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Draft Report

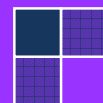
**Evaluation of Indira Gandhi National Old Age Pension Scheme  
(IGNOAPS) in Tamil Nadu**

*Submitted to*

**Ministry of Rural Development  
Govt. of India, New Delhi**

*By*

**Jos Chathukulam, C V Balamurali & Rekha V  
Centre for Rural Management (CRM)  
Kottayam, Kerala**



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

## ***Executive Summary***

### **Introduction**

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 at the rate of Rs.75/- per pensioner per month. Later it increased to Rs.200 and at present a beneficiary get per month Rs.400/- as pension amount under IGNOAPS. *(Refer Chapter1)*

### **Objective of the Study**

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

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

In Tamil Nadu, for the concurrent evaluation of IGNOAPS three districts are selected. They are Velloore, Perumbaloor and Nilguries. As per the terms of reference, from each district four Blocks and from 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. *(Refer Chapter 2)*

### **Coverage**

In Tamil Nadu from rural areas 1203 beneficiaries were contacted for the study. Among this, 401 are from Velloore, 402 from Perumbalooore and 400 from Nilgiri District. In urban area we surveyed 281 beneficiaries. Regarding the case of rural non beneficiaries 93 persons interviewed from Velloore, 90 from Perumbalooore and 88 from Nilgiri District. From urban area 24 non beneficiaries each from three districts were interviewed. *(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.

- More than 66 percent of the beneficiaries surveyed are women. From this we can understand that women are more benefited from IGNOAPS.
- More than 51 percent of the beneficiaries are above 70 years old and more than 98 percent of the surveyed beneficiaries are BPL. This means the selection criteria for beneficiaries are followed in the State.
- More than 77 percent of the beneficiaries surveyed and 39 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 42 percent of the beneficiaries belong to SC, 10.71 percent belongs to ST and 29.31 percent belongs to OBC. The caste composition indicates that majority of them are from the deprived sections.
- Around 60 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.
- Around 20 percent of them have hypertension problems and 39.82 percent have bones related problems. So majority of them utilize the pension amount for medicines.
- Out of the non beneficiaries 79.89 percent are from marginalized communities (SC, ST and OBC), 70.26 percent are above 65 years old, 81.34 percent illiterate and neo literate and 97.38 percent are from BPL. From this we can say that the present non beneficiaries are also eligible for old age pension.
- Majority of the beneficiaries (98.56 %) 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. (*Refer Chapter 3*)

### **Awareness about the Scheme**

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

- Majority of the beneficiaries (91.11%) and non beneficiaries (80.76 %) are aware of IGNOAPS. From this one can say that awareness on the programmes is very effective in the state.
- Advertisement through news paper, radio and posters has equal importance. Majority of the beneficiaries (77.62 %) of the scheme are illiterate; there is great importance to the

advertisement through visual and hearing media. This is an important finding which may be kept in mind while developing IEC materials and tools for awareness generation. (*Refer Chapter 4*)

### **Benefits under IGNOAPS**

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

- All the beneficiaries reported that they received Rs. 400 per month as pension under IGNOAPS. From this we can say that the beneficiaries are very clear about the pension amount. But in the case of non beneficiaries more than 82.80 percent have no idea about the amount of pension received by the beneficiary. This situation needs urgent awareness generation among the potential beneficiaries.
- More than 55 percent of beneficiaries reported that they have received the pension since more than last three years and more than 99 percent of beneficiaries have received the pension amount through cash. More than 82 percent of non beneficiaries are not aware of the mode of receipt of the pension.
- 'Home itself' is mentioned as the place of receipt of pension by 92 percent of beneficiaries and other places or public places by the remaining beneficiaries. As it is mentioned, in some cases it is disturbed in public places. This is applicable only to those pension holders who are not present at home when the postman comes with money order. The second time, the pension is disbursed to those beneficiaries at the nearest public places for convenience.
- Majority of beneficiaries (99.73%) reported that the pension amount is directly received by the beneficiaries themselves.
- Around 99 percent of the beneficiaries reported that the pension disbursement is regular. (*Refer Chapter 5*)

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

The beneficiaries have to submit the application for the pension under IGNOAPS to the Village Administrative Officer (VAO). Along with the application, the age proof certificate from competent authority and the proof of BPL status also should be submitted. The applicants are mainly using ration cards, voter ID cards and certificate issued by the medical officer for proving their BPL status, residential status and age proof respectively. The application is verified by the Revenue Inspector and Special Tahsildar (SSS) of the Revenue Department and eligible applications are recommended for the releasing pension to the district authorities.

- More than 85 percent of beneficiaries have reported that they have submitted the application for getting pension under IGNOAPS. It is found that only nine beneficiaries have faced difficulties in getting application form. Out of that six are female; seven are illiterate and all from marginalized groups and from rural area.
- It is important to note that without any hesitation around 6.14 percent have paid some amount for approval of their applications. Out of that 65 are female, 77 illiterates, 65 marginalized communities (STs,SCs & other backward castes) and 78 rural inhabitants. Again, there are 53 beneficiaries who have reported the exact amount which is paid as 'consideration' for processing the application.
- More than 61 percent of the beneficiaries reported that the application was processed in time. There are 527 beneficiaries who stated that their application was not processed in time. Out of them 415 are illiterates, 349 women, 405 marginalized communities and 430 rural inhabitants.
- It is found that 94.11 percent of beneficiaries are aware of the methods of verification of facts and 15.95 percent are aware of who approved their application. (*Refer Chapter 6*)

### **Income and Expenditure Pattern**

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

- Only 10.04 percent of the beneficiaries have income from other sources. It is more important to note that majority of the beneficiaries under this scheme fully depend on pension amount for their daily needs. Those who have income from other sources other than old age pension 24 percent of them have income from agriculture and allied activities and 72.48 percent of them are daily wage earners.

- Out of the beneficiaries who have some source of income other than pension, 87.25 percent of them have annual income from other source is up to Rs. 12000/- and 8.05 percent have annual income between Rs.12000/- to Rs. 20000/-
- In the State cent percent of beneficiaries utilized some amount from their pension for food, 74.26 percent for cloth, 85.71 percent for medicine and 30.32 percent have shared some portion of the amount for relatives. It is very important to note that majority of them used to care their health by spending a major share for medicine from their pension.
- In the case of non beneficiary, 83.09 percent have no source of income. Therefore, they are fully depending on their children for their day to day life. *(Refer Chapter 7)*

### **Impression on the Scheme**

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

Majority of the beneficiaries (88.34%) are satisfied with the scheme. In other words, the rate of satisfaction of the scheme has been rated as high. And in the case of impact of the scheme on their life more than half of the beneficiaries reported that the scheme has some positive impact on their life. As a social security scheme, IGNOAPS has been appreciated by the beneficiaries and it is capable to make a positive impact on their life, which is openly expressed. The gap between the level of satisfaction and the impact of the scheme on the life of the beneficiaries is a real challenge. It can be bridged only by increasing the pension amount. In this context, the recent decision taken by the Government of Tamil Nadu to increase the pension amount from Rs. 400 to Rs.1000 is highly commendable. *(Refer Chapter 8)*

### **Strengthening the Scheme**

In Tamil Nadu the Indira Gandhi National Old Age Pension is implemented by the Revenue Department with the support of Postal Department. The beneficiary selection is the duty of the Revenue Inspector (RI) and Village Administrative Officer (VAO) of the Revenue Department. Those who have at the age of 65 and from BPL category can apply for the pension. The application form is freely available to the people and filled application can be submitted to the Village Administrative Officer with necessary supporting documents. The application is verified by the Revenue Inspector and eligible applications are forwarded to the Special Tahasildar (SSS) for the approval and sanctioning of the financial allocation.

The pension amount is directly paid by cash to the beneficiaries through money order. It is noticed that before the 5<sup>th</sup> of every month the pension amount is reached 'at the door step of the beneficiaries'. In every month the Special Tahasildar verify the status of the disbursement of

pension amount by visiting the field. In every month the death cases are removed from the beneficiary list and new cases are included in the list. In each district the district authorities convened the review meeting in every month and assess the progress of the scheme and the public also can submit the complaints regarding the implementation of the scheme. During the field visit, the beneficiaries have made complaints that at the delivery point of the pension it is reported cases of corruption. Rent seeking behavior by the staff of the postal department is very customary as reported and it is partially admitted by the Commissioner of Revenue Administration. He stated that “The system of disbursement of Old Age Pension (OAP) amount is handled by Postal Department. Several complaints are being received on belated payments/ non disbursement of amount properly to the OAP pensioners and necessary follow up action is being taken by the Collectors”. (*Interview with the Commissioner of Revenue Administration, Govt. of Tamil Nadu on 26 October 2010*). Therefore, the department is in search of other modalities with the support of bio metric systems. (*Refer Chapter 9*)

### **Gender Sensitiveness**

Out of 1484 beneficiaries surveyed, more than 66.37 percent of them are female. Regarding the gender issues of the scheme the administrative system and the majority of the beneficiaries are not aware of the gender related issues of the scheme. It is observed that 59.77 percent of the beneficiaries are widows. More than 92 percent of the female beneficiaries are illiterate or neo literate. Out of the female beneficiaries, 41.97 percent are scheduled caste, 12.20 percent are scheduled tribe, and 26.93 percent are from other backward community. Among the beneficiaries who have paid consideration for the approval of application, 72.22 percent are female. The application for old age pension was not processed in time for 35.47 percent of the female beneficiaries and more than 85 percent of the female beneficiaries are not aware of who approved their application. It is noticed that there are number of records submitted along with the application for the old age pension, like certificate from medical officer, copy of the ration cards, copy of the identity card etc. It is found that without the external support, a woman who is more than 65 years old, who also may be a widow or destitute is very difficult to collect these documents from different offices and submit to the Govt. It is better to simplify the formalities for getting pension under IGNOAPSI. The gender sensitivity analysis gives an impression that women needs support structure or agency support in the submission of the application and its process. (*Refer Chapter 9*)

### **Suggestions**

- It is better to conduct more awareness through SHGs, Neighborhoods Groups, Gram Sabha and MGNREGA work site.
- Publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions.
- It is better to select prime time in TV and radio for the advertising the scheme.
- It is better to use the platform of Gram Sabha for the awareness generation.
- Schools may another medium which can be used for awareness building. Children can pass over the information to their respective parents and grandparents.
- It is better to implement the scheme through Anganwady or SHGs with the support of smart card.
- The amount of pension may be increased due to the price hike of essential items
- Majority of the beneficiaries have spent a good amount of pension for medicine. It better to include the beneficiaries under comprehensive health insurance scheme
- It is better to include the beneficiaries under Annapurna / Anthyothaya/ Anna Yojana
- Free medical check may be arranged at the nearest PHC.
- Beneficiary list should be expanded by adding eligible persons who are outside the beneficiary list.
- Staff system now available for the administration of the scheme is not enough for effective accounting procedure and for onward transmission.
- Attempt should be made to address the complaints on belated payments/non disbursement of amount properly to the pensioners and necessary follow up action to be taken.
- In the long run other scientific and citizen friendly modalities have been thought of including the business agent model and introducing the biometric system.

# **Chapter 1**

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

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

#### **1.1.1 Geography**

The Tamil Nadu State is situated at the south eastern part of the Indian Peninsula bounded on the north by Karnataka and Andhra Pradesh on the east by Bay of Bengal, on the south by the Indian Ocean and on the west by Kerala State. The Tamil Nadu State has coastline of 922 Km. It includes the coastline of Pondicherry and Karaikkal. The coastline is a lengthy boundary on the east. Chennai City has an artificial harbour. While it is a major port and Tuticorin a medium one, several smaller ports like Cuddalore, Nagapattinam and Colachel are found.

#### **1.1.2 Location**

The State of Tamil Nadu is located in the south eastern part of Indian peninsula between 8° 5' and 13° 35' north latitude and 76° 15' and 80° 20' east longitude. It is the 11<sup>th</sup> State in India in area forming 4.11 percent of the Union areas.

#### **1.1.3 Climate**

The Tamil Nadu has an equatorial, tropical climate in the inland and an equatorial, maritime climate in its coastal regions. In the inland, the temperature may go to extreme in some places while it tends to be moderate in the coastal areas. By and large, the average temperature for most parts of the state ranges between 28° C and 40° C in the summer season and between 18° C and 26° C in the short-lived winter seasons. In the more hilly terrain, the maximum temperature may be as low as 26° C and the minimum temperature may go down to 3° C. The normal rainfall is 945.0 mm.

#### **1.1.4 Topography**

Tamil Nadu State is located in the southernmost tip of the Indian Peninsula. The State bordered by Kerala to the west, Karnataka to the northwest, Andhra Pradesh to the north and Bay of Bengal to the east. The total area covered by the State is 130058 sq. km of which 22933.79 sq.km is under forests. The State has been divided into 5 major physiographic divisions - the Kurinji or mountainous region, the Mullai or forest region, the Palai or arid region, the

Marudham or the fertile plains and the Neidhal or coastal region. The Eastern and Western Ghats meet in this State and run along its eastern and western borders. The hills of the Western Ghats have dense forests as compared to Eastern Ghats.

### **1.1.5 History**

Tamil Nadu has a glorious history and great civilization that flourished in the region during the Sangam Age with developments in the fields like art, literature and occultism. The subsequent periods were associated with Pallava, Pandya, Chola, Vijayanagara and then came the British.

The British established their first trade centre in the Madras State at Peddapali (now Nizampatnam) in 1611 and then at Masulipatnam. In 1639, they were permitted to make more settlements in the region and as an outcome the Fort St. George was founded (present Chennai). By 1801, the whole of the territory from the northern Circars to Cape Comorin (with the exception of certain French and Danish settlements) were controlled by the British. After India got her independence in 1947, Madras Presidency became Madras State, comprising of present day Tamil Nadu, coastal Andhra Pradesh, northern Kerala, and the southwest coast of Karnataka. The State was later divided on the basis of linguistic lines. Under the States Reorganization Act, 1956, Madras State lost its western coastal districts. The Bellary and South Kanara districts were given to Mysore State, and Kerala was formed from the Malabar district, the former princely States of Travancore and Cochin. Finally, in 1968, when the Central Government imposed Hindi as the national language, the State of Madras was renamed as Tamil Nadu.

### **1.1.6 Demography**

As per the report of census 2001 in Tamil Nadu there are 62.40 million persons, comprising 31.40 million males and 31.00 million females. In India the total population being 1025.25 millions, the share of Tamil Nadu populations in the country is 6.09 per cent. The total area of Tamil Nadu is 130058 sq. km, which is 4.24 percent of India. The density of population is 480 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 11.72 whereas national rate is 21.34. The sex ratio of Tamil Nadu is 987 females per 1000 males. The all India figure is 933, which is less by 54 points.

Another characteristic of the population, which reflects on social development, is the literacy rate. The literacy rate is calculated excluding the population aged 7 or less. The literacy rate of the Tamil Nadu is 73.50 percent as against the all India average of 65.38. The male literacy rate of the State is 82.40 percent as against 75.85 percent for all India. The female literacy rate is 64.40 as against the all India rate of 54.16 per cent.

In Tamil Nadu, only 44.67 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 38.07 percent and those reporting themselves as marginal workers are 14.78 per cent. The proportions for the country are 30 percent and 9 percent respectively.

There are also significant differences in the composition of the work force. In Tamil Nadu cultivators constitute 18.34 per cent, agricultural labourers 30.98 percent and household industry workers 5.38 percent of the workforce.

**Table No.1.1: Demographic Features-2001**

Sl No		India	Tamil Nadu
2	Total population in millions	1025.25	62.40
3	Male population in millions	530.42	31.40
4	Female population in millions	494.83	31.00
5	Sex ratio	933	987
6	Decadal growth rate of population 1991-2001	21.34	11.72
7	Area in sq km	3065027	130058
8	Density of population	334	480
9	Literacy rate general	65.38	73.50
10	Male literacy rate	75.85	82.4
11	Female literacy rate	54.16	64.4
12	Percent of population living in urban places	28	44.04
13	Percent main workers in the populations	30.6	38.07
14	Percent marginal workers in the population	8.70	14.78
15	Percent total workers in the population	39.30	44.67
16	Percent cultivators among total workers	31.70	18.34
17	Percent agricultural labourers among total workers	26.70	30.98
18	Percent household industry workers among total workers	4.10	5.38
	Percent other workers among total workers	37.50	45.29

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.

Tamil Nadu has achieved cent percent access at primary level in the year 2002-2003 and cent percent access at upper primary level in 2004-2005. Nevertheless, with population growing and new habitations springing up the need for new schools is constantly reviewed. There are also a few habitations which do not qualify for opening of Primary Schools where the State proposes to open new EGS centres.

In Tamil Nadu, there are 51,777 schools. They consist of 33,909 primary schools, 8,552 middle schools (upper primary schools), 4,436 High schools and 4,632 higher secondary schools.

In Tamil Nadu, there are 1,37,227 teachers serving in primary schools. As many as 75,096 teachers work in Government primary schools comprising 19,198 male and 55,898 female teachers. There are 28,759 teachers working in private aided schools and 33,372 teachers working in private unaided schools. Of significance is the fact that there are more women than men among the teachers in elementary education. Women teachers make up nearly three-fourths of the total number of teachers constituting 73.95%.

### **Health**

In Tamil Nadu there are 29 district headquarters hospitals 155 taluk hospitals, 80 non-taluk hospitals, 187 ESI hospitals, 1417 primary health centres, 8682 sub-centres and 12 government dispensaries and mobile units. All the primary health centres (PHC) have been equipped with basic facilities for surgeries and deliveries. Most of the block PHCs have emergency services, facilities for sterilization and detection of cataract cases The specialized services under medical and rural health include 240 X- ray plants, 108 dental clinics, 51 ophthalmic clinics, 27 ENT clinics, 37 STD clinics, 16 psychiatric clinics, 37 ortho clinics, 61 pediatric clinics, 13 diabetic clinics and 12 cardiology clinics. The services are rendered by 3,622 doctors, 5,354 nurses, 10,315 paramedical staff with 19,925 beds

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

Sl.No.	Health Indicators	Tamil Nadu	India
1.	Birth rate ('000 population)	16.0	22.8
2.	Death rate ('000 population)	7.4	7.4
3.	Infant mortality rate('000 population)	31.0	53
4.	Child mortality rate 0-5 years ('000 population)	51.0	17
5.	Maternal mortality rate (per lakh live birth)	90	301
6.	Total fertility rate (children per woman)	1.6	2.9
7.	Couple protection rate (in percent)		52
8.	Life at birth (a) Male	67.0	62.6
	(b) Female	70.0	64.2
	(c) Total		63.5

**Housing Status**

Housing is the basic necessity of human being. 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.

In Tamil Nadu as per the census 2001 shows that there are 14,173,626 households out of which 8,295,106 households constituting live in permanent houses, 2,572,029 households living in semi-permanent houses and 3,304,310 house holds live in temporary houses. In rural Tamil Nadu, 47.30 percent of households live in permanent houses, 20.21 percent in semi-permanent houses and 32.48 percent in temporary houses. Whereas, in urban area 74.27 percent are housed in permanent structures 15.26 percent in semi-permanent houses and 10.45 percent in temporary 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 projected 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 estimates of poverty made by the Union Planning Commission in 1999–2000 show that 21.12 percent of the State’s population lives below the poverty line, this is less than the all-India average of 26.10 per cent. The percentage of population below the poverty line in Tamil Nadu in 1973–4 was 56.51 percent indicating a decline by 35.39 percentage points during this time period. Moreover, in 1973–4, the population below the poverty line was higher than the all-India average of 54.93 percent and Tamil Nadu was sixth among major States in terms of below the

### **State Income**

The GSDP at constant (1993-94) prices which was at Rs.70513 crores in 1996-97 has increased to Rs.90760 crores in 2000-2001 (AE) registering an annual average growth of 6.21percent . Tamil Nadu ranks fourth among major States in terms of per capita income. Tamil Nadu’s per capita income (at current prices) was Rs 19,889 in 2000–01. Maharashtra, Punjab and Haryana are the three States which have per capita income higher than Tamil Nadu. Among the southern States, Tamil Nadu’s per capita income was higher than that of Kerala (Rs 19,463), Karnataka (Rs 18,041) and Andhra Pradesh (Rs 16,373).

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

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

The Government of Tamil Nadu implements five pension schemes for the poor people. The scheme was implemented through the revenue department. In each district a special deputy collector (social security scheme – SSS) and in each taluks a special thahasildar (social security scheme – SSS) was appointed for the implementation of the social security scheme. The scheme was implemented with the support of postal department and before 5<sup>th</sup> of every month the pension amount reaches to the beneficiaries through the money order. Following are the pension scheme implemented in Tamil Nadu

1. Indira Gandhi National Old Age Pension Scheme
2. Destitute Physically Handicapped Pension Scheme

3. Destitute Widows Pension Scheme
4. Destitute Agricultural Labourers Pension Scheme
5. Destitute/Deserted wives Pension Scheme

### **1. Indira Gandhi National Old Age Pension**

The National Old Age Pension scheme has been renamed as Indira Gandhi National Old Age Pension Scheme and launched in Tamil Nadu on 19.11.2007. As per the new scheme, the criteria of destitute have been relaxed and pension will be granted to persons who are 65 years of age or above belonging to households Below Poverty Line. The Central Assistance sanctioned for this scheme per beneficiary per month is Rs.200. The Government of Tamil Nadu contribute matching share of Rs.200 and a beneficiary gets Rs.400 per month. However, on 2100-2-11 the amount has been increased to Rs. 1000 per month.

### **2. Destitute Widows Pension Scheme**

Destitute widows of any age who have not remarried are benefitted under this scheme even if they have legal heirs aged 18 years and above. Other conditions applicable to old age pension scheme are applicable to this scheme also. An amount of Rs.400 is paid as pension under this scheme. On 2010-2011, the amount has been increased to Rs. 1000 per month.

### **3. Destitute Physically Handicapped Pension Scheme**

In Tamil Nadu physically handicapped destitute persons aged 45 years and above whose permanent disability is 50 percent or more are eligible for this pension. District Level Committees, constituted by the Government in all the districts functioning under the Chairmanship of the District Collectors in which the District Medical Officers and District Social Welfare Officers are members, examine applications received from physically handicapped persons and sanction pension to them considering the individual hardship without reference to age limits prescribed by the scheme. Other conditions applicable to old age pension scheme are applicable to this scheme also. Patients suffering from leprosy are also covered by this scheme. An amount of Rs.400 is paid as pension under this scheme. However recently, (2010-2011 onwards) the amount has been increased to Rs.1000 per month.

#### **4. Destitute Agricultural Labourers Pension Scheme**

This scheme covers Destitute Agricultural Labourers aged 60 years and above. Conditions of old age pension scheme are applicable to this scheme also. An amount of Rs.400 per month is paid as pension under this scheme. However, during 2010-2011 the amount has been increased to Rs.1000 per month.

#### **5. Destitute Deserted Wives Pension Scheme**

The scheme of Old Age Pension has been extended to benefit deserted wives / destitute women who are not less than 30 years of age and who are deserted by their husbands for a period of not less than five years / obtained legal separation certificate from competent court of law. Deserted wives having legal heirs who have completed 18 years of age are also eligible for pension under this scheme. Other conditions applicable to old age pension scheme apply to this scheme also. At present an amount of Rs.400 has been increased to Rs. 1000 and is paid as pension under this scheme.

### **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 at the rate of Rs.75/- per pensioner per month. Later it increased to Rs.200 and again to Rs 400 and at present a beneficiary gets per month Rs.1000 as pension amount under IGNOAPS.

In Tamil Nadu those who are interested to apply for the pension scheme can directly apply to the Village Administrative Officer. After the verification of the application the Village Administrative Officer (VAO) forward the same to the revenue inspector and Revenue Inspector has to forward the same to the Special Tahasildar and eligible cases are approved by the Special Tahasildar.

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

In Tamil Nadu a regular monitoring system is followed for implementing the pension scheme. In every month Special Tahasildar (SSS) and his team visit each village and verify whether the

pension is getting in time or not. In each month the death cases are removed from the pensioners list and new cases are entered in to the list. In every month there is a review about the performance of the scheme. When the evaluation team asked the question, “What are the monitoring arrangements made by the state government for efficacious implementation of this scheme?” the Commissioner of Revenue Administration Govt. of Tamil Nadu stated that “The District Collectors / Special Deputy Collector (Social Security Scheme) are the implementing authorities at District Level for smooth implementation of IGNOAPS. They review performance of the Special Tahildars (SSS) and conduct Taluk level meetings for efficacious implementation of this scheme. Number of beneficiaries increasing / decreasing and status of dispatch of money orders with date to the beneficiaries are being monitored by the Principal Secretary/ Commissioner of Revenue Administration they physical and financial achievements are frequently reported to the Govt. The Govt. in Social Welfare & Noon Meal Programme Dept. Finance Dept. Revenue Dept, Panchayat Development & Aadhi Dravida & Tribal Welfare Departments monitor the progress of different schemes”.

The Commissioner of Revenue Administration again stated that “As per the new guide lines issued by the Govt. of India, the District Collectors will be the District Programme Officers. They made arrangements to form a Social Audit Committee in the Grama Sabha held on 02.10.2010. Then committee, are empowered to conduct social audit as to verify the genuineness of the beneficiaries, proper disbursement of pension, reasons for pendency of the applications etc” (*Interview with the Commissioner of Revenue Administration, Govt. of Tamil Nadu on 26 October 2010*).

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

The grievance redressal mechanism is efficiently functioning in Tamil Nadu. ‘Grievance Day Petitions System’ (GDP) is being conducted at the district headquarters which is presided over by the District Collector every Monday with all district officials. On that day, district collectors will receive the petitions from the public. The district collectors take steps to issue orders to the concerned departments to redress the grievances of the public in the GDP. On the other hand the Mass Contact Programme (MCP) is designed in such a fashion to enable the district collectors to go to a village on a particular day in every month in which all departmental district level officers participate and the grievances received will be redressed there itself in most number of cases. It is reported that majority of the petitions are pension related issues.

### 1.3.4. Gender Sensitiveness

In Tamil Nadu as per the census 2001, the total population is 62.40 million out of the 31.40 million people are male and 31.00 million people are female, which means out of the total population 50.32 percent are male and 49.68 percent are female. The sex ratio of the state is 987. Regarding the beneficiaries of the IGNOAPS, out of the total 919069 beneficiaries 340056 (37%) beneficiaries are male and 579013 (63 %) beneficiaries are female. The scheme is more favorable towards women (*Refer table No. 1.3*).

**Table 1.3: District Level Physical Targets, Achievements under IGNOAPS Scheme**

Sl No	Name of District	2006-07		2007-08		2008-09		2009-10	
		Achievement		Achievement		Achievement		Achievement	
		Male	Female	Male	Female	Male	Female	Male	Female
1	Ariyalur	Newly formed on 23.11.2007		1595	2717	7887	13430	7687	13088
2	Chennai	34895	59417	39559	67356	40242	68519	40474	68916
3	Coimbatore	7755	13205	8182	13932	12817	21823	10912	18580
4	Cuddalore	4698	7999	5392	9182	7794	13270	10052	17116
5	Dharmapuri	3521	5995	3888	6621	5685	9680	6150	10472
6	Dindigul	3999	6810	4845	8250	6027	10263	7905	13460
7	Erode	5907	10058	6945	11825	9215	15691	7783	13251
8	Kancheepuram	8436	14363	8293	14120	9437	16068	9668	16463
9	Kanyakumari	1717	2923	2037	3468	2816	4794	3715	6325
10	Karur	2066	3518	2374	4041	3583	6101	4619	7866
11	Krishnagiri	4040	6878	5801	9877	7512	12790	8312	14152
12	Madurai	8521	14508	11436	19471	10724	18259	10886	18535
13	Nagapattinam	2687	4574	3849	6554	5974	10173	6202	10560
14	Namakkal	5565	9476	7039	11985	8370	14251	8899	15153
15	Nilgiris	774	1318	1241	2114	1345	2290	1674	2851
16	Perambalur	2686	4574	1191	2027	3158	5376	3257	5545
17	Pudukkottai	2774	4722	4337	7384	4988	8492	5460	9296
18	Ramanathapuram	3783	6442	4842	8244	8019	13655	8028	13668
19	Salem	11595	19742	20488	34885	26195	44603	27225	46355
20	Sivaganga	3305	5627	7871	13402	8970	15272	8908	15169
21	Thanjavur	5344	9100	5530	9417	7773	13236	8066	13733
22	Theni	2999	5106	3382	5758	4478	7625	4958	8443
23	Thiruvallur	5931	10099	6931	11802	8995	15315	10529	17927
24	Thiruvannamalai	9380	15970	13505	22996	14745	25106	15106	25722
25	Thiruvavur	2482	4225	2681	4564	7095	12082	7446	12677
26	Tirunelveli	3922	6678	4201	7152	7061	12023	10091	17181
27	Tiruppur	Newly formed on 22.02.2009						6799	11576
28	Trichirappalli	4605	7840	5940	10113	9286	15810	10926	18605
29	Tuticorin	2562	4362	2525	4299	5271	8976	6087	10364
30	Vellore	18990	32334	22097	37624	37552	63939	39596	67420
31	Villupuram	8663	14751	10670	18169	18594	31660	19132	32577
32	Virudhunagar	2764	4713	2888	4917	2880	4903	3504	5967
	<b>Total</b>	<b>186366</b>	<b>317327</b>	<b>231554</b>	<b>394267</b>	<b>314485.9</b>	<b>535476</b>	<b>340056</b>	<b>579013</b>

Source : Office of the Commissioner of Revenue Administration, Chennai, Govt. of Tamil Nadu

**Table No.1.4: District Level Financial Targets, Achievements under IGNOAPS Scheme**  
(Rupees in Thousands)

Sl No	Name of District	2006-07		2007-08		2008-09		2009-10	
		Sanctioned	Utilized	Sanctioned	Utilized	Sanctioned	Utilized	Sanctioned	Utilized
1	Ariyalur	0	0	0	0	32436	0	101554	0
2	Kancheepuram	95020	90206	124064	115951	120539	129536	131162	135156
3	Chennai	353370	350037	509482	505632	544543	525515	545699	570820
4	Coimbatore	81606	84183	109636	108519	149862	147421	126800	184861
5	Cuddalore	53317	49670	64710	68898	79107	73785	118329	119697
6	Dharmapuri	35913	37825	46474	51603	67510	70270	79179	79111
7	Dindigul	38298	42812	59515	59285	77971	76813	92430	91750
8	Erode	60640	62492	100696	87151	103856	103166	94352	127513
9	Kanniyakumari	17372	19120	25987	26529	36195	35147	42766	42471
10	Karur	21985	22925	29135	29972	48316	46852	57716	55783
11	Krishnagiri	40605	42559	61738	63726	92424	93294	106641	106635
12	Madurai	70355	89894	118807	121231	145376	144799	149600	145950
13	Nagapattinam	29612	28271	38000	40107	65582	61579	78499	78766
14	Namakkal	54871	56659	86493	84409	107118	115420	118646	117135
15	The Nilgiris	9187	9128	11908	12048	16680	16608	19804	19548
16	Perambalur	29139	29979	37837	37567	22561	62645	44004	145075
17	Pudukottai	35327	30835	46600	43844	65582	64464	70926	70227
18	Ramanathapuram	40281	41629	54303	56466	97955	95953	110740	110973
19	Salem	106743	108246	190689	219023	344777	323808	364828	364340
20	Sivagangai	36575	39412	64500	52268	126168	125148	121825	121704
21	Thanjavur	54764	56614	75220	74614	91082	96157	109817	109495
22	Theni	32395	34060	44445	44855	58994	57612	65757	65695
23	Tirichirapalli	50314	49756	66391	67914	114703	114101	143029	143375
24	Tiruvallur	64767	64630	88070	82718	100116	100795	128463	97543
25	Tiruvarur	26391	27453	35386	35278	63244	52360	103870	129578
26	Tirunelveli	46135	44011	58024	58739	96694	97138	123904	127668
27	Tiruvannamali	105765	102581	147639	141272	180753	177967	200762	198974
28	Thoothukudi	29559	29297	33000	35573	65030	59731	73518	73510
29	Vellore	175135	180322	281994	286640	366696	382443	484673	525150
30	Villupuram	87727	88543	132119	131115	203819	197772	256211	255857
31	Virudhunagar	31777	31122	42953	38882	42185	42125	45986	46377
32	Tiruppur	0	0	0	0	0	0	96001	0
33	PAO (Mdu)0	0	0	0	0	0	0	0	0
34	PS/CRA(Reserve)	0	0	7593	0	304764	0	89556	0
	<b>Total</b>	<b>1914945</b>	<b>1944271</b>	<b>2793408</b>	<b>2781829</b>	<b>4032638</b>	<b>3695438</b>	<b>4497047</b>	<b>4460737</b>

Source : Office of the Commissioner of Revenue Administration, Chennai, Govt. of Tamil Nadu

## **Chapter 2**

# **Study Design and Methodology**

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

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

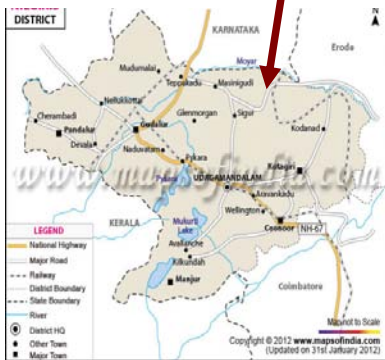
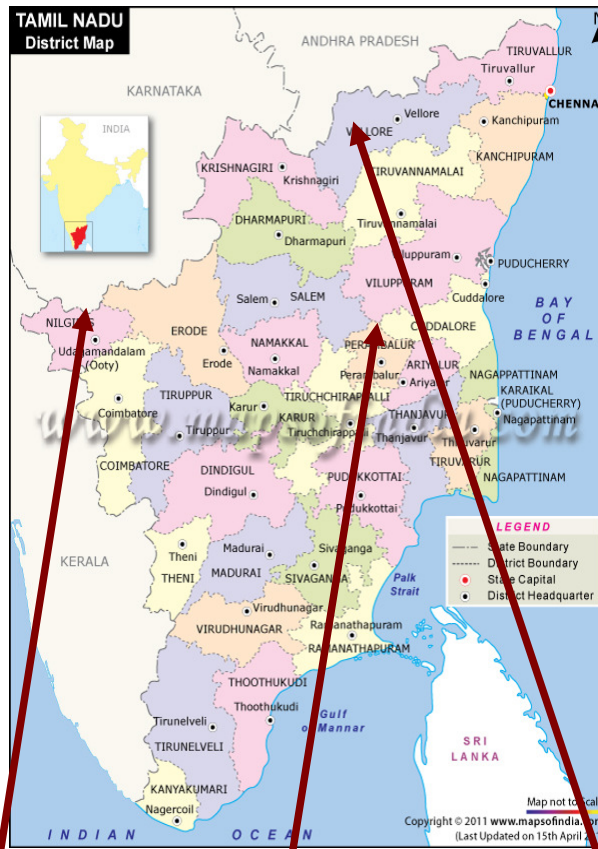
8. Impact of the pension scheme and the amount (central assistance plus state contribution), including the pattern of utilization on the beneficiary and the family in poverty alleviation and wellbeing;
9. To diagnose the gender sensitiveness in the scheme and its execution.

