Total</b>	<b>2,806</b>	<b>100.00</b>	<b>481</b>	<b>100.00</b>	<b>3,287</b>	<b>100.00</b>

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	70	22.01	28	20.14	98	21.44
20-30	97	30.50	39	28.06	136	29.76
30-40	52	16.35	19	13.67	71	15.54
40-50	20	6.29	15	10.79	35	7.66
Above 50	79	24.84	38	27.34	117	25.60
<b>Total</b>	<b>318</b>	<b>100</b>	<b>139</b>	<b>100</b>	<b>457</b>	<b>100.00</b>

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	738	26.30	108	22.45	846	25.74
Literate	185	6.59	33	6.86	218	6.63
Primary	297	10.58	77	16.01	374	11.38
Middle School	708	25.23	126	26.20	834	25.37
High School	553	19.71	76	15.80	629	19.14
Higher Secondary	213	7.59	47	9.77	260	7.91
Graduate	102	3.64	12	2.49	114	3.47
Post Graduate	10	0.36	2	0.42	12	0.37
<b>Total</b>	<b>2,806</b>	<b>100.00</b>	<b>481</b>	<b>100.00</b>	<b>3,287</b>	<b>100.00</b>

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	82	25.79	39	28.05	121	26.48
Literate	12	3.77	9	6.47	21	4.60
Primary	27	8.49	16	11.51	43	9.41
Middle School	52	16.35	33	23.47	85	18.60
High School	75	23.58	30	21.58	105	22.98
Higher Secondary	43	13.52	9	6.47	52	11.38
Graduate	27	8.49	1	0.72	28	6.13
Post Graduate	0	0	2	1.44	2	0.44
<b>Total</b>	<b>318</b>	<b>100</b>	<b>139</b>	<b>100</b>	<b>457</b>	<b>100.00</b>

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	695	24.77	172	35.76	867	26.38
Currently Married	2,086	74.34	301	62.58	2,387	72.62
Widow	23	0.82	5	1.04	28	0.85
Divorced/ Separated	1	0.04	3	0.62	4	0.12
Others	1	0.04	0	-0.00	1	0.03
<b>Total</b>	<b>2,806</b>	<b>100.00</b>	<b>481</b>	<b>100.00</b>	<b>3,287</b>	<b>100.00</b>

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	136	42.77	49	35.25	185	40.48
Currently Married	178	55.97	86	61.87	264	57.77
Widow	3	0.94	4	2.88	7	1.53
Divorced/ Separated	1	0.31	0	0	1	0.22
Others	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>318</b>	<b>100</b>	<b>139</b>	<b>100</b>	<b>457</b>	<b>100.00</b>

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	6	0.21	2	0.42	8	0.24
No	28	1.00	4	0.83	32	0.97
No Response	2772	98.79	475	98.75	3247	98.79
Total	<b>2806</b>	<b>100</b>	<b>481</b>	<b>100</b>	<b>3287</b>	<b>100</b>

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	3	0.94	1	0.72	4	0.89
No	4	1.26	0	0	4	0.89
No Response	311	97.80	138	99.28	449	98.22
Total	<b>318</b>	<b>100</b>	<b>139</b>	<b>100</b>	<b>457</b>	<b>100</b>

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	795	99.13	186	98.94	981	99.09
No	7	0.87	2	1.06	9	0.91
Total	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	108	81.81	44	97.78	152	85.88
No	24	18.19	1	2.22	25	14.12
Total	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100.00</b>

