

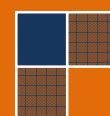
## Evaluation of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) in Andhra Pradesh

*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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**August 2012**

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

## ***Executive Summary***

### **Introduction**

The National Social Assistance Programme (NSAP) is introduced by the Government of India on 15 August 1995 with a view to support minimum needs of the poor destitute having little or no regular income from their own source or through financial support from their family members. One of the components is National Old Age Pension scheme. In Andhra Pradesh only Centre share is released to the beneficiaries and there is no state share. The beneficiaries got only Rs.200/- as old age pension in every month. (*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**

The evaluation has covered 30 States including Puducherry and Delhi. In Andhra Pradesh, for the concurrent evaluation of IGNOAPS, three districts are selected. They are Ananthapur, Rengareddy and West Godavary. From each district four Blocks and from each Block 10 Gram Panchayats are selected for the detailed evaluation. From each Gram Panchayat, 10 beneficiaries and two non beneficiaries are selected for detailed data collection. Twenty percent of the total beneficiaries and non beneficiary samples are from urban areas of the sample districts. (*Refer Chapter 2*)

### **Coverage**

In Andhra Pradesh, 1201 beneficiaries are contacted from the rural areas for the evaluation. Number of beneficiaries from Rengareddy and West Godavary districts is 400 each and 401 from Anantapur District. In urban area 287 beneficiaries are surveyed. In each district, 80 non beneficiaries from the rural area and 24 non beneficiaries from urban area are also interviewed. (*Refer Chapter 2*)

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

Gender, religion, age and educational details of beneficiaries and non beneficiaries are presented. It also describes the socio-economic details, marital status and health profile of the

respondents. Household characteristics of the respondents are also analyzed. The profile of the beneficiaries gives an impression that the scheme has reached by and large the intended groups. On the other side, the non beneficiaries are potential beneficiaries and large sections of them are also eligible though they are not listed for one reason or other. Therefore, the scheme needs to be adopted strategies for universal coverage.

- It is noted that 64.31 percent of the surveyed beneficiaries are female. From this we can understand that women are more benefited from IGNOAPS.
- More than ninety percent of the beneficiaries surveyed and half of their family members are illiterate. Since illiteracy is one of the factors of socio economic indicators of poverty one can assert that majority of the beneficiaries are eligible for the scheme.
- More than 43 percent of surveyed beneficiaries belong to OBC, 32.26 percent belongs to SC, 9.88 percent belongs to ST and 14.45 percent belongs to general category. The caste composition indicates that majority of them are from the deprived sections.
- Around 95 percent of the surveyed beneficiaries are BPL and more than 34 percent are above 70 years old. It shows this scheme has reached the intended groups.
- More than 23 percent of the surveyed beneficiaries are widows. It gives an impression that they are otherwise also eligible for widow pension. Out of the two schemes, they have either opted for IGNOAPS or while getting the pension they became widows.
- More than 44 percent of the beneficiaries have visual disability and more than 40 percent are deaf and dumb. And also more than half of the beneficiaries surveyed have bone related problems. Majority of them need urgent medical care and the pension amount is utilized by majority for medicines.
- Majority of the beneficiaries are 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 on the source of information about the scheme.

- Around one fourth of the beneficiaries are not aware of the scheme. From this it is clear that more awareness programmes are needed.
- More than 40 percent of the beneficiaries are deaf and dumb and also they have visual disabilities. Majority of the respondents and their family members are illiterate. So

publicity through news papers, radio or TV programmes are not very much effective. Alternative tools suited for the situation may be developed. (*Refer Chapter 4*)

### **Benefits under IGNOAPS**

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

- Around 94 percent of the beneficiaries reported that they received Rs. 200 per month as pension under IGNOAPS. The beneficiaries are clear about the pension amount.
- Around 50 percent of beneficiaries reported that they have received the pension for more than three years and more than 92 percent received the pension amount by cash.
- All the beneficiaries under IGNOAPS have received the pension amount at a distance of below 3 km and all of them reported that they themselves have received the payment. This is mainly due to the government made arrangements to spot payment with the support of smart card.
- The pension disbursement is very much regular. More than 99 percent of the beneficiaries reported that the pension is received in every month. (*Refer Chapter 5*)

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

The beneficiaries should submit the application for the pension under IGNOAPS to the secretary of the Gram Panchayat. Along with the application, age proof certificate from competent authority and proof of BPL status should be submitted. The secretaries of the gram Panchayat used to forward the same to the MPDOs. The application is verified by the MPDO. After the verification the eligible applications are sanctioned by the MPDOs and the approved list is submitted to the DRDA for the financial allocation.

- It is reported that 86.42 percent of the beneficiaries have submitted the application to getting pension under IGNOAPS and only 3.81 percent of beneficiaries have faced difficulties in getting the application form. Among the 49 beneficiaries who have faced problems in getting the application form, 73.47 percent are male.
- It is noted that 96.17 percent of beneficiaries have not paid any amount for approval of the application. While considering the rate of corruption reported in different sectors it is negligible and thanks to the system of smart cards. Around 3 percent have reported that

they have paid some amount and out of that 61.40 percent beneficiaries are male. Women have benefited more due to the sensitivity of the scheme.

- Among the beneficiaries who have submitted applications 93.85 percent reported that the application was processed in time. This is really an achievement.
- Out of the 1479 beneficiaries 1391 responded (94%) that their age and particulars are verified. The verification process is simple and it is verified without delay. (*Refer Chapter 6*)

### **Income and Expenditure Pattern**

It is identified that 25.87 percent of beneficiaries have other sources of income in addition to income from old age pension. And out of that about 60 percent of them have income from daily wages. Out of the beneficiaries who have other source of income in addition to old age pension, more than 91 percent have an annual income of up to Rs.20000/-, among which more than 35 percent received below Rs.12000/- as annual income.

- It is more important to note that majority of the beneficiaries under this scheme fully depend on pension amount for their daily needs. It is identified that 74.13 percent of beneficiaries have only an annual income of Rs. 2400 and it is from their pension. Without any hesitation one may come to the conclusion that this scheme is reached to most the vulnerable sections of the society.
- More than four fifth of the beneficiaries have utilized an amount from their pension for purchasing food items, 61.16 percent utilize for purchasing medicine and 13.19 percent for purchasing clothes. (*Refer Chapter 7*)

### **Impression on the Scheme**

Satisfaction of the beneficiaries in the scheme and its impact in their life are analyzed. Only less than half of the beneficiaries (44%) are satisfied with the scheme and on the same time more than 17 percent have not made any comment on the rate of satisfaction. One can presume that the beneficiaries who have kept silent on the issue may be due to the dissatisfaction on the scheme. Same is the case with the question on the impact of the scheme on their life. Majority of the beneficiaries reported that the scheme has no impact on their life. Here also about one fifth of them did not give any answer and this is again a manifestation of negative expression. The analysis of the expression of the scheme through two direction questions revealed that the amount of the pension is very paltry and it is better to enhance in to an amount which is able to meet their daily survival needs. (*Refer Chapter 8*)

### **Strengthening the Scheme**

The pension amount is directly paid by cash to the beneficiaries. The customer service provider of the private financial consulting agency make the payment directly to the beneficiaries with the support of the smart cards and the payment is done on 1<sup>st</sup> of every month. The death cases are reported in every month to MPDOs and DRDA and such cases are deleted from the beneficiaries list immediately. In every month such kind of deletion and adding of new cases to the beneficiary list has been done. So there is no malpractice in the pension disbursement. It is reported that the two percent of the amount is given to the private consulting agency as commission for their service. It is better to implement the scheme either through anganwadi or SHGs with the support of bio metric card. It will help the state government to save the two percent commission and this amount can be given to the SHGs under women. *(Refer Chapter 9)*

### **Suggestions**

1. More awareness on the scheme through SHGs, Neighborhoods groups, Gram sabha and MGNREGA work site may be conducted.
2. While considering the rural literacy rate in the State publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions and local civil society organizations.
3. Prime time in TV and radio for the advertising the scheme may be selected.
4. The platform of Gram Sabha for the awareness generation may be used. Schools may be another medium which can be used for awareness building .Children can pass over the information to their respective parents and grandparents.
5. Majority of the beneficiaries have spent a large portion of their pension amount for medicine. It better to include the beneficiaries of IGNOAPS in a comprehensive health insurance scheme. The possibilities of scheme can be introduced.
6. It is better to include the IGNOAPS beneficiaries in Annapurna or Anthyothaya Anna Yojana Scheme
7. Free medical checkup in the nearest PHCs may be arranged for the benefit of the beneficiaries of the scheme.
8. It is better to implement the scheme through a ‘graminized’ private sector or a social consciousness driven private sector with the help of SHGs. It will help the State government to save the two percent commission which is given at present to one

private financial consulting agency and this amount can be given to women under SHGs. Since the State is known for the proliferation of federation of women under SHG frame work and its good reputation, the distribution of pension can easily be handled by them.

9. The pension amount may be increased to address the minimum basic needs of the poor and aged citizens by adding a share .from the State.

# **Chapter 1**

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

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

#### **1.1.1 Geography**

Andhra Pradesh is India's fifth largest state spreading over an area of 2,76,754 sq. kms. The state has a major link between the north and south of India. For administrative purpose the state has been divided into 23 districts. On the basis of geographical position, Andhra Pradesh can be divided into three distinct regions like Coastal Andhra, Telangana and Rayalaseema. Telangana lies west of the Ghats on the Deccan plateau. The Godavari River and Krishna River rise in the Western Ghats of Karnataka and Maharashtra and flow east across Telangana. The Coastal Andhra occupies the coastal plain between Eastern Ghats ranges, which run the length of the state, and the Bay of Bengal. Rayalaseema is situated in the southeast of the state on the Deccan plateau, in the basin of the Penner River. It is separated from Telangana by the low Erramala hills and from Coastal Andhra by the Eastern Ghats.

#### **1.1.2 Location**

The State of Andhra Pradesh is situated between 12° 41' and 22° East longitude and 77° and 84° 40' North latitude. Andhra Pradesh is surrounded by Madhya Pradesh and Orissa on the northern side, Bay of Bengal on the eastern side, Tamil Nadu and Karnataka on the southern side and Maharashtra state on the western side.

#### **1.1.3 Climate**

Andhra Pradesh enjoys a moderate climate throughout the year. The state faces a hot summer but after the rain begins in the middle of June, there is a decline in the temperature as humidity takes over. Summer season starts from mid-April and continues till mid-July; the rainy season starts there after. Andhra Pradesh receives most of its annual rainfall from the south-west monsoon as well as from the north-east monsoon. The south-west monsoon begins in the second week of June and lasts till September while the north-east monsoon begins between October and November. The state's coastal belt receives heavy rains during the north east monsoon. Northern parts of the state receive heavy rainfall from the south-west monsoon while the southern areas like Rayalaseema receive more rainfall from north-east monsoon. The state experiences a mild winter in December but the temperature hardly goes



down below 16 °C. The hot season causes the mercury to rise to troublesome proportions in the months of April and May when it could shoot up to 40 degrees or even higher.