### **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 would be in proportion to the incidence poverty of various states (2004-05). Samples from both rural and urban areas of the sample districts would be taken. In each district maximum of four sample blocks and from each sample block a maximum of 10 Gram Panchayats would be selected. Ten beneficiaries and two non-beneficiaries from each sample GPs would be selected for survey. Twenty percent of the total beneficiaries and non beneficiary samples should be from urban areas of the sample districts. The blocks to be selected based on stratified random sampling technique giving preference to remote and less developed blocks. The GPs, Beneficiaries and Non-Beneficiaries to be selected based on random sampling technique

In Tamil Nadu, for the concurrent evaluation of IGNOAPS three districts are selected. They are Velloore, Perumbaloor and Nilguries. As per the terms of reference, from each district four Blocks and from 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: Selected Districts (Vellore, Perumbalur and Nilgiri) from Tamil Nadu**



## 2.4. Survey Parameters and Approach

The secondary data are collected from State level, District level, Municipality level and GP level. Regarding the primary data three districts and from each district four blocks are selected and in each blocks 10 GPs are selected for the study. There are 1484 beneficiaries covered from three districts of Tamil Nadu, among 1203 beneficiaries from rural area and 281 from the urban area.

## 2.5. Reference Period

The reference period for the study will be 2008-09 and 2009-10, however background data to be 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
Vellore	401	96	93	24	497	117
Perumbalooore	402	95	90	24	497	114
Nilguries	400	90	88	24	490	112
<b>Tamil Nadu State</b>	<b>1203</b>	<b>281</b>	<b>271</b>	<b>72</b>	<b>1484</b>	<b>343</b>

In Tamil Nadu from rural areas 1203 beneficiaries are contacted for the study. Among this, 401 are from Velloore, 402 from Perumbalooore and 400 from Nilgiri District. In urban area, 281 beneficiaries have been surveyed. Regarding the case of rural non beneficiaries 93 persons are interviewed from Velloore, 90 from Perumbalooore and 88 from Nilgiri District. From urban area 24 non beneficiaries each from three districts are interviewed.

## **Chapter 3**

# **Profile of the Respondents**

This chapter gives an idea about the gender, religion, age, educational details, health status and familial background of beneficiaries and non beneficiaries. It also describes the socio-economic details, marital status and health profile of the respondents. Household characteristics of the respondents are also analyzed. The main purpose of the chapter is to examine the eligibility of the beneficiaries for the receiving the pension. The profile of the respondents is used as a proxy variable for understanding whether they are eligible for the scheme or not.

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

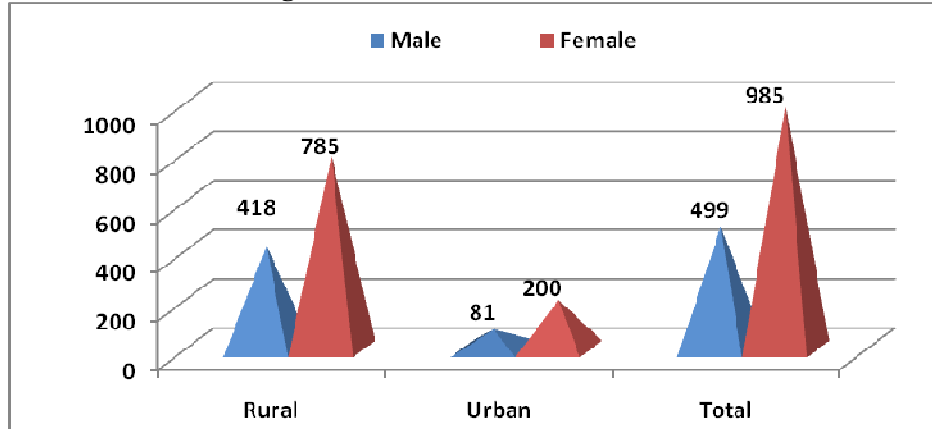
In Tamil Nadu sample number of beneficiaries is 1484 and among this 33.49 percent from Vellore district, another 33.49 percent from Perumbalooore district and 33.02 percent from Nilgiri district. The rural sample beneficiaries are 1203 out of this, 33.33 percent from Vellore district, 33.42 percent from Perumbalooore district and 33.25 percent from Nilgiri district. The sample beneficiaries in the urban area are 281. *(Refer table no. 3.1 in Appendix)*

The sample size of non beneficiaries is 343 out of this 34.11 percent is from Velloore district, 33.24 percent is from Perumbalooore district and 32.65 percent is from Nilgiri district. The sample non beneficiaries of rural are 271 out of this 34.32 percent is from Velloore district, 33.21 percent is from Perumbalooore district and 32.47 percent is from Nilgiri district. The non beneficiaries from the urban area are 72. *(Refer table no. 3.2 in Appendix)*

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

Out of the 1484 beneficiaries are interviewed for the study, the sex wise breakup being 499 men (33.63%) and 985 women (66.37%). The respective figure in rural area is 34.75 percent and 65.25 percent. In urban area the percentage of male beneficiaries is 28.83 percent and female is 71.17 percent. From the data, it is important to note that around two third of the beneficiaries surveyed are women. From this we can say that women are more benefited from Indira Gandhi National Old Age Pension Scheme. Diagram 3.1 depicts the gender profile of the beneficiaries. *(Refer table no. 3.3 in Appendix)*

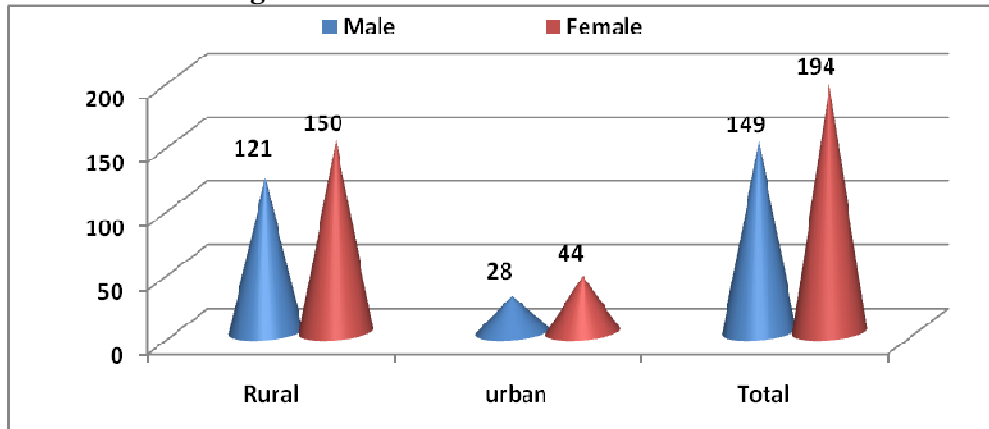
**Diagram No. 3.1: Gender Profile of Beneficiaries**



Source: Table No. 3.3 in Appendix

The total non beneficiaries interviewed are 343, out of which 43.44 percent is male and 56.56 percent is female. In rural area the size of the non beneficiaries is 271 out of which 44.65 percent are male and 55.35 percent are female. The respective figure in urban area is 38.89 percent and 61.11 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**



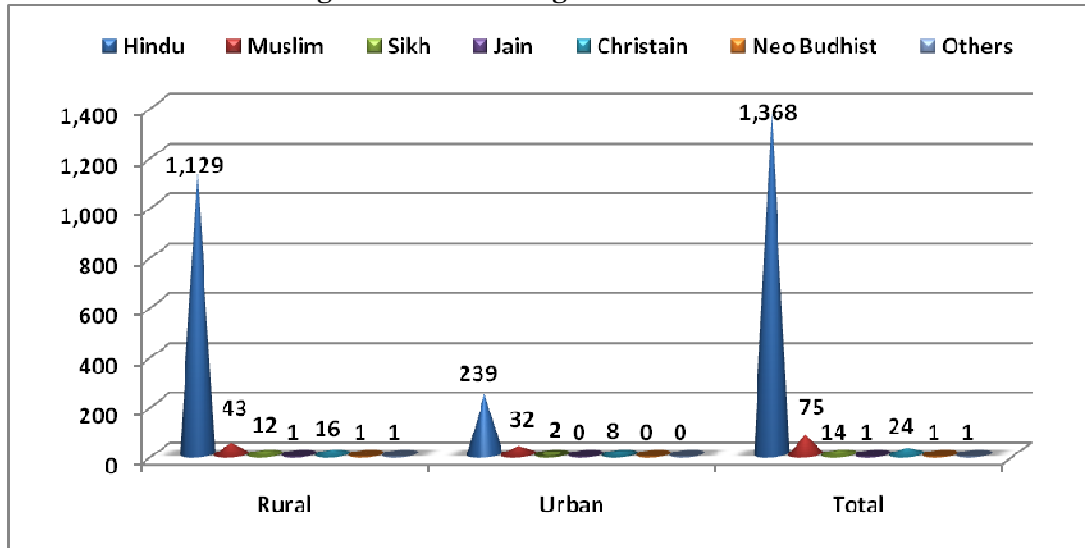
Source: Table No. 3.4 in Appendix

### 3.1.3 Religious Profile of the Sample

Out of the total beneficiaries surveyed, 1368 (92.18%) belongs to Hindus followed by Muslims 75 (5.05%) beneficiaries and third position is Christian, they become 24 (1.62%) others are less than one percent only. In rural area, out of the 1203 beneficiaries 93.84 percent are Hindus, 3.57 percent are Muslims and 1.33 percents are Christians whereas in urban area 85.05 percent of beneficiaries belong to Hindus followed by Muslims, their share is 11.39 percent and Christians

are 2.85 percent. Diagram 3.3 describes the religious profile of the beneficiaries. (Refer table no. 3.5 in Appendix)

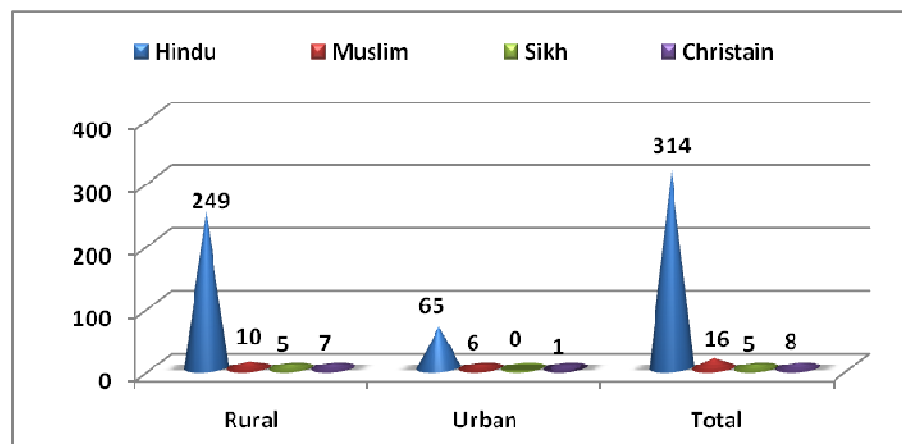
**Diagram No. 3.3: Religious Profile of Beneficiaries**



Source: Table No. 3.5 in Appendix

Out of the 343 non beneficiaries 314 (91.55%) are belongs to Hindus, 16 (4.66%) non beneficiaries are Muslims, 8 (2.33%) are Christians and 6 from sikhs community. In rural areas 91.88 percent non beneficiaries are Hindus, 3.69 percent are Muslims, and 2.58 percent are Christians. In urban area 90.28 percent are Hindus and 8.33 percent are Muslims. Diagram 3.4 shows the religious profile of the non beneficiaries. (Refer table no. 3.6 in Appendix)

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

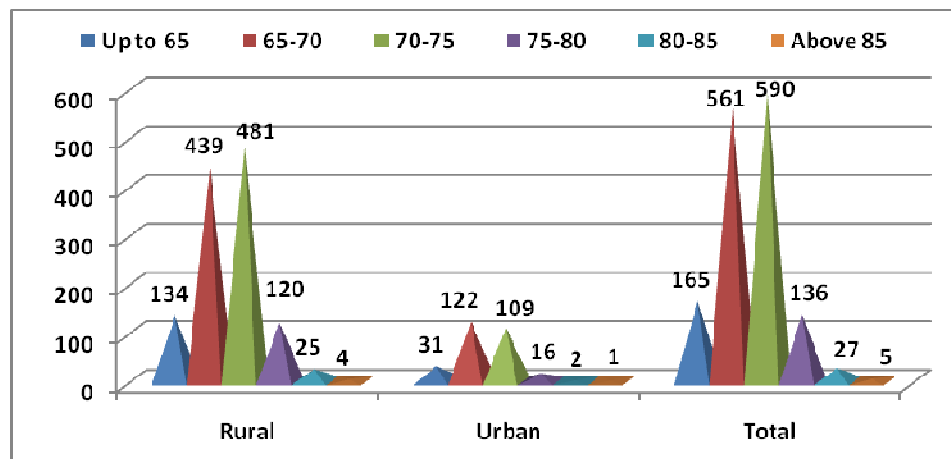


Source: Table No. 3.6 in Appendix

### 3.1.4 Age Profile of the Sample

Out of the 1484 beneficiaries around 40 percent of them are from the age group of 70 -75, 11.12 percent are from the age group of up to 65 years, 37.80 percent are from the 65-70 age category, 9.16 percent are at the age group of 75-80 age category and 1.82 percent are from 80-85 age category and 0.34 percent of them are above 85 age group. In rural areas 11.14 percent of beneficiaries are from the age group of up to 65, 36.49 percent are at the age group of 65-70, 39.98 percent are from the age group of 70-75 years and 9.98 percent are from the age group of 75-80 age group. In urban area 65-70 age group is in top, which comes 43.42 followed by 70-75 age group there shares is 38.79 percent, 11.03 percent of the urban beneficiaries become up to 65 years of age. Diagram 3.5 depicts the age profile of the beneficiaries. (Refer table no. 3.7 in Appendix).

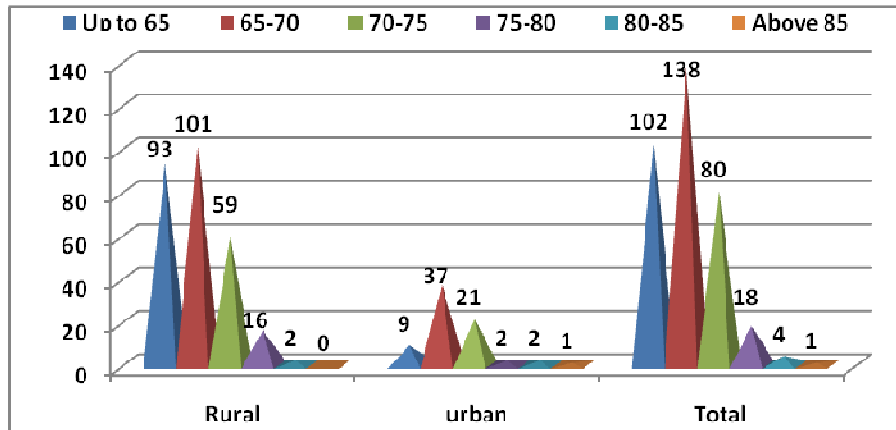
**Diagram No. 3.5: Age Profile of Beneficiaries**



Source: Table No. 3.7 in Appendix

Total non beneficiary surveyed is 343. Out of which 29.74 percent of them belongs to the age group of up to 65 years, 40.23 percent belongs to 65-70 age groups, 23.32 percent from age group of 70-75 years, 5.25 percent from 75-80 years and 1.17 percent from 80-85 years and 0.29 percent of them are above 85 years. 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**

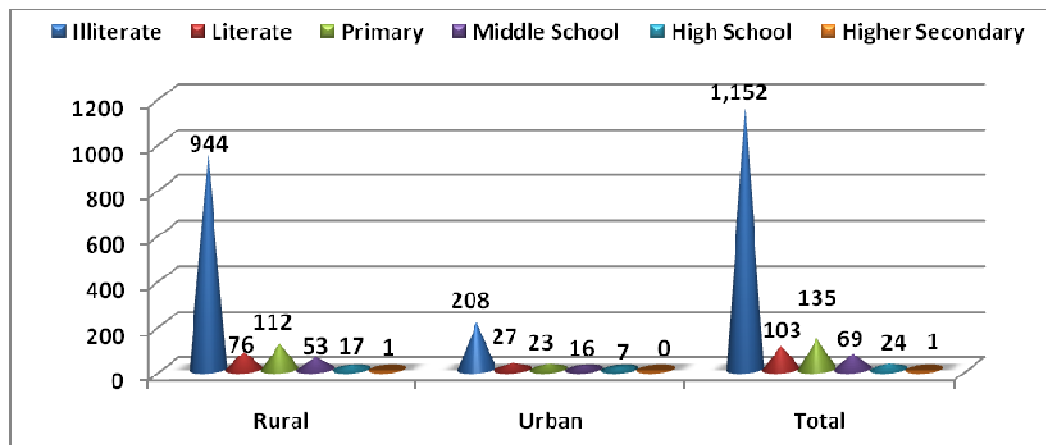


Source: Table No. 3.8 in Appendix

### 3.1.5 Educational Profile of the Sample

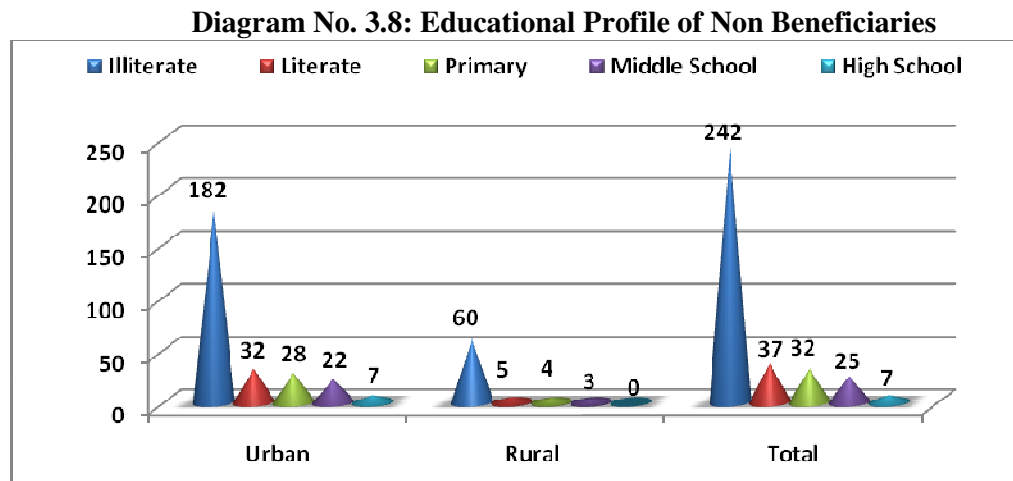
More than 77 percent of the surveyed beneficiaries are illiterate. It is found that 6.94 percent are neo literate, 9.10 percent have primary education and 4.65 percent have middle school education. It is found that 24 beneficiaries got high school education and one beneficiary got higher secondary education. In rural areas out of 1203 beneficiaries, 78.47 percent are illiterate, 6.32 percent are neo literate, 9.31 percent have primary level of education, 4.41 percent have middle school education, and 17 beneficiaries have high school level of education and one beneficiary having higher secondary education. In urban areas 74.02 percent of beneficiaries are illiterate, 9.61 percent neo literate, 8.19 percent have primary education, 5.69 percent have middle school education and 2.49 percent have high school education. Diagram 3.7 illustrates the educational profile of the beneficiaries. (Refer table no. 3.9 in Appendix).

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



Source: Table No. 3.9 in Appendix

The case of non beneficiaries, 70.55 percent is illiterate, 10.79 percent neo literate, 9.33 percent have primary level of education, 7.29 percent have middle school education and seven non beneficiaries have high school level of education. In rural area 67.16 percent of non beneficiaries are illiterate, 11.81 percent neo literate, 10.33 percent have primary education, 8.12 percent have middle school education and 2.58 percent have high school education. In urban areas 83.33 percent of the non beneficiaries are illiterate, 6.94 percent neo literate and 5.56 percent of them have primary education. Diagram 3.8 portrays the educational profile of the non beneficiaries. (Refer table no. 3.10 in Appendix).

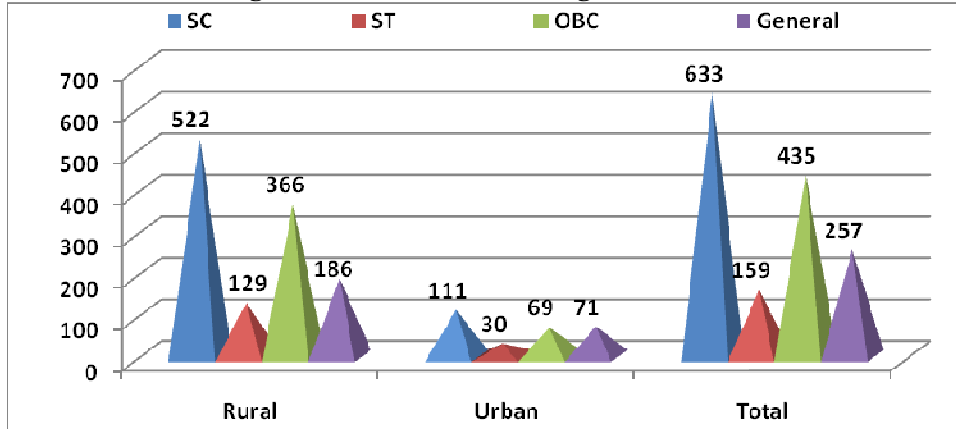


Source: Table No. 3.10 in Appendix

### 3.1.6 Social Categories of the Sample

More than 42 percent of the beneficiaries belong to SC, 10.71 percent belongs to ST, and 29.31 percent belongs to OBC and 17.32 percent from general category. In rural beneficiaries SC become 43.39 percent, ST become 10.72 percent, OBC become 30.42 percent and general category is 15.46 percent. In urban area again the SC category become dominant their share is 39.50 percent, STs are 10.68 percent, OBCs are 24.56 percent and general category become 25.27 percent. Diagram 3.9 describes the social categories of the beneficiaries. (Refer table no. 3.11 in Appendix).

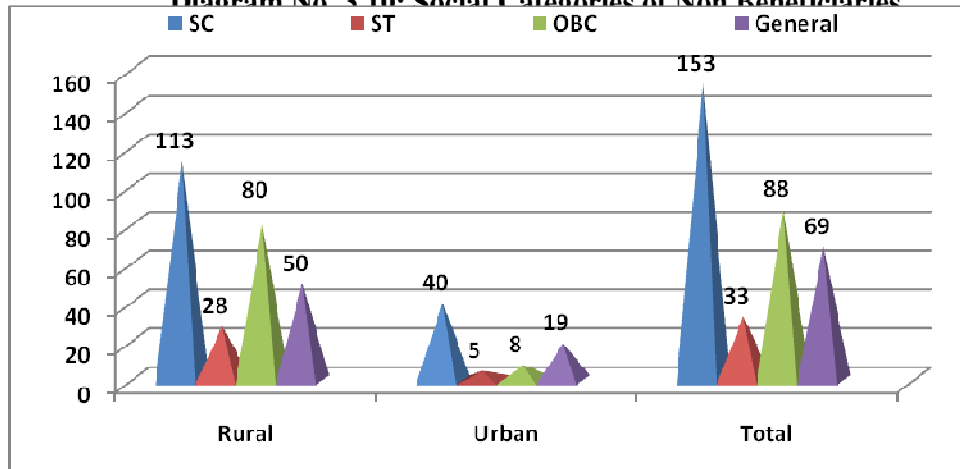
**Diagram No. 3.9: Social Categories of Beneficiaries**



Source: Table No. 3.11 in Appendix

Out of the 343 non beneficiaries surveyed 44.61 percent are from SC. The share of STs is 9.62 percent, OBCs are 25.66 percent and general category become 20.12 percent. In rural area, out of 271 non beneficiaries 41.70 percent are SCs, 10.33 are STs, OBC become 29.52 percent and general category is 18.45 percent. In urban centers SC become 55.56 percent, STs become 6.94 percent, OBC are 11.11 percent and general category become 26.39 percent. 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**

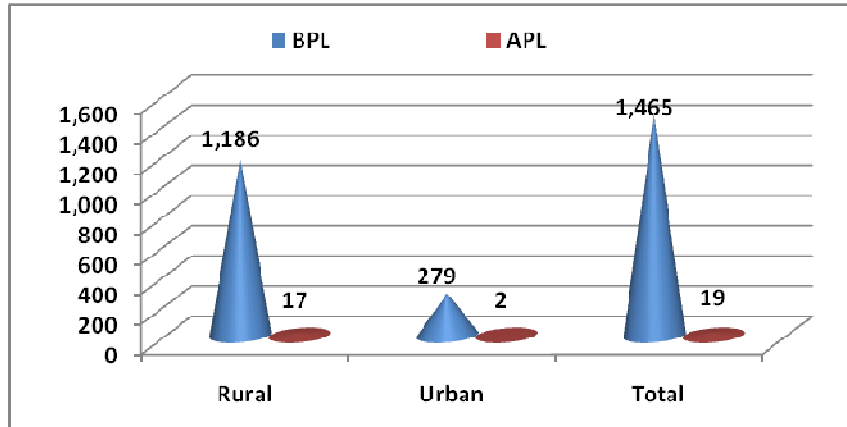


Source: Table No. 3.12 in Appendix

### 3.1.7 Economical Status of the Sample

More than 98 percent of the surveyed beneficiaries are BPL and 1.28 percent APL. In rural area the share of BPL become 98.59 percent and APL is 1.41 percent. In urban centers BPL is 99.29 percent and APL became 0.71 percent. Diagram 3.11 shows the economical status of the beneficiaries. (Refer table no. 3.13 in Appendix).

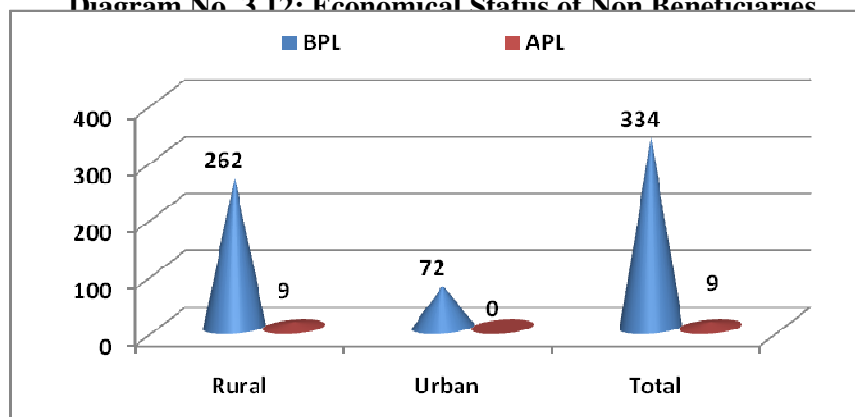
**Diagram No. 3.11: Economical Status of Beneficiaries**



Source: Table No. 3.13 in Appendix

In non beneficiary category 97.38 percent of them are BPL and 2.62 percent are APL. In rural area the BPL is 96.68 percent and in urban centers cent percent are BPL. Diagram 3.12 depicts the economical status of the non beneficiaries. (Refer table no. 3.14 in Appendix).