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	299	37.28	45	23.94	238	24.04
Radio advertisements / programmes	168	20.95	21	11.17	237	23.94
T. V. advertisements / programmes	79	9.85	20	10.64	62	6.26
Posters	76	9.48	37	19.68	96	9.70
Any other mode / method	180	22.44	65	34.57	257	25.96
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</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	30	22.73	20	44.44	50	28.25
Radio advertisements / programmes	19	14.39	15	33.33	34	19.21
T. V. advertisements / programmes	12	9.09	5	11.11	17	9.60
Posters	12	9.09	5	11.11	17	9.60
Any other mode / method	59	44.70		0	59	33.33
<b>Total</b>	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</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
Below Rs.100	0	0.00	0	0.00	0	0.00
Rs.100 to Rs.200	0	0.00	0	0.00	0	0.00
Rs.200 to Rs.300	0	0.00	0	0.00	0	0.00
Rs.300- Rs.400	0	0.00	0	0.00	0	0.00
More than Rs.400	802	100.00	188	100.00	990	100.00
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</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	0	0	28	62.22	28	15.82
Rs.100-Rs200	0	0	0	0	0	0
Rs.200 to Rs.300	0	0	0	0	0	0
Rs.300 to Rs.400	0	0	0	0	0	0
More than Rs.400	132	100	17	37.78	149	84.18
Total	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100</b>

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	16	2.00	11	5.85	27	2.63
1-2 Years	35	4.36	16	8.51	51	5.16
2-3 Years	60	7.48	31	16.49	91	9.2
More than three years	691	86.16	130	69.15	821	83.01
Total	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100</b>	<b>990</b>	<b>100</b>

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	25	18.94	9	20	34	15.19
1-2 Years	9	6.82	3	6.67	12	7.59
2-3 Years	20	15.15	5	11.11	25	10.13
More than three years	78	59.09	28	62.22	106	67.09
Total	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100.00</b>

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	0	0.00	0	0.00	0	0.00
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	802	100.00	188	100.00	989	100.00
Any other	0	0.00	0	0.00	1	0.00
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	0	0.00	0	0.00	0	0.00
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	20	15.15	17	37.78	37	20.90
Any Other	0	0.00	0	0.00	0	0.00
No response	112	84.85	28	62.22	140	79.10
<b>Total</b>	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100.00</b>

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	386	48.13	70	37.23	456	46.06
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	416	51.87	118	62.77	534	53.94
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	20	15.15	17	37.78	37	20.90
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	8	6.06	4	8.89	12	6.78
No response	104	78.79	23	51.11	128	72.32
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

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	801	99.77	188	100.00	989	99.82
3-6 Kms	1	0.23	0	0.00	1	0.18
6 -9Kms	0	0.00	0	0.00	0	0.00
9-12 kms	0	0.00	0	0.00	0	0.00
Above 12 Km	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	11	8.33	3	6.67	14	7.91
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	127	96.21	42	93.33	163	92.09
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

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	100.00	188	100.00	990	100.00
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
Total	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	20	15.15	17	37.78	37	20.90
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	112	84.85	28	62.22	140	79.10
Total	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

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	799	99.63	186	98.94	985	99.49
Once in two months	2	0.25	2	1.06	4	0.40
Once in three months	0	0.00	0	0.00	0	0.00
Once in six months	1	0.12	0	0.00	1	0.10
Once in a year	0	0.00	0	0.00	0	0.00
Uncertain / irregular	0	0.00	0	0.00	0	0.00
Any other	0	0.00	0	0.00	0	0.00
Total	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

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	85	64.39	35	77.78	130	73.45
Once in two months	0	0.00	0	0.00	0	0.00
Once in three months	0	0.00	0	0.00	0	0.00
Once in six months	0	0.00	0	0.00	0	0.00
Once in a year	0	0.00	0	0.00	0	0.00
Uncertain / irregular	47	35.61	10	22.22	47	26.55
<b>Total</b>	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

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	802	100.00	188	100.00	990	100.00
No	0	0.00	0	0.00	0	-0.00
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</b>	<b>100.00</b>

**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	107	81.06	43	95.56	150	84.75
No	25	18.94	2	4.44	27	15.25
<b>Total</b>	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100.00</b>