#### **1.1.4 Topography**

The topography of Andhra Pradesh has famous for its diversity. The state can be broadly divided into three topographic regions. They are Costal Andhra, Telengana and Rayalaseema. The Costal Andhra is the coastal region between the Eastern Ghat ranges; Telengana occupies the Deccan Plateau region on the west of the Ghats. The Penner River basin along and its surrounding region is known to be Rayalaseema. Two of the important rivers of India, Krishna and Godavari, rising in the Western Ghats of Maharashtra and Karnataka flow through Telengana to merge with the Bay of Bengal in a combined river delta. Telengana is separated from Rayalaseema by the Erramala Hills. The Eastern Ghats on the other hand separate Rayalaseema from the Costal region. The coastal plain runs through the whole length of the state. The Krishna and Godavari rivers very much help to the agrarian economy of the state. Thus the Topography of Andhra Pradesh helps the state in being the leading producer of rice. Andhra Pradesh is covered with many hills of the Deccan Plateau. Tirumala Hills and the Palkonda Hills are to the South of the state. On the East are the Velikonda Hills on the outer eastern edges of the Nallamalla Ranges. The coastal region consists of flat alluvial plains. There are many Deccan Plateau hills in the inland. The Andhra Plateau consists of old crystalline rocks that are rich in mineral resources. Certain parts of the state are almost arid with short trees and thorny bushes covering the region. The presence of rivers, hills and sea so near each other has made Andhra Pradesh topography rich and diverse.

#### **1.1.5 History**

The creation of Andhra Pradesh state in October, 1953 strengthened the general demand for linguistic States. Andhra had also long cherished demand for the formation of Visalandhra, since the people of Hyderabad State were unanimous in their demand for the trifurcation of their State.

The States Reorganisation Commission, with Syed Fazl Ali as the Chairman, set up by the Government of India in December 1953, who heard the views of different organizations and individuals, was though convinced of the advantages of Visalandhra, however, favored the formation of separate state for Telangana.

The enlarged State by merging nine Telugu speaking districts of Adilabad, Nizamabad, Medak, Karimnagar, Warangal, Khammam, Nalgonda, Mahabub Nagar and Hyderabad, into Andhra State with its eleven districts of Srikakulam, Visakhapatnam, East Godavari, West Godavari, Krishna, Guntur, Nellore, Chittoor, Cuddapah, Anantapur and Kurnool, totaling 20 districts was named 'Andhra Pradesh' with its capital at Hyderabad. It was inaugurated on the 1st of November, 1956 by Jawaharlal Nehru. Neelam Sanjiva Reddy became the first Chief Minister of Andhra Pradesh, who later rose to the position of the President of India.

#### **1.1.6 Demography**

As per the report of census 2001 in Andhra Pradesh there are 76.21 million persons, comprising 38.53 million males and 37.68 million females. In India the total population being 1025.25 millions, the share of Andhra Pradesh's populations in the country is 7.43 percent. The total area of Andhra Pradesh is 275000 sq. km, which is 8.97 percent of India. The density of population is 277 persons live in one square kilometer area, which is lower than the national average of 334 persons per sq. km

The decadal growth rate of Andhra Pradesh is 13.86 whereas national growth rate is 21.34. The sex ratio of Andhra Pradesh is 978 females per 1000 males. The all India figure is 933, which is less by 45 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 Andhra Pradesh is 61.11 percent as against the all India average of 65.38. The male literacy rate of the state is 70.30 percent as against 75.85 percent for all India. The female literacy rate is 50.40 as against the all India rate of 54.16 percent.

In Andhra Pradesh, only 45.79 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 38.10 percent and those reporting themselves as marginal workers are 7.68 percent. The proportions for the country are 30 percent and 9 percent respectively.

There are also significant differences in the composition of the work force. In Andhra Pradesh cultivators constitute 22.52 percent, agricultural labourers 39.64 percent and household industry workers 4.71 percent of the workforce.

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

Sl No		India	Andhra Pradesh
1	Total population in millions	1025.25	76.21
2	Male population in millions	530.42	38.53
3	Female population in millions	494.83	37.68
4	Sex ratio	933	978
5	Decadal growth rate of population 1991-2001	21.34	14.59
6	Area in sq km	3065027	275,000
7	Density of population	334	277
8	Literacy rate general	65.38	61.11
9	Male literacy rate	75.85	70.3
10	Female literacy rate	54.16	50.4
11	Percent of population living in urban places	28	27.30
12	Percent of main workers in the populations	30.6	38.10
13	Percent of marginal workers in the population	8.70	7.68
14	Percent of total workers in the population	39.30	45.79
15	Percent of cultivators among total workers	31.70	22.52
16	Percent of agricultural labourers among total workers	26.70	39.64
17	Percent of household industry workers among total workers	4.10	4.71
18	Percent of other workers among total workers	37.50	33.13

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. For achieving total literacy by 2015 government of Andhra Pradesh initiated several schemes for both quantitative and qualitative improvement. The department provides lot of facilities to school age population of 1.33 crore children. The state has achieved 99 percent access at elementary level and 85.7 percent at secondary level. During 2009-10, in the elementary education sector there were 65,932 primary schools and 15,384 upper primary schools. There were 18,143 high schools and 104 higher secondary schools. The enrolment in the state was 133.66 lakhs in all types of schools, out of which 53.92 lakhs were in primary schools and 23.96 lakhs and 54.77 lakhs were in upper primary and high schools respectively. During 2009-10, there were 4,51,092 teachers in position in all types of schools in the state. Out of which, 1,69,159 in primary schools, 90,077 in upper primary schools, 1,87,709 in high schools and 4,147 teachers in higher secondary schools. Government has committed itself to fill-up all the existing teacher vacancies and sanction necessary additional posts to achieve teacher pupil ratio of 1: 40. The

percentage pass of students in S.S.C examinations during 2009-10 is 81.63 which is higher than the previous year pass of 78.83 percent. Midday Meal Scheme is being implemented in the State from January 2003 to the children of classes I to VII and to the children of classes VIII to X from October 2008. During 2010-11, 84.90 lakh children are covered under this programme. The Computer education programme is being implemented under 5,000 high schools from 2008-09 for 5 years and in 1,300 high schools from 2010-11 for 5 years.

### **Health**

There are significant improvements in the health care system of Andhra Pradesh. The estimated birth rate, death rate and infant mortality rates for the year, 2009 in the state are 18.3, 7.6 and 49 respectively as against 22.5, 7.3 and 50 for All India. Expected life at birth (2006-10) for male and female in the State are 65.4 and 69.4 as against 65.8 and 68.1 for All India. Maternal Mortality Ratio (MMR) is defined as the proportion of maternal deaths during the year per 1, 00,000 live births reported, which is 154 in the state as against 254 in All India in 2004-06 as per the Sample Registration System April, 2009. There are 233 hospitals in the state, of which, 17 are District Hospitals with 4,400 beds, 58 Area Hospitals with 5,800 beds, 122 Community Health Centres with 4,840 beds, 10 Specialty Hospitals with 824 beds and 26 Dispensaries under the control of APVVP. There are 2,534 medical, 4,733 nursing and 3,893 paramedical, 2,743 support and administration cadres working for the health cause of the people

**Table No. 1.2: Basic Health Indicators of Andhra Pradesh and India 2009**

<b>Sl.No.</b>	<b>Health Indicators</b>	<b>Andhra Pradesh</b>	<b>India</b>
1.	Birth rate ('000 population)	18.40	22.8
2.	Death rate ('000 population)	7.50	7.4
3.	Infant mortality rate('000 population)	52	53
4.	Maternal mortality rate (per lakh live birth)	154	301
5.	Total fertility rate (children per woman)	1.80	2.9

Source: Computed from Census of India 2001

### **Housing Status**

The basic necessity of human being is pucca house. The major challenge in this sector is that of ensuring improved access of housing with associated infrastructure to all the citizens with particular reference to weaker sections. It fulfils individual and social needs and is a critical asset to own, both for men and women. It 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 Andhra Pradesh, 54.72 percent of households live in permanent houses, 21.30 percent of households in semi-permanent houses, and remaining 23.98 percent in kuchha 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 been fully achieved the assigned target. 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.

As per the official estimates of poverty released by the Planning Commission, poverty ratios of rural areas and urban areas of Andhra Pradesh for 2004-05 were 11.2 percent and 28.0 percent respectively and that for the State as a whole was 15.8 percent. The corresponding figures for All India during the same period were 28.3 percent, 25.7 percent for rural and urban areas and 27.5 percent for the Nation as a whole. Over the period, the percentage of people below poverty line has declined both for the State as well as for All India. The paradoxical situation in respect of Andhra Pradesh was that the urban poverty was higher than the rural poverty.

### **State Income**

The GSDP of the state for the year 2010-11 at constant (2004-05) Prices as per advance estimates is Rs.3,71,007 crores as against Rs.3,40,712 crores for 2009-10 (Quick Estimates) reflecting a growth of 8.89 percent which is higher than the All India GDP growth rate of 8.58 percent during 2010-11. The sectoral growth of GSDP comprises of 8.39 percent in Agriculture sector, 7.79 percent in Industries sector and an impressive growth of 9.61 percent in the Services sector.

The Per Capita Income of Andhra Pradesh at current prices (Advance Estimates) is estimated at Rs.60, 224 in 2010-11 as against Rs.51, 025 in 2009-10. At current prices, the per capita income has increased by 18.03 percent while at constant (2004-05) prices, it has gone up from Rs.36, 345 in 2009-10 to Rs.39, 240 in 2010-11 registering a growth rate of 7.97 percent.

The State's own tax revenues have grown by 5.45 percent in the year 2009-10 over the previous year i.e. 2008-09 and stood at Rs.35, 176 crores. The State's own non-tax revenue

has declined to Rs. 7,803 in the year 2009-10 from Rs.9, 683 crores in 2008-09. Sales Tax continues to be the major source of revenue in the State. The revenue realized through sales tax during 2009-10 was Rs.23, 640 Crores as against Rs.21, 852 Crores during 2008-09 registering an increase of 8.18 percent. Out of total expenditure of Rs.78, 688 Crores during the year 2009-10, capital expenditure constitutes 17.53 percent.

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

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

The Government of Andhra Pradesh implements four pension schemes for the poor people. Before 2006 these pension schemes are implemented by the different departments. In 2006 the Government of Andhra Pradesh decided to bring the disbursement of all pensions under one umbrella by transferring the widow pensions from Social Welfare Department and disabled pensions from Disabled Welfare Department to the Rural Development Department. The amount of pension was Rs. 75/- per month till 2005-06. From the year 2005-06, it was increased Rs. 100/- per month and from 2006-07, the amount of pension has been increased from Rs. 100/- to Rs. 200/- per month for all the pensions under old age, weavers, widows and disabled.

#### **1. Old Age Pension**

Directorate of SSP implements two old age pension schemes. The oldest has been Indira Gandhi National Old Age Pension. The main purpose of this centrally sponsored scheme is to help old age persons. The Govt. of Andhra Pradesh has been implementing this scheme in 1995. The scheme has been implemented as a part of National Social Assistance Programme. The scheme provided pensions only to destitute belonging to Below Poverty Line (BPL) households and the age pensioners, both male and female, who are 65 years of age or above.