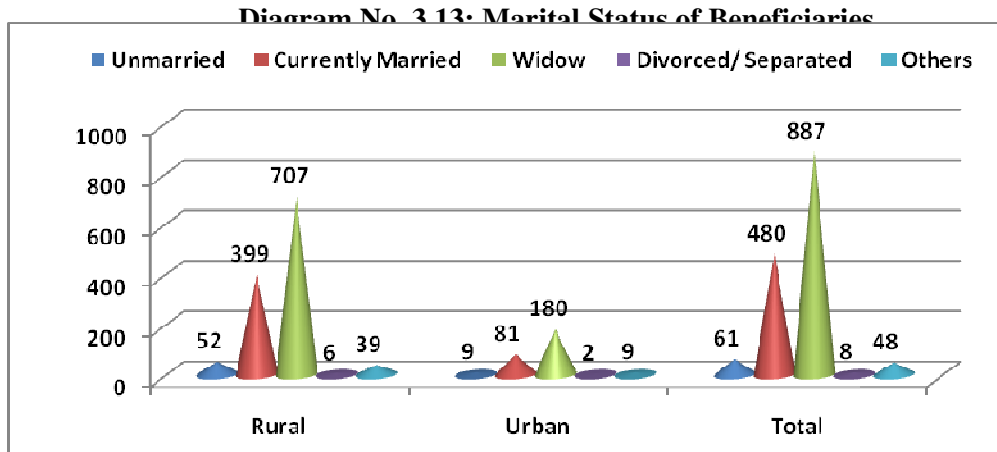
**Diagram No. 3.12: Economical Status of Non Beneficiaries**



Source: Table No. 3.14 in Appendix

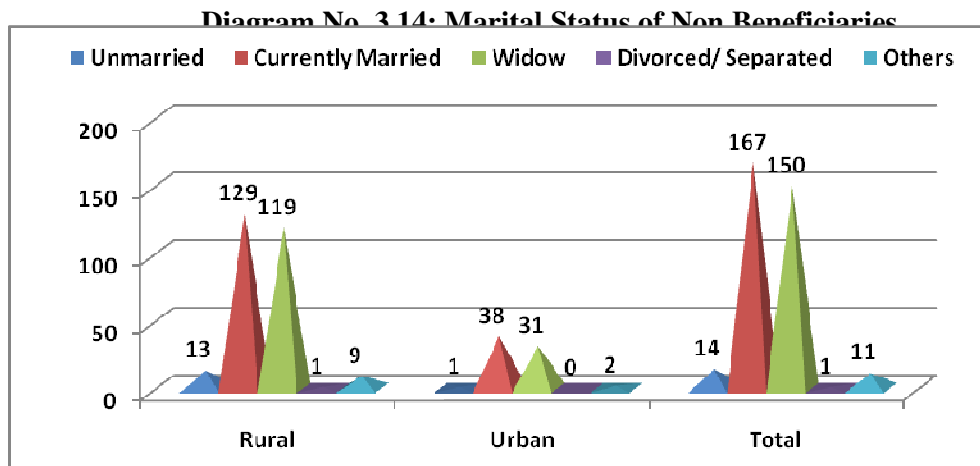
### 3.1.8 Marital Status of the Sample

The marital status of the surveyed beneficiaries is analyzed in this section. Out of the 1484 beneficiaries 61 (4.11%) beneficiaries are unmarried, 480 (32.35%) are reported to currently married and 887 (59.77%) are widow. The divorced/separated case is only 8 (0.54%) and remaining is other category and their share is 3.23 percent. In rural area 4.32 percent are unmarried, 33.17 percent currently married, 58.77 percent widow and divorced/ separated 0.50 percent. In urban area the 3.20 percent are unmarried, 28.83 percent currently married and 64.06 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 343 non beneficiaries 4.08 percent are unmarried, 48.69 percent currently married, and 43.73 percent widow. In rural area unmarried category is 4.80 percent, currently married 47.60 percent, 43.91 percent widows. In urban centers the, unmarried category is 1.39 percent, currently married 52.78 percent, widows 43.06 percent. Diagram 3.14 depicts the marital status of the non beneficiaries. (Refer table no. 3.16 in Appendix).

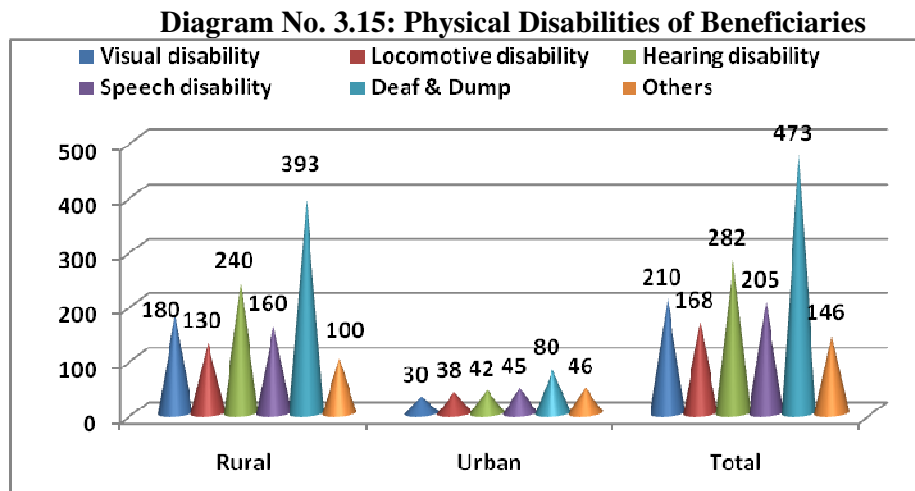


Source: Table No. 3.16 in Appendix

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

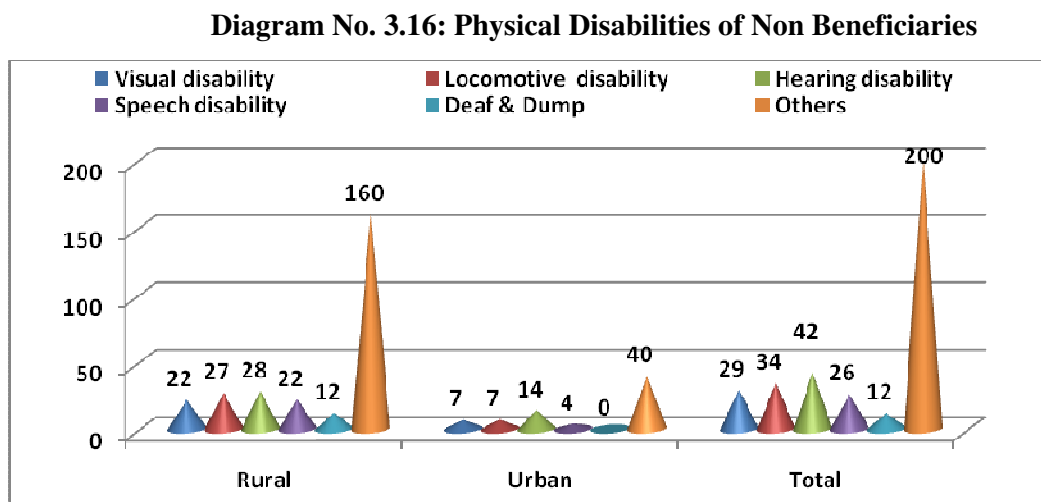
Out of the 1484 surveyed beneficiaries 14.15 percent have visual disability, 11.32 percent have locomotive disability, 19 percent have hearing disability and 13.81 percent have speech disability. Deaf and dumb become 31.67 percent and 9.84 percent have other type of disability. In rural area visual disability is reported by 180 beneficiaries, locomotive disability is reported by 130 beneficiaries, 240 beneficiaries reported hearing disability, 160 beneficiaries' reported speech disability, 393 beneficiaries are reported that they have the problem of deaf and dump and

100 beneficiaries have other type of problems. In urban area visual disability is reported by 30 beneficiaries, locomotive disability by 38 beneficiaries, 42 beneficiaries reported hearing disability, 45 beneficiaries reported speech disability, 80 beneficiaries have the problem of deaf and dump and 46 beneficiaries have other type of disabilities. Diagram 3.15 depicts the physical disabilities of the beneficiaries. (Refer table no. 3.17 in Appendix).



Source: Table No. 3.17 in Appendix

In the non beneficiary category 8.45 percent has visual disability, 9.91 percent of them have locomotive disability, 12.24 percent hearing disability, 7.58 percent speech disability, 3.50 percent of them are deaf and dump and 58.31 percent from the others category. Diagram 3.16 depicts the physical disabilities of the non beneficiaries. (Refer table no. 3.18 in Appendix).

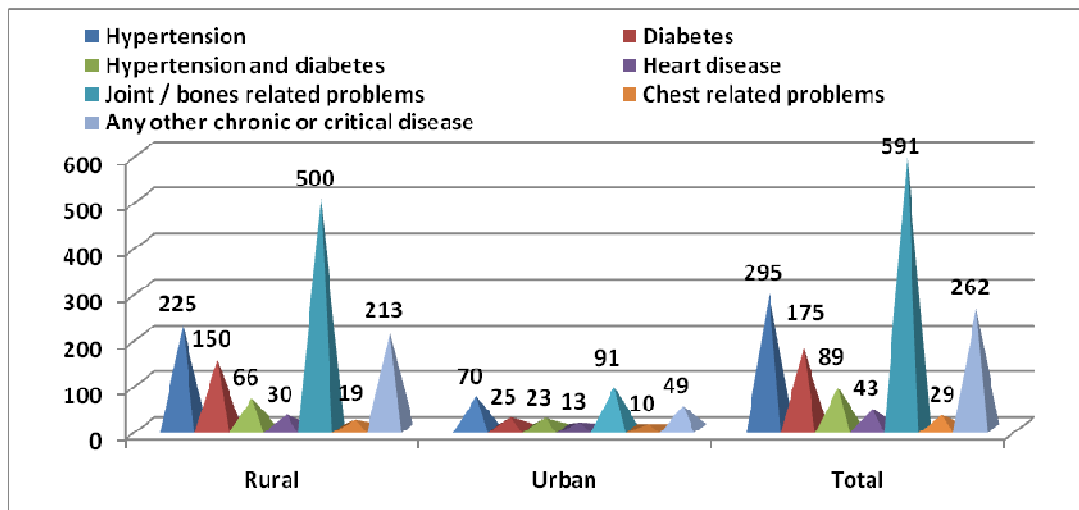


Source: Table No. 3.18 in Appendix

### 3.1.9. b Health Profile of the Sample

Out of the 1484 surveyed beneficiaries 19.88 percent of them have hypertension problems, 11.79 percent diabetes, 6 percent both hypertension and diabetes, heart diseases by 2.90 percent, bone related problems by 39.82 percent and 17.65 percent have other problems. In rural areas hypertension is reported by 18.70 percent of beneficiaries, diabetes by 12.47 percent, hypertension and diabetes by 5.49 percent, 2.49 percent have heart diseases, bone related problems by 41.56 percent and other problem by 17.71 percent of the beneficiaries. In urban centers majority of them have bone related problems, their share is 32.38 percent. Hypertension reported to 24.91 percent and diabetes reported to 8.90 percent. Diagram 3.17 shows the health problems of the beneficiaries. (Refer table no. 3.19 in Appendix).

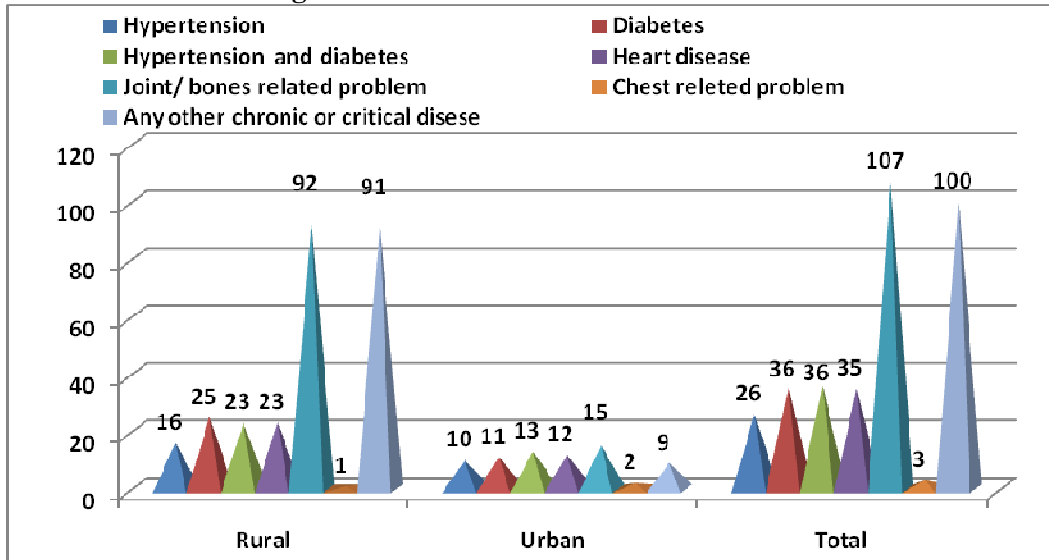
**Diagram No. 3.17: Health Profile of Beneficiaries**



Source: Table No. 3.19 in Appendix

In the case of non beneficiaries 7.58 percent have the problem of hypertension, 10.50 percent diabetes, 10.50 percent the problem of hypertension and diabetes, heart disease by 10.20 percent of the non beneficiaries, bone related problem by 31.20 percent and 29.15 percent have other problems. 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

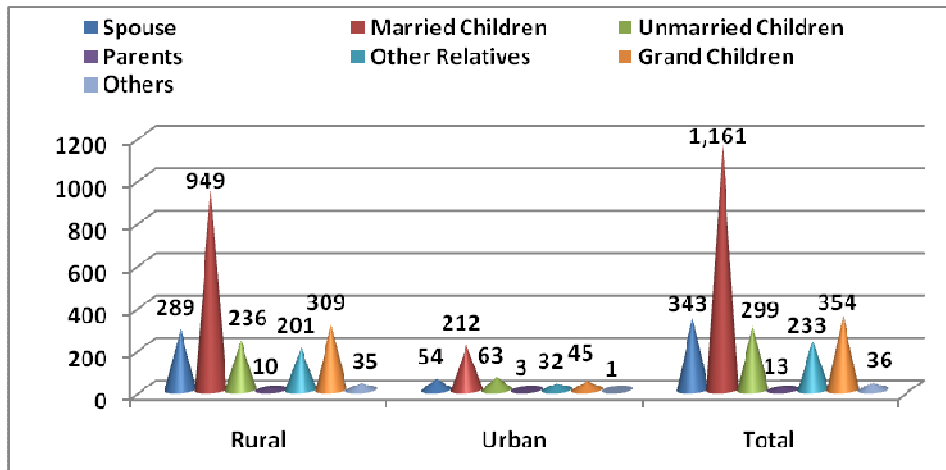
The average size of the family in sample beneficiaries is 2.64. In rural areas the average size of the family is 2.69 whereas in urban area it is 2.46. (Refer table no. 3.21 in Appendix).

The non beneficiaries' category the average size of the family is 2.88. In rural areas the size of the family for non beneficiaries is 2.93 and in the urban area it 2.69 (Refer table no. 3.22 in Appendix).

### 3.2.2 Family Composition

In the state 1484 beneficiaries have surveyed for the study. Total family members of these houses are 2439 excluding the beneficiary, out of this 14.06 percent are spouse, 47.60 percent married children's, 12.26 percent unmarried children, 14.51 percent grand children and 9.55 percent other relatives. In rural areas spouse are 14.24 percent, 46.77 percent married children's, 11.63 percent unmarried children, 15.23 percent grand children and other relatives become 1.72 percent. In urban areas married children is the highest, their share is 51.71 percent, spouses is 13.17 percent, unmarried children is 15.37 percent and grand children become 10.98 percent. Diagram 3.19 describes the family composition of the beneficiaries. (Refer table no. 3.23 in Appendix).

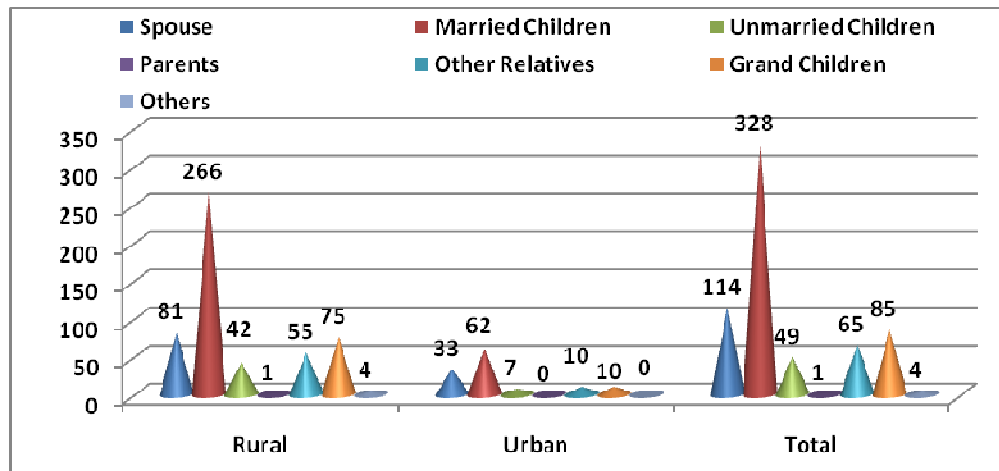
**Diagram No. 3.19: Family Composition of Beneficiaries**



Source: Table No. 3.23 in Appendix

In non beneficiaries category there are 646 members excluding the non beneficiary in the 343 surveyed households. Out of 646 members 17.65 percent are spouse, 50.77 percent married children, grand children 13.16 percent, unmarried children become 7.59 percent and other relatives is 10.06 percent. In rural area 15.46 percent are spouse, 50.76 percent married children, 8.02 percent unmarried children, grant children 14.31 percent and other relatives 10.50 percent. In urban area 27.04 percent are spouse, 50.82 percent married children, 5.74 percent unmarried children, grand children 8.20 percent and other relatives 8.20 percent. 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**

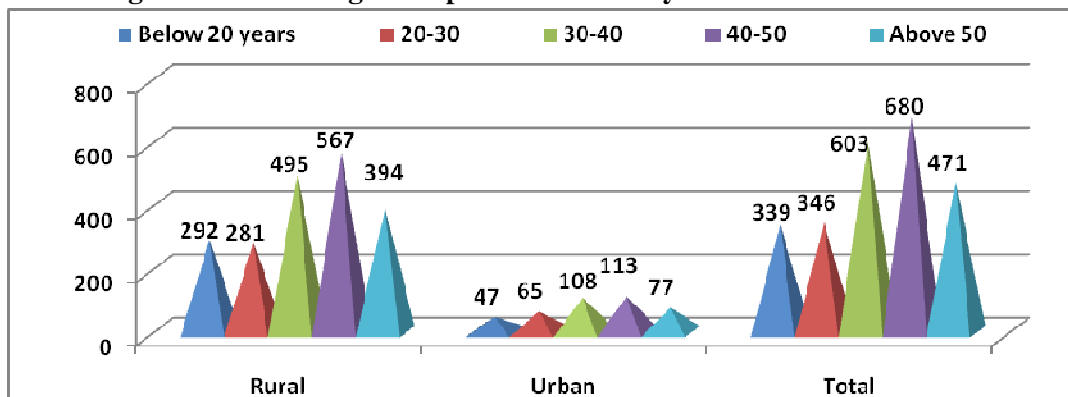


Source: Table No. 3.24 in Appendix

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

Out of 2439 members, 13.90 are below 20 years of age, 14.19 percent in 20-30 years of age, 24.72 percent in 30-40 years of age, 27.88 percent in 40-50 years of age and 19.31 percent above 50 years. In rural areas, below 20 years category become 14.39 percent, 20-30 age category become 13.85 percent, 24.40 percent in 30-40 years, 27.94 percent become the age category of 40-50 years of age and above 50 years age category become 19.42 percent. In urban centers below 20 years category become 11.46 percent, 20-30 age category become 15.85 percent, 26.34 percent become the age category of 30-40 years, 27.56 percent become the age category of 40-50 years of age and above 50 years age category become 18.78 percent. Diagram 3.21 gives the age composition of the family members of the beneficiaries. (Refer table no. 3.25 in Appendix).

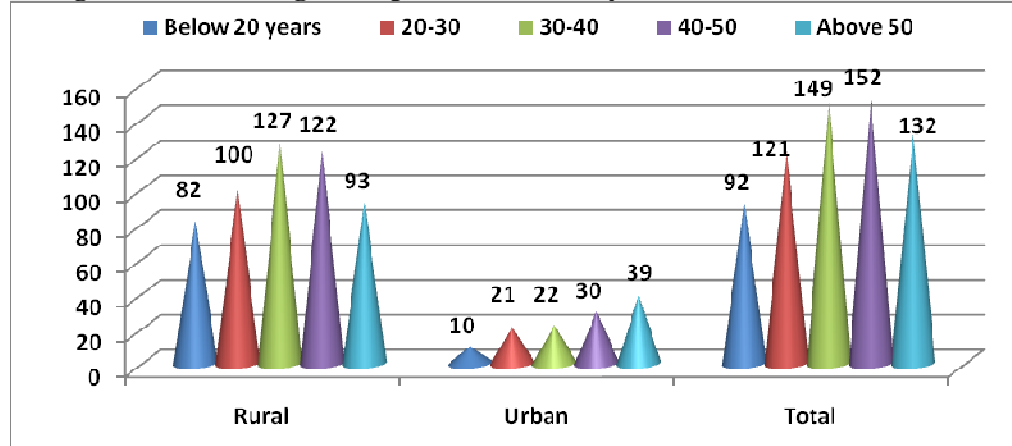
**Diagram No. 3.21: Age Composition of Family Members of Beneficiaries**



Source: Table No. 3.25 in Appendix

In non beneficiary category 14.24 percent of members are at the age group of below 20 years, 18.73 percent in 20-30 years of age, 23.07 percent in 30-40 years of age, 23.53 percent in 40-50 years of age and 20.43 percent above 50 years of age. In rural areas majority of them are in 30-40 age category and their share is 24.24 percent. Second position is above 40-50 age group, their share is 23.28 percent. In urban areas 31.27 percent are at the age group of above 50 years, 24.59 percent are in 40-50 years of age, 18.03 percent are in 30-40 years of age and 17.21 percent of them are at the age group of 20-30 years. 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**

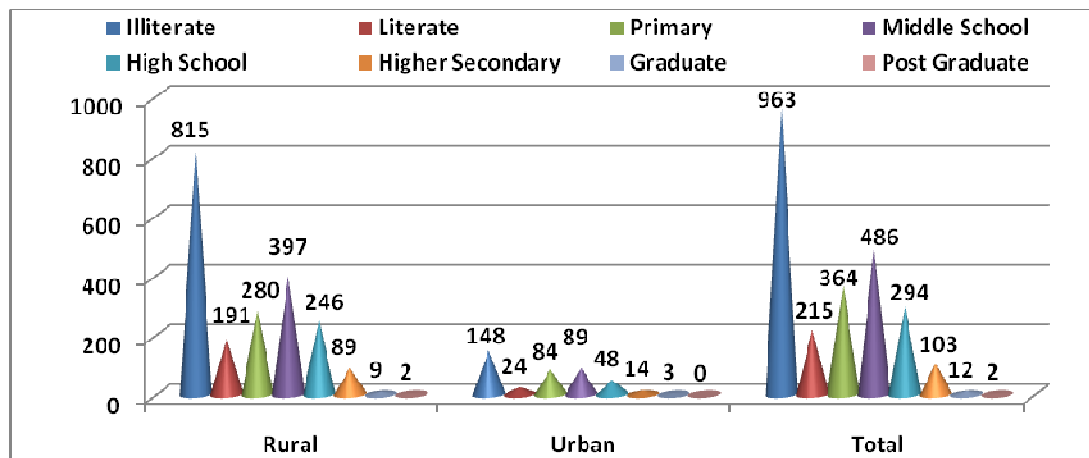


Source: Table No. 3.26 in Appendix

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

Out of the total members of the surveyed households, 39.48 percent are illiterate, 8.82 percent neo literate, 14.92 percent are up to primary level of education, 19.93 percent have middle school level of education, 12.05 percent have high school education and 4.22 percent have higher secondary education. In rural areas 40.17 percent are illiterate, 9.41 percent are neo literate, 13.80 percent have primary education, 19.57 percent have middle school education, 12.12 percent of them have high school education and 4.39 percent have higher secondary education. In urban centers illiterate is 36.10 percent, 5.85 percent are neo literate, 20.49 percent have primary education, 21.71 percent have middle school education, 11.71 percent have high school education and 3.41 percent have higher secondary education. Diagram 3.23 portrays the educational profile of the family members of the beneficiaries. (Refer table no. 3.27 in Appendix).

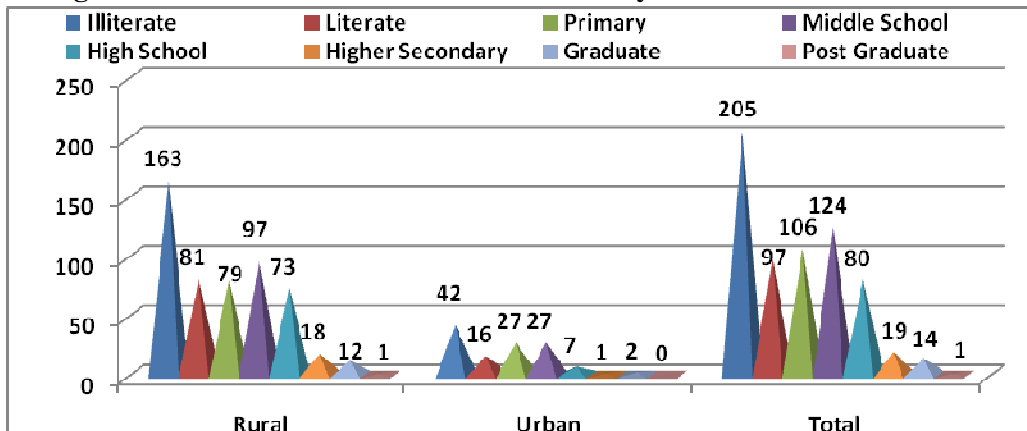
**Diagram No. 3.23: Educational Profile of Family Members of Beneficiaries**



Source: Table No. 3.27 in Appendix

Regarding the family members of non beneficiaries 31.73 percent of the members are illiterate, 15.02 percent are literate, 16.41 percent have primary education, 19.20 percent have middle school education, 12.38 percent have high school education, 2.94 percent have higher secondary education, graduate are 2.17 percent and post graduate are 0.15percent. In rural areas 31.10 percent are illiterate, 15.46 percent neo literate, 15.08 percent have primary education, 18.51 percent have middle school education, 13.93 percent of them have high school education, 3.44 percent have higher secondary education and graduate are 2.29 percent. In urban centers illiterate are 34.43 percent, neo literate 13.11 percent, 22.13 percent have primary education, 22.13 percent have middle school education and 5.74 percent have high school education. 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**

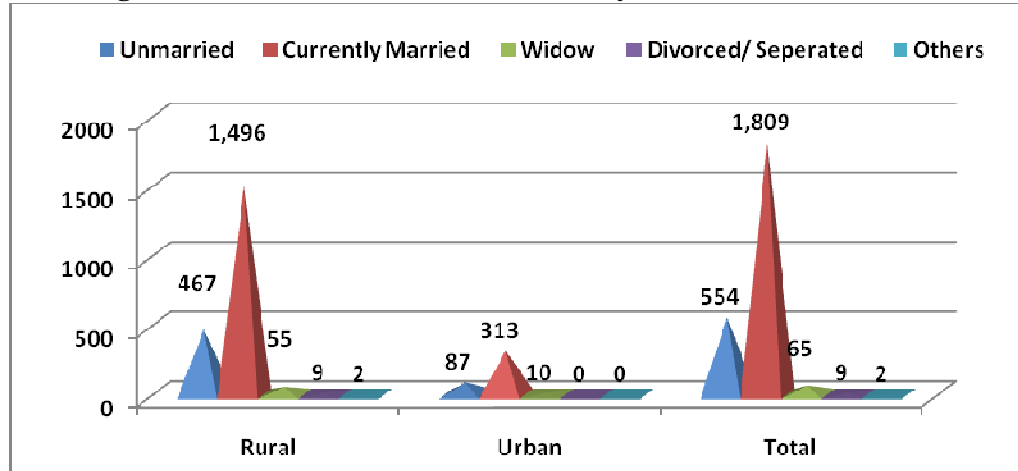


Source: Table No. 3.28 in Appendix

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

Among the family members of the sample beneficiaries, 22.71 percent of them are unmarried, 74.17 percent of the members currently married, 2.67 percent of the members widows, and 0.37 percent of them separated / divorced. In rural areas the percentage of unmarried category is 23.02 percent, 73.73 percent currently married, widows become 2.71 percent and 0.44 percent divorced/ separated. In urban centers 21.22 percent are unmarried, 76.34 percent currently married and 2.44 percent of them are widows. Diagram 3.25 describes the marital status of the family members of the beneficiaries. (Refer table no. 3.29 in Appendix).

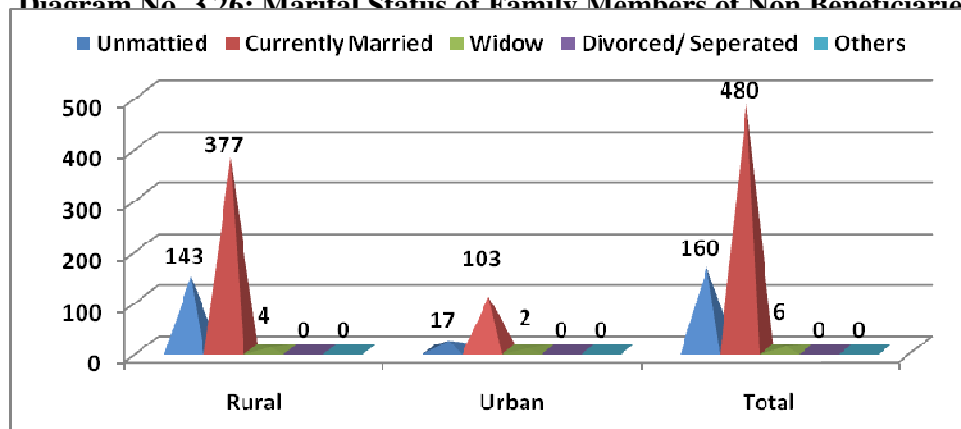
**Diagram No. 3.25: Marital Status of Family Members of Beneficiaries**



Source: Table No. 3.29 in Appendix

In non beneficiary category 24.77 percent of the members are unmarried, 74.30 percent are currently married and widows 0.93 percent. In rural area unmarried category become 27.29 percent, currently married is 71.95 percent and 0.76 percent of them are widow. In urban areas, the share of unmarried group is 13.93 percent, currently married is 84.43 percent and widows are 1.64 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**



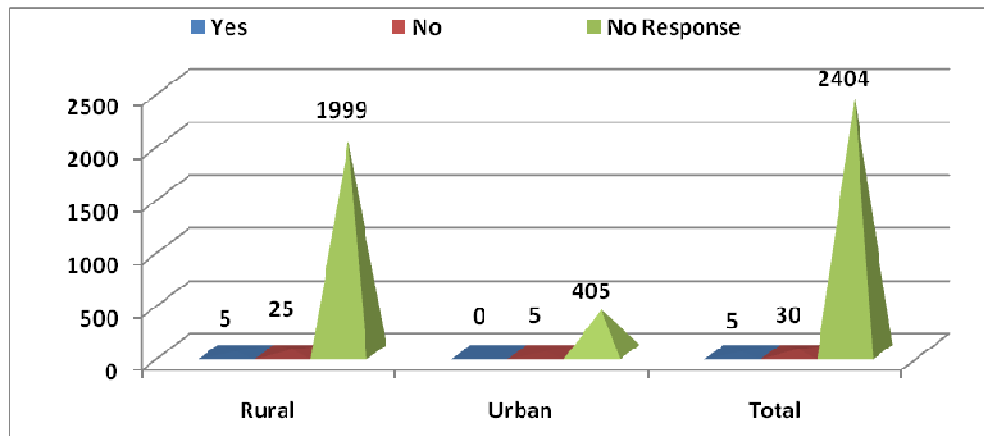
Source: Table No. 3.30 in Appendix

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

Out of the 2439 members only 0.21 percent are they are reported that they are the earning members and 1.23 percent are reported to not an earning member. It is noticed that a huge majority, 98.56 percent, have no response on this question. In rural areas 0.25 percent of the members are in the group of earning members and 1.23 percent is in non earning member

category. Here also 98.52 percent of the members are in the not responded category. It is noticed that in urban area none of the member is in earning member category and 98.78 percent of the members are not responded to the questions. The very poor response of the particular question may be due the fear that if they respond positively they would be removed from the beneficiary list of pension holders. Since more than 98 percent of beneficiaries have not responded to the question, the status of earning members of the sample size could not be properly analyzed. Diagram 3.27 gives the status of earning members of the family members of the beneficiaries. (Refer table no. 3.31 in Appendix).