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	100	0	0	189	48.09	477	80.17	1	50.00	666	67.41
Literate	0	0	0	0	55	13.99	38	6.39	0	0.00	93	9.41
Primary School	0	0	0	0	49	12.47	32	5.38	0	0.00	81	8.20
Middle School	0	0	1	100	74	18.58	35	5.88	1	50.00	109	11.03
High School/ Intermediate	0	0	0	0	25	6.36	13	2.18	0	0.00	38	3.85
Graduate	0	0	0	0	1	0.25	0	0	0	0.00	1	0.10
Post Graduate	0	0	0	0	0	0	0	0	0	0.00	0	0.00
<b>Total</b>	<b>1</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>393</b>	<b>100</b>	<b>595</b>	<b>100</b>	<b>2</b>	<b>100</b>	<b>988</b>	<b>100</b>

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	0	0	0	0	98	24.94	144	24.2	0	0.00	242	24.49
Scheduled Tribe	0	0	0	0	61	15.52	61	10.25	0	0.00	122	12.35
Other Backward	1	100	0	0	173	43.77	252	42.35	1	50.00	425	43.02
General	0	0	1	100	61	15.52	138	23.19	1	50.00	199	20.14
<b>Total</b>	<b>1</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>393</b>	<b>100</b>	<b>595</b>	<b>100</b>	<b>2</b>	<b>100</b>	<b>988</b>	<b>100</b>

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	1	100	0	0	349	88.80	452	75.97	1	50.00	801	81.07
Urban	0	0	1	100	44	11.20	143	24.03	1	50.00	187	18.93
<b>Total</b>	<b>1</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>393</b>	<b>100</b>	<b>595</b>	<b>100</b>	<b>2</b>	<b>100</b>	<b>988</b>	<b>100</b>

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	0	0	2	100	190	48.35	475	79.97	2	66.67	665	67.38
Literate	1	100	0	0	54	13.74	38	6.4	1	33.33	92	9.32
Primary School	0	0	0	0	49	12.47	32	5.39	0	0.00	81	8.21
Middle School	0	0	0	0	74	18.83	36	6.06	0	0.00	110	11.14
High School/ Intermediate	0	0	0	0	25	6.36	13	2.19	0	0.00	38	3.85
Higher secondary	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00
Graduate	0	0	0	0	1	0.25	0	0	0	0.00	1	0.10
Post Graduate	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00
<b>Total</b>	<b>1</b>	<b>100</b>	<b>2</b>	<b>100</b>	<b>393</b>	<b>100</b>	<b>594</b>	<b>100</b>	<b>3</b>	<b>100</b>	<b>987</b>	<b>100</b>

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	0	0	0	0	98	24.94	144	24.24	0	0.00	242	24.52
Scheduled Tribe	0	0	0	0	61	15.52	61	10.27	0	0.00	122	12.36
Other Backward	1	100	2	100	173	44.02	250	42.09	3	100.00	423	42.86
General	0	0	0	0	61	15.52	139	23.4	0	0.00	200	20.26
<b>Total</b>	<b>1</b>	<b>100</b>	<b>2</b>	<b>100</b>	<b>393</b>	<b>100</b>	<b>594</b>	<b>100</b>	<b>3</b>	<b>100</b>	<b>987</b>	<b>100</b>

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	1	100	2	100	348	88.55	450	75.76	3	100.00	798	80.85
Urban	0	0	0	0	45	11.2	144	24.24	0	0.00	189	19.15
<b>Total</b>	<b>1</b>	<b>100</b>	<b>2</b>	<b>100</b>	<b>393</b>	<b>100</b>	<b>594</b>	<b>100</b>	<b>3</b>	<b>100</b>	<b>987</b>	<b>100</b>

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	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	2	100.00	2	66.67
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Literate	<= Rs.100	1	100.00	0	0.00	1	33.33
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Primary School	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Middle School	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
High School/Intermediate	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Higher secondary	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00

Graduate	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Post Graduate	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
<b>Total</b>		<b>1</b>	<b>100</b>	<b>2</b>	<b>100</b>	<b>3</b>	<b>100</b>