#### **2. Widow Pension**

The Widow Pensions (DWP) has been in Andhra Pradesh state since 1995 to assist destitute widows as a part of National Social Assistance Programme. The eligibility criteria are that she should belong to BPL household, husband is legally dead. Widows irrespective of age limit are eligible for the assistance.

#### **3. Disabled Pension**

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

#### **4. Weavers Pension**

The weavers' pension scheme is implemented in 1995. Weavers who are 50 years of age or above and destitute and residing in the same district are eligible for the assistance under the 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 August 1995 with a view to support minimum needs of the poor destitute having little or no regular income from their own source or through financial support from their family members. One of the components is National Old Age Pension scheme. 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. The Government of Andhra Pradesh decided to bring the disbursement of all pensions under one umbrella by transferring the widow pensions from Social Welfare Department and disabled pensions from Disabled Welfare Department to the Rural Development Department on 1 April 2006. The amount of pension was Rs. 75/- per month till 2005-06. From the year 2005-06, it was increased Rs. 100/- per month and from 2006-07, the amount of pension has been increased from Rs. 100/- to Rs. 200/- per month for all the pensions under Old Age, Weavers, Widows and Disabled. In Andhra Pradesh only Centre share is released to the beneficiaries and there is no state share. The beneficiaries got only Rs.200/- as old age pension in every month.

In Andhra Pradesh all the pension scheme is implemented with the support of smart card. A private financial agency namely *Financial Information Networks Operations* supports the state government to implement the smart card and the delivery of the pension amount at the field level. The agency appoints a coordinator at each Mandel and customer service provider to each Gram Panchayat for the disbursement of the pension amount. It is the duty of the customer service provider to deliver the pension amount in 1<sup>st</sup> of every month to the beneficiaries with the support of smart card.

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

In Andhra Pradesh there is a regular monitoring system for implementing the pension scheme. In each month the death cases are reported to the district authority through the MPDOs and such cases are removed from the beneficiary list and new cases are also included in the beneficiary list.

### 1.3.3. Public Grievance Redressal System

The grievance redressal mechanism is not functioning in Andhra Pradesh at any level. However it is mentioned by the officials that some mechanism for redressal of grievances are taken up in the gram sabhas.

### 1.3.4. Gender Sensitiveness

In Andhra Pradesh as per the census 2001, the total population is 76.21 million out of the 38.53 million people are male and 37.68 million people are female, which means out of the total population 50.56 percent are male and 49.44 percent are female. The sex ratio of the state is 978. Regarding the beneficiaries of the IGNOAPS, out of the total 919230 beneficiaries 47.18 percent (433727) of beneficiaries are male and 52.82 percent (485503) are female. It is observed that more than fifty two percent of the beneficiaries of IGNOAPS in Andhra Pradesh are female (*Refer table no. 1.3*).

**Table No.1.3: District Level Physical Achievement under IGNOAPS Scheme**  
(in nos.)

Sl.No	Name of the District	2009-10	
		Male	Female
1.	Srikakulam	23230	18232
2.	Vizianagaram	22154	19604
3.	Visakapatnam	19287	22583
4.	East Godavari	28467	25931
5.	West Godavari	20349	26267
6.	Krishna	18368	21473
7.	Guntur	19618	29764
8.	Prakasam	24035	26077
9.	Nellore	20801	20657
10.	Chittoor	19760	19021
11.	Cudapah	19568	26013
12.	Ananthapur	24786	29494
13.	Kurnool	13323	20444
14.	Mahaboob Nagar	21519	25748
15.	Ranga Reddy	19514	20062
16.	Hyderabad	3856	8842
17.	Medak	16029	19129
18.	Nizamabad	11977	18322
19.	Adilabad	12301	17529
20.	Karimnagar	16637	24042
21.	Warangal	20529	16583
22.	Khammam	20524	17437
23.	Nalgonda	17095	12249
<b>Total</b>		<b>433727</b>	<b>485503</b>

Source: Office of the Chief Executive Officer, SREP-SHG Wing, Govt. of Andhra Pradesh



**Table No.1.4: District Level Financial Targets & Achievement under IGNOAPS Scheme**

(Amount in lakhs)

Sl. No	Name of the District	2006-07		2007-08		2008-09		2009-10	
		Sanctioned	Utilized	Sanctioned	Utilized	Sanctioned	Utilized	Sanctioned	Utilized
1.	Srikakulam	504.456	504.456	708.886	708.886	995.088	995.088	995.088	995.088
2.	Vizianagaram	508.056	508.056	713.945	713.945	1002.190	1002.190	1002.190	1002.190
3.	Visakapatnam	509.424	509.424	715.867	715.867	1004.888	1004.888	1004.888	1004.888
4.	East Godavari	661.848	661.848	930.061	930.061	1305.559	1305.559	1305.559	1305.559
5.	West Godavari	567.168	567.168	797.012	797.012	1118.794	1118.794	1118.794	1118.794
6.	Krishna	484.728	484.728	681.163	681.163	956.173	956.173	956.173	956.173
7.	Guntur	600.816	600.816	844.296	844.296	1185.168	1185.168	1185.168	1185.168
8.	Prakasam	609.696	609.696	856.774	856.774	1202.684	1202.684	1202.684	1202.684
9.	Nellore	504.408	504.408	708.819	708.819	994.993	994.993	994.993	994.993
10.	Chittoor	471.840	471.840	663.052	663.052	930.750	930.750	930.750	930.750
11.	Cudapah	554.568	554.568	779.306	779.306	1093.939	1093.939	1093.939	1093.939
12.	Ananthapur	660.408	660.408	928.037	928.037	1302.719	1302.719	1302.719	1302.719
13.	Kurnool	410.832	410.832	577.321	577.321	810.406	810.406	810.406	810.406
14.	Mahaboob Nagar	575.088	575.088	808.142	808.142	1134.417	1134.417	1134.417	1134.417
15.	Ranga Reddy	481.512	481.512	676.644	676.644	949.829	949.829	949.829	949.829
16.	Hyderabad	154.488	154.488	217.094	217.094	304.742	304.742	304.742	304.742
17.	Medak	427.752	427.752	601.098	601.098	843.782	843.782	843.782	843.782
18.	Nizamabad	368.640	368.640	518.031	518.031	727.178	727.178	727.178	727.178
19.	Adilabad	362.928	362.928	510.004	510.004	715.911	715.911	715.911	715.911
20.	Karimnagar	494.928	494.928	695.497	695.497	976.293	976.293	976.293	976.293
21.	Warangal	451.536	451.536	634.520	634.520	890.698	890.698	890.698	890.698
22.	Khammam	461.856	461.856	649.022	649.022	911.056	911.056	911.056	911.056
23.	Nalgonda	357.024	357.024	501.707	501.707	704.264	704.264	704.264	704.264
	<b>Total</b>	<b>11184.00</b>	<b>11184.00</b>	<b>15716.300</b>	<b>15716.300</b>	<b>22061.521</b>	<b>22061.521</b>	<b>22061.521</b>	<b>22061.521</b>

Source: Office of the Chief Executive Officer, SREP-SHG Wing, Govt. of Andhra Pradesh

## **Chapter 2**

# **Study Design and Methodology**

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

The National Social Assistance Programme (NSAP) was 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, Government of India is regularly monitoring the programmes through the progress reports (Physical & Financial) received from the states on quarterly basis. The government is spending Rs. 5200 crore per year and the benefits of such expenditure need to be measured and the implementation problems need to be identified for undertaking mid-course corrections. At present the IGNOAPS is two years old, 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 factors responsible in its progress and suggest remedial measures that need to be employed to overcome the difficulties. The specific objectives are:

1. To document the extent/amount/type of benefits received by the BPL families from various social security schemes being implemented by the Government (Government of India/State Governments- Ministry/Department);
2. To evaluate the implementation of IGNOAPS in the 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;

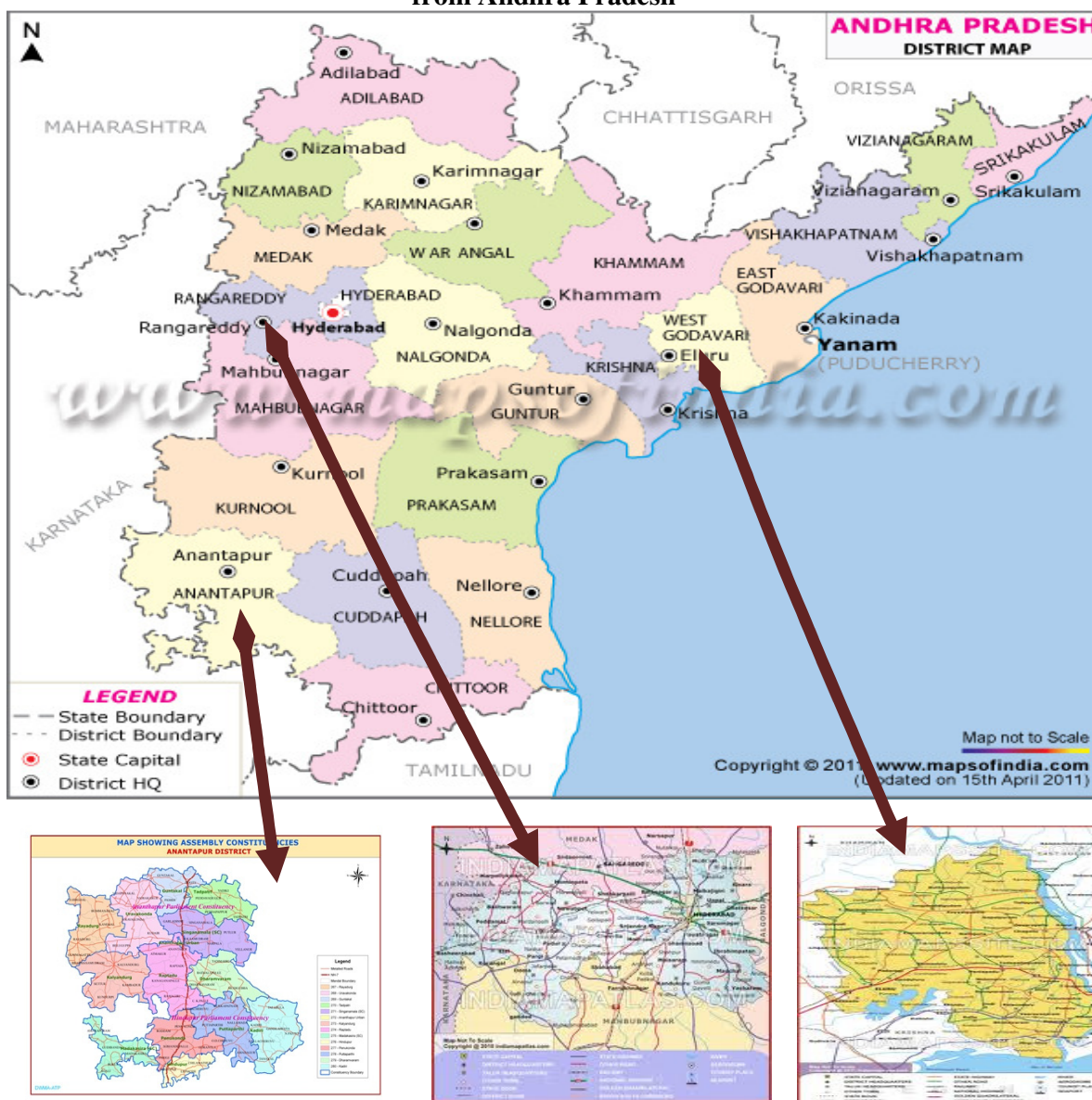
6. To assess the existing monitoring and supervision mechanism and its effectiveness at various levels;
7. To assess the public grievance redress system in vogue at various levels and its effectiveness/usefulness;
8. Impact of the pension scheme and the amount (central assistance plus state contribution), 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 States 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 4 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 are selected for survey. 20 percent of the total beneficiaries and non beneficiary samples are selected from urban areas of the sample districts. The blocks are selected based on stratified random sampling technique giving preference to remote and less developed blocks. The GPs, Beneficiaries and Non-Beneficiaries are selected based on random sampling technique

In Andhra Pradesh, for the concurrent evaluation of IGNOAPS three districts are selected. They are Ananthapur, Renga Reddy and West Godawary (*Refer Diagram No. 2.1*). As per the terms of reference, from each district 4 Blocks and from each Block 10 Gram Panchayts are selected for the detailed evaluation. From each Gram Panchayat 10 beneficiaries and two non beneficiaries are selected for detailed data collection.