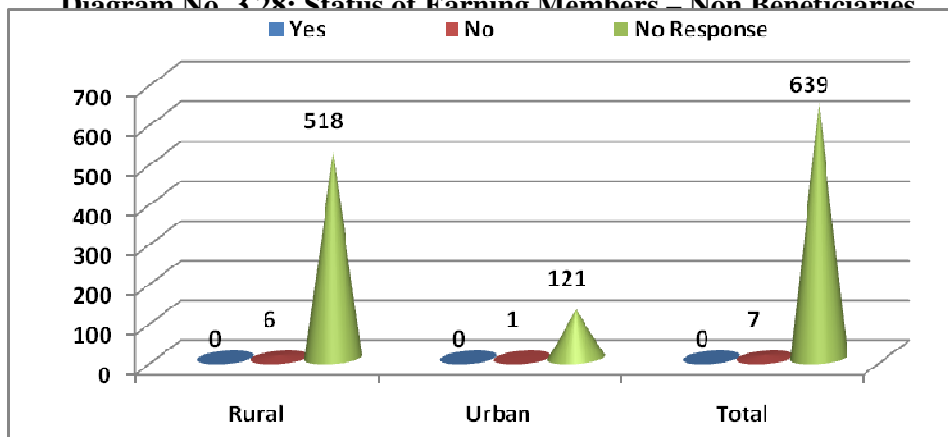
**Diagram No. 3.27: Status of Earning Members - Beneficiaries**



Source: Table No. 3.31 in Appendix

Among the family members of non beneficiary, it is noticed that none of them in earning member category, 1.10 percent of them in non earning member category and no response group is 98.90 percent. 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

## Chapter 4

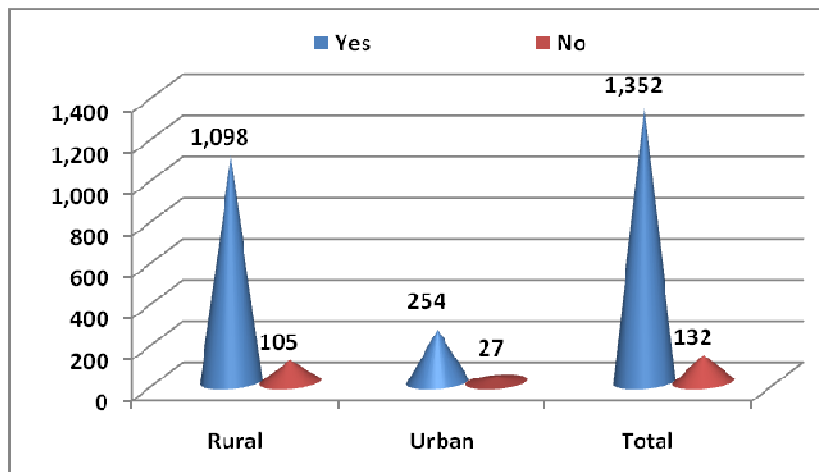
# Awareness of IGNOAPS

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

### 4.1. Awareness Status

Out of 1484 beneficiaries, 91.11 percent of them are aware of the IGNOAPS scheme and 8.89 percent are not aware. In rural area 91.27 percent are aware of the scheme and in urban area it is 90.39 percent. Diagram 4.1 gives the status of awareness of IGNOAPS by the beneficiaries. (Refer table no. 4.1 in Appendix)

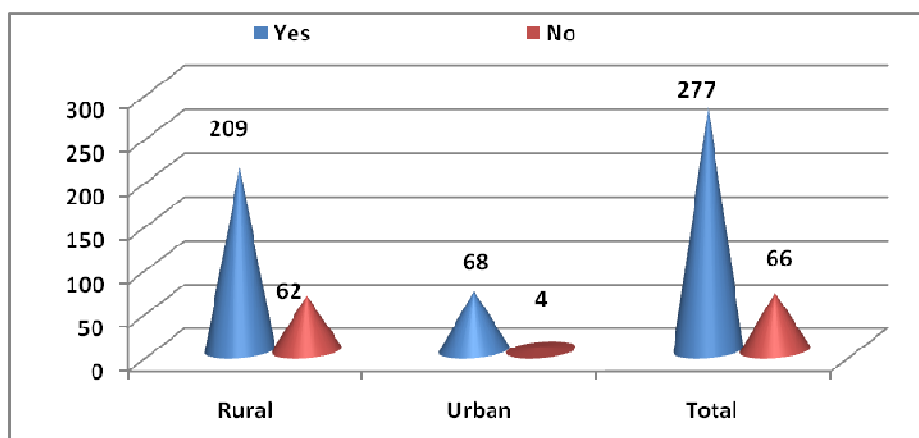
**Diagram 4.1: Status of Awareness of IGNOAPS by Beneficiaries**



Source: Table No. 4.1 in Appendix

In non beneficiary group 80.76 percent is aware of the scheme and 19.24 percent are not. In rural area 77.12 percent are aware of the scheme and urban centers it is 94.44 percent. This gives an impression that awareness programmes are much effective in the State. Diagram 4.2 shows the status of awareness of IGNOAPS by the non beneficiaries. (Refer table no. 4.2 in Appendix)

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

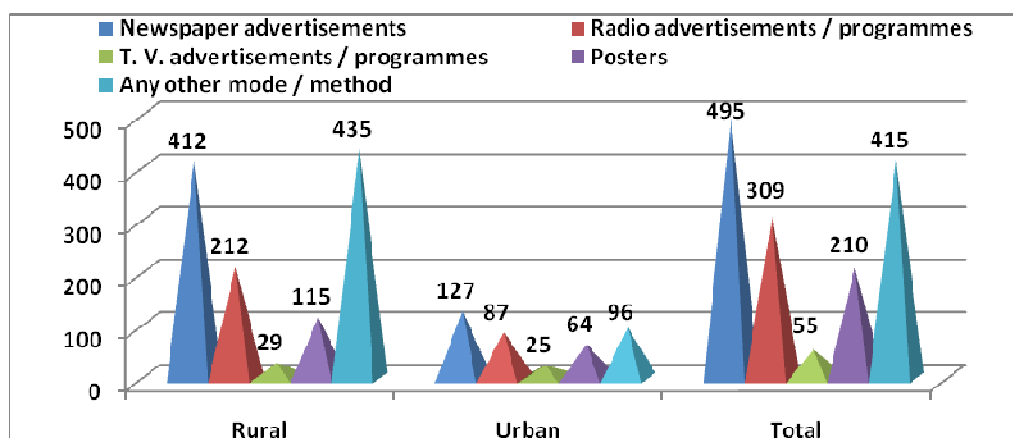


Source: Table No. 4.2 in Appendix

#### 4.2. Source of Information

More than 33 percent of the beneficiaries reported that they know about the scheme through the news paper, 20.82 percent through radio programme, 3.71 percent through TV programme, 14.15 percent through posters and 27.96 percent through other mode of information. In rural area 34.25 percent of beneficiaries reported that they know about the scheme through news paper advertisement, 17.62 percent through the radio, 2.41 percent through TV programme, 9.55 percent through posters and 36.16 percent through other mode of information. In urban area 31.83 percent of beneficiaries reported that they have heard about the scheme through news paper advertisement, 21.80 percent through the radio, 6.27 percent through TV programme, 16.04 percent through posters and 24.05 percent through other mode of information. Diagram 4.3 portrays the source of information about IGNOAPS to the beneficiaries. (Refer table no. 4.3 in Appendix)

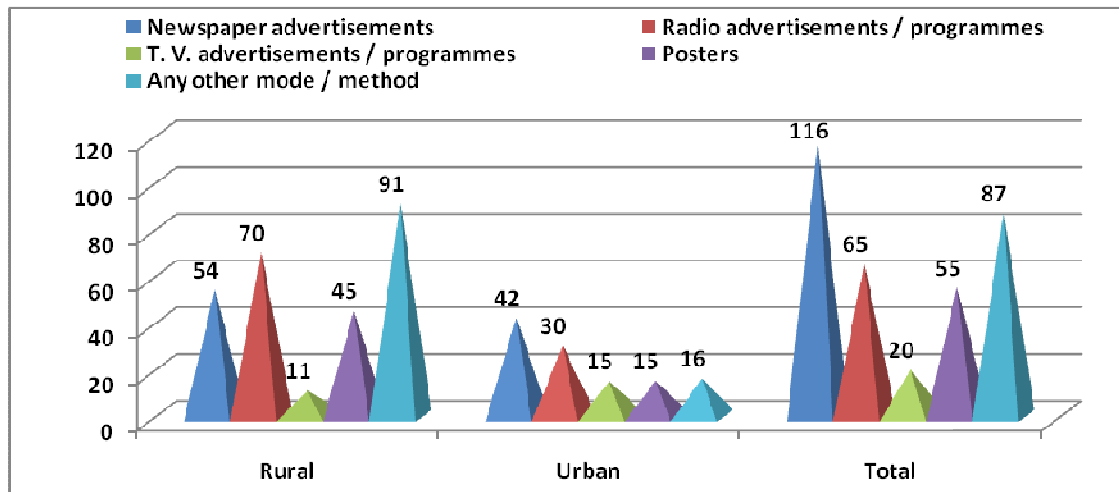
**Diagram 4.3: Source of Information about IGNOAPS to Beneficiaries**



Source: Table No. 4.3 in Appendix

It is noted that 33.82 of the non beneficiaries have heard about the scheme though news paper advertisement, 18.95 percent through radio, 5.38 percent through TV programme and another 16.03 percent through posters. It is noticed that 25.36 percent of respondents know about the scheme through other mode of information. In rural area 19.93 percent of non beneficiaries reported that they know about the scheme through news paper advertisement, 25.83 percent through the radio, 4.06 percent through TV programme, 16.61 percent through posters and 33.58 percent through other mode of information. In urban area 35.59 percent know about the scheme through news paper advertisement, 25.42 percent through the radio, 12.71 percent through TV programme, 12.71 percent through posters and 13.56 percent through other mode of information. 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 Suggestions

### a. Summery

Majority of the beneficiaries (91.11%) and non beneficiaries (80.76 %) are aware of IGNOAPS. From this one can say that awareness on the progrmmes is very effective in the State. It is reported that during the recent State election, the issue of old age pension has been programmized as an agenda in the election manifesto of all the major political parties. That may be one of the reasons for high level of awareness on IGNOAPS. Advertisement through news paper, radio and posters has equal importance. Analyzing

the above situation it is very clear that the advertisement through printed and visual media is very much effective. The majority of the beneficiaries (77.62 %) of the scheme are illiterate; 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 and MGNREGA work site.
- Publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions.
- It is better to select prime time in TV and radio for the advertising the scheme.
- It is better to use the platform of Gram Sabha for the awareness generation.
- Schools may another medium which can be used for awareness building. Children can pass over the information to their respective parents and grandparents.

## **Chapter 5**

# **Benefits under IGNOAPS**

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

### **Benefits under IGNOAPS**

Beneficiaries of the pension scheme under IGNOAPS received Rs.400/- per month. It is noticed that State Government contribute Rs.200/- and Centre government contribute Rs.200/- for each beneficiary for implementing the pension scheme. The amount pension 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 one 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 regularly take medicines for protecting their health, hence major portion of the amount used for medicine. One of the major advantage of the scheme is that the beneficiaries can purchase the medicine without depending on others.

### **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.**

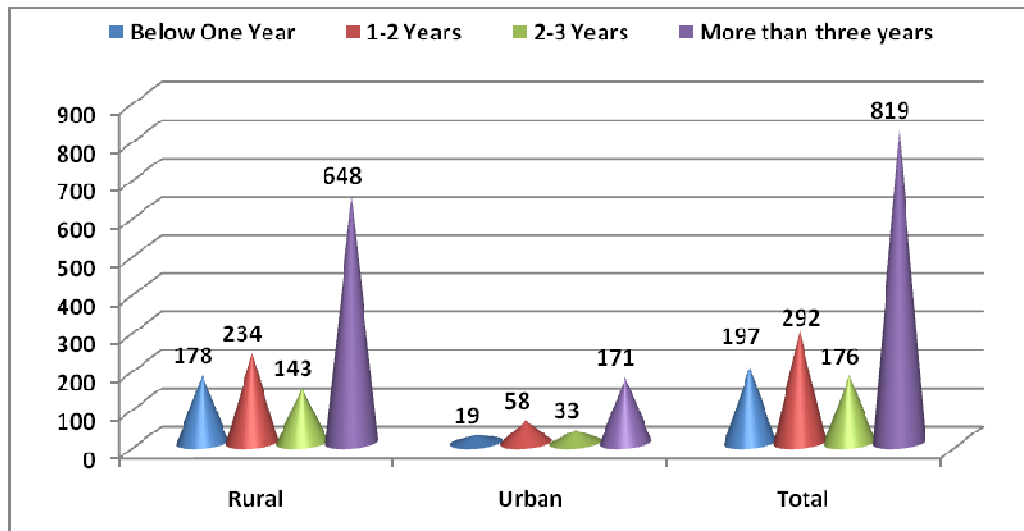
Out of the 1484 beneficiaries surveyed, 99.60 percent reported that they received more than Rs. 400/- per month as pension under IGNOAPS and 0.40 percent of the beneficiaries not responded to the question. It is noticed that there is no wide difference in rural and urban areas. (*Refer table no. 5.1 in Appendix*)

In the case of non beneficiaries, it is noticed that 17.20 percent of the respondents reported that the pension amount is more than Rs.400/- and 82.80 percent them are not responded to the question. In rural non beneficiaries 3.69 percent of them think that the pension amount is more than 400/- per month whereas in urban area 53.06 percent of them have same opinion. (*Refer table no. 5.2 in Appendix*)

## 5.2. Duration of getting Pension

More than 55 percent of beneficiaries reported that they have received the pension since more than last three years, 13.27 percent got the pension since below one year, 19.68 percent got the pension since last 1-2 years and 11.86 percent got the pension since last 2-3 years. Regarding the comparison between rural and urban beneficiaries, in rural areas 53.87 percent of the beneficiaries reported that they got the pension since more than last three years where as in urban area 60.57 percent have the same opinion. Diagram 5.1 depicts duration of getting pension by the beneficiaries. (Refer table no. 5.3 in Appendix)

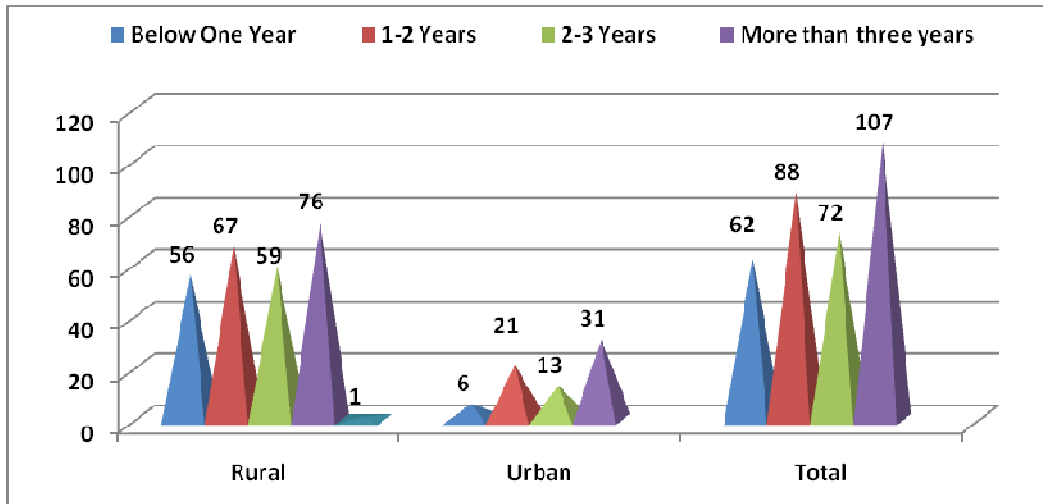
**Diagram No. 5.1: Duration of getting the Pension by Beneficiaries**



Source: Table No. 5.3 in Appendix

Out of the 343 non beneficiaries 329 have responded to this question. Out of that 31.20 percent opined that pension amount is received since last more than three years, 25.66 percent reported that pension received last 1-2 years and 20.99 percent reported that the pension received last 2-3 years and 18.08 percent opined that pension received since last below one year. In rural area 28.04 percent opined that the pension amount is received more than three years whereas in urban area 43.66 percent of them have same opinion. Diagram 5.2 shows awareness about duration of getting pension by non beneficiaries. (Refer table no. 5.4 in Appendix)

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



Source: Table No. 5.4 in Appendix

### 5.3 Mode of Receipt of Pension under IGNOAPS

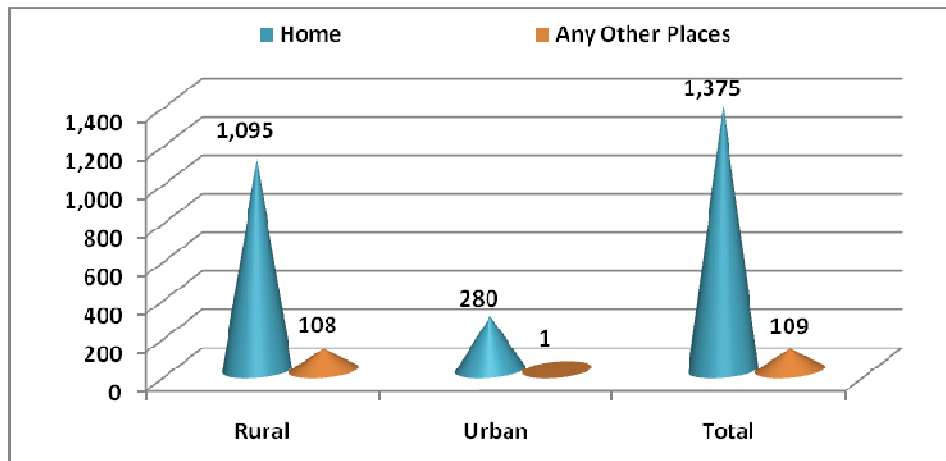
More than 99 percent of the surveyed beneficiaries reported that they have received the pension amount through cash. It is noticed that only one beneficiary opinioned that the pension amount is directly deposit to the post office account and four beneficiaries reported that the pension amount is received through other mode of payment. (Refer table no. 5.5 in Appendix)

More than 17 percent of the non beneficiaries reported that pension amount is received through cash and 82.80 percent of them not responded to the question. In rural area 3.69 percent that pension amount is received through cash and in urban area 68.05 percent has the same opinion. (Refer table no. 5.6 in Appendix)

### 5.4 Place of Receipt of Pension under IGNOAPS

More than 92 percent of the beneficiaries reported that they received the pension 'at home itself' and 7.35 percent reported that they received the amount at other places. When compare to rural and urban beneficiaries, in rural area 91.02 percent reported that they received the pension amount at the home and in urban area 99.64 percent of the beneficiaries have the same opinion. Diagram 5.3 gives 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, 16.91 percent reported that the pension amount is received at home itself, 0.29 percent reported that the place of receipt of the pension amount is at other places and 82.80 percent of the non beneficiaries have not responded to the question. It is noticed that there 3.32 percent of the non beneficiaries reported that the pension amount is received at home itself whereas 68.05 percent of the urban non beneficiaries are also have the same opinion. *(Refer table no. 5.8 in Appendix)*

### **5.5 Distance of Receipt of Pension under IGNOAPS**

More than 92 percent of the beneficiaries under IGNOAPS have not responded to the question because they have received the pension amount at home itself. It is noticed that 6.94 percent of the beneficiaries reported that the pension amount is received below 3 km of distance, 5 beneficiaries reported that the amount is received at 3-6 km of distance. In rural area 91.11 percent of the beneficiaries have not responded to the question because they received the pension amount at home itself and in urban area the corresponding figure is 99.64 percent. *(Refer table no. 5.9 in Appendix)*

In non beneficiary category 99.71 percent of them have not responded to the question. *(Refer table no. 5.10 in Appendix)*

### **5.6 Receiver of Pension under IGNOAPS**

It is noticed that in 99.73 percent of the surveyed beneficiaries reported that they themselves have received the payment. It is noticed that 4 beneficiaries, two each from rural and urban area not responded. *(Refer table no. 5.11 in Appendix)*

In the case of non beneficiaries more than 82 percent have no idea about the receiver of pension and 17.20 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 Tamil Nadu the pension disbursement very much regular and it is very clearly understood from the surveyed data. Around 99 percent of the beneficiaries reported that the pension is received in every month, 0.20 percent reported once in two month and 0.61 percent reported that the pension amount is irregular or uncertain. In rural areas 98.84 percent reported that they received the amount in every month and in urban area more than 99 percent has the same opinion. *(Refer table no. 5.13 in Appendix).*

More than 36 percent of the non beneficiaries think that the disbursement of pension is regular. It is noticed that 52.29 percent of the beneficiaries did not give any answer to the question. In rural area 24.72 percent of the non beneficiaries think that the disbursement of the pension is regular whereas in urban area 81.69 percent of them have the same opinion. *(Refer table no. 5.14 in Appendix).*

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

It is noticed that in Tamil Nadu there is no delay or gap in the disbursement of the pension amount under IGNOAPS. The State Government has made necessary arrangements for the disbursement of the pension amount before 5<sup>th</sup> of every month. The State Government made special arrangement in the Revenue Department for the timely processing and disbursement of all the social security schemes in the State. It is noticed that in Tamil Nadu, in each districts there is special deputy collector for managing the social security schemes. (Deputy Collector, Social Security Scheme) and the same pattern is also followed in all taluks. In each thaluk there is a Special Thahasildar (SSS) for managing the social security schemes. In gram panchayat level Revenue Inspector (RI) and Village Administrative Officer (VAO) is managing the scheme.

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

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

### **5.10 Summery and Suggestion**

#### **5.10. a. Summery**

- ❖ More than 99 percent of the beneficiaries are directly received the pension amount.
- ❖ Beneficiary received Rs. 400/- per month under this scheme.
- ❖ It is noticed that before the 5<sup>th</sup> of every month beneficiaries are receiving the pension amount through money order.
- ❖ Majority of the beneficiaries use the pension amount for medicinal purpose
- ❖ It is noticed that amount is very much helpful to the beneficiaries under destitute

#### **5.10. b. Suggestion**

- It is better to implement the scheme through Anganwadi or SHGs with the support of smart card.
- The amount of pension may be increased due to the price hike of essential items (Recently the amount has been increased to Rs.1000 per month) ,

## **Chapter 6**

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

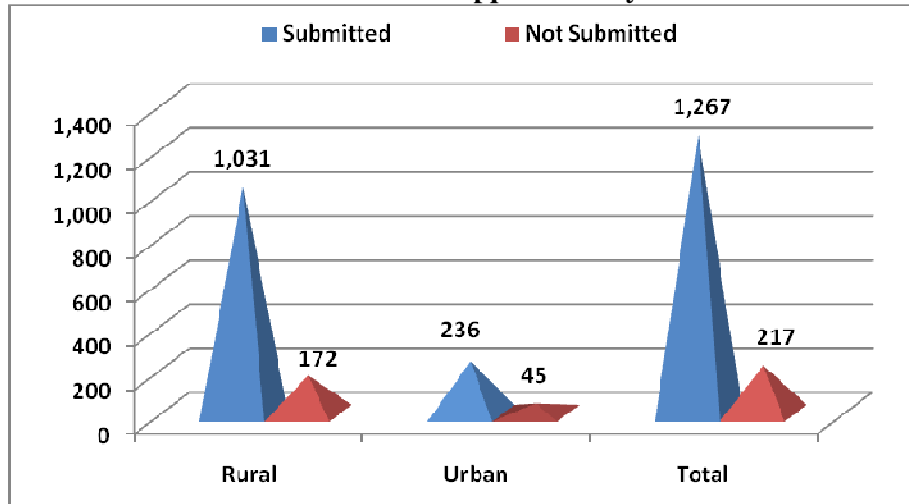
The beneficiaries should submit the application for the pension under IGNOAPS to the Village Administrative Officer (VAO). Along with the application, age proof certificate from competent authority, proof of BPL status should be submitted. The applicants are mainly using ration cards, electoral photo identity card and certificate issued by the medical officer for establishing their age and BPL status. The Village Administrative Officer (VAO) forwards the same to the Revenue Inspector (RI). The application is verified by the Revenue Inspector and if fit the application will be sent with report and remarks to the concerned Special Tahsildar (Social Security Schemes) and after the verification the eligible applications are forwarded to the Special Thahasildar for the approval and sanctioning.

In Tamil Nadu the pension scheme is implemented by the Revenue Department with the support of the Postal Department. The pension amount is disbursed through money order in every 1<sup>st</sup> day of the month. Before the 5<sup>th</sup> of every month the pension amount is reached to 'the door step of beneficiaries'. In Tamil Nadu the Special Thahasildar cross verify the details of pension disbursement, death case etc in every month.

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

It reported that more than 85 percent of beneficiaries reported that they are submitted the application for getting the pension under the IGNOAPS and 14.62 percent of the beneficiaries reported that they are not submitted the application for the pension. In rural area 85.70 percent reported that they have submitted the application and in urban area 83.98 percent has the same opinion. Diagram 6.1 shows the details about the submission of application by the beneficiaries. *(Refer table no. 6.1 in Appendix)*

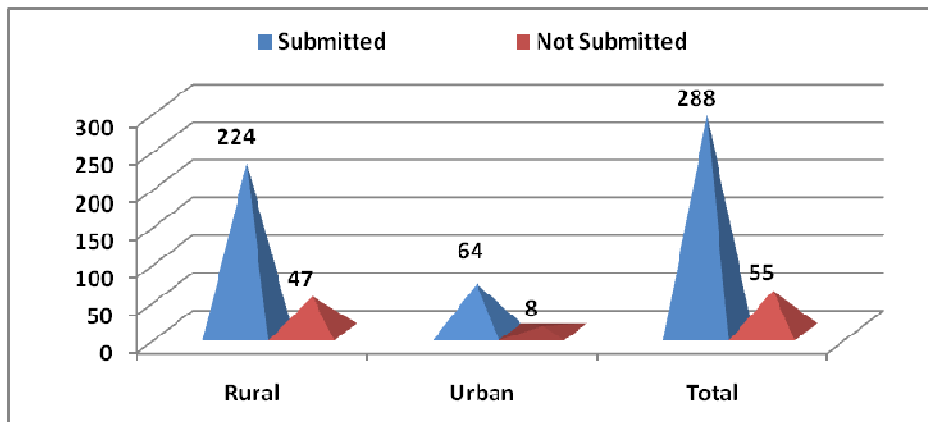
**Table No. 6.1: Submission of application by the Beneficiaries**



Source: Table No. 6.1 in Appendix

In the case of non beneficiaries around 84 percent of the respondents reported that application is submitted by the beneficiaries for getting the pension amount under IGNOAPS and 16.03 percent of them opined that the application is not submitted by the beneficiaries. More than 82 percent in rural area and more than 88 percent in urban area have reported that application is submitted by beneficiaries. Diagram 6.2 describes awareness about the submission of application by the non beneficiaries. (Refer table no. 6.2 in Appendix)

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



Source: Table No. 6.2 in Appendix

### 6.2 Difficulties in Getting Application by the beneficiaries

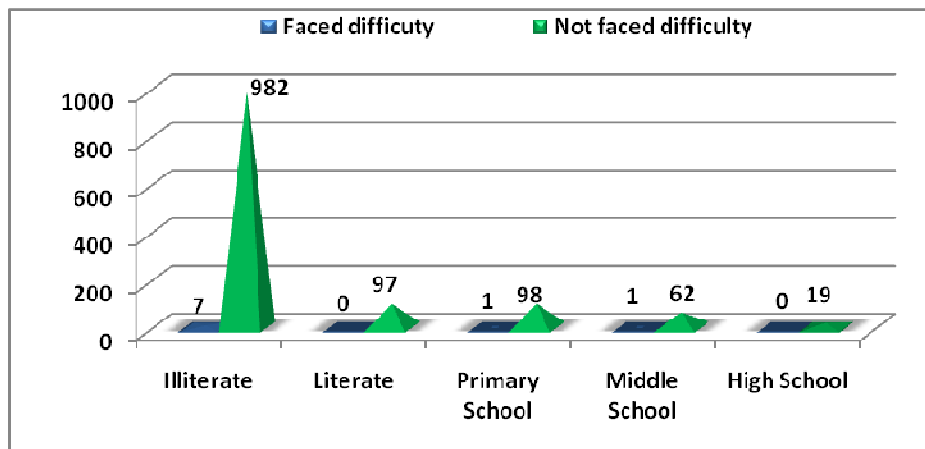
Out of the 1267 beneficiaries who have reported that they have submitted the application for getting the pension under IGNOAPS only nine of them reported that they have faced difficulties in getting the application form. Of course the figure is statistically not very significant.

However, it is interested to know more details about them and out of that, three are male and six are female.