Source: Field Survey by CRM

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

Category		Yes				Total	
		Male		Female			
		Nos	%	Nos	%	Nos	%
Scheduled	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Scheduled Tribe	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Other Backward	<= Rs.100	1	100.00	0	0.00	1	33.33
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	2	100.00	2	66.67
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
General	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Total		1	100	2	100	3	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	1	100.00	0	0.00	1	33.33
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	2	100.00	2	66.67
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Urban	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Total		1	100	2	100	3	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	101	47.87	258	81.39	70	47.95	193	78.14	359	67.99	263	66.92
Literate	28	13.27	21	6.62	21	14.38	15	6.07	49	9.28	36	9.16
Primary School	22	10.43	12	3.79	26	17.81	20	8.10	34	6.44	46	11.70
Middle School	45	21.33	21	6.62	18	12.33	12	4.86	66	12.50	30	7.63
High School/ Intermediate	14	6.64	5	1.58	11	7.53	7	2.83	19	3.60	18	4.58
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	1	0.47	0	0.00	0	0.00	0	0.00	1	0.19	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>211</b>	<b>100</b>	<b>317</b>	<b>100</b>	<b>146</b>	<b>100</b>	<b>247</b>	<b>100</b>	<b>528</b>	<b>100</b>	<b>393</b>	<b>100</b>

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	48	22.75	73	23.03	37	25.34	61	24.70	121	22.92	98	24.94
Scheduled Tribe	45	21.33	42	13.25	11	7.53	15	6.07	87	16.48	26	6.62
Other Backward	98	46.45	143	45.11	62	42.47	91	36.84	241	45.64	153	38.93
General	20	9.48	59	18.61	36	24.66	80	32.39	79	14.96	116	29.52
<b>Total</b>	<b>211</b>	<b>100</b>	<b>317</b>	<b>100</b>	<b>146</b>	<b>100</b>	<b>247</b>	<b>100</b>	<b>528</b>	<b>100</b>	<b>393</b>	<b>100</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	179	84.83	217	65.17	135	81.82	204	77.57	396	75.00	339	86.26
Urban	32	15.17	100	30.03	11	6.67	43	16.35	132	25.00	54	13.74
<b>Total</b>	<b>211</b>	<b>100</b>	<b>317</b>	<b>100</b>	<b>146</b>	<b>100</b>	<b>247</b>	<b>100</b>	<b>528</b>	<b>100</b>	<b>393</b>	<b>100</b>

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	182	47.77	473	80.03	8	61.54	4	80	655	67.39	12	66.67
Literate	52	13.65	38	6.43	3	23.08	0	0	90	9.26	3	16.67
Primary School	48	12.6	32	5.41	1	7.69	0	0	80	8.23	1	5.56
Middle School	73	19.16	35	5.92	1	7.69	1	20	108	11.11	2	11.11
High School/ Intermediate	25	6.56	13	2.2	0	0.00	0	0	38	3.91	0	0.00
Graduate	1	0.26	0	0	0	0.00	0	0	1	0.10	0	0.00
Post Graduate	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00
<b>Total</b>	<b>381</b>	<b>100</b>	<b>591</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>972</b>	<b>100</b>	<b>18</b>	<b>100</b>

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	95	24.93	143	24.2	3	23.08	1	20	238	24.49	4	22.22
Scheduled Tribe	60	15.75	61	10.32	1	7.69	0	0	121	12.45	1	5.56
Other Backward	166	43.57	249	42.13	8	61.54	3	60	415	42.70	11	61.11
General	60	15.75	138	23.35	1	7.69	1	20	198	20.37	2	11.11
<b>Total</b>	<b>381</b>	<b>100</b>	<b>591</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>972</b>	<b>100</b>	<b>18</b>	<b>100</b>

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	338	88.71	447	75.63	12	92.31	5	100	785	80.76	17	94.44
Urban	43	11.29	144	24.37	1	7.69	0	0	187	19.24	1	5.56
<b>Total</b>	<b>381</b>	<b>100</b>	<b>591</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>972</b>	<b>100</b>	<b>18</b>	<b>100</b>