**Diagram No.2.1: Selected Districts (Ananthapur, Ranga Reddy & West Godavary)  
from Andhra Pradesh**



## 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 1488 beneficiaries covered from three districts of Andhra Pradesh, among 1201 beneficiaries from rural area and 287 from the urban area.

## 2.5. Reference Period

The reference period for the study is 2008-09 and 2009-10, however background data are generated from secondary sources on the previous scheme (s) to the extent possible and it is analyzed.

## 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
Anantapur	401	97	80	24	498	104
Rengareddy	400	95	80	24	495	104
West Godawary	400	95	80	24	495	104
<b>Andra Pradesh State</b>	<b>1201</b>	<b>287</b>	<b>240</b>	<b>72</b>	<b>1488</b>	<b>312</b>

Source: Field Survey

In Andhra Pradesh, 1201 beneficiaries are contacted from the rural areas for the evaluation. Among this, 400 each are from Rengareddy and West Godawary districts and 401 from Anantapur District. In urban area we have surveyed 287 beneficiaries. Regarding the case of non beneficiaries, 80 non beneficiaries are interviewed from the rural areas of each district. The corresponding non beneficiaries from urban area are 24 from each district.

## 2.7.Design of the Study

The report consists of ten Chapters. Chapter 1: Background of the State and Social Security Schemes, Chapter 2: Study Design and Methodology, Chapter 3: Profile of the Respondents, Chapter 4: Awareness of GNOAPS, Chapter 5: Benefits under IGNOAPS, Chapter 6: Process and Effectiveness of Present Implementation System, Chapter 7: Income and Expenditure Pattern, Chapter 8: Impression on the Scheme, Chapter 9: Strengthening the Scheme, Chapter 10: Summery, Conclusions and Recommendations.

## **Chapter 3**

# **Profile of the Respondents**

### **3.1 Introduction**

Gender, religion, age and educational details of beneficiaries and non beneficiaries are presented in this chapter. It also describes the socio-economic details, marital status and health profile of the respondents. Household characteristics of the respondents are also analyzed. The major purpose of this chapter is to examine whether the beneficiaries are eligible for the entitlement of the scheme. The profile of the non beneficiaries are also examined to understand the coverage of the scheme and to see the potentiality of them to be covered. In addition to this chapter provides a comparison between those who are covered under the scheme and not.?

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

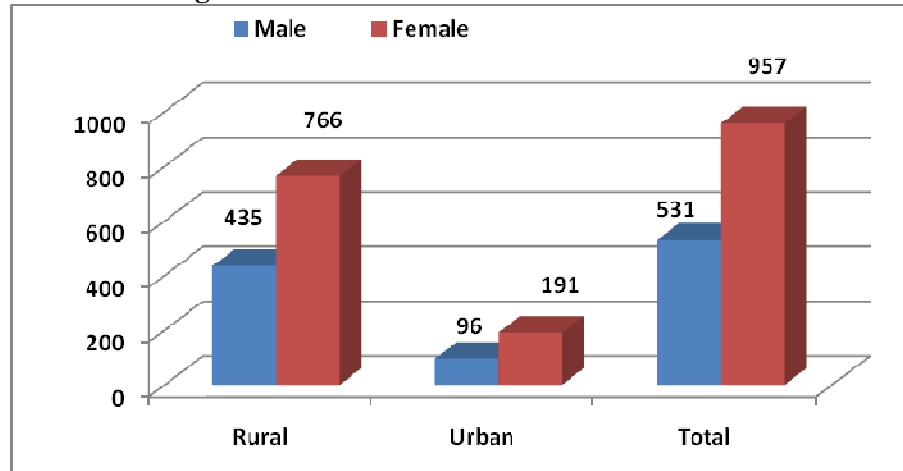
The total sample number of beneficiaries is 1488 and among this 33.46 percent is from Anantapur district, 33.27 percent each from Reangareddy and West Godawary districts. The rural Sample beneficiaries are 1201 and out of this 33.38 percent from Ananatapur district, 33.31 percent each from Rengareddy and West Godawary districts. The sample beneficiaries in the urban area are 287. Out of that 33.80 percent is from Ananatapur district and 33.10 percent each from Reangareddy and West Godawary districts. (*Refer table no. 3.1 in Appendix*).

The sample size of non beneficiaries is 312 and it is equally distributed among three districts. The non beneficiaries surveyed from rural area are 240, i.e, 33.33 percent from each of the district. The non beneficiaries in the municipalities are 72 and it is equally distributed among the three districts. (*Refer table no. 3.2 in Appendix*)

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

Out of the 1488 beneficiaries are interviewed for the study, the sex wise breakup being 531 men (35.69%) and 957 women (64.31%). The respective figure in rural area is 36.22 percent and 63.78 percent. In urban area the percentage of male beneficiaries is 33.45 percent and female is 66.55 percent. From the data it is important to note that women are more benefited from Indira Gandhi National Old Age Pension Scheme. Diagram 3.1 depicts the gender profile of the beneficiaries. (*Refer table no. 3.3 in Appendix*)

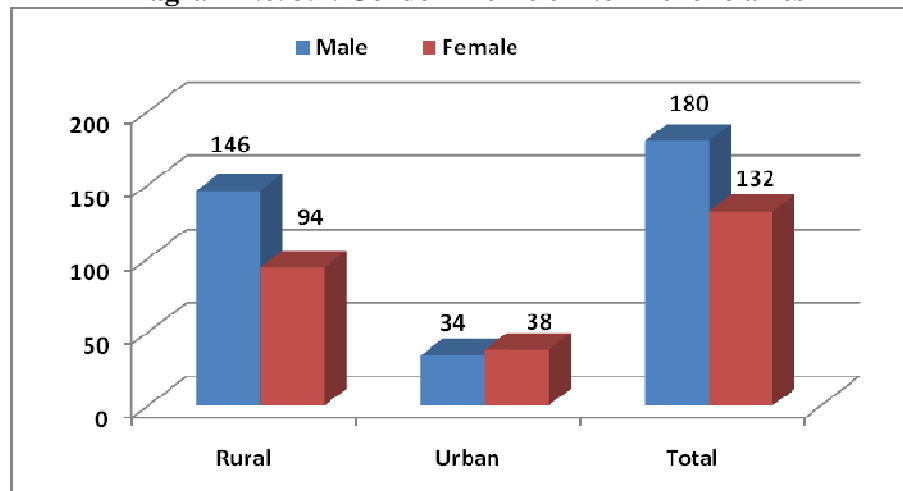
**Diagram No. 3.1: Gender Profile of Beneficiaries**



Source: Table No. 3.3 in Appendix

The total number of non beneficiaries interviewed is 312, out of which 57.69 percent is male and 42.31 percent is female. In rural area the size of the non beneficiaries is 240, out of which 146 (60.83%) are male and 94(39.17%) are female. The respective figure in urban area is 34 (47.22%) and 38 (52.78%). 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**



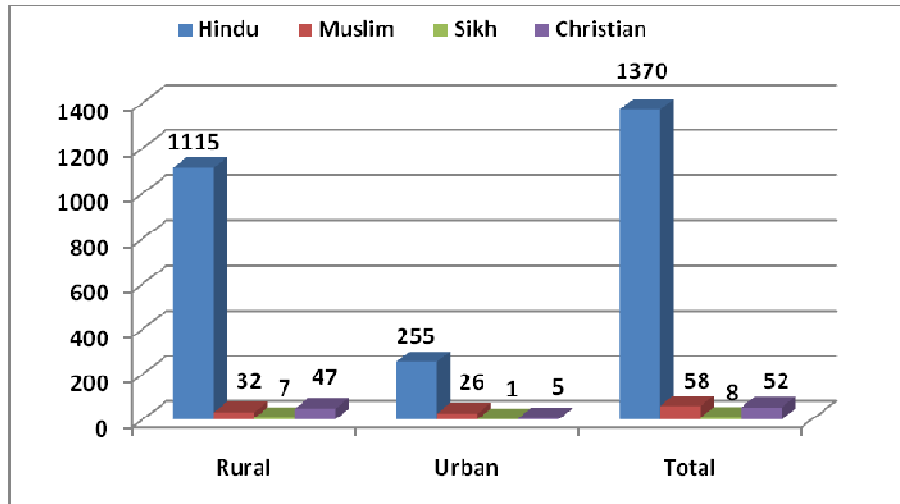
Source: Table No. 3.4 in Appendix

### 3.1.3 Religious Profile of the Sample

Out of the total beneficiaries surveyed in Andhra Pradesh state, 1370 (92.07%) are belongs to Hindus followed by Muslims 58 (3.90%). Third position is Christians and their share is 52 (3.49%), followed by Sikhs with 0.54 percent. In rural area, out of the 1201 beneficiaries 92.84 percent are Hindus, 2.66 percent are Muslims and 3.91 percents are Christians.