### 6.2. a Education Wise

Out of the nine beneficiaries who have faced difficulties in getting application form seven are illiterate, one has primary level of education and one has middle school level of education. Diagram 6.3 portrays difficulties in getting application by the beneficiaries in education wise. (Refer table no. 6.3 in Appendix)

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

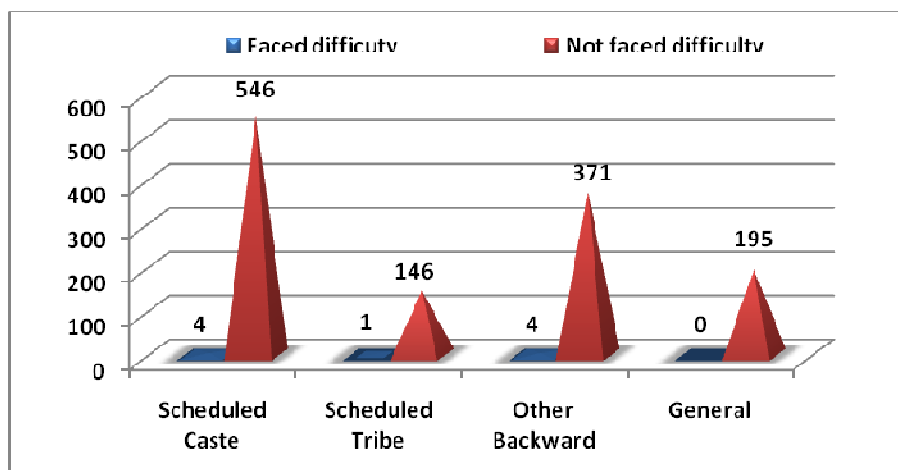


Source: Table No. 6.3 in Appendix

### 6.2. B Caste Wise

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

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



Source: Table No. 6.4 in Appendix

### 6.2. c Area Wise

All the nine beneficiaries who have faced problems in getting application are from rural area (Refer table no. 6.5 in Appendix).

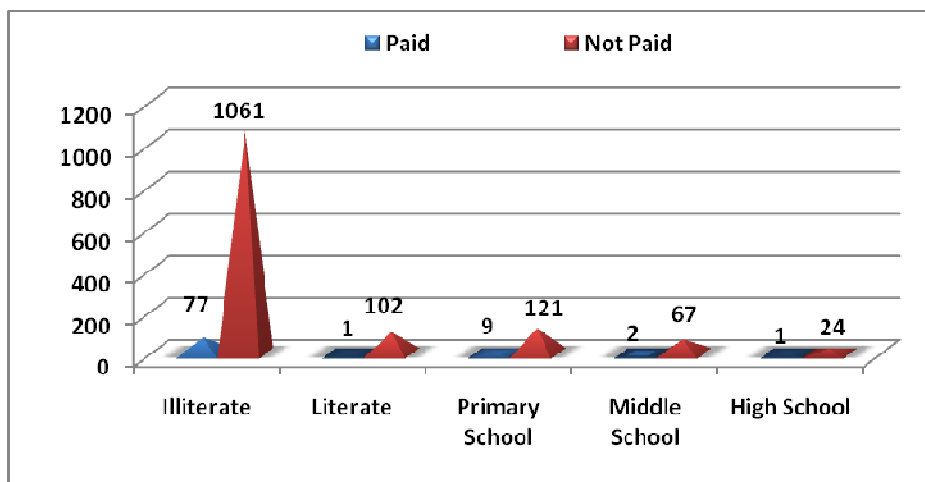
### 6.3 Consideration Paid

Out of the 1484 beneficiaries surveyed, 1465 beneficiaries have responded to this question. Out of that, 90 beneficiaries (6.14%) reported that they paid some amount for approval of the application. Among this group 27.78 percent are male and 72.22 percent are female.

#### 6.3. a Education Wise

Among the beneficiaries who have paid some amount for the approval of application, 77 are illiterate, one is neo literate, nine has primary school education, two has middle school education and one has high school education. Diagram 6.5 shows details of consideration paid by the beneficiaries in education wise. (Refer table no. 6.6 in Appendix)

**Diagram No.6.5: Consideration Paid –Education Wise**

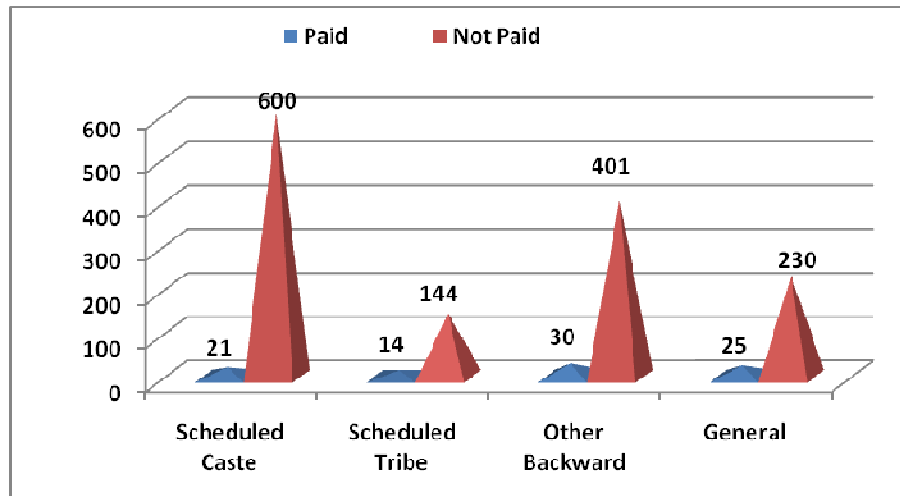


Source: Table No. 6.6 in Appendix

#### 6.3. b. Caste Wise

While analyzing the caste wise details amount paid for approval of application, it is noticed that out of 90 beneficiaries 21 from scheduled caste, 14 from scheduled tribe, 30 from backward caste and 25 from general category. Diagram 6.6 describes details of consideration paid by the beneficiaries in caste wise. (Refer table no. 6.7 in Appendix)

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

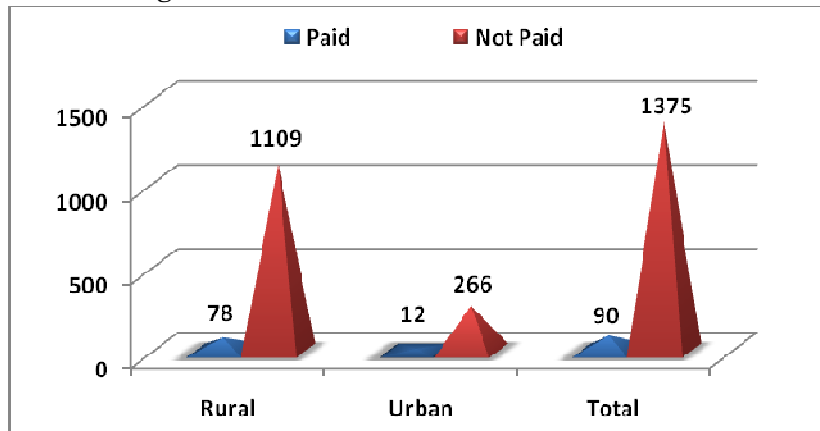


Source: Table No. 6.7 in Appendix

### 6.3. c. Area Wise

When we analyzing the area wise, it is noticed that out of 90 beneficiaries who have ‘paid consideration’ for the approval of application 78 are from rural area and 12 are from urban area. Diagram 6.7 depicts details of consideration paid by the beneficiaries in area wise. *(Refer table no. 6.8 in Appendix)*

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



Source: Table No. 6.8 in Appendix

### 6.4. Details of Amount Paid

Out of 1484 beneficiaries are surveyed, 90 are reported that they ‘paid some amount for the approval of the application’. Out of that 53 are provided the details of amount paid for the approval of application. And among the 53 beneficiaries, 33.96 percent are male and 66.04 percent of them are female. It is noticed that 49.06 percent of them paid Rs.100/-, 33.96 percent

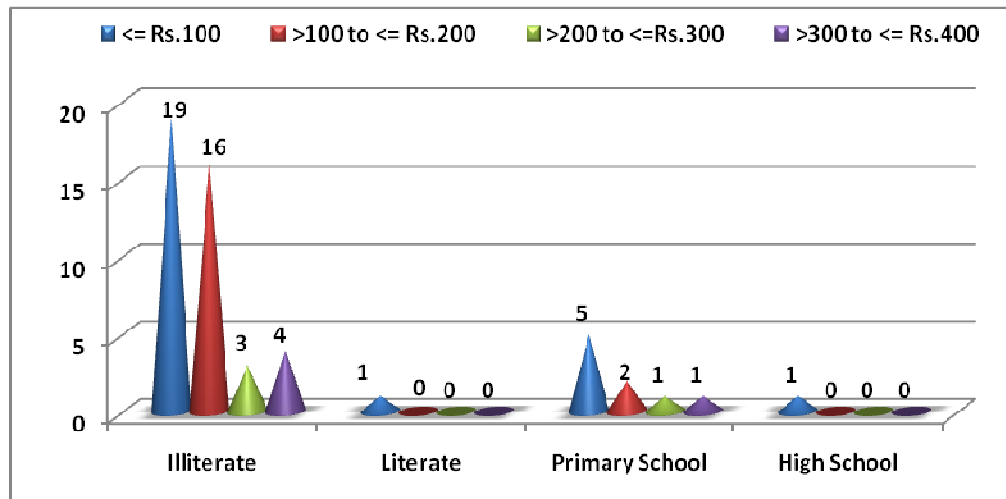
paid Rs.100-200, 7.55 percent paid Rs.200-300 and 9.43 percent paid Rs.300-400 for the approval of application.

**6.4. a. Education Wise**

Among the 53 for beneficiaries, those who have reported the amount paid for the approval of application, it is noticed that 42 are illiterate; one neo literate, nine have education at primary level and one has education at high school level.

Again it is noticed that, among the illiterate 19 beneficiaries paid Rs.100/- for the approval of application, 16 paid between Rs.100- Rs.200, three paid Rs.200- Rs.300 and four paid Rs.300- Rs.400. Among the beneficiaries who have primary level of education five beneficiaries paid Rs.100/- for the approval of application, two paid between Rs.100- Rs.200/- , one paid Rs.200- Rs.300 and one paid Rs.300 -Rs.400. Rs. 100 is paid by one neo literate and another one beneficiary having high school level of education. Diagram 6.8 gives amount of consideration paid by the beneficiaries in education wise. (Refer table no. 6.9 in Appendix)

**Diagram No.6.8: Amount Paid –Education Wise**



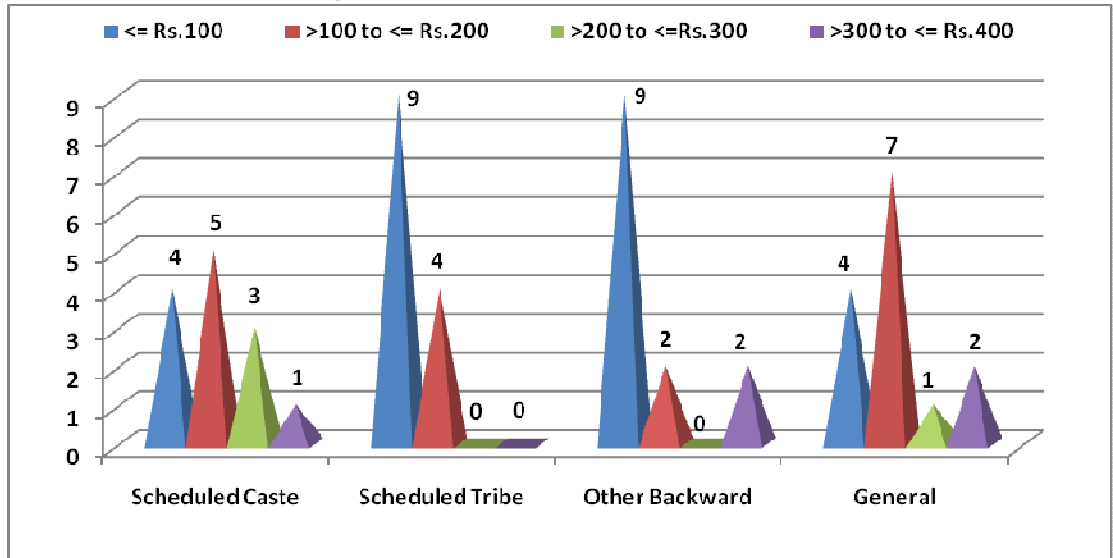
Source: Table No. 6.9 in Appendix

**6.4. b. Caste Wise**

It is noticed that, among the beneficiaries who have responded about the amount paid for the approval of the application, 13 beneficiaries are scheduled caste, 13 beneficiaries scheduled tribe, 13 beneficiaries from ‘other backward community’ and 14 beneficiaries from ‘general category’. Among the 13 scheduled caste beneficiaries, four have paid an amount of Rs.100, five have paid Rs.100- Rs.200, three have paid Rs. 200-Rs.300 and one have paid Rs. 300 - Rs.400. Among the 13 scheduled tribe beneficiaries, nine have paid an amount of Rs.100 and four have paid Rs.100 - Rs.200. Among the other backward communities, nine of them have paid an

amount of Rs.100, two have paid Rs.100- Rs.200 and two of them have paid Rs 300- Rs.400. In general category four have paid an amount of Rs.100, seven have paid Rs.100- Rs.200, one have paid Rs. 200 - Rs.300 and two have paid Rs. 300-Rs.400 . Diagram 6.9 gives amount of consideration paid by the beneficiaries in caste wise. (Refer table no. 6.10 in Appendix)

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

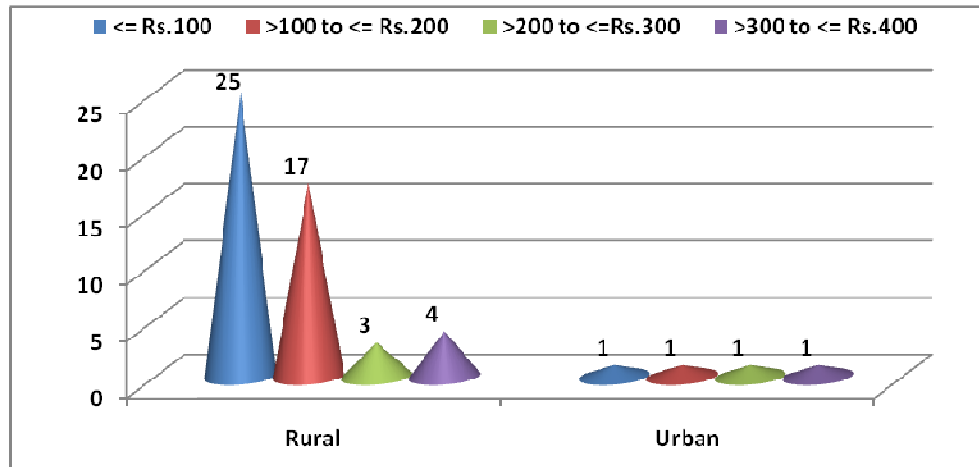


Source: Table No. 6.10 in Appendix

#### 6.4. c. Area Wise

Out of 53 beneficiaries, those who have reported that they paid some amount for the approval of the application 49 beneficiaries are from rural area four beneficiaries from urban area. In rural area 25 beneficiaries have paid an amount of Rs.100 for the approval of application, 17 paid in between Rs.100- Rs.200, three paid an amount of Rs.200- Rs.300 and four paid Rs.300 – Rs.400 for the approval and processing of the application. In urban area one beneficiary each paid Rs.100, Rs.100- Rs.200, Rs.200- Rs.300 and Rs.300 – Rs.400 for the approval and processing of the application. Diagram 6.10 illustrates amount of consideration paid by the beneficiaries in area wise. (Refer table no. 6.11 in Appendix)

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



Source: Table No. 6.11 in Appendix

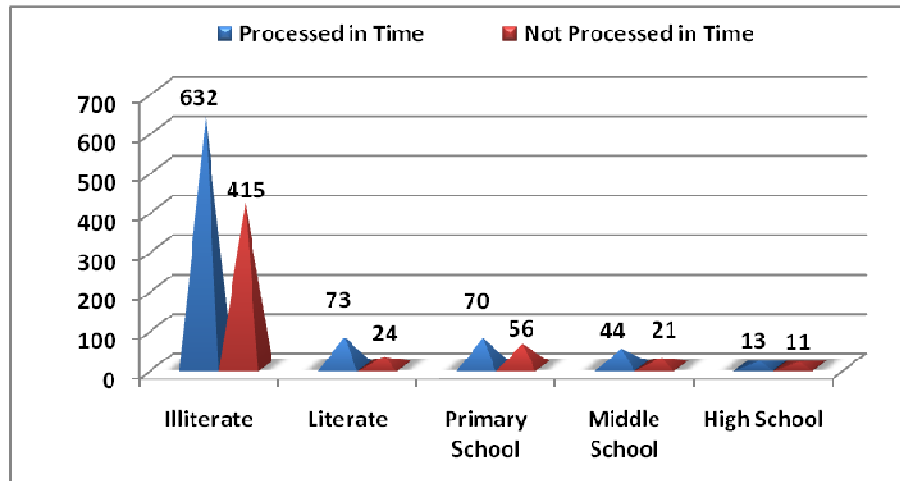
### 6.5. Timely Processing of Application

Out of the 1484 beneficiaries surveyed, 1359 beneficiaries are responded to this question. Out of that 832 beneficiaries (61.22%) reported that the application was processed in time and 527 beneficiaries (38.78 %) reported that the application was not processed in time.

#### 6.5. a. Education Wise

While analyzing the timely processing of application by education wise, it is noticed that 632 illiterate beneficiaries reported that the application was processed in time and 415 illiterate beneficiaries reported otherwise. Among the neo literate category 73 beneficiaries reported that the application was processed in time whereas 23 cases from the same category was reported just opposite. Among the beneficiaries those who have primary level of education, 70 beneficiaries opined that the application was processed in time and 56 beneficiaries reported that it was not processed in time. Another group who has middle school level of education, it is noticed that 44 reported that the application was processed in time and remaining 21 reported otherwise. Among those who have the high school level of education group, 13 reported that the application was processed in time and 11 of them opined that it was not processed in time. Diagram 6.11 depicts details about timely processing of application by the beneficiaries in education wise. (Refer table no. 6.12 in Appendix)

**Diagram No.6.11: Timely Processing of Application –Education Wise**

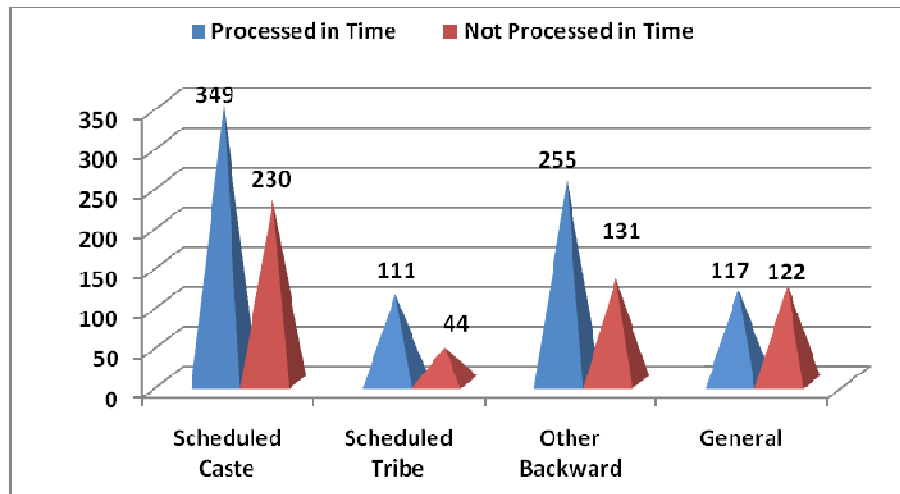


Source: Table No. 6.12 in Appendix

**6.5. b. Caste Wise**

While analyzing the processing of application by caste wise, it is noticed that out of 832 beneficiaries, those who have positively responded, 349 are scheduled caste, 111 scheduled tribe, 255 other backward community and 117 general category. Another 527 of them have negatively responded and there are 230 scheduled caste, 44 scheduled tribe, 131 backward community and 122 from general category. Diagram 6.12 gives details about timely processing of application by the beneficiaries in caste wise. (Refer table no. 6.12 in Appendix)

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

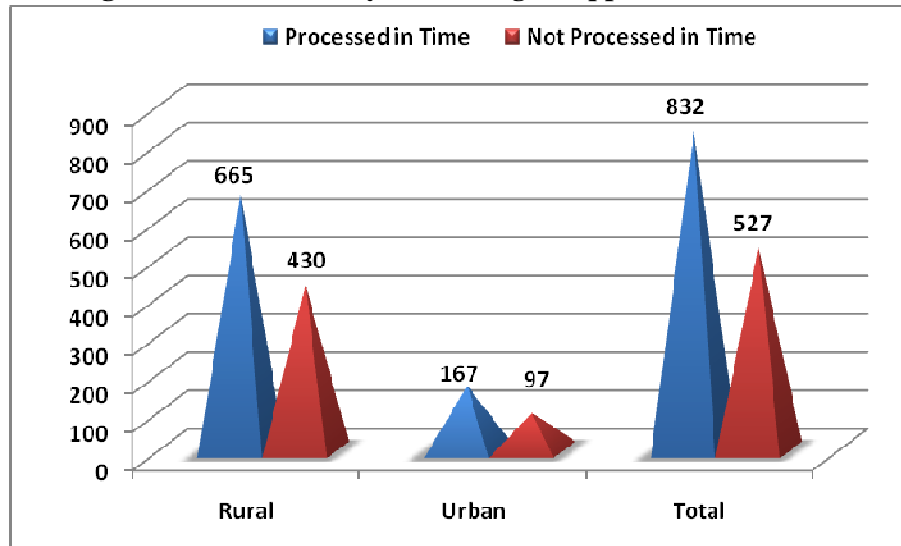


Source: Table No. 6.13 in Appendix

### 6.5. c. Area Wise

When we look in to the area wise, those who are positively responded 665 are from rural area and 167 from urban centers. Among the beneficiaries, those who have reported that their application was not processed in time, 430 are from the rural area and 97 are from the urban area. Diagram 6.13 illustrates details about timely processing of application by the beneficiaries in area wise. (Refer table no. 6.14 in Appendix)

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



Source: Table No. 6.14 in Appendix

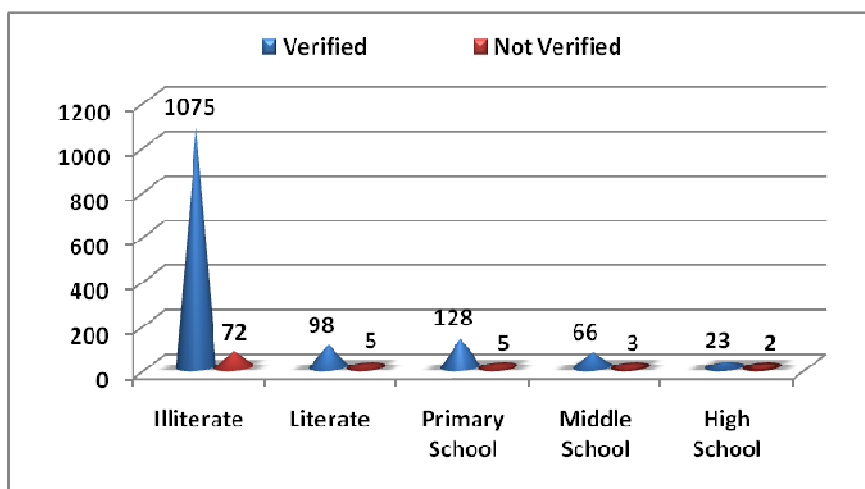
### 6.6 Method used for Verification of Facts

Out of 1484 beneficiaries surveyed, 1477 beneficiaries have responded to this question. Out of the 1477 beneficiaries 1390 responded that their age and particulars are verified and 87 beneficiaries responded that it is not verified. Among 1390 beneficiaries, who have responded that their age and particulars are verified, 34.17 percent are male and 65.83 percent are female.

#### 6.6. a. Education Wise

Out of the 1390 beneficiaries who have responded that their age and other particulars are verified, 1075 are illiterate, 98 neo literate, and 128 have primary level of education, 66 have middle school level of education and 23 beneficiaries have high school level of education. Among the beneficiaries who are negatively responded 72 are illiterate, five neo literate, and five have primary level of education, three have middle school level of education and two beneficiaries have high school level of education. Diagram 6.14 depicts details about verification of facts by the beneficiaries in education wise. (Refer table no. 6.15 in Appendix)

**Diagram No.6.14: Verification of Details –Education Wise**

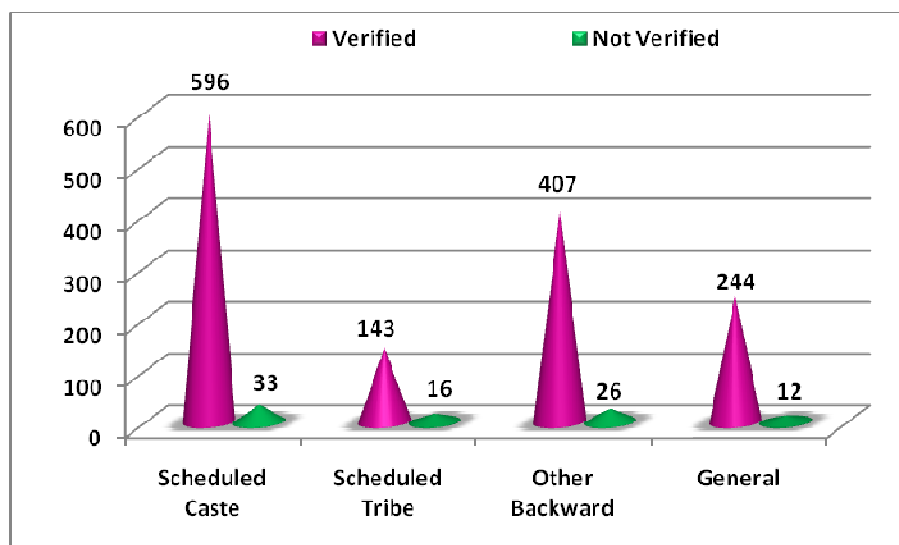


Source: Table No. 6.15 in Appendix

**6.6. b. Caste Wise**

Out of the 1390 beneficiaries, who responded that detailed are verified, 596 are scheduled caste, 143 scheduled tribe, 407 backward community and 244 from general category. Out of the 87 beneficiaries, who responded that details are not verified, 33 are from scheduled caste, 16 from scheduled tribe, 26 from other backward community and 12 from general category. Diagram 6.15 gives details about verification of facts by the beneficiaries in caste wise. (Refer table no. 6.16 in Appendix)

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

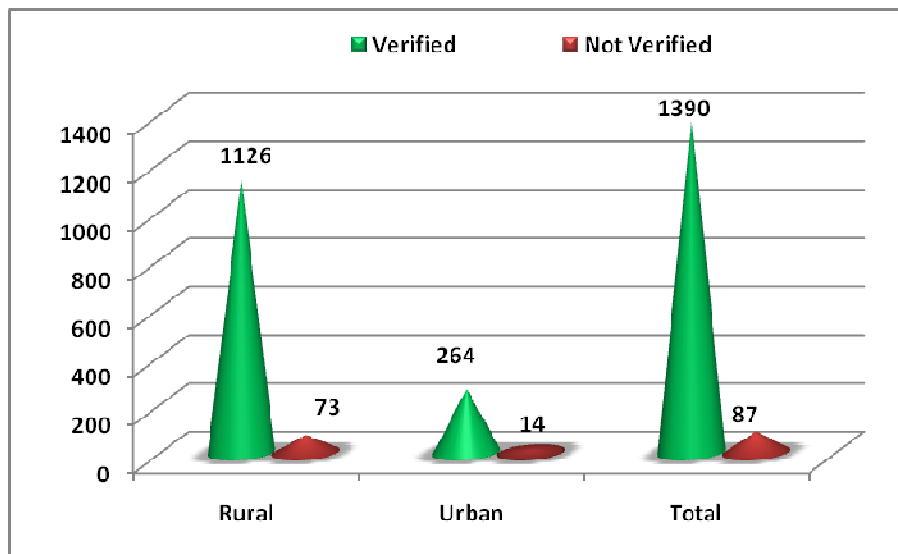


Source: Table No. 6.16 in Appendix

### 6.6. c. Area Wise

The area wise details shows that 1126 beneficiaries from rural area reported that the applications are verified and 73 from urban area also reported so. It is noted that 264 beneficiaries from rural area and 14 beneficiaries from urban area reported that the details are not verified for the processing of application. Diagram 6.16 shows details about verification of facts by the beneficiaries in area wise. (Refer table no. 6.17 in Appendix)

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



Source: Table No. 6.17 in Appendix

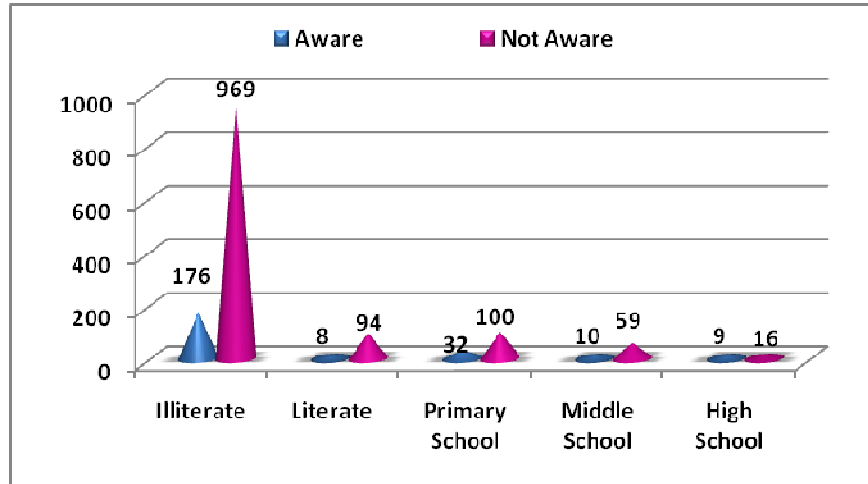
### 6.7 Approval of Application

Out of the 1484 beneficiaries surveyed, 1473 beneficiaries have responded to this question. Out of that 235 reported that they are aware of who approved the application. Out of that 42.13 percent are male and 57.87 percent female.