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	35	41.18	70	72.92	155	50.16	407	81.4	105	58.01	562	69.47
Literate	13	15.29	11	11.46	42	13.59	27	5.4	24	13.26	69	8.53
Primary School	5	5.88	0	0	44	14.24	32	6.4	5	2.76	76	9.39
Middle School	24	28.24	12	12.5	50	16.18	24	4.8	36	19.89	74	9.15
High School/ Intermediate	8	9.41	3	3.13	17	5.5	10	2	11	6.08	27	3.34
Graduate	0	0.00	0	0	1	0.32	0	0	0	0.00	1	0.12
Post Graduate	0	0.00	0	0	0	0	0	0	0	0.00	0	0.00
<b>Total</b>	<b>85</b>	<b>100</b>	<b>96</b>	<b>100</b>	<b>309</b>	<b>100</b>	<b>500</b>	<b>100</b>	<b>181</b>	<b>100</b>	<b>809</b>	<b>100</b>

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	26	30.59	30	31.25	72	23.3	114	22.8	56	30.94	186	22.99
Scheduled Tribe	4	4.71	1	1.04	57	18.45	60	12	5	2.76	117	14.46
Other Backward	48	56.47	49	51.04	126	40.78	203	40.6	97	53.59	329	40.67
General	7	8.24	16	16.67	54	17.48	123	24.6	23	12.71	177	21.88
<b>Total</b>	<b>85</b>	<b>100</b>	<b>96</b>	<b>100</b>	<b>309</b>	<b>100</b>	<b>500</b>	<b>100</b>	<b>181</b>	<b>100</b>	<b>809</b>	<b>100</b>

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	%
Rural	75	88.24	55	57.29	275	89	397	79.4	130	71.82	672	83.07
Urban	10	11.76	41	42.71	34	11	103	20.6	51	28.18	137	16.93
<b>Total</b>	<b>85</b>	<b>100</b>	<b>96</b>	<b>100</b>	<b>309</b>	<b>100</b>	<b>500</b>	<b>100</b>	<b>181</b>	<b>100</b>	<b>809</b>	<b>100</b>

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	75	9.35	37	19.25	112	11.31
No	727	90.65	151	80.75	878	88.69
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</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	59	85.51	10	14.49	69	38.98
No	73	67.59	35	32.41	108	61.02
<b>Total</b>	<b>132</b>	<b>74.58</b>	<b>45</b>	<b>25.42</b>	<b>177</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	12	15.79	0	0.00	12	10.71
Self employment other than agriculture	5	6.58	0	0.00	5	4.46
Daily wages / Labourer	47	61.84	36	100.00	83	74.11
Remittance / Transfer of Income	12	15.79	0	0.00	12	10.71
Interest on FD / Deposits	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>76</b>	<b>100.00</b>	<b>36</b>	<b>100.00</b>	<b>112</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	3	5.08	0	0	3	4.35
Self employment other than agriculture	2	3.39	0	0	2	2.90
Daily wages / Labourer	52	88.14	10	100	62	89.86
Remittance / Transfer of Income	0	0	0	0	0	0.00
Interest on FD / Deposits	0	0	0	0	0	0.00
Others	2	3.39	0	0	2	2.90
<b>Total</b>	<b>59</b>	<b>100.00</b>	<b>10</b>	<b>100</b>	<b>69</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
Up to Rs.12000	64	84.00	34	94.44	98	87.50
12000 to 20000	10	13.33	2	5.56	12	10.81
20000 to 30000	0	0.00	0	0.00	0	0.00
30000 to 60000	2	2.67	0	0.00	2	1.80
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>76</b>	<b>100.00</b>	<b>36</b>	<b>100.00</b>	<b>112</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
Up to Rs.12000	52	88.14	6	60.00	58	84.06
12000 to 20000	6	10.17	4	40.00	10	14.49
20000 to 30000	0	0	0	0	0	0.00
30000 to 60000	1	1.69	0	0	1	1.45
60000 to 120000	0	0	0	0	0	0.00
120000 to 240000	0	0	0	0	0	0.00
240000 to 500000	0	0	0	0	0	0.00
Above 500000	0	0	0	0	0	0.00
<b>Total</b>	<b>59</b>	<b>100</b>	<b>10</b>	<b>100</b>	<b>69</b>	<b>100.00</b>