Whereas in urban area 88.85 percent of beneficiaries are Hindus 9.06 percent are Muslims and 1.74 percent is Christians. Diagram 3.3 describes the religious profile of the beneficiaries. (Refer table no. 3.5 in Appendix)

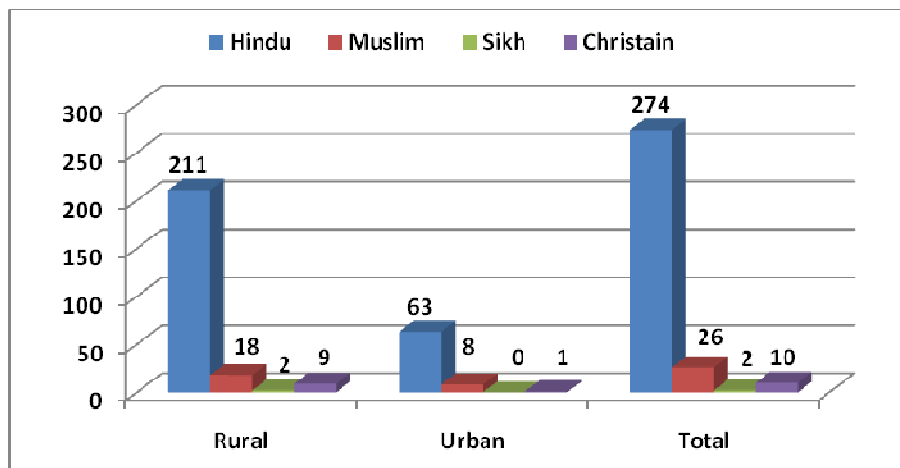
**Diagram No. 3.3: Religious Profile of Beneficiaries**



Source: Table No. 3.5 in Appendix

In Andhra Pradesh out of the 312 non beneficiaries, 274 (87.82%) are belongs to Hindus, 26 (8.33%) non beneficiaries are Muslims, 10 (3.21%) are Christians and 2 (0.64 %) of them are Sikhs. In rural areas 87.92 percent non beneficiaries are Hindus, 7.50 percent are Muslims, 0.83 percent is Sikhs' and 3.75 percent are Christians. In urban area 88 percent are Hindus, 11 percent Muslims and one percent Christians. 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**



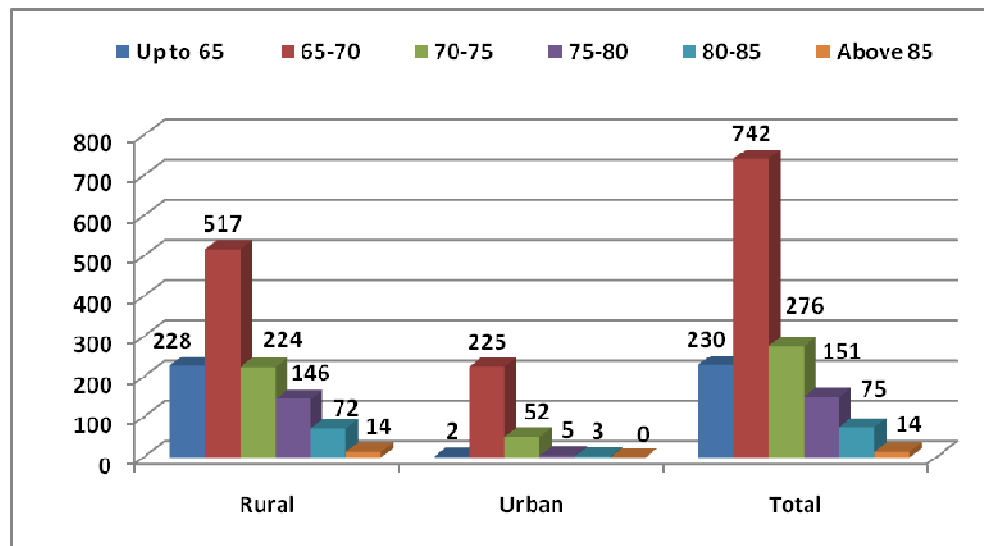
Source: Table No. 3.6 in Appendix



### 3.1.4 Age Profile of the Sample

Out of the 1488 beneficiaries in around 50 percent of them are from the age group of 65-70, 18.55 percent from the 70-75 age category, 15.46 percent of beneficiaries from the age group of up to 65 years, 10.50 percent at the age group of 75-80 age category and 5.04 percent from the above 80-85 age category and 0.94 percent of them above 85 age group. In rural areas 43.05 percent of beneficiaries are from the age group of 65-70, 18.98 percent from the age group of up to 65, 18.65 percent from the age group of 70-75, 12.16 percent from the age group of 75-80 and 6 percent of them at the age group of 80-85 and 1.17 percent from the age group of above 85. In urban area also 65-70 age group is in top, which comes 78.40. Followed by 70-75 age group and their share is 18.12 percent, 1.74 percent of the urban beneficiaries are in the 75-80 age group, 1.05 percent in the age group of 80-85 and 0.70 percent in the age group of up to 65. Diagram 3.5 depicts the age profile of the beneficiaries. (Refer table no. 3.7 in Appendix).

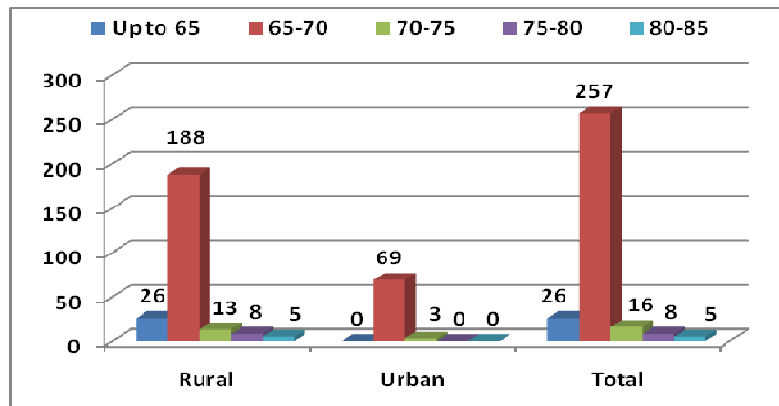
**Diagram No. 3.5: Age Profile of Beneficiaries**



Source: Table No. 3.7 in Appendix

Total number of non beneficiary surveyed is 312. Out of which 82.37 percent belongs to the age group of 65-70 and 8.33 percent to the age group of up to 65. Again 5.13 percent belongs to the age group of 70-75 and 2.56 percent to the age group of 75-80. Remaining 1.60 percent belongs to the age group of 80-85. 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**



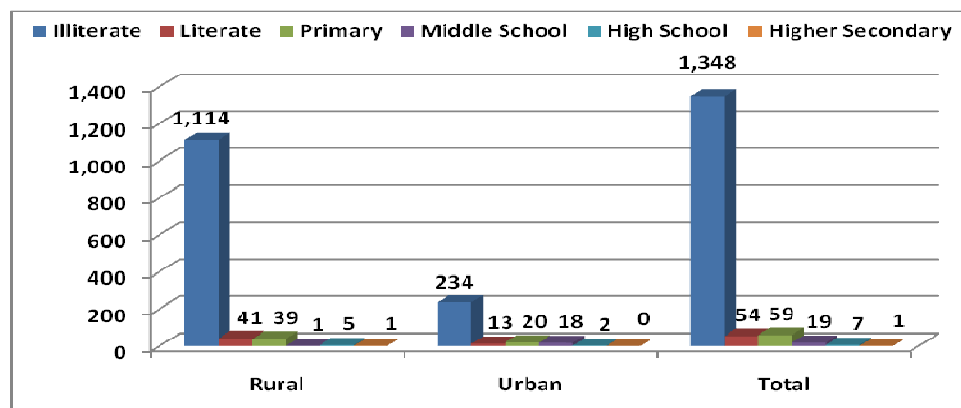
Source: Table No. 3.8 in Appendix

### 3.1.5 Educational Profile of the Sample

More than ninety percent of the beneficiaries surveyed are illiterate. It is found that 3.63 percent are neo literate, 3.97 percent of beneficiaries have completed the primary education. It is found that 1.98 percent of beneficiaries have studied up to middle school and 7 beneficiaries (0.47 %) have high school education and only one beneficiary (0.07 %) got higher secondary education.

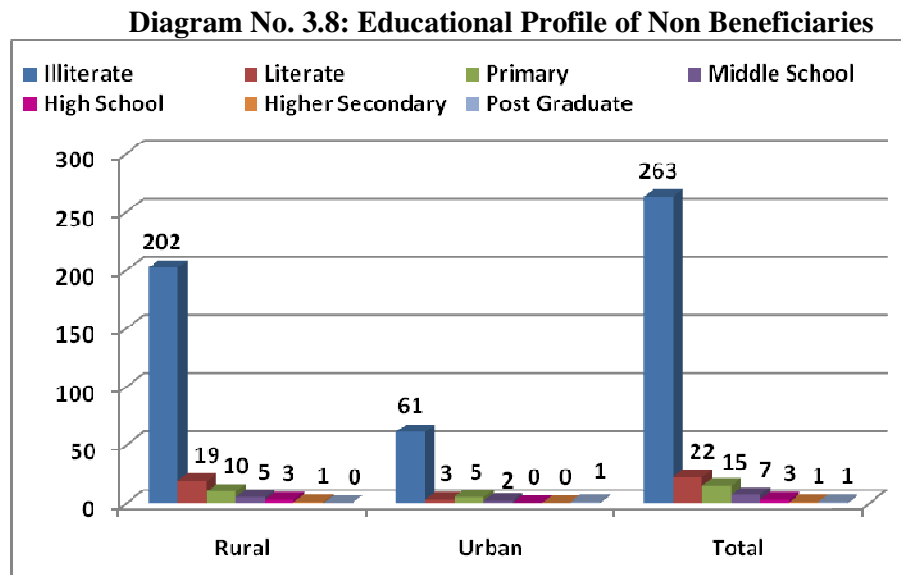
In rural areas, out of 1201 beneficiaries, 92.76 percent are illiterate, 3.41 percent neo literate and 3.25 percent have primary level of education. Middle school education is obtained by 0.08 percent of beneficiaries. Only 5 beneficiaries (0.42 %) have high school level of education and one beneficiary (0.08 %) has higher secondary level of education. In urban areas 81.53 percent of beneficiaries are illiterate, 4.53 percent is neo literate, 6.97 percent of beneficiaries have completed primary level of education and 6.27 percent have middle school education and only two beneficiaries (0.70 %) have high school level of education. Diagram 3.7 illustrates the educational profile of the beneficiaries. (Refer table no. 3.9 in Appendix).

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



Source: Table No. 3.9 in Appendix

The case of non beneficiaries, 84.29 percent are illiterate. It is reported that 7.05 percent are neo literate, 4.81 percent have primary level of education and 2.24 percent have middle school education. Only 3 non beneficiaries (0.96 %) have high school level of education and one non beneficiary (0.32 %) each have higher secondary level and post graduate level of education. In rural area 84.17 percent of non beneficiaries are illiterate, 7.92 percent are neo literate. Primary education is secured by 4.17 percent, middle school education by 2.08 percent and high school education by 1.25 percent. One non beneficiary (0.42 %) has higher secondary level of education. In urban areas 84.72 percent of the non beneficiaries are illiterate, 4.17 percent neo literate and 6.94 percent have primary education. Two non beneficiaries (2.78 %) have middle school level of education and one non beneficiary (1.39 %) is post graduate. Diagram 3.8 portrays the educational profile of the non beneficiaries. (Refer table no. 3.10 in Appendix).