### 6.6. a. Education Wise

When we are analyzing the awareness about who approved the application by education wise, out of the 235 beneficiaries who responded positively 176 are illiterate, 8 neo literate, 32 have primary level of education, 10 have middle school level of education and nine beneficiaries have high school level of education. Among the beneficiaries who are negatively responded 969 are illiterate, 94 neo literate, 100 have primary level of education, 59 have middle school level of education and 16 beneficiaries have high school level of education. Diagram 6.17 gives details of approval of application by the beneficiaries in education wise. (Refer table no. 6.18 in Appendix)

**Diagram No.6.17: Approval of Application –Education Wise**

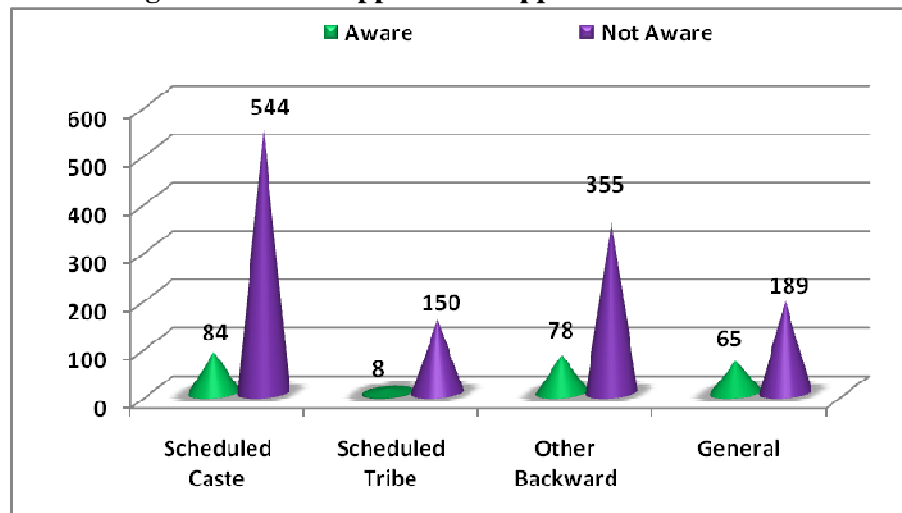


Source: Table No. 6.18 in Appendix

**6.6. b. Caste Wise**

In caste wise analyzing, 84 beneficiary are from scheduled caste are aware of that who approved the application whereas 544 beneficiaries are not aware. In Scheduled tribe category, only eight of them are aware of the approval and 150 not aware. In other backward community 78 beneficiaries are aware of the approval and 355 are beneficiaries not. In general category, 65 beneficiaries are aware and 189 beneficiaries are not . Diagram 6.18 shows details of approval of application by the beneficiaries in caste wise. (Refer table no. 6.19 in Appendix)

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



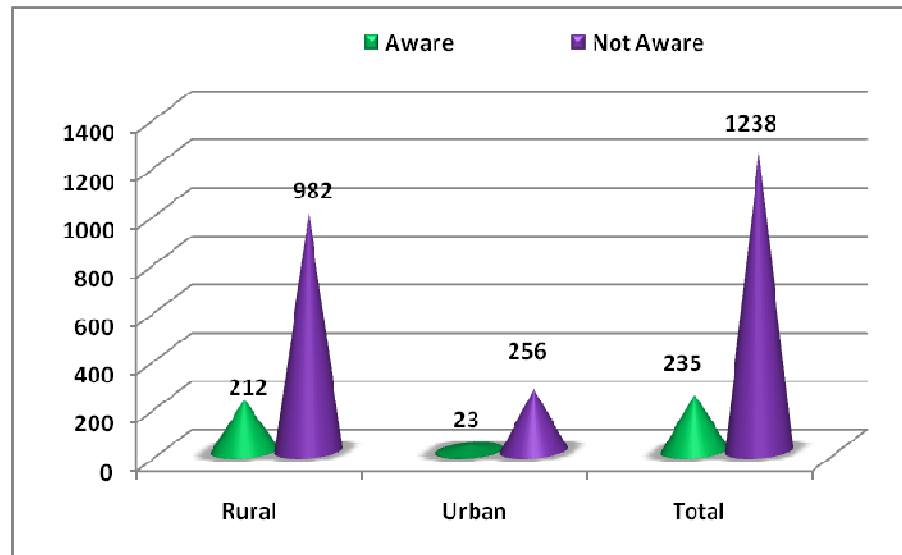
Source: Table No. 6.19 in Appendix

**6.6. c. Area Wise**

The area wise analyzing, 212 beneficiaries from rural area are aware of the approval of the application and 982 not aware. In urban centers 23 beneficiaries are aware of the approval of the

application and 256 beneficiaries are not. Diagram 6.19 describes approval of application by the beneficiaries in area wise. (Refer table no. 6.20 in Appendix)

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



Source: Table No. 6.20 in Appendix

### Summery & Suggestions

More than 85 percent of beneficiaries have reported that they have submitted the application for getting pension under IGNOAPS. It is found that more than 99 percent of beneficiaries have not faced any difficulties in getting application form. Since it can be considered as one of the positive variables, it is really an achievement in the governance of the scheme. Only very insignificant number of beneficiaries has faced problems and their number is nine. Out of that, six are female; seven are illiterate and all from marginalized groups and from rural area. Therefore, the issue of problems related to getting application form has some dimensions of gender, educational backwardness, caste, and location specific deprivations

On the other side it is important to note that around 6.14 percent have paid some amount for approval of their applications. It is really shocking to note the rent seeking behavior in the scheme which is addressed to the poorest among poor. Again, out of that, 65 are female, 77 illiterates, 65 marginalized communities (STs,SCs & other backward castes) and 78 rural inhabitants. Among them, there are 53 beneficiaries who have reported the exact amount which is paid as ‘consideration’ for processing the application. More than 61 percent of the beneficiaries reported that the application was processed in time. There are 527 beneficiaries who stated that their application was not processed in time. Out of them 415 are illiterates, 349

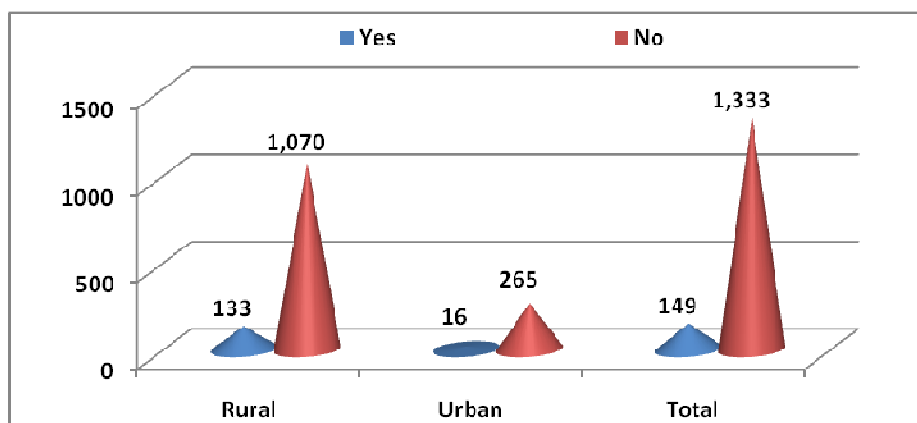
women, 405 marginalized communities and 430 rural inhabitants. It gives an impression that the poorest among the poor may need local support structure for effective delivery of the scheme.

## Chapter 7 Income and Expenditure Pattern

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

Out of 1484 surveyed beneficiaries, 10.04 percent have other sources of income in addition to income from old age pension whereas 89.82 percent have only income from old age pension. In rural area 11.06 percent of them have income from other source whereas in urban area 5.73 percent of them have only income from other source. Diagram 7.1 illustrates whether the beneficiaries have other source of income. *(Refer table no. 7.1 in Appendix)*

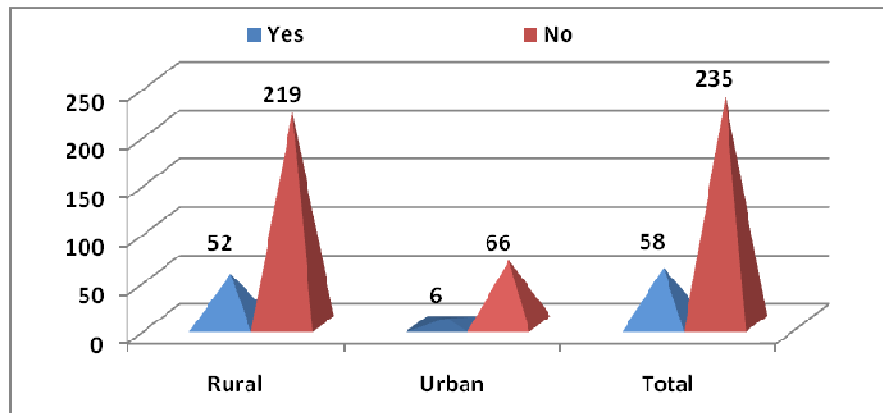
**Diagram No.7.1: Other Sources of Income- Beneficiaries**



Source: Table No. 7.1 in Appendix

In non beneficiary category, out of 343 respondents 16.91 percent have income from some sources. In rural area 19.19 percent have the income from some sources and in urban area their share is 8.33 percent. 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**

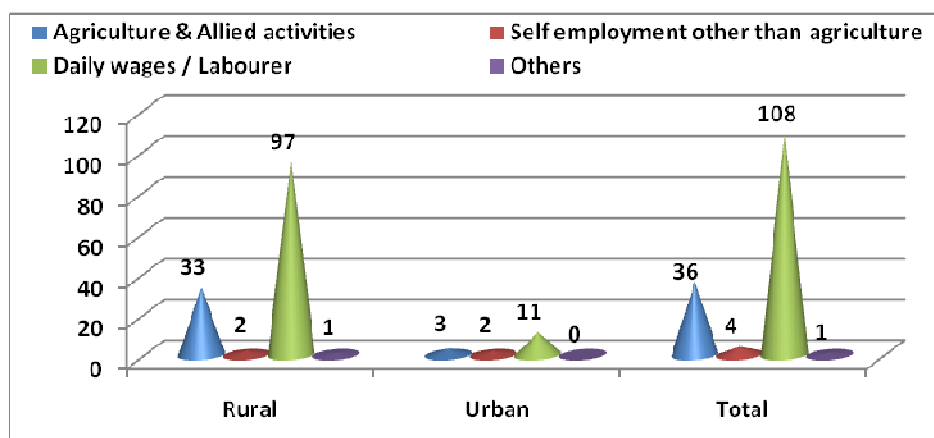


Source: Table No. 7.2 in Appendix

### 7.1 Source of Income

Out of the 1484 beneficiaries, only 149 beneficiaries have income from other source. Out of that more than 24 percent of them have income from agriculture and allied activities. Another 2.68 percent of them have income from self employment and 72.48 percent of them have daily wage earners. In rural areas 24.81 percent of the beneficiaries have income from agriculture and allied activities, another 1.50 percent of them are self employed and 72.93 percent of them have are daily wage earners. In urban area 18.75 percent of the beneficiaries have income from agriculture and allied activities, another 12.50 percent of them are self employed and 68.75 percent of them are daily wage earners. Diagram 7.3 gives details about sources of other income to the beneficiaries. (Refer table no. 7.3 in Appendix)

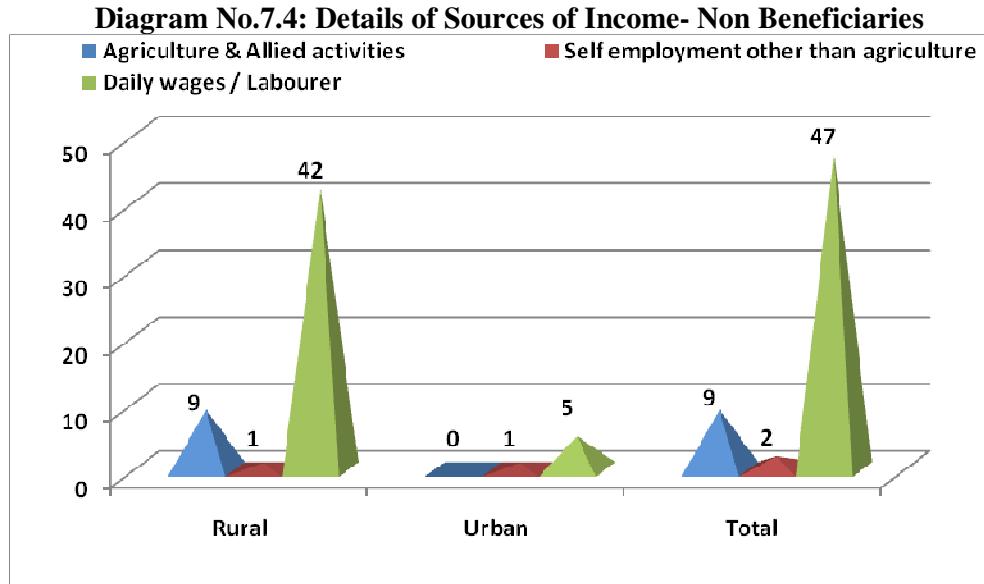
**Diagram No.7.3: Details of Sources of Other Income- Beneficiaries**



Source: Table No. 7.3 in Appendix

In non beneficiaries' category out of 58 respondents, those who have income from other sources, it is noticed that 15.52 percent of them have income from agriculture and allied activities, 3.45 percent of them are self employed and 81.03 percent are daily wage earners. It is

reported that in rural areas 17.31 percent of them are engaged in agriculture and allied activities, 1.92 percent of them are self employed and 80.77 percent of them are daily wage earners. In urban areas majority of them are daily wage earners. Diagram 7.4 gives details about sources of income to the non beneficiaries. (Refer table no. 7.4 in Appendix)



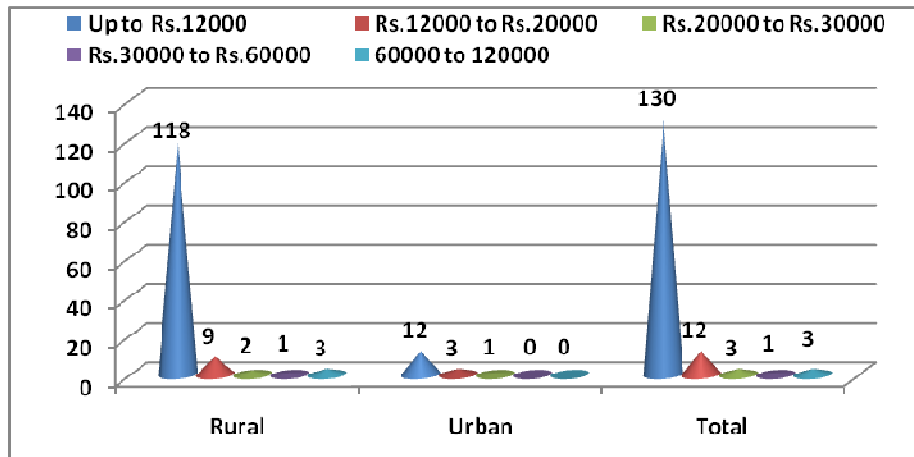
Source: Table No. 7.4 in Appendix

## 7.2 Details of Amount of Annual Income - Beneficiaries

Out of the 149 beneficiaries, 87.25 percent of them have annual income from other source is up to Rs. 12000/-, 8.05 percent have annual income between Rs.12000/- to Rs. 20000/-, 2.01 percent have the annual income in between Rs.20000/- to Rs.30000/-, 0.67 percent have Rs.30000-60000 and 2.01 percent have Rs.60000-120000/- per annum. When compare to rural and urban areas, in rural area the 88.72 percent of them have the annual income up to Rs. 12000/- and 6.77 percent of them have annual income in between Rs.12000/- to Rs.20000. In urban area the 75 percent have annual income up to Rs. 12000/-, 18.75 percent have Rs.12000-20000 and 6.25 percent have annual income between Rs.20000/- 30000/.

Diagram 7.5 gives amount of annual income to the beneficiaries. (Refer table no. 7.5 in Appendix)

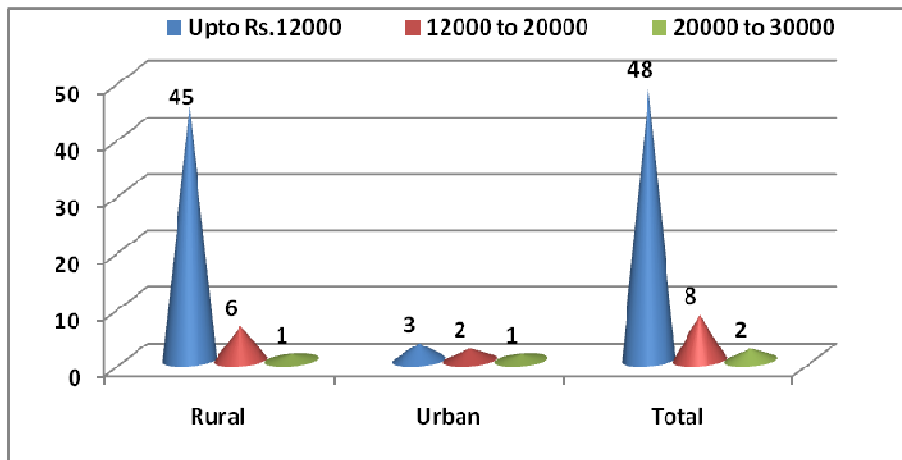
**Diagram No.7.5: Amount of Annual Income - Beneficiaries**



Source: Table No. 7.5 in Appendix

In non beneficiaries category, out of the 58 respondents, 82.76 percent of them have annual income from other source is up to Rs. 12000/-, 13.79 percent of them have annual income between Rs.12000/- to Rs. 20000/- and 3.45 percent have the annual income in between Rs.20000/- to Rs.30000/-. In rural area the 86.54 percent of them have the annual income up to Rs. 12000/-, 11.54 percent of them have annual income in between Rs.12000/- to Rs.20000 and 1.92 percent have between Rs. 20000/- to Rs. 30000/-. In urban area 50 percent of them have the annual income up to Rs. 12000/-, 33.33 percent of them have Rs.12000-20000/- and 16.67 percent of them have annual income between Rs.20000/- 30000/-.

**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

In Tamil Nadu, beneficiaries under IGNOAPS has received Rs. 400/- per month as pension under the scheme. *(During the time of the survey it was Rs.400 and recently , the amount has*

been increased into Rs,1000 ) As per the guideline of IGNOAPS, the Centre has provided Rs. 200/- per month subsequently the State Government also contribute Rs.200/- per month to the pension scheme.

#### 7.4 Total Income

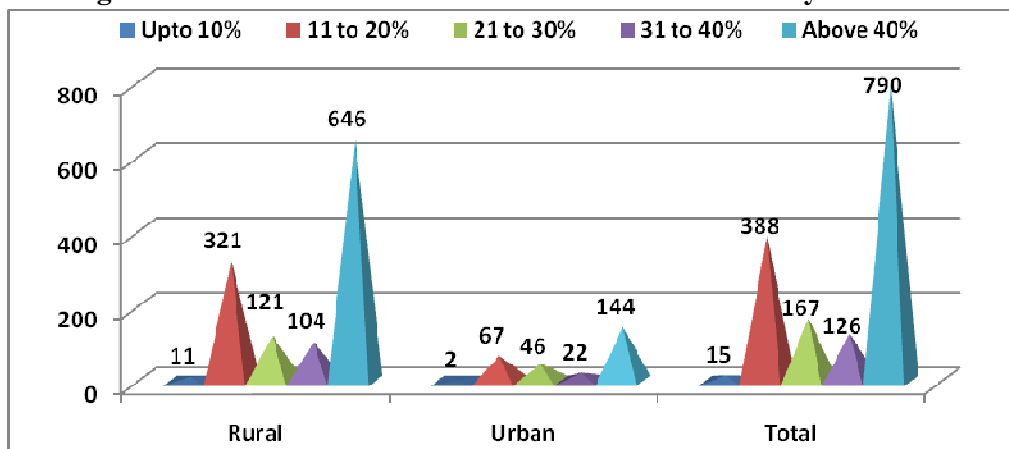
It is noticed that each beneficiary in Tamil Nadu is getting Rs. 4800/- per year as pension under IGNOAPS. It is an additional income to 10.04 percent of the beneficiaries. But it is very clear that 89.82 percent of the beneficiaries under IGNOAPS have no other income other than old age pension of Rs.4800/- per year.

#### 7.5 Utilization of Last Pension Amount

##### 7.5.1 Food

Out of the 1484 surveyed beneficiaries, more than 53 percent of the beneficiaries reported that above 40 percent of the pension amount is utilized for the purchase of food items, 8.49 percent spent 31 to 40 percent of the amount for the food items and 38.28 percent spent less than 30 percent of the pension amount for food items. In rural areas 53.70 percent of the beneficiaries spent more than 40 percent of the pension amount for food items and in urban areas more than 51 percent of the beneficiaries 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 by beneficiaries**

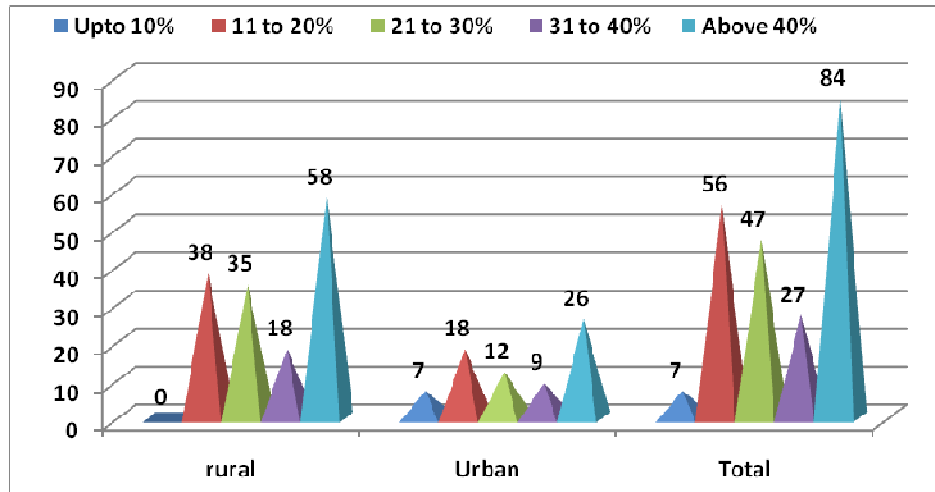


Source: Table No. 7.7 in Appendix

Out of the 343 surveyed non beneficiaries 221 utilized some amount from their income for food items. Out of that more than 38 percent reported that more than 40 percent of the income is utilized for the food items. In rural area 38.93 percent spent more than 40 percent of income for

food items and in urban area 36.11 percent utilized more than 40 percent of income for food items. Diagram 7.8 shows 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**

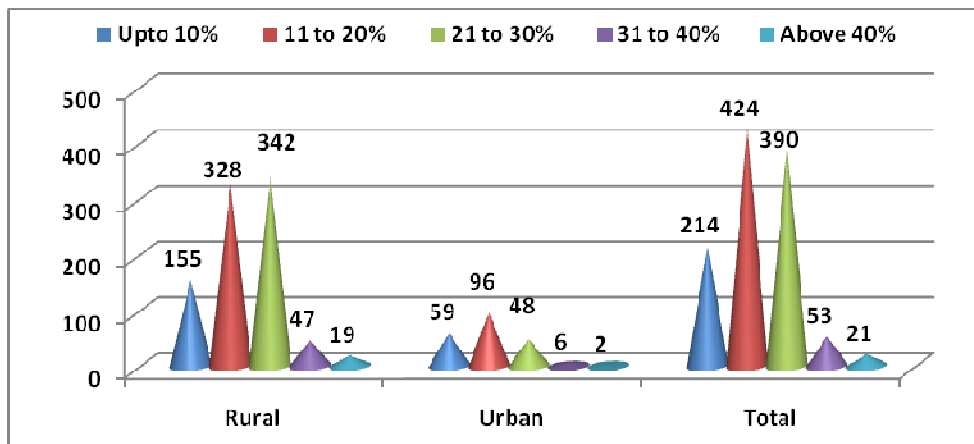


Source: Table No. 7.8 in Appendix

### 7.5.2 Cloth

It is noted that 1102 beneficiaries (74.26%) also utilized some amount from the pension for purchasing cloth materials. Out of that 6.72 percent spent more than 30 percent of the pension amount for clothing and 93.28 percent spent less than 30 percent of the pension amount for the same. In rural areas 7.41 percent spent more than 30 percent of the pension amount for clothing and 92.59 percent spent less than 30 percent for the same purpose. In urban area 3.79 percent spent more than 30 percent of the pension amount for clothing and 96.21 percent spent less than 30 percent for purchase of clothes. Diagram 7.9 portrays utilization of pension amount for clothes by beneficiaries. (Refer table no. 7.9 in Appendix)

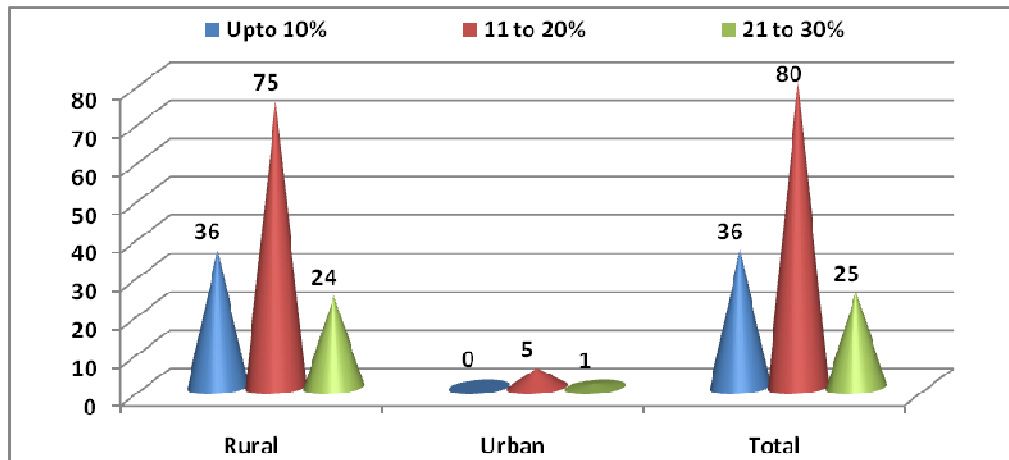
**Diagram No.7.9: Utilization of Pension Amount for Clothes by Beneficiaries**



Source: Table No. 7.9 in Appendix

In the non beneficiary's category only 141 non beneficiaries (141.41 %) utilize some amount from their income for purchase of clothes. Out of that 17.73 percent spent 21-30 percent of the income for clothes and 82.27 percent spent less than 20 percent of the income for purchase of clothes. In rural area 17.78 percent spent 21-30 percent of the income for clothes and 82.22 percent spent less than 20 percent of the income for the same. In urban area 16.67 percent spent 21-30 percent of the income for clothes and 83.33 percent spent 11-20 percent of the income for this purpose. Diagram 7.10 shows utilization of income for clothes by non beneficiaries. (Refer table no. 7.10 in Appendix)

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

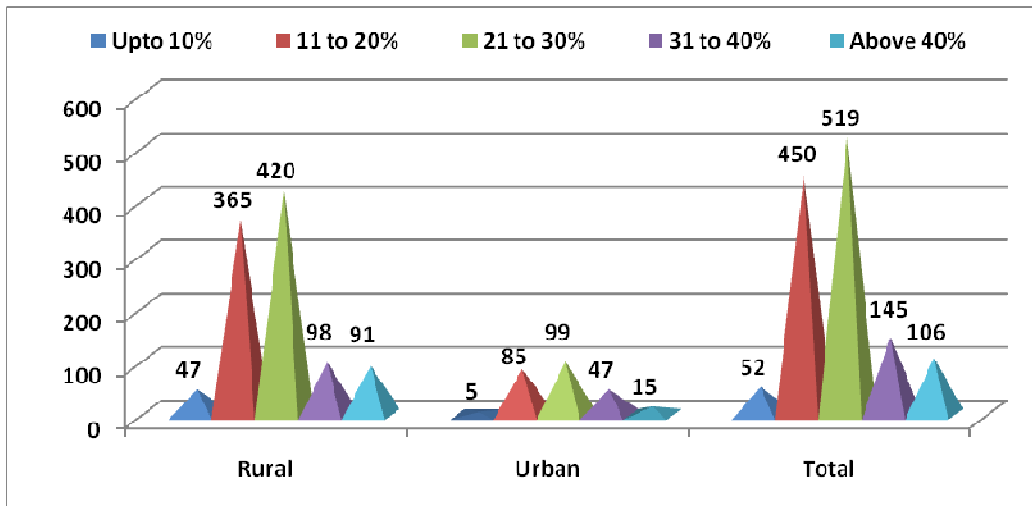


Source: Table No. 7.10 in Appendix

### 7.5.2 Medical Care Health

Out of the 1484 beneficiaries, 1272 beneficiaries (85.71 %) spent some amount from the pension for medicine. Out of that 8.33 percent spent more than 40 percent of the pension amount for medicines and 91.67 percent spent less than 40 percent of the pension amount for the same. In rural area 8.91 percent spent more than 40 percent of the pension amount for medicines and 91.09 percent spent less than 40 percent of the pension amount for purchase of medicines. In urban area 5.98 percent spend more than 40 percent of the pension amount for medicines and 94.02 percent spent less than 40 percent of the pension amount for medicinal purpose. Diagram 7.11 describes utilization of pension amount for medicines by beneficiaries. (Refer table no. 7.11 in Appendix)

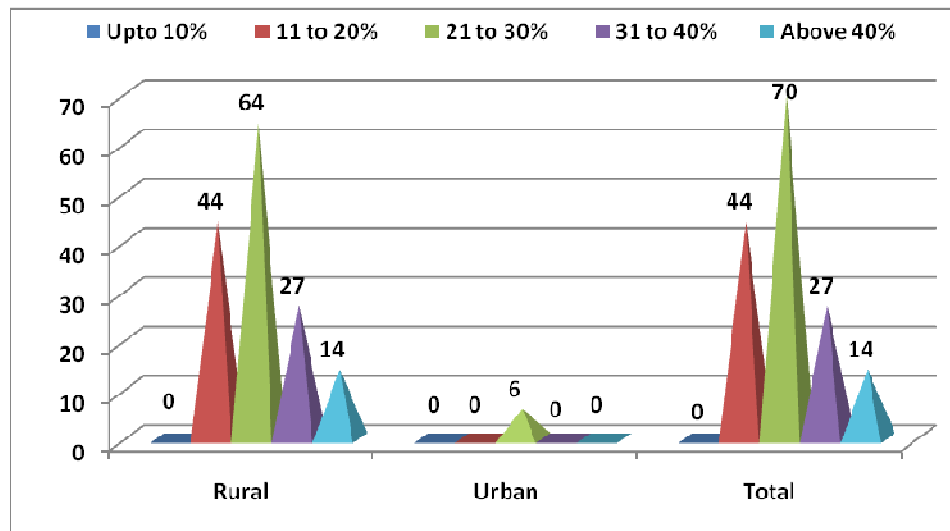
**Diagram No.7.11: Utilization of Pension Amount for Medicines by Beneficiaries**



Source: Table No. 7.11 in Appendix

In the case of non beneficiaries 45.19 percent have utilized some amount from their income for medicinal purposes. Out of that 9.13 percent spent more than 40 percent of their income for medicines and 90.97 percent spent 11-40 percent for this purpose. In rural area 9.40 percent spent more than 40 percent of their income for medicines and 90.60 percent spent 11-40 percent for the same. In urban area cent percent spent 21-30 percent of their income for purchase of medicines. Diagram 7.12 describes utilization of income for medicines by non beneficiaries. (Refer table no. 7.12 in Appendix)

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

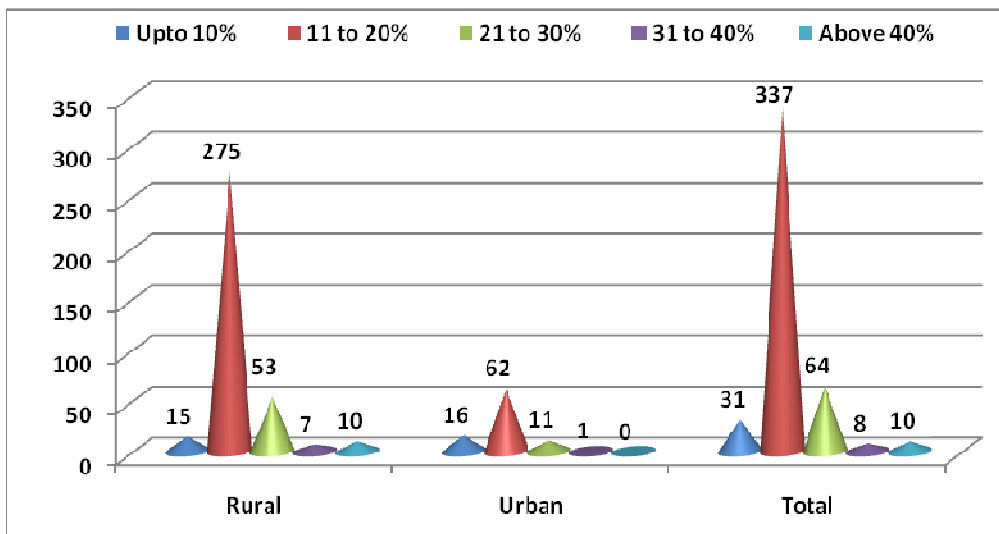


Source: Table No. 7.12 in Appendix

### 7.5.2 Amount spent for Relatives

Out of the 1484 beneficiaries surveyed only 450 beneficiaries (30.32%) spent some amount from their pension for their relatives. Out of that 4 percent have utilized above 30 percent of the pension amount for their relatives and 96 percent spent less than 30 percent of the pension amount for the same. In rural area 4.72 percent spent above 30 percent of the pension amount for their relatives and 95.28 percent spent less than 30 percent of the pension amount for their relatives. In urban area 1.11 percent have utilized above 30 percent of the pension amount for their relatives and 98.89 percent spent less than 30 percent of the pension amount for their relatives. Diagram 7.13 describes utilization of pension amount for relatives by beneficiaries. (Refer table no. 7.13 in Appendix)

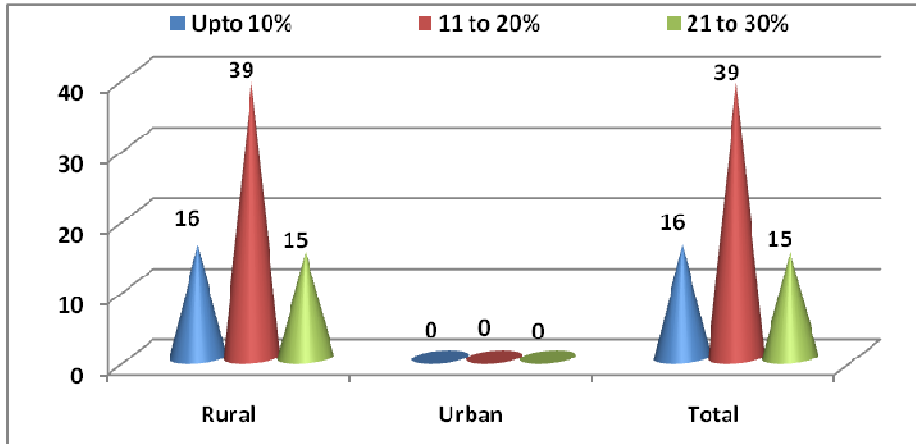
**Diagram No.7.13: Utilization of Pension Amount for Relatives by Beneficiaries**



Source: Table No. 7.13 in Appendix

In the case of non beneficiaries only 20.41 percent spent some amount from their income for their relatives and all of them are from rural area. Out of that 21.43 percent spent 21-30 percent of their income for their relatives and the remaining have utilized less than 30 percent for the same. Diagram 7.14 describes 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. 7.14 in Appendix

## 7.6 Summary and Suggestions

Only one tenth of the beneficiaries have income from other sources and out of them less than one fourth of them have income from agriculture and allied activities and the remaining of them are daily wage earners. Out of the beneficiaries who have some source of income other than pension, 87.25 percent of them have annual income from other source which is up to Rs. 12000/- .Another 8.05 percent have annual income between Rs.12000/- to Rs. 20000/- . It is more important to note that majority of the beneficiaries under this scheme fully depend on pension amount for their daily needs. In the State cent percent of beneficiaries utilized some amount from their pension for food, 74.26 percent for cloth, 85.71 percent for medicine and 30.32 percent have shared some portion of the amount for relatives. It is very important to note that majority of them used to care their health by spending a major share for medicine from their pension. It gives an evidence to argue that pension amount is the only source of survival for a large section of people who are aged.