Source: Field Survey by CRM

**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
Up to 10%	0	0.00	0	0.00	0	0.00
11 to 20%	160	19.95	52	27.81	212	21.44
21 to 30%	138	17.21	33	17.65	171	17.29
31 to 40%	103	12.84	23	12.30	126	12.74
Above 40%	401	50.00	80	42.25	480	48.53
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</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
Up to 10%	19	14.39	16	35.56	35	19.78
11 to 20%	6	4.55	5	11.11	11	6.21
21 to 30%	4	3.03	5	11.11	9	5.08
31 to 40%	11	8.33	8	17.78	19	10.73
Above 40%	92	69.70	11	24.44	103	58.19
Total	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100</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
Upto 10%	79	9.85	47	25.00	126	12.73
11 to 20%	410	51.12	99	52.66	509	51.41
21 to 30%	209	26.06	37	19.68	246	24.85
31 to 40%	73	9.10	5	2.66	78	7.88
Above 40%	31	3.86	0	0	31	3.13
Total	<b>802</b>	<b>100</b>	<b>188</b>	<b>100</b>	<b>990</b>	<b>100</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
Upto 10%	42	31.82	4	8.89	46	25.99
11 to 20%	48	36.36	23	51.11	71	40.11
21 to 30%	21	15.91	6	13.33	27	15.25
31 to 40%	11	8.33	5	11.11	16	9.04
Above 40%	10	7.58	7	15.56	17	9.60
Total	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100</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%	15	1.87	5	2.66	20	2.02
11 to 20%	199	24.81	53	28.19	252	25.45
21 to 30%	304	37.90	57	30.32	361	36.46
31 to 40%	170	21.19	48	25.53	218	22.02
Above 40%	114	14.21	25	13.30	139	14.04
Total	<b>802</b>	<b>100</b>	<b>188</b>	<b>100</b>	<b>990</b>	<b>100</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%	3	2.27	0	0	3	1.69
11 to 20%	18	13.64	20	44.44	38	21.47
21 to 30%	39	29.55	22	48.89	61	34.46
31 to 40%	41	31.06	2	4.44	43	24.29
Above 40%	31	23.48	1	2.22	32	18.08
<b>Total</b>	<b>132</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>177</b>	<b>100</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%	49	23.79	16	19.51	65	22.57
11 to 20%	112	54.37	46	56.10	158	54.86
21 to 30%	32	15.53	19	23.17	51	17.71
31 to 40%	5	2.43	1	1.22	6	2.08
Above 40%	8	3.88	0	0.00	8	2.78
<b>Total</b>	<b>206</b>	<b>100.00</b>	<b>82</b>	<b>100</b>	<b>288</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%	3	27.27	4	40.00	7	33.33
11 to 20%	7	63.64	5	50.00	12	57.14
21 to 30%	1	9.09	1	10.00	2	9.52
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>11</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>21</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	712	88.78	156	82.98	869	87.77
No	41	5.11	16	8.51	57	5.76
Can't say	49	6.11	16	8.51	64	6.47
<b>Total</b>	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</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	62	46.97	40	88.89	99	37.30
No	70	53.03	5	11.11	78	62.70
Total	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</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	556	69.33	120	63.83	676	68.28
No	67	8.35	25	13.30	92	9.29
Can't say	179	22.32	43	22.87	222	22.42
Total	<b>802</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>990</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	24	18.18	18	40.00	42	23.73
No	82	62.12	9	20.00	91	51.41
Can't say	26	19.70	18	40.00	44	24.86
Total	<b>132</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>177</b>	<b>100.00</b>

Source: Field Survey by CRM