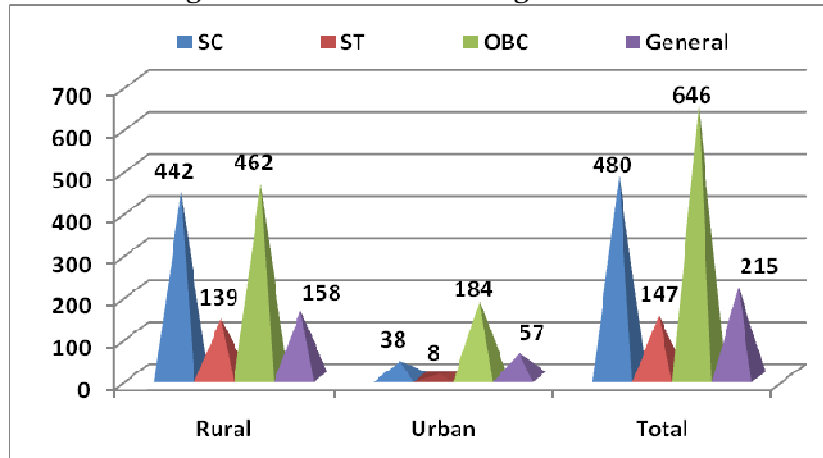


Source: Table No. 3.10 in Appendix

### 3.1.6 Social Categories of the Sample

Out of the 1488 beneficiaries, more than 43 percent belongs to OBC. It is found that 32.26 percent of beneficiaries belong to SC, 9.88 percent belongs to ST and 14.45 percent belongs to general category. In rural beneficiaries, 38.47 percent belongs to OBC, 36.80 percent belongs to SC and 11.57 percent belongs to ST. The general category is 13.16 percent. In urban area again the OBC is dominant and their share is 64.11 percent, SCs are 13.24 percent, STs 2.79 percent and general category become 19.86 percent. Diagram 3.9 describes the social categories of the beneficiaries. (Refer table no. 3.11 in Appendix).

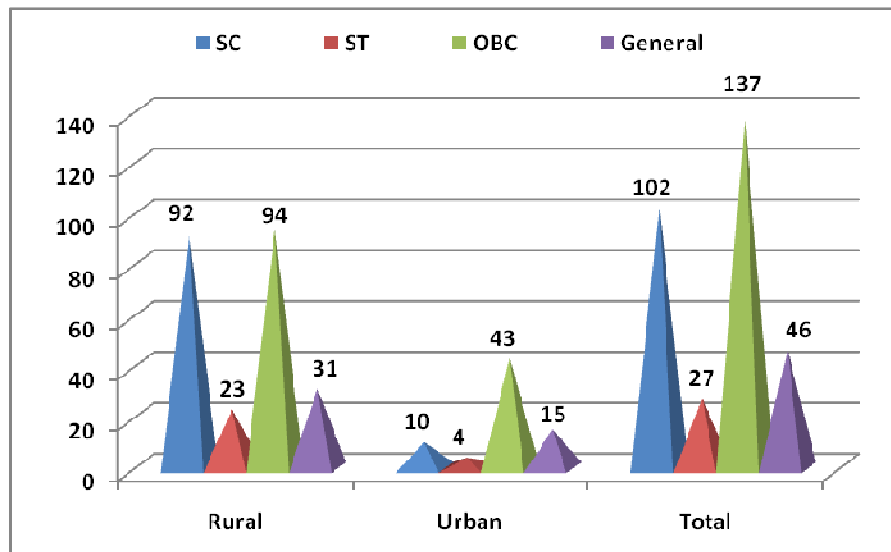
**Diagram No. 3.9: Social Categories of Beneficiaries**



Source: Table No. 3.11 in Appendix

Out of the 312 non beneficiaries surveyed 43.91 percent are from OBC. The share of SCs is 32.69 percent and STs is 8.65 percent. The general category is 14.74 percent. In rural area, out of 240 non beneficiaries 38.33 percent are SCs and 9.58 percent STs. The share of OBC is 39.17 percent whereas 12.92 percent general category. In urban centers 13.89 percent are from SC, 59.72 percent OBC and 5.56 percent ST. General category constitutes 20.83 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**



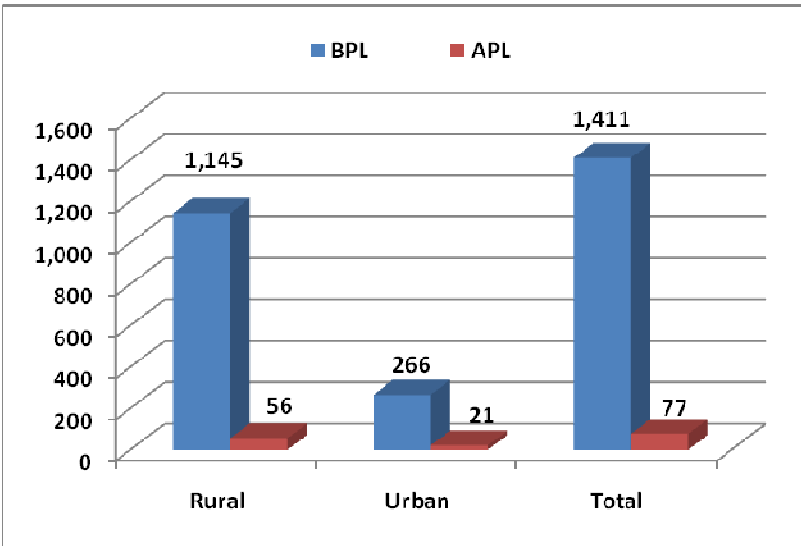
Source: Table No. 3.12 in Appendix

### 3.1.7 Economical Status of the Sample

Around 95 percent of the surveyed beneficiaries are BPL and 5.17 percent APL. In rural area the share of BPL become 95.34 percent and APL is 4.66 percent. In urban area 92.68 percent

are from BPL and the remaining from APL. Diagram 3.11 shows the economical status of the beneficiaries. (Refer table no. 3.13 in Appendix).

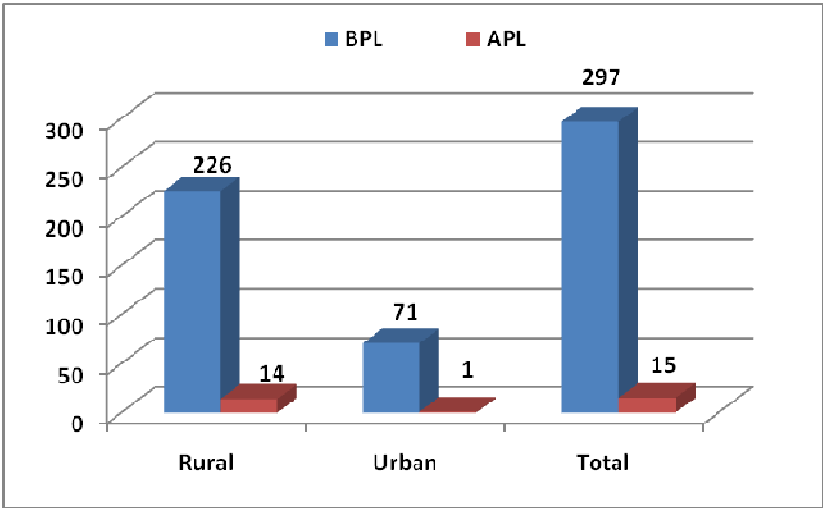
**Diagram No. 3.11: Economical Status of Beneficiaries**



Source: Table No. 3.13 in Appendix

In non beneficiary category 95.19 percent of them are BPL and 4.81 percent APL. In rural area the BPL is 94.17 percent and APL is 5.83 percent. In urban centers BPL is 98.61 percent whereas APL 1.39 percent. Diagram 3.12 depicts the economical status of the non beneficiaries. (Refer table no. 3.14 in Appendix).

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



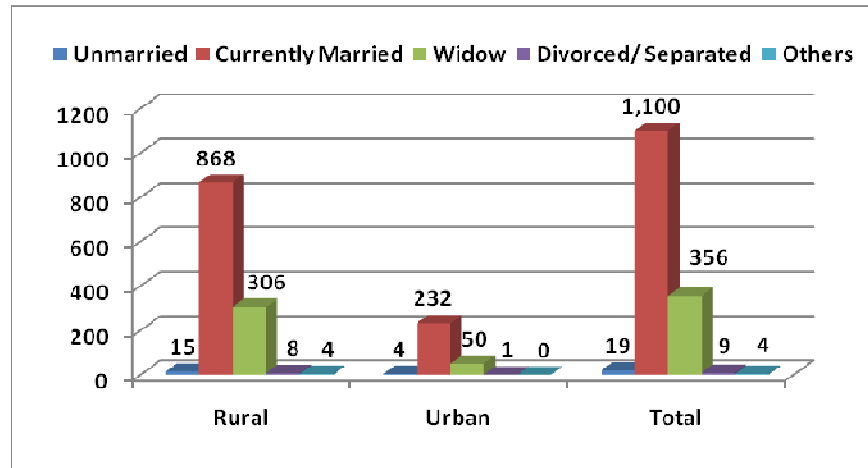
Source: Table No. 3.14 in Appendix

### 3.1.8 Marital Status of the Sample

The marital status of the surveyed beneficiaries is analyzed in this section. Out of the 1488 beneficiaries 19 (1.28%) beneficiaries are unmarried, 1100 (73.92%) are reported to currently

married and 356 (23.92%) are widow. The divorced/separated case is only 9 (0.60%). In rural area 1.25 percent is unmarried, 72.27 percent currently married, 25.48 percent widow and 0.67 percent divorced/ separated. In urban area 1.39 percent is unmarried, 80.84 percent currently married, 17.42 percent widow and 0.35 percent divorced/ separated. Diagram 3.13 gives the marital status of the beneficiaries. (Refer table no. 3.15 in Appendix).

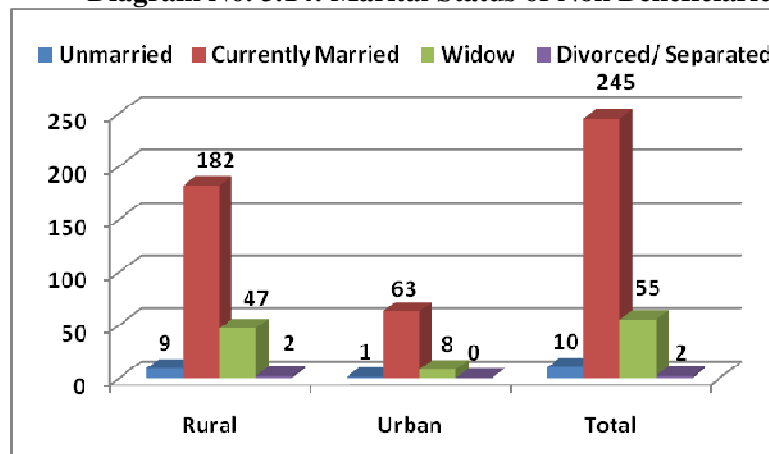
**Diagram No. 3.13: Marital Status of Beneficiaries**



Source: Table No. 3.15 in Appendix

Among the 312 non beneficiaries, 3.21 percent are unmarried, 78.53 percent currently married, 17.63 percent widow and 0.64 percent divorced/separated. In rural area, unmarried category is 3.75 percent, currently married 75.83 percent, widows 19.58 percent and divorced/separated 0.83 percent. In urban centers the unmarried category is 1.39 percent, currently married 87.50 percent and widows 11.11 percent. Diagram 3.14 depicts the marital status of the non beneficiaries. (Refer table no. 3.16 in Appendix).