### Suggestions

- Majority of the beneficiaries have spent a good amount of pension for medicine. It better to include the beneficiaries under comprehensive health insurance scheme
- It is better to include the beneficiaries under Annapurna / Anthyothaya/ Anna Yojana
- Free medical check may be arranged at the nearest PHC.

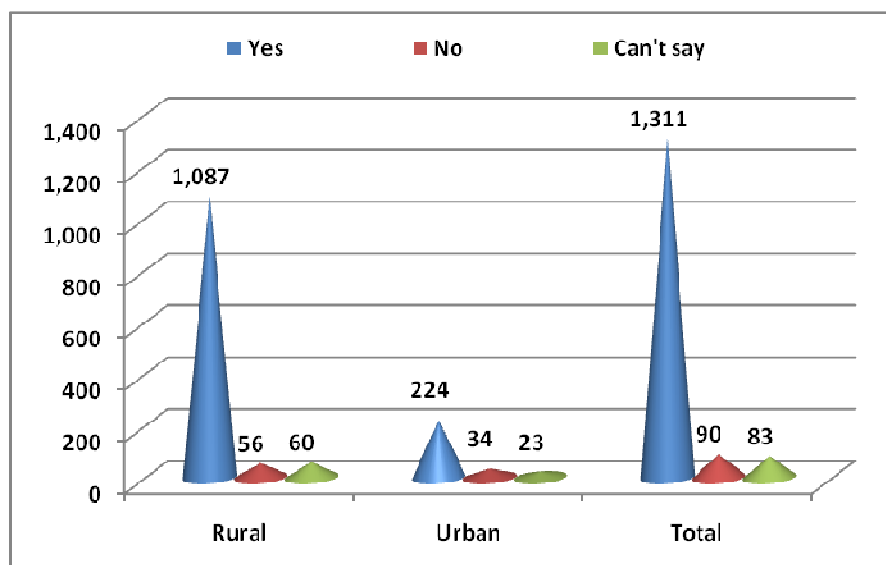
## Chapter 8 Impression on the Scheme

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

### 8.1 Satisfaction of the Scheme

There are 1484 beneficiaries surveyed for the concurrent evaluation of IGNOAPS. Out of the total beneficiaries, 88.34 percent of them are satisfied with the scheme, 6.06 percent of the beneficiaries are not. There was no response from 5.59 percent. In rural area 90.36 percent of them are satisfied with the scheme, 4.66 percent are not and 4.99 percent could not make any comments. In urban area 79.72 percent of the beneficiaries are satisfied with the scheme, 12.10 percent not satisfied and 8.19 percent reported that they can't say anything about the scheme. Diagram no. 8.1 gives the satisfaction of the scheme by beneficiaries. (Refer table no. 8.1 in Appendix)

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

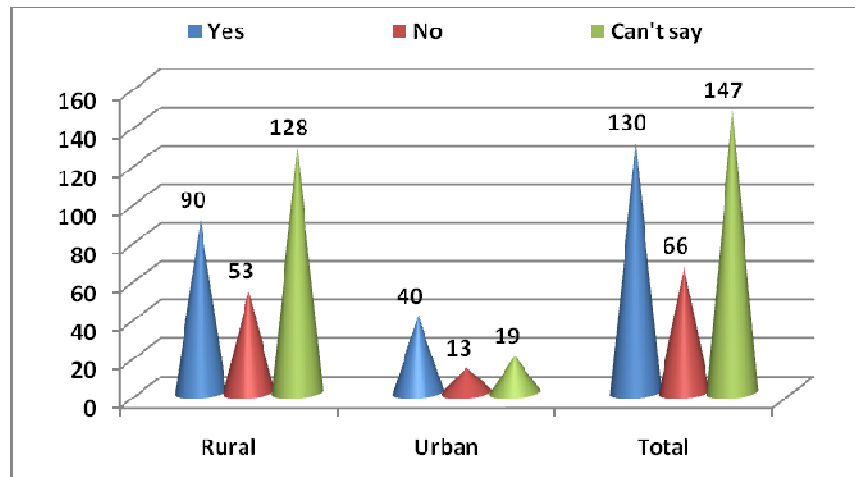


Source: Table No. 8.1 in Appendix

Out of the 343 non beneficiaries surveyed, a question was asked to know the perception of the non beneficiaries about the rate of satisfaction of the persons who are getting the pension under

IGNOASP. Since they are not at all aware of the issue, 42.86 percent reported that they are not able to comment anything. However 37.90 percent reported that persons benefiting under IGNOAPS are satisfied with the scheme and 19.24 percent reported negatively. In the case of rural non beneficiaries, 33.21 percent reported that persons benefiting under IGNOAPS are satisfied with the scheme, and 19.56 percent reported otherwise. Around half of them (47.23 %) expressed their inability to make any opinion on this issue. Among urban non beneficiaries, 26.39 percent have not made any comment and 55.56 percent reported that persons benefiting under IGNOAPS are satisfied. Diagram 8.2 shows in non beneficiaries' perspective whether the beneficiaries of IGNOAPS are satisfied. (Refer table no. 8.2 in Appendix)

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

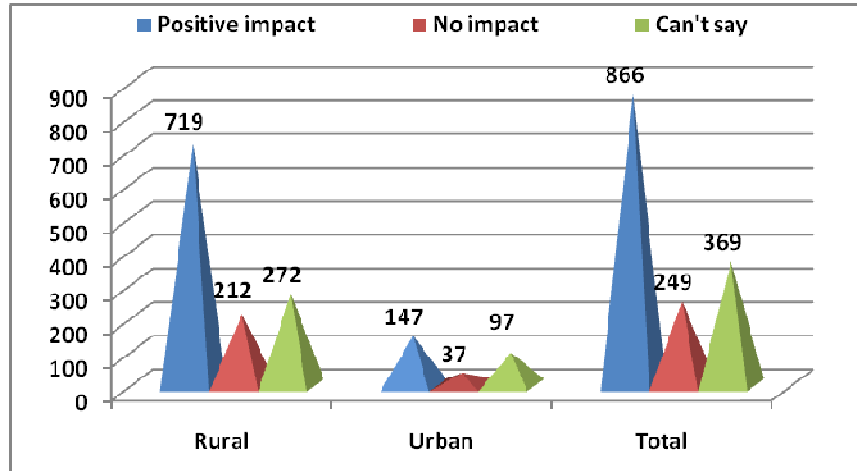


Source: Table No. 8.2 in Appendix

## 8.2 Impact of the Scheme

Out of the 1484 beneficiaries 866 beneficiaries (58.36%) reported that the scheme have a positive impact on their life, 16.78 percent reported that the scheme have no impact on their life and 24.66 percent of them not in a position to replay about the scheme. In rural area 59.77 percent of them reported that the scheme has some positive impact on their life and in urban area also 52.31 percent of them have the same opinion. In rural area 17.62 percent of the beneficiaries have reported that the scheme have no impact in their life and in urban area 13.71 percent have the same opinion . Diagram 8.3 illustrates impacts of the scheme by the beneficiaries. (Refer table no. 8.3 in Appendix)

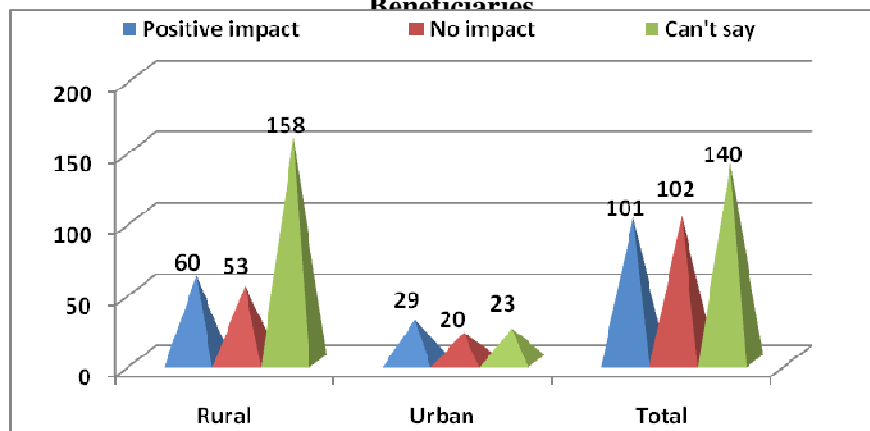
**Diagram No. 8.3: Impact of the Scheme by Beneficiaries**



Source: Table No. 8.3 in Appendix

In the case of non beneficiaries 29.45 percent reported that persons benefiting under IGNOAPS have a positive impact on their life, 29.74 percent reported that persons benefiting under this scheme have no impact. However, majority of non beneficiaries (40.82%) have reported that the scheme have not been made any impact of the on the life of beneficiaries. In rural area 22.14 percent reported that the scheme has a positive impact and in urban area 40.28 percent of non beneficiaries have the 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 (88.34%) are satisfied with the scheme. In other words, the rate of satisfaction of the scheme has been rated as high. And in the case of impact of the scheme on their life more than half of the beneficiaries reported that the scheme has some positive impact

on their life. As a social security scheme, IGNOAPS has been appreciated by the beneficiaries and it is capable to make a positive impact on their life, which is openly expressed. The gap between the level of satisfaction and the impact of the scheme on the life of the beneficiaries is a real challenge. It can be bridged only by increasing the pension amount. In this context, the recent decision taken by the Government of Tamil Nadu to increase the pension amount from Rs 400 to Rs.1000 is highly commendable.

## **Chapter 9**

### **Strengthening the Scheme**

#### **Strengthening the Scheme**

In Tamil Nadu the Indira Gandhi National Old Age Pension is implemented by the Revenue Department with the support of Postal Department. The beneficiary selection is the duty of the Revenue Inspector (RI) and Village Administrative Officer (VAO) of the Revenue Department. Those who have at the age of 65 and from BPL category can apply for the pension. The application form is freely available to the people and filled application can be submitted to the Village Administrative Officer with necessary supporting documents. The application is verified by the Revenue Inspector and eligible applications are forwarded to the Special Tahasildar (SSS) for the approval and sanctioning of the financial allocation.

The pension amount is directly paid by cash to the beneficiaries through money order. It is noticed that before the 5<sup>th</sup> of every month the pension amount is reached 'at the door step of the beneficiaries'. In every month the Special Tahasildar verify the status of the disbursement of pension amount by visiting the field. In every month the death cases are removed from the beneficiary list and new cases are included in the list. In each district the district authorities convened the review meeting in every month and assess the progress of the scheme and the public also can submit the complaints regarding the implementation of the scheme. During the field visit, the beneficiaries have made complaints that at the delivery point of the pension it is reported cases of corruption. Rent seeking behavior by the staff of the postal department is very customary as reported and it is partially admitted by the Commissioner of Revenue Administration. He stated that "The system of disbursement of Old Age Pension (OAP) amount is handled by Postal Department. Several complaints are being received on belated payments/ non disbursement of amount properly to the OAP pensioners and necessary follow up action is being taken by the Collectors". (*Interview with the Commissioner of Revenue Administration, Govt. of Tamil Nadu on 26 October 2010*). Therefore, the department is in search of other modalities with the support of bio metric systems.

#### **9.1 Identification of beneficiaries**

The selection of the beneficiaries is the duty of the Revenue Inspector and the Special Tahasildar in the Revenue Department. It is stated that "on receipt of application, immediately the Revenue Inspector will enquire the details furnished. If fit, the application will be sent with the report and remarks to the concerned Special Tahsildar (SSS) who will sanction the pension".

*(Interview with the Commissioner of Revenue Administration, Govt. of Tamil Nadu on 26 October 2010)*

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

Out of the 1484 beneficiaries surveyed, 41.59 percent opined that for verification of BPL status BPL list is essential, 35.14 percent of the beneficiaries think that land less people or those who have no other valuable assets can be considered and 19.34 percent think that income certificate from the panchayath president or from members or from Village Administrative Officer (VAO) can be considered for the BPL status. However, it is reported that Government of Tamil Nadu has adopted a method of verification of BPL status. According to the official records, it states that “BPL status is being prepared with reference to educational status ,average family income, income of house hold ,operational holding of land ,drinking water supply ,social group of house hold ,average available wear clothing ,food security ,sanitation ,labour force ,livelihood ,child status, indebtedness, assistance from family, home consumer durables by the Panchayat Development Department in case of rural areas and in the case of urban areas by Municipal Administration Department” *(Interview with the Commissioner of Revenue Administration ,Govt. of Tamil Nadu on 26 October,2010 )*

### **9.3 Verification of Age**

Regarding the verification of age, out of 1484 beneficiaries, 92.03 percent of them opined that certificate from medical officer is essential for the verification of age of the beneficiary, 2.15 percent of the beneficiaries think that BPL card is essential for the verification of the age, 2.75 percent of the opined that direct verification by VAO is essential for the verification of the age, 3.61 percent of the beneficiaries think that copy of the ration card is essential. As per the official process of verification of age is as follows , “The age is verified with reference to copy of ration card or any other substantial proof (electoral photo identity card ) authorized by the Govt”. *(Interview with the Commissioner of Revenue Administration, Govt. of Tamil Nadu on 26 October 2010)*

### **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 1484 surveyed beneficiaries ,93.30 percent of the opined that a direct verification through the Village Administrative Officer or other Govt. staff is very much essential for the confirmation of the alive status of the beneficiary, 6.09 percent think that medical certificate is enough for the purpose and 0.31 percent of the beneficiaries think that

ration card is essential for the purpose and another 0.30 percent think that ID card issued by the Govt. authorities is enough for this purpose..

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

In Tamil Nadu it is observed that a State Sponsored pension scheme is implemented in all the districts and the beneficiaries of this scheme also got the same amount. The major difference between both of the schemes is that in State OAP the age limit is 60 years and other criteria is as the same for IGNOAPS. In the State OAP, those who have completed the age of 60 years and from the BPL family are eligible for getting the pension. It is reported that a beneficiary who completes at the age of 65 she / he will automatically migrate from State Sponsored OAP to IGNOAPS. For this purpose, a migration register is kept in each district by the district authorities.

### **9.6 Gender Sensitiveness**

Out of 1484 beneficiaries surveyed, more than 66.37 percent of them are female. Regarding the gender issues of the scheme the administrative system and the majority of the beneficiaries are not aware of the gender related issues of the scheme. It is observed that 59.77 percent of the beneficiaries are widows. More than 92 percent of the female beneficiaries are illiterate or neo literate. Out of the female beneficiaries, 41.97 percent are scheduled caste, 12.20 percent are scheduled tribe, and 26.93 percent are from other backward community. Among the beneficiaries who have paid consideration for the approval of application, 72.22 percent are female. The application for old age pension was not processed in time for 35.47 percent of the female beneficiaries and more than 85 percent of the female beneficiaries are not aware of who approved their application.

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

## **9.6 Summery and Suggestions**

Beneficiary list should be expanded by adding eligible persons who are outside the beneficiary list. Staff system now available for the administration of the scheme is not enough for effective accounting procedure and for onward transmission. The system of disbursement of IGNOAPS amount is handled by Postal Department. Several complaints are being received on belated payments/non disbursement of amount properly to the pensioners and necessary follow up action is being taken by the Collectors .However, in the long run other modalities have been thought of including the business agent model and introducing the biometric system.

## **Chapter 10**

### **Summery, Conclusion and Recommendation**

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

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

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

- More than 66 percent of the beneficiaries surveyed are women. From this we can understood that women are more benefited from IGNOAPS.
- More than 51 percent of the beneficiaries are above 70 years old and more than 98 percent of the surveyed beneficiaries are BPL. This means the selection criteria for beneficiaries are followed in the State.
- More than 77 percent of the beneficiaries surveyed and 39 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 42 percent of the beneficiaries belong to SC, 10.71 percent belongs to ST and 29.31 percent belongs to OBC. The caste composition indicates that majority of them are from the deprived sections.
- Around 60 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.
- Around 20 percent of them have hypertension problems and 39.82 percent have bones related problems. So majority of them utilize the pension amount for medicines.
- Out of the non beneficiaries 79.89 percent are from marginalized communities (SC, ST and OBC), 70.26 percent are above 65 years old, 81.34 percent illiterate and neo literate and 97.38 percent are from BPL. From this we can say that the present non beneficiaries are also eligible for old age pension.
- Majority of the beneficiaries (98.56 %) 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.

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

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

- Majority of the beneficiaries (91.11%) and non beneficiaries (80.76 %) are aware of IGNOAPS. From this one can say that awareness on the programmes is very effective in the state.
- Advertisement through news paper, radio and posters has equal importance. Majority of the beneficiaries (77.62 %) of the scheme are illiterate; there is great importance to the advertisement through visual and hearing media. This is an important finding which may be kept in mind while developing IEC materials and tools for awareness generation.

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

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

- All the beneficiaries reported that they received Rs. 400 per month as pension under IGNOAPS. From this we can say that the beneficiaries are very clear about the pension amount. But in the case of non beneficiaries more than 82.80 percent have no idea about the amount of pension received by the beneficiary. This situation needs urgent awareness generation among the potential beneficiaries.
- More than 55 percent of beneficiaries reported that they have received the pension since more than last three years and more than 99 percent of beneficiaries have received the pension amount through cash. More than 82 percent of non beneficiaries are not aware of the mode of receipt of the pension.
- 'Home itself' is mentioned as the place of receipt of pension by 92 percent of beneficiaries and other places or public places by the remaining beneficiaries. As it is mentioned, in some cases it is disturbed in public places. This is applicable only to those pension holders who are not present at home when the postman comes with money order.

The second time, the pension is disbursed to those beneficiaries at the nearest public places for convenience. .

- Majority of beneficiaries (99.73%) reported that the pension amount is directly received by the beneficiaries themselves.
- Around 99 percent of the beneficiaries reported that the pension disbursement is regular.

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

The beneficiaries have to submit the application for the pension under IGNOAPS to the Village Administrative Officer (VAO). Along with the application, the age proof certificate from competent authority and the proof of BPL status also should be submitted. The applicants are mainly using ration cards, voter ID cards and certificate issued by the medical officer for proving their BPL status, residential status and age proof respectively. The application is verified by the Revenue Inspector and Special Tahsildar (SSS) of the Revenue Department and eligible applications are recommended for the releasing pension to the district authorities.

- More than 85 percent of beneficiaries have reported that they have submitted the application for getting pension under IGNOAPS. It is found that only nine beneficiaries have faced difficulties in getting application form. Out of that six are female; seven are illiterate and all from marginalized groups and from rural area.
- It is important to note that without any hesitation around 6.14 percent have paid some amount for approval of their applications. Out of that 65 are female, 77 illiterates, 65 marginalized communities (STs,SCs & other backward castes) and 78 rural inhabitants. Again, there are 53 beneficiaries who have reported the exact amount which is paid as 'consideration' for processing the application.
- More than 61 percent of the beneficiaries reported that the application was processed in time. There are 527 beneficiaries who stated that their application was not processed in time. Out of them 415 are illiterates, 349 women, 405 marginalized communities and 430 rural inhabitants.
- It is found that 94.11 percent of beneficiaries are aware of the methods of verification of facts and 15.95 percent are aware of who approved their application.

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

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

- Only 10.04 percent of the beneficiaries have income from other sources. It is more important to note that majority of the beneficiaries under this scheme fully depend on pension amount for their daily needs. Those who have income from other sources other than old age pension 24 percent of them have income from agriculture and allied activities and 72.48 percent of them are daily wage earners.
- Out of the beneficiaries who have some source of income other than pension, 87.25 percent of them have annual income from other source is up to Rs. 12000/- and 8.05 percent have annual income between Rs.12000/- to Rs. 20000/-
- In the State cent percent of beneficiaries utilized some amount from their pension for food, 74.26 percent for cloth, 85.71 percent for medicine and 30.32 percent have shared some portion of the amount for relatives. It is very important to note that majority of them used to care their health by spending a major share for medicine from their pension.
- In the case of non beneficiary, 83.09 percent have no source of income. Therefore, they are fully depending on their children for their day to day life.

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

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

Majority of the beneficiaries (88.34%) are satisfied with the scheme. In other words, the rate of satisfaction of the scheme has been rated as high. And in the case of impact of the scheme on their life more than half of the beneficiaries reported that the scheme has some positive impact on their life. As a social security scheme, IGNOAPS has been appreciated by the beneficiaries and it is capable to make a positive impact on their life, which is openly expressed. The gap between the level of satisfaction and the impact of the scheme on the life of the beneficiaries is a real challenge. It can be bridged only by increasing the pension amount. In this context, the recent decision taken by the Government of Tamil Nadu to increase the pension amount from Rs. 400 to Rs.1000 is highly commendable.

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

In Tamil Nadu the Indira Gandhi National Old Age Pension is implemented by the Revenue Department with the support of Postal Department. The beneficiary selection is the duty of the Revenue Inspector (RI) and Village Administrative Officer (VAO) of the Revenue Department. Those who have at the age of 65 and from BPL category can apply for the pension. The application form is freely available to the people and filled application can be submitted to the Village Administrative Officer with necessary supporting documents. The application is verified

by the Revenue Inspector and eligible applications are forwarded to the Special Tahasildar (SSS) for the approval and sanctioning of the financial allocation.

The pension amount is directly paid by cash to the beneficiaries through money order. It is noticed that before the 5<sup>th</sup> of every month the pension amount is reached 'at the door step of the beneficiaries'. In every month the Special Tahasildar verify the status of the disbursement of pension amount by visiting the field. In every month the death cases are removed from the beneficiary list and new cases are included in the list. In each district the district authorities convened the review meeting in every month and assess the progress of the scheme and the public also can submit the complaints regarding the implementation of the scheme. During the field visit, the beneficiaries have made complaints that at the delivery point of the pension it is reported cases of corruption. Rent seeking behavior by the staff of the postal department is very customary as reported and it is partially admitted by the Commissioner of Revenue Administration. He stated that "The system of disbursement of Old Age Pension (OAP) amount is handled by Postal Department. Several complaints are being received on belated payments/non disbursement of amount properly to the OAP pensioners and necessary follow up action is being taken by the Collectors". (*Interview with the Commissioner of Revenue Administration, Govt. of Tamil Nadu on 26 October 2010*). Therefore, the department is in search of other modalities with the support of bio metric systems.

### **10.8: Gender Sensitiveness**

Out of 1484 beneficiaries surveyed, more than 66.37 percent of them are female. Regarding the gender issues of the scheme the administrative system and the majority of the beneficiaries are not aware of the gender related issues of the scheme. It is observed that 59.77 percent of the beneficiaries are widows. More than 92 percent of the female beneficiaries are illiterate or neo literate. Out of the female beneficiaries, 41.97 percent are scheduled caste, 12.20 percent are scheduled tribe, and 26.93 percent are from other backward community. Among the beneficiaries who have paid consideration for the approval of application, 72.22 percent are female. The application for old age pension was not processed in time for 35.47 percent of the female beneficiaries and more than 85 percent of the female beneficiaries are not aware of who approved their application.

It is noticed that there are number of records submitted along with the application for the old age pension, like certificate from medical officer, copy of the ration cards, copy of the identity card etc. It is found that without the external support, a woman who is more than 65 years old, who also may be a widow or destitute is very difficult to collect these documents from different offices and submit to the Govt. It is better to simplify the formalities for getting pension under

IGNOAPSI. The gender sensitivity analysis gives an impression that women needs support structure or agency support in the submission of the application and its process.

#### **10.9: Suggestions**

- It is better to conduct more awareness through SHGs, Neighborhoods Groups, Gram Sabha and MGNREGA work site.
- Publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions.
- It is better to select prime time in TV and radio for the advertising the scheme.
- It is better to use the platform of Gram Sabha for the awareness generation.
- Schools may another medium which can be used for awareness building. Children can pass over the information to their respective parents and grandparents.
- It is better to implement the scheme through Anganwady or SHGs with the support of smart card.
- The amount of pension may be increased due to the price hike of essential items
- Majority of the beneficiaries have spent a good amount of pension for medicine. It better to include the beneficiaries under comprehensive health insurance scheme
- It is better to include the beneficiaries under Annapurna / Anthyothaya/ Anna Yojana
- Free medical check may be arranged at the nearest PHC.
- Beneficiary list should be expanded by adding eligible persons who are outside the beneficiary list.
- Staff system now available for the administration of the scheme is not enough for effective accounting procedure and for onward transmission.
- Attempt should be made to address the complaints on belated payments/non disbursement of amount properly to the pensioners and necessary follow up action to be taken.
- In the long run other scientific and citizen friendly modalities have been thought of including the business agent model and introducing the biometric system.

## Appendix

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

Name of the District	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Velloore	401	33.33	96	34.16	497	33.49
Perumbalooore	402	33.42	95	33.81	497	33.49
Nilgiri	400	33.25	90	32.03	490	33.02
Tamil Nadu State	1203	100	281	100	1484	100

Source: Field Survey by CRM

**Table No. 3.2: Actual Coverage of Non Beneficiaries**

Name of the District	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Velloore	93	34.32	24	33.33	117	34.11
Perumbalooore	90	33.21	24	33.33	114	33.24
Nilgiri	88	32.47	24	33.33	112	32.65
Tamil Nadu State	271	100	72	100	343	100

Source: Field Survey by CRM

**Table No. 3.3: Gender Profile of the Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Male	418	34.75	81	28.83	499	33.63
Female	785	65.25	200	71.17	985	66.37
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

**Table No. 3.4: Gender Profile of the Non Beneficiaries**

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Male	121	44.65	28	38.89	149	43.44
Female	150	55.35	44	61.11	194	56.56
Total	271	100	72	100	343	100.00

Source: Field Survey by CRM

Table No. 3.5: Religious Category of Sample Beneficiaries

Category	Sample Beneficiaries	Percentage	Sample Beneficiaries	Percentage	Total	Percentage
	Rural		Urban			
Hindu	1,129	93.84	239	85.05	1,368	92.18
Muslim	43	3.57	32	11.39	75	5.05
Sikh	12	1.00	2	0.71	14	0.94
Jain	1	0.08	0	0	1	0.07
Christian	16	1.33	8	2.85	24	1.62
Neo Buddhist	1	0.08	0	0	1	0.07
Others	1	0.08	0	0	1	0.07
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

Table No. 3.6: Religious Category of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
	Hindu		249			
Muslim	10	3.69	6	8.33	16	4.66
Sikh	5	1.85	0	0.00	5	1.46
Jain	0	0.00	0	0.00	0	0.00
Christian	7	2.58	1	1.39	8	2.33
Neo-Buddhist	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

Table No. 3.7: Age Profile of Sample Beneficiaries

Age Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
	Up to 65		134			
65-70	439	36.49	122	43.42	561	37.80
70-75	481	39.98	109	38.79	590	39.76
75-80	120	9.98	16	5.69	136	9.16
80-85	25	2.08	2	0.71	27	1.82
Above 85	4	0.33	1	0.36	5	0.34
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

Table No. 3.8: Age Profile of Sample Non Beneficiaries

Age Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
	Up to 65		93			
65-70	101	37.27	37	51.39	138	40.23
70-75	59	21.77	21	29.17	80	23.32

75-80	16	5.90	2	2.78	18	5.25
80-85	2	0.74	2	2.78	4	1.17
Above 85	0	0.00	1	1.39	1	0.29
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

Table No. 3.9: Educational Profile of the Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	944	78.47	208	74.02	1,152	77.62
Literate	76	6.32	27	9.61	103	6.94
Primary	112	9.31	23	8.19	135	9.10
Middle School	53	4.41	16	5.69	69	4.65
High School	17	1.41	7	2.49	24	1.62
Higher Secondary	1	0.08	0	0	1	0.07
Graduate	0	0	0	0	0	0
Post Graduate	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	182	67.16	60	83.33	242	70.55
Literate	32	11.81	5	6.94	37	10.79
Primary	28	10.33	4	5.56	32	9.33
Middle School	22	8.12	3	4.17	25	7.29
High School	7	2.58	0	0.00	7	2.04
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
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

Table No. 3.11: Social Category of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
SC	522	43.39	111	39.50	633	42.65
ST	129	10.72	30	10.68	159	10.71
OBC	366	30.42	69	24.56	435	29.31
General	186	15.46	71	25.27	257	17.32
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

Table No. 3.12: Social Category of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
SC	113	41.70	40	55.56	153	44.61
ST	28	10.33	5	6.94	33	9.62
OBC	80	29.52	8	11.11	88	25.66
General	50	18.45	19	26.39	69	20.12
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

Table No. 3.13: Economical Status of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
BPL	1,186	98.59	279	99.29	1,465	98.72
APL	17	1.41	2	0.71	19	1.28
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

Table No. 3.14: Economical Status of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
BPL	262	96.68	72	100	334	97.38
APL	9	3.32	0	0	9	2.62
Total	271	100.00	72	100	343	100.00

Source: Field Survey by CRM

Table No. 3.15: Marital Status of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	52	4.32	9	3.20	61	4.11
Currently Married	399	33.17	81	28.83	480	32.35
Widow	707	58.77	180	64.06	887	59.77
Divorced/ Separated	6	0.50	2	0.71	8	0.54
Others	39	3.24	9	3.20	48	3.23
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

Table No. 3.16: Marital Status of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	13	4.80	1	1.39	14	4.08
Currently Married	129	47.60	38	52.78	167	48.69
Widow	119	43.91	31	43.06	150	43.73

Divorced/ Separated	1	0.37	0	0.00	1	0.29
Others	9	3.32	2	2.78	11	3.21
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	180	14.96	30	10.68	210	14.15
Locomotive disability	130	10.81	38	13.52	168	11.32
Hearing disability	240	19.95	42	14.95	282	19.00
Speech disability	160	13.3	45	16.01	205	13.81
Deaf & Dump	393	32.67	80	28.47	473	31.87
Others	100	8.31	46	16.37	146	9.84
Total	1203	100	281	100.00	1484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	22	8.12	7	9.72	29	8.45
Locomotive disability	27	9.96	7	9.72	34	9.91
Hearing disability	28	10.33	14	19.44	42	12.24
Speech disability	22	8.12	4	5.56	26	7.58
Deaf & Dump	12	4.43	0	0.00	12	3.50
Others	160	59.04	40	55.56	200	58.31
Total	271	100	72	100.00	343	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	225	18.7	70	24.91	295	19.88
Diabetes	150	12.47	25	8.9	175	11.79
Hypertension and diabetes	66	5.49	23	8.19	89	6.00
Heart disease	30	2.49	13	4.63	43	2.90
Joint / bones related problems	500	41.56	91	32.38	591	39.82
Chest related problems	19	1.58	10	3.56	29	1.95
Any other chronic or critical disease	213	17.71	49	17.44	262	17.65
Total	1203	100	281	100	1484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	16	5.9	10	13.89	26	7.58
Diabetes	25	9.23	11	15.28	36	10.50
Hypertension and diabetes	23	8.49	13	18.06	36	10.50
Heart disease	23	8.49	12	16.67	35	10.20
Joint / bones related problems	92	33.95	15	20.83	107	31.20
Chest related problems	1	0.37	2	2.78	3	0.87
Any other chronic or critical disease	91	33.58	9	12.50	100	29.15
Total	271	100.01	72	100.00	343	100.00

Source: Field Survey by CRM

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

Category	Total Members Excluding beneficiary- Rural Area	Size of the Family	Total Members Excluding beneficiary Urban Area	Size of the Family	Total Members Excluding beneficiary	Size of the Family
Average size of the Family	2029	1.69	410	1.60	2439	1.64

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	524	2.93	122	2.69	646	2.88

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	289	14.24	54	13.17	343	14.06
Married Children	949	46.77	212	51.71	1,161	47.60
Unmarried Children	236	11.63	63	15.37	299	12.26
Parents	10	0.49	3	0.73	13	0.53
Other Relatives	201	9.91	32	7.80	233	9.55
Grand Children	309	15.23	45	10.98	354	14.51
Others	35	1.72	1	0.24	36	1.48
Total	2,029	100.00	410	100.00	2,439	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Spouse	81	15.46	33	27.04	114	17.65
Married Children	266	50.76	62	50.82	328	50.77
Unmarried Children	42	8.02	7	5.74	49	7.59
Parents	1	0.19	0	0	1	0.15
Other Relatives	55	10.50	10	8.20	65	10.06
Grand Children	75	14.31	10	8.20	85	13.16
Others	4	0.76	0	0	4	0.62
Total	524	100	122	100	646	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below 20 years	292	14.39	47	11.46	339	13.90
20-30	281	13.85	65	15.85	346	14.19
30-40	495	24.40	108	26.34	603	24.72
40-50	567	27.94	113	27.56	680	27.88
Above 50	394	19.42	77	18.78	471	19.31
Total	2,029	100.00	410	100.00	2,439	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below 20 years	82	15.65	10	8.20	92	14.24
20-30	100	19.08	21	17.21	121	18.73
30-40	127	24.24	22	18.03	149	23.07
40-50	122	23.28	30	24.59	152	23.53
Above 50	93	17.75	39	31.97	132	20.43
Total	524	100	122	100	646	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	815	40.17	148	36.10	963	39.48
Literate	191	9.41	24	5.85	215	8.82
Primary	280	13.80	84	20.49	364	14.92
Middle School	397	19.57	89	21.71	486	19.93
High School	246	12.12	48	11.71	294	12.05
Higher Secondary	89	4.39	14	3.41	103	4.22
Graduate	9	0.44	3	0.73	12	0.49
Post Graduate	2	0.10	0	-0.00	2	0.08
Total	2,029	100.00	410	100.00	2,439	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	163	31.10	42	34.43	205	31.73
Literate	81	15.46	16	13.11	97	15.02
Primary	79	15.08	27	22.13	106	16.41
Middle School	97	18.51	27	22.13	124	19.20
High School	73	13.93	7	5.74	80	12.38
Higher Secondary	18	3.44	1	0.82	19	2.94
Graduate	12	2.29	2	1.64	14	2.17
Post Graduate	1	0.19	0	0	1	0.15
Total	524	100	122	100	646	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	467	23.02	87	21.22	554	22.71
Currently Married	1,496	73.73	313	76.34	1,809	74.17
Widow	55	2.71	10	2.44	65	2.67
Divorced/ Separated	9	0.44	0	-0.00	9	0.37
Others	2	0.10	0	-0.00	2	0.08
Total	2,029	100.00	410	100.00	2,439	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	143	27.29	17	13.93	160	24.77
Currently Married	377	71.95	103	84.43	480	74.30
Widow	4	0.76	2	1.64	6	0.93
Divorced/ Separated	0	0	0	0	0	-0.00
Others	0	0	0	0	0	-0.00
Total	524	100	122	100	646	100.00

Source: Field Survey by CRM

Table No. 3.31: Details of Earning Members - Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	5	0.25	0	0	5	0.21
No	25	1.23	5	1.22	30	1.23
No Response	1999	98.52	405	98.78	2404	98.56
Total	2029	100	410	100	2439	100

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	0	0	0	0	0	0
No	6	1.15	1	0.82	7	1.10
No Response	518	98.85	121	99.18	639	98.90
Total	524	100	122	100	646	100

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	1,098	91.27	254	90.39	1,352	91.11
No	105	8.73	27	9.61	132	8.89
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	209	77.12	68	94.44	277	80.76
No	62	22.88	4	5.56	66	19.24
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Newspaper advertisements	412	34.25	127	31.83	495	33.36
Radio advertisements / programmes	212	17.62	87	21.80	309	20.82
T. V. advertisements / programmes	29	2.41	25	6.27	55	3.71
Posters	115	9.56	64	16.04	210	14.15
Any other mode / method	435	36.16	96	24.06	415	27.96
Total	1203	100.00	399	100.00	1484	100.00

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	54	19.93	42	35.59	116	33.82
Radio advertisements / programmes	70	25.83	30	25.42	65	18.95

T. V. advertisements / programmes	11	4.06	15	12.71	20	5.83
Posters	45	16.61	15	12.71	55	16.03
Any other mode / method	91	33.58	16	13.56	87	25.36
Total	271	100.00	118	100.00	343	100.00

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	0	0	0	0
Rs.100 to Rs.200	0	0	0	0	0	0
Rs.200 to Rs.300	0	0	0	0	0	0
Rs.300- Rs.400	0	0	0	0	0	0
More than Rs.400	1,199	99.67	279	100	1,478	99.60
No Response	4	0.33	2	0	6	0.40
Total	1,203	100.00	279	100	1,484	100.00

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	0.00	0	0	0	0.00
Rs.100-Rs200	0	0.00	0	0	0	0.00
Rs.200 to Rs.300	0	0.00	0	0	0	0.00
Rs.300 to Rs.400	0	0.00	0	0	0	0.00
More than Rs.400	10	3.69	49	53.06	59	17.20
No Response	261	96.31	23	46.94	284	82.80
Total	271	100.00	72	100	343	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below One Year	178	14.8	19	6.81	197	13.27
1-2 Years	234	19.45	58	20.79	292	19.68
2-3 Years	143	11.89	33	11.83	176	11.86
More than three years	648	53.87	171	60.57	819	55.19
Total	1,203	100.01	281	100	1484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below One Year	56	20.66	6	8.45	62	18.08
1-2 Years	67	24.72	21	29.58	88	25.66

2-3 Years	59	21.77	13	18.31	72	20.99
More than three years	76	28.04	31	43.66	107	31.20
No Response	13	4.80	1	0.00	14	4.08
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Direct Deposit in Post Office Account	1	0.08	0	0	1	0.07
Direct Deposit in Bank Account	0	0.00	0	0	0	0.00
Payment by Cheque / Draft	0	0.00	0	0	0	0.00
Payment in cash	1,200	99.75	279	99.29	1,479	99.66
Any other	2	0.17	2	0.71	4	0.27
Total	1,203	100.00	281	100	1,484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Direct Deposit in Post Office Account	0	0.00	0	0	0	0.00
Direct Deposit in Bank Account	0	0.00	0	0	0	0.00
Payment by Cheque / Draft	0	0.00	0	0	0	0.00
Payment in cash	10	3.69	49	68.05	59	17.20
Any Other	0	0.00	0	0	0	0.00
No response	261	96.31	23	31.95	284	82.80
Total	271	100.00	72	100	343	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Home	1,095	91.02	280	99.64	1,375	92.65
Panchayat Office / Municipal Office	0	0	0	0	0	0.00
School Building	0	0	0	0	0	0.00
Other Public Place	0	0	0	0	0	0.00
Any Other	108	8.81	1	0.36	109	7.35
Total	1,203	99.83	281	100	1,484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Home	9	3.32	49	68.05	58	16.91
Panchayat Office / Municipal Office	0	0.00	0	0	0	0.00
School Building	0	0.00	0	0	0	0.00
Other Public Place	0	0.00	0	0	0	0.00
Any Other	1	0.37	0	0	1	0.29
No Response	261	96.31	23	31.95	284	82.80
Total	271	100.00	72	100	343	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below 3 Kms	102	8.48	1	0.36	103	6.94
3-6 Kms	5	0.42	0	0	5	0.34
6 -9Kms	0	0.00	0	0	0	0.00
9-12 kms	0	0.00	0	0	0	0.00
Above 12 Km	0	0.00	0	0	0	0.00
No Response	1096	91.11	280	99.64	1376	92.72
Total	1203	100.00	281	100	1484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below 3 Kms	1	0.37	0	0	1	0.29
3-6 Kms	0	0.00	0	0	0	0.00
6-9 Kms	0	0.00	0	0	0	0.00
9-12 Kms	0	0.00	0	0	0	0.00
More than 6 Kms	0	0.00	0	0	0	0.00
No response	270	99.63	72	100	342	99.71
Total	271	100.00	72	100	343	100.00

Source: Field Survey by CRM

Table No. 5.11: Receiver of Pension by Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Self	1,201	99.83	279	100	1,480	99.73
Spouse	0	0.00	0	0	0	0.00
Son / Daughter	0	0.00	0	0	0	0.00
Grand son / Grand daughter	0	0.00	0	0	0	0.00
Other Relatives	0	0.00	0	0	0	0.00

Friends	0	0.00	0	0	0	0.00
Middleman	0	0.00	0	0	0	0.00
Any other	2	0.17	2	0	4	0.27
Total	1,203	100.00	281	100	1,484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Self	10	3.69	49	68.06	59	17.20
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	261	96.31	23	31.94	284	82.80
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

Table No. 5.13: Periodicity of Receiving Pension by Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Every month	1,189	98.84	279	99.29	1,468	98.92
Once in two months	3	0.25	0	0	3	0.20
Once in three months	0	0.00	0	0	0	0.00
Once in six months	0	0.00	0	0	0	0.00
Once in a year	0	0.00	0	0	0	0.00
Uncertain / irregular	9	0.75	0	0	9	0.61
Any other	0	0.00	0	0	0	0.00
No Response	2	0.17	2	00.71	4	0.27
Total	1,203	100.00	281	100	1,484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Every month	67	24.72	58	81.69	125	36.44
Once in two months	2	0.74	0	0.00	2	0.58
Once in three months	6	2.21	0	0.00	6	1.75
Once in six months	7	2.58	0	0.00	7	2.04
Once in a year	0	0.00	0	0.00	0	0.00
Uncertain / irregular	24	8.86	0	0.00	24	7.00
No Response	165	60.88	14	18.31	179	52.29
Total	271	100.00	72	100.00	343	100.00
Total	161	100.00	49	100.00	210	100.00

Source: Field Survey by CRM

Table No. 6.1: Submission of Application by the Beneficiaries

Category	Sample Beneficiaries Rural		Sample Beneficiaries Urban		Total	Percentage
	Percentage		Percentage			
Yes	1,031	85.70	236	83.98	1,267	85.38
No	172	14.30	45	16.02	217	14.62
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural		Sample Non Beneficiaries Urban		Total	Percentage
	Percentage		Percentage			
Yes	224	82.66	64	88.89	288	83.97
No	47	17.34	8	11.11	55	16.03
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	1	33.33	6	100.00	250	59.67	732	87.25	7	77.78	982	78.06
Literate	0	0.00	0	0.00	47	11.22	50	5.96	0	0.00	97	7.71
Primary School	1	33.33	0	0.00	68	16.23	30	3.58	1	11.11	98	7.79
Middle School	1	33.33	0	0.00	41	9.79	21	2.50	1	11.11	62	4.93
High School/ Intermediate	0	0.00	0	0.00	13	3.10	6	0.72	0	0.00	19	1.51
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	3	100	6	100	419	100	839	100	9	100	1258	100

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	1	33.33	3	50.00	187	44.63	359	42.79	4	44.44	546	43.40
Scheduled Tribe	0	0.00	1	16.67	35	8.35	111	13.23	1	11.11	146	11.61
Other Backward	2	66.67	2	33.33	145	34.61	226	26.94	4	44.44	371	29.49
General	0	0.00	0	0.00	52	12.41	143	17.04	0	0.00	195	15.50
Total	3	100	6	100	419	100	839	100	9	100	1258	100

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	3	100.00	6	100.00	353	84.25	671	79.98	9	100.00	1024	81.40
Urban	0	0.00	0	0.00	66	15.75	168	20.02	0	0.00	234	18.60
Total	3	100	6	100	419	100	839	100	9	100	1258	100

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	17	68.00	60	92.31	270	57.82	791	87.11	77	85.56	1061	77.16
Literate	0	0.00	1	1.54	49	10.49	53	5.84	1	1.11	102	7.42
Primary School	6	24.00	3	4.62	85	18.20	36	3.96	9	10.00	121	8.80
Middle School	1	4.00	1	1.54	46	9.85	21	2.31	2	2.22	67	4.87
High School/ Intermediate	1	4.00	0	0.00	17	3.64	7	0.77	1	1.11	24	1.75
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	25	100	65	100	467	100	908	100	90	100.	1375	100

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	7	28.00	14	21.54	207	44.33	393	43.28	21	23.33	600	43.64
Scheduled Tribe	4	16.00	10	15.38	34	7.28	110	12.11	14	15.56	144	10.47
Other Backward	5	20.00	25	38.46	164	35.12	237	26.10	30	33.33	401	29.16
General	9	36.00	16	24.62	62	13.28	168	18.50	25	27.78	230	16.73
Total	25	100	65	100	467	100	908	100	90	100	1375	100

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	22	88.00	56	86.15	390	83.51	719	79.19	78	86.67	1109	80.65
Urban	3	12.00	9	13.85	77	16.49	189	20.81	12	13.33	266	19.35
Total	25	100	65	100	467	100	908	100	90	100	1375	100

Source: Field Survey by CRM

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

Category		Yes				Total	
		Male		Female		Nos	%
		Nos	%	Nos	%		
Illiterate	<= Rs.100	4	22.22	15	42.86	19	35.85
	>100 to <= Rs.200	3	16.67	13	37.14	16	30.19
	>200 to <=Rs.300	1	5.56	2	5.71	3	5.66
	>300 to <= Rs.400	2	11.11	2	5.71	4	7.55
	> Rs.400	0	0.00	0	0.00	0	0.00
Literate	<= Rs.100	0	0.00	1	2.86	1	1.89
	>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	4	22.22	1	2.86	5	9.43
	>100 to <= Rs.200	2	11.11	0	0.00	2	3.77
	>200 to <=Rs.300	1	5.56	0	0.00	1	1.89
	>300 to <= Rs.400	0	0.00	1	2.86	1	1.89
	> 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	1	5.56	0	0.00	1	1.89
	>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
Total		18	100.00	35	100.00	53	100.00

Source: Field Survey by CRM

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

Category		Yes				Total	
		Male		Female		Nos	%
		Nos	%	Nos	%		
Scheduled Caste	<= Rs.100	1	5.56	3	8.57	4	7.55
	>100 to <= Rs.200	0	0.00	5	14.29	5	9.43
	>200 to <=Rs.300	1	5.56	2	5.71	3	5.66
	>300 to <= Rs.400	0	0.00	1	2.86	1	1.89
	> Rs.400	0	0.00	0	0.00	0	0.00
Scheduled Tribe	<= Rs.100	4	22.22	5	14.29	9	16.98
	>100 to <= Rs.200	2	11.11	2	5.71	4	7.55
	>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	2	11.11	7	20.00	9	16.98
	>100 to <= Rs.200	0	0.00	2	5.71	2	3.77
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	2	5.71	2	3.77
	> Rs.400	0	0.00	0	0.00	0	0.00
General	<= Rs.100	2	11.11	2	5.71	4	7.55
	>100 to <= Rs.200	3	16.67	4	11.43	7	13.21
	>200 to <=Rs.300	1	5.56	0	0.00	1	1.89
	>300 to <= Rs.400	2	11.11	0	0.00	2	3.77
	> Rs.400	0	0.00	0	0.00	0	0.00
Total		18	100.00	35	100.00	53	100.00

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	9	50.00	16	45.71	25	47.17
	>100 to <= Rs.200	5	27.78	12	34.29	17	32.08
	>200 to <=Rs.300	2	11.11	1	2.86	3	5.66
	>300 to <= Rs.400	2	11.11	2	5.71	4	7.55
	> Rs.400	0	0.00	0	0.00	0	0.00
Urban	<= Rs.100	0	0.00	1	2.86	1	1.89
	>100 to <= Rs.200	0	0.00	1	2.86	1	1.89
	>200 to <=Rs.300	0	0.00	1	2.86	1	1.89
	>300 to <= Rs.400	0	0.00	1	2.86	1	1.89
	> Rs.400	0	0.00	0	0.00	0	0.00
Total		18	100.00	35	100.00	53	100.00

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	157	56.07	475	86.05	104	58.43	311	89.11	632	75.96	415	78.75
Literate	35	12.50	38	6.88	11	6.18	13	3.72	73	8.77	24	4.55
Primary School	51	18.21	19	3.44	39	21.91	17	4.87	70	8.41	56	10.63
Middle School	28	10.00	16	2.90	16	8.99	5	1.43	44	5.29	21	3.98
High School/ Intermediate	9	3.21	4	0.72	8	4.49	3	0.86	13	1.56	11	2.09
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	280	100	552	100	178	100	349	100	832	100	527	100

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	116	41.43	233	42.21	82	46.07	148	42.41	349	41.95	230	43.64
Scheduled Tribe	29	10.36	82	14.86	7	3.93	37	10.60	111	13.34	44	8.35
Other Backward	103	36.79	152	27.54	54	30.34	77	22.06	255	30.65	131	24.86
General	32	11.43	85	15.40	35	19.66	87	24.93	117	14.06	122	23.15
Total	280	100	552	100	178	100	349	100	832	100	527	100

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	232	82.86	433	78.44	148	83.15	282	80.80	665	79.93	430	81.59
Urban	48	17.14	119	21.56	30	16.85	67	19.20	167	20.07	97	18.41
Total	280	100	552	100	178	100	349	100	832	100	527	100

Source: Field Survey by CRM

Table No. 6.15: Verification of Details- Education Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	276	58.11	799	87.32	14	63.64	58	89.23	1075	77.34	72	82.76
Literate	48	10.11	50	5.46	1	4.55	4	6.15	98	7.05	5	5.75
Primary School	90	18.95	38	4.15	3	13.64	2	3.08	128	9.21	5	5.75
Middle School	45	9.47	21	2.30	2	9.09	1	1.54	66	4.75	3	3.45
High School/ Intermediate	16	3.37	7	0.77	2	9.09	0	0.00	23	1.65	2	2.30
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	475	100	915	100	22	100	65	100	1390	100	87	100

Source: Field Survey by CRM

Table No. 6.16: Verification of Details- Caste Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	209	44.00	387	42.30	8	36.36	25	38.46	596	42.88	33	37.93
Scheduled Tribe	36	7.58	107	11.69	3	13.64	13	20.00	143	10.29	16	18.39
Other Backward	159	33.47	248	27.10	10	45.45	16	24.62	407	29.28	26	29.89
General	71	14.95	173	18.91	1	4.55	11	16.92	244	17.55	12	13.79
Total	475	100	915	100	22	100	65	100	1390	100	87	100

Source: Field Survey by CRM

Table No. 6.17: Verification of Details- Area Wise

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	397	83.58	729	79.67	20	90.91	53	81.54	1126	81.01	73	83.91
Urban	78	16.42	186	20.33	2	9.09	12	18.46	264	18.99	14	16.09
Total	475	100	915	100	22	100	65	100	1390	100	87	100

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	57	57.58	119	87.50	232	58.59	737	87.53	176	74.89	969	78.27
Literate	6	6.06	2	1.47	43	10.86	51	6.06	8	3.40	94	7.59
Primary School	21	21.21	11	8.09	71	17.93	29	3.44	32	13.62	100	8.08
Middle School	8	8.08	2	1.47	39	9.85	20	2.38	10	4.26	59	4.77
High School/ Intermediate	7	7.07	2	1.47	11	2.78	5	0.59	9	3.83	16	1.29
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	99	100	136	100	396	100	842	100	235	100	1238	100

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	30	30.30	54	39.71	186	46.97	358	42.52	84	35.74	544	43.94
Scheduled Tribe	3	3.03	5	3.68	35	8.84	115	13.66	8	3.40	150	12.12
Other Backward	33	33.33	45	33.09	137	34.60	218	25.89	78	33.19	355	28.68
General	33	33.33	32	23.53	38	9.60	151	17.93	65	27.66	189	15.27
Total	99	100	136	100	396	100	842	100	235	100	1238	100

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	86	86.87	126	92.65	329	83.08	653	77.55	212	90.21	982	79.32
Urban	13	13.13	10	7.35	67	16.92	189	22.45	23	9.79	256	20.68
Total	99	100	136	100	396	100	842	100	235	100	1238	100

Source: Field Survey by CRM

Table No. 7.1: Details of Other Income - Beneficiaries

Category	Sample Beneficiaries Rural		Sample Beneficiaries Urban		Total	Percentage
	Percentage	Percentage	Percentage	Percentage		
Yes	133	11.06	16	5.73	149	10.04
No	1,070	88.94	265	94.27	1,333	89.82
Total	1,203	100.00	281	100.00	1,484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural		Sample Non Beneficiaries Urban		Total	Percentage
	Percentage	Percentage	Percentage	Percentage		
Yes	52	19.19	6	8.33	58	16.91
No	219	80.81	66	91.67	235	83.09
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM

Table No. 7.3: Source of Other Income - Beneficiaries

Category	Sample Beneficiaries Rural		Sample Beneficiaries Urban		Total	Percentage
	Percentage	Percentage	Percentage	Percentage		
Agriculture & Allied activities	33	24.81	3	18.75	36	24.16
Self employment other than agriculture	2	1.50	2	12.50	4	2.68
Daily wages / Labourer	97	72.93	11	68.75	108	72.48
Remittance / Transfer of Income	1	0.75	0	0	1	0.67
Interest on FD/ Deposits	0	0	0	0	0	0
Total	133	100.00	16	100.00	149	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural		Sample Non Beneficiaries Urban		Total	Percentage
	Percentage	Percentage	Percentage	Percentage		
Agriculture & Allied activities	9	17.31	0	0	9	15.52
Self employment other than agriculture	1	1.92	1	16.67	2	3.45

Daily wages / Labourer	42	80.77	5	83.33	47	81.03
Remittance / Transfer of Income	0	0	0	0	0	0
Interest on FD / Deposits	0	0	0	0	0	0
Others	0	0	0	0	0	0
Total	52	100	6	100	58	100

Source: Field Survey by CRM

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

Category	Sample Beneficiaries		Sample Beneficiaries		Total	Percentage
	Rural	Percentage	Urban	Percentage		
Upto Rs.12000	118	88.72	12	75	130	87.25
12000 to 20000	9	6.77	3	18.75	12	8.05
20000 to 30000	2	1.50	1	6.25	3	2.01
30000 to 60000	1	0.75	0	0	1	0.67
60000 to 120000	3	2.26	0	0	3	2.01
120000 to 240000	0	0	0	0	0	0
240000 to 500000	0	0	0	0	0	0
Above 500000	0	0	0	0	0	0
Total	133	100	16	100	149	100

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries		Sample Non Beneficiaries		Total	Percentage
	Rural	Percentage	Urban	Percentage		
Upto Rs.12000	45	86.54	3	50	48	82.76
12000 to 20000	6	11.54	2	33.33	8	13.79
20000 to 30000	1	1.92	1	16.67	2	3.45
30000 to 60000	0	0	0	0	0	0
60000 to 120000	0	0	0	0	0	0
120000 to 240000	0	0	0	0	0	0
240000 to 500000	0	0	0	0	0	0
Above 500000	0	0	0	0	0	0
Total	52	100.00	6	100.00	58	100.00

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

Category	Sample Beneficiaries		Sample Beneficiaries		Total	Percentage
	Rural	Percentage	Urban	Percentage		
Upto 10%	11	0.91	2	0.00	15	0.88
11 to 20%	321	26.68	67	24.01	388	26.15
21 to 30%	121	10.06	46	16.49	167	11.25
31 to 40%	104	8.65	22	7.89	126	8.49
Above 40%	646	53.70	144	51.61	790	53.23
Total	1203	100.00	281	100.00	1484	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0.00	7	9.72	7	3.17
11 to 20%	38	25.50	18	25.00	56	25.34
21 to 30%	35	23.49	12	16.67	47	21.27
31 to 40%	18	12.08	9	12.50	27	12.22
Above 40%	58	38.93	26	36.11	84	38.01
Total	149	100.00	72	100.00	221	100

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Up to 10%	155	17.40	59	27.96	214	19.42
11 to 20%	328	36.81	96	45.50	424	38.48
21 to 30%	342	38.38	48	22.75	390	35.39
31 to 40%	47	5.27	6	2.84	53	4.81
Above 40%	19	2.13	2	0.95	21	1.91
Total	891	100.00	211	100.00	1102	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Up to 10%	36	26.67	0	0.00	36	25.53
11 to 20%	75	55.56	5	83.33	80	56.74
21 to 30%	24	17.78	1	16.67	25	17.73
31 to 40%	0	0.00	0	0.00	0	0.00
Above 40%	0	0.00	0	0.00	0	0.00
Total	135	100.00	6	100.00	141	100.00

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%	47	4.60	5	1.99	52	4.09
11 to 20%	365	35.75	85	33.86	450	35.38
21 to 30%	420	41.14	99	39.44	519	40.80
31 to 40%	98	9.60	47	18.73	145	11.40
Above 40%	91	8.91	15	5.98	106	8.33
Total	1021	100.00	251	100.00	1272	100.00

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%	0	0.00	0	0.00	0	0.00
11 to 20%	44	29.53	0	0.00	44	28.39
21 to 30%	64	42.95	6	100.00	70	45.16
31 to 40%	27	18.12	0	0.00	27	17.42
Above 40%	14	9.40	0	0.00	14	9.03
Total	149	100.00	6	100.00	155	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	15	4.17	16	17.78	31	6.89
11 to 20%	275	76.39	62	68.89	337	74.89
21 to 30%	53	14.72	11	12.22	64	14.22
31 to 40%	7	1.94	1	1.11	8	1.78
Above 40%	10	2.78	0	0.00	10	2.22
Total	360	100.00	90	100.00	450	100.00

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%	16	22.86	0	0	16	22.86
11 to 20%	39	55.71	0	0	39	55.71
21 to 30%	15	21.43	0	0	15	21.43
31 to 40%	0	0.00	0	0	0	0.00
Above 40%	0	0.00	0	0	0	0.00
Total	70	100.00	0	0	70	100.00

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	1,087	90.36	224	79.72	1,311	88.34
No	56	4.66	34	12.10	90	6.06
Can't say	60	4.99	23	8.19	83	5.59
Total	1,203	100.00	281	100.00	1,484	100.00

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	90	33.21	40	55.56	130	37.90
No	53	19.56	13	18.06	66	19.24
Can't say	128	47.23	19	26.39	147	42.86
Total	271	100.00	72	100.00	343	100.00

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	719	59.77	147	52.31	866	58.36
No	212	17.62	37	13.17	249	16.78
Can't say	272	22.61	97	34.52	369	24.66
Total	1,203	100.00	281	100.00	1484	100.00

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	60	22.14	29	40.28	101	29.45
No	53	19.56	20	27.78	102	29.74
Can't say	158	58.30	23	31.94	140	40.82
Total	271	100.00	72	100.00	343	100.00

Source: Field Survey by CRM