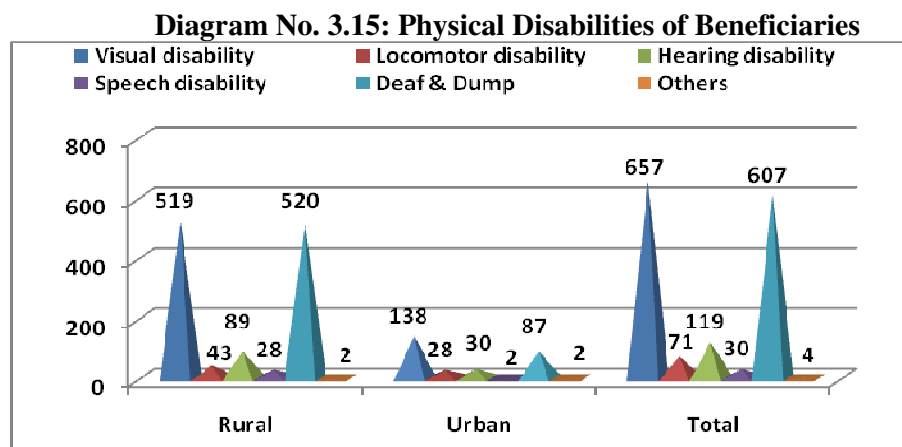
**Diagram No. 3.14: Marital Status of Non Beneficiaries**



Source: Table No. 3.16 in Appendix

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

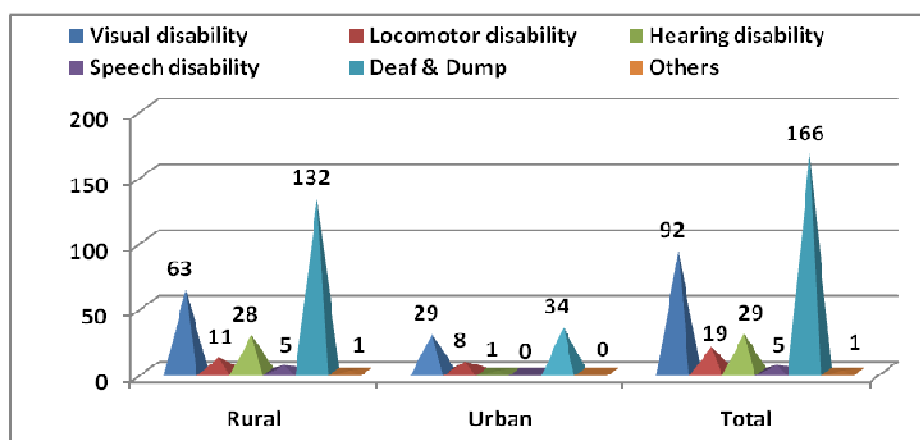
Out of the 1488 surveyed beneficiaries 657 are (44.15%) are reported to have visual disability, 71 (4.77%) are reported that they have locomotive disability, 119 (7.99%) have hearing disability and 30 (2.02%) speech disability. The deaf and dump category is 607 (40.79 %) and other category disability is 0.27 percent. In rural area visual disability is reported by 43.21 percent of beneficiaries, locomotive disability by 3.58 percent of beneficiaries, hearing disability by 7.41 percent of beneficiaries and speech disability by 2.33 percent of beneficiaries. The deaf and dump category is 43.30 percent and other type of disability is 0.17 percent. In urban area more than 48 percent reported that they have the problem of visual disability, 9.76 percent reported locomotive disability, and 10.45 percent reported hearing disability and 0.70 percent reported speech disability. The deaf and dump category is 30.31 percent and other type of disability is 0.70 percent. Diagram 3.15 depicts the physical disabilities of the beneficiaries. (Refer table no. 3.17 in Appendix).



Source: Table No. 3.17 in Appendix

Out of 312 respondents in non beneficiary category 53.20 percent are deaf and dump. It is reported that 29.49 percent have visual disability, 6.09 percent locomotive disability, 9.29 percent hearing disability, 1.60 percent speech disability and 0.32 percent have other type of disabilities. In rural area visual disability is reported by 26.25 percent of non beneficiaries, locomotive disability by 4.58 percent of non beneficiaries, hearing disability by 11.67 percent of non beneficiaries and speech disability by 2.08 percent of non beneficiaries. The deaf and dump category is 55 percent and other type of disability is 0.42 percent. In urban area 40.28 percent reported that they have the problem of visual disability, 11.11 percent locomotive disability and 1.39 percent hearing disability. The deaf and dump category is 47.22 percent. Diagram 3.16 depicts the physical disabilities of the non beneficiaries. (Refer table no. 3.18 in Appendix).

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

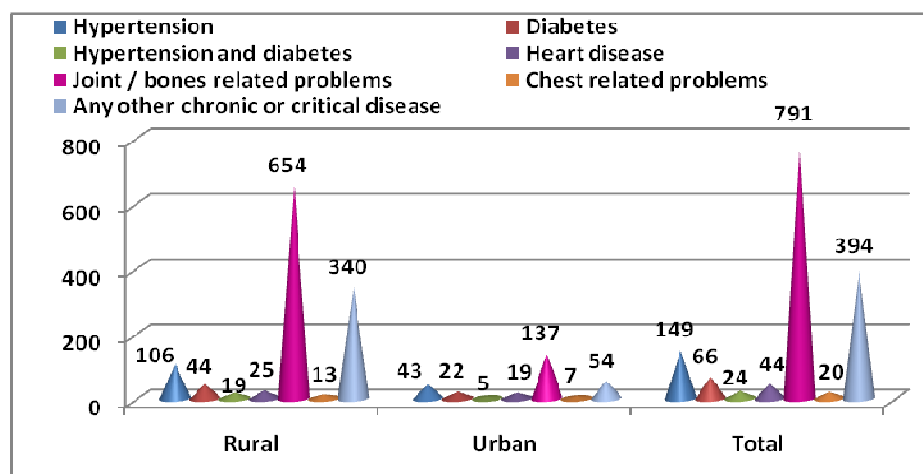


Source: Table No. 3.18 in Appendix

### 3.1.9. b Health Profile of the Sample

Among of the 1488 surveyed beneficiaries 10.01 percent of them have hypertension problems, 4.44 percent diabetes, 1.61 percent both, hypertension and diabetes, 2.96 percent heart diseases, 53.16 percent bones related problems, 1.34 percent chest related problems and 26.48 percent have other problems. In rural areas hypertension is reported by 8.83 percent of beneficiaries, diabetes by 3.66 percent of beneficiaries, hypertension and diabetes by 1.58 percent of the beneficiaries, heart diseases by 2.08 percent of the beneficiaries, bone related problems by 54.45 percent, chest related problems by 1.08 percent and other problem by 28.31 percent. In urban centers majority of them have bone related problems, their share is 47.73 percent. Other problems are reported to 18.81 percent and hypertension to 14.29 percent. Diagram 3.17 indicates the health problems of the beneficiaries. (Refer table no. 3.19 in Appendix).

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

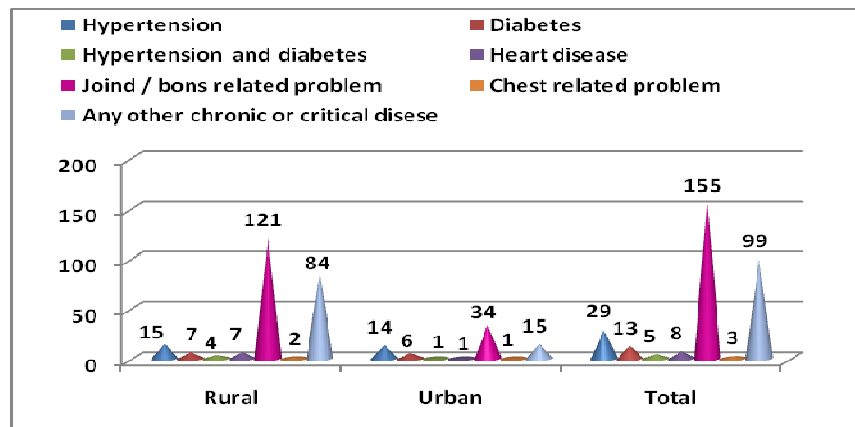


Source: Table No. 3.19 in Appendix



The case of non beneficiaries 9.29 percent have the problem of hypertension, 4.17 percent diabetes problem, 1.60 percent hypertension and diabetes, 2.56 percent heart diseases 49.68 percent bone related problem, 0.96 percent chest related problems and 31.73 percent other problems. In rural areas 6.25 percent have the problem of hypertension, 2.92 percent diabetes, 1.67 percent hypertension and diabetes, 2.92 percent heart diseases 50.42 percent bone related problem, 0.83 percent chest related problems and 35 percent other problems. In urban areas 19.44 percent have hypertension, 8.33 percent diabetes, 1.39 percent hypertension and diabetes, 1.39 percent heart diseases 47.22 percent bone related problem, 1.39 percent chest related problems and 20.83 percent 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 2.50. In rural areas the average size of the family is 2.38 whereas in urban area it is 3.02. (Refer table no. 3.21 in Appendix).

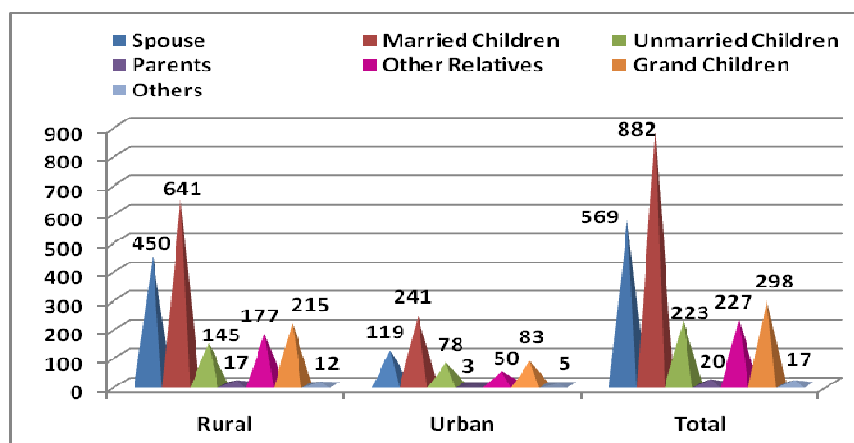
In the case of non beneficiaries, the average size of the family is 2.37. In rural areas the size of the family of the non beneficiaries is 2.13 and in the urban area it is 3.17. (Refer table no. 3.22 in Appendix).

### 3.2.2 Family Composition

Total 1488 beneficiaries have been surveyed for the study and family members of these houses are 2236, out of this 25.45 percent are spouse, 39.45 percent married children, 9.97 percent unmarried children, 13.33 percent grand children, 10.15 percent other relatives and 0.89 percent parents. In rural areas 27.16 percent are spouse, 38.68 percent married children,

12.98 percent grand children 10.68 percent other relatives and 8.75 percent unmarried children. In urban areas married children is the highest, their share is 41.62 percent, spouses is 20.55 percent, unmarried children 13.47 percent, grand children become 14.34 percent and other relatives is 8.64 percent. Diagram 3.19 depicts the family composition of the beneficiaries. *Refer table no. 3.23 in Appendix).*

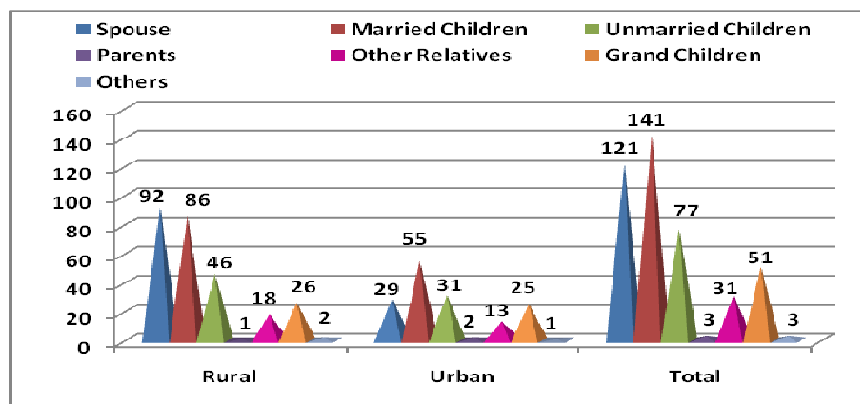
**Diagram No. 3.19: Family Composition of Beneficiaries**



Source: Table No. 3.23 in Appendix

In non beneficiaries category there are 427 members in the 287 surveyed households. Out of that 28.34 percent are spouse, 33.02 percent married children, 18.03 percent unmarried children, 11.94 percent grand children and 7.26 percent other relatives. In rural area 33.95 percent are spouse, 31.73 percent married children, 16.97 percent unmarried children, 9.59 percent grant children and 6.64 percent other relatives. In urban area 35.26 percent are married children, 19.87 percent unmarried children, 18.59 percent spouse, 16.03 percent grant children and 8.33 percent other relatives. Diagram 3.20 shows the family composition of the non beneficiaries. *(Refer table no. 3.24 in Appendix).*

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

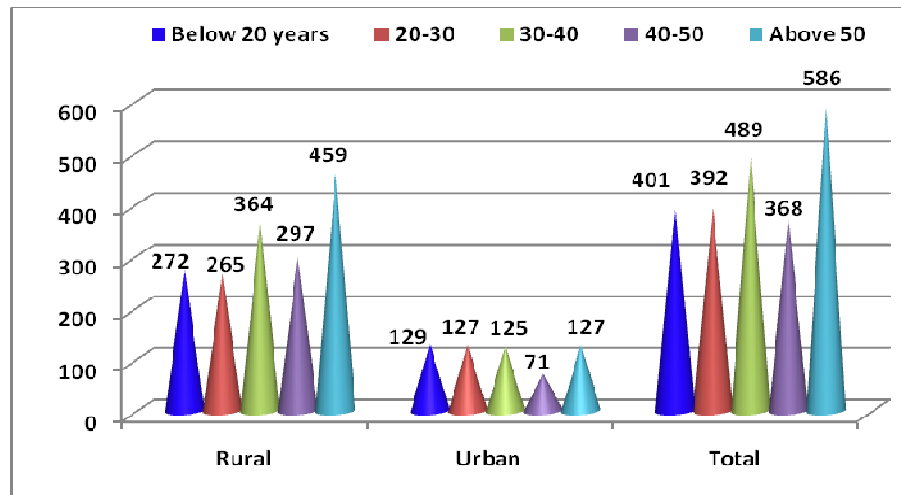


Source: Table No. 3.24 in Appendix

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

There are 1657 members in surveyed households, out of which 17.93 are below 20 years of age, 17.53 percent in the age category of 20-30 years, 21.87 percent in the age category of 30-40 years of age, 16.46 percent in the age category of 40-50 years of age and 26.21 percent are above 50 years. In rural areas, 16.42 percent are below 20 years of age, 15.99 percent in the 20-30 age category, 21.97 percent in the 30-40 age category, 17.92 percent in 40-50 age category and 27.70 percent are above 50 years of age. In urban centers below 20 years category become 22.28 percent, 20-30 age category become 21.93 percent, 30-40 age category become 21.59 percent, 40-50 age category become 12.26 percent and above 50 years age category become 21.93 percent. Diagram 3.21 indicates the age composition of the family members of the beneficiaries. *Refer table no. 3.25 in Appendix).*

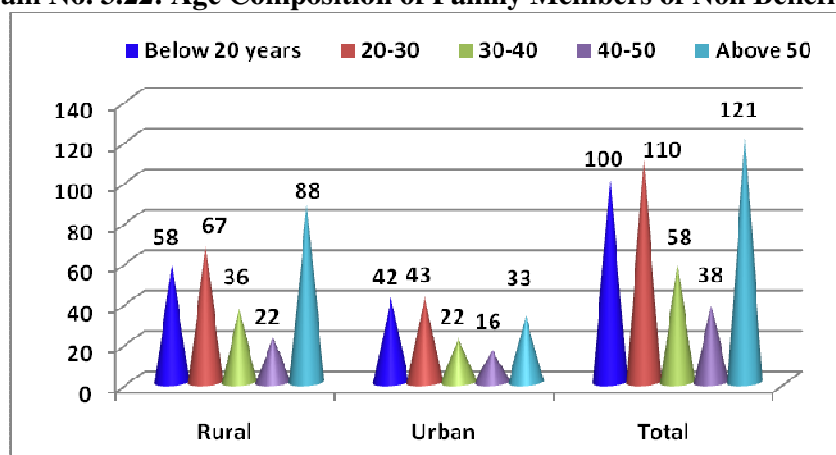
**Diagram No. 3.21: Age Composition of Family Members of Beneficiaries**



Source: Table No. 3.25 in Appendix

In non beneficiary category 23.42 percent of members are in the age group of below 20 years, 25.76 percent in the age group of 20-30 years, 13.58 percent of the members in the age group of 30-40 years, 8.90 percent of them in the age group of 40-50 years and 28.34 percent in the age group of above 50 years. In rural areas majority of them (32.47 %) are above 50 years of age group. Second position is 20-30 years of age group and their share is 24.72 percent. In urban areas 27.56 percent are at the age group of 20-30. Another 26.92 percent are at the age group of below 20 whereas 21.56 percent are above 50 years of age group. And 14.10 percent are in the age group of 30-40 years. Diagram 3.22 depicts 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**

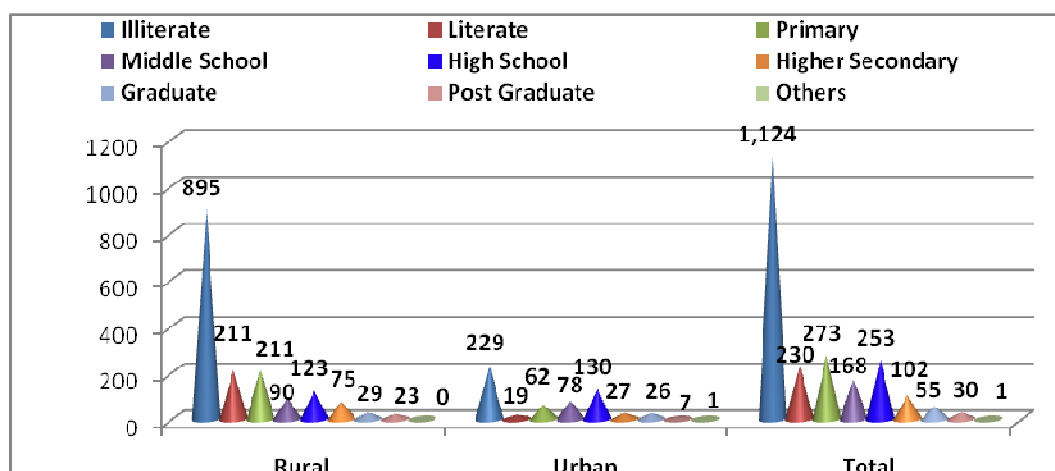


Source: Table No. 3.26 in Appendix

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

Out of the total members of the surveyed households, 50.27 percent of them are illiterate, 10.29 percent are mere literate, 12.21 percent are studied up to primary level, 7.51 percent have middle school level of education, 11.31 percent have high school education, 4.56 percent have higher secondary education, 2.46 percent have graduation and 1.34 percent have post graduation. In rural areas 54.01 percent are illiterate, 12.73 percent are mere literate, 12.73 percent have primary education, 5.43 percent have middle school education, 7.42 percent have high school education, 4.53 percent have higher secondary education, 1.75 percent has graduation and 1.39 percent has post graduation. In urban centers 39.55 percent are illiterate, 3.28 percent are mere literate, 10.71 percent have primary education, 13.47 percent have middle school education, 22.45 percent have high school education, 4.66 percent have higher secondary education, 4.49 percent have graduation and 1.21 percent has post graduation. Diagram 3.23 depicts the educational profile of the family members of the beneficiaries. (*Refer table no. 3.27 in Appendix*).

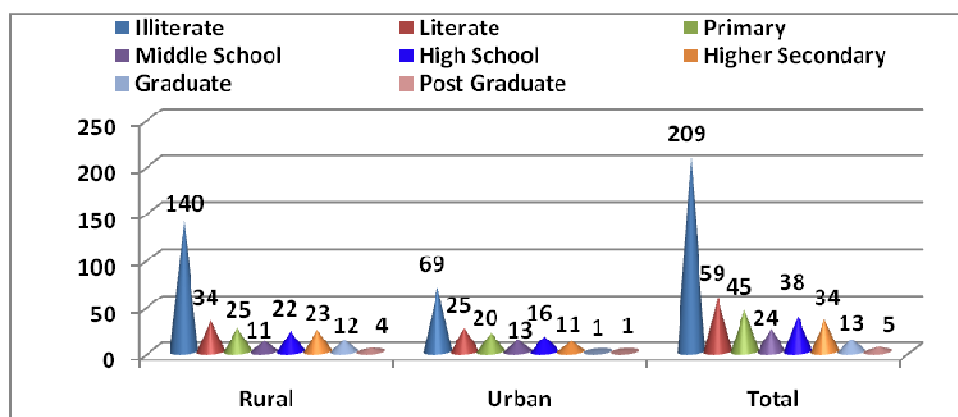
**Diagram No. 3.23: Educational Profile of Family Members of Beneficiaries**



Source: Table No. 3.27 in Appendix

Regarding the non beneficiaries category, 48.95 percent of the members are illiterate, 13.82 percent neo literate, 10.54 percent have primary education, 5.62 percent have middle school education, 8.90 percent have high school education, 7.96 percent have higher secondary education, 3.04 percent have graduation and 1.17 percent has post graduation. In rural areas 51.66 percent are illiterate, 12.55 percent neo literate, 9.23 percent have primary education, 4.06 percent have middle school education, 8.12 percent have high school education, 8.49 percent have higher secondary education, 4.43 percent have graduation and 1.48 percent has post graduation. In urban centers 44.23 percent are illiterate, 16.03 percent are mere literate, 12.82 percent have primary education, 8.33 percent have middle school education, 10.26 percent have high school education and 7.05 percent have higher secondary education. Diagram 3.24 gives 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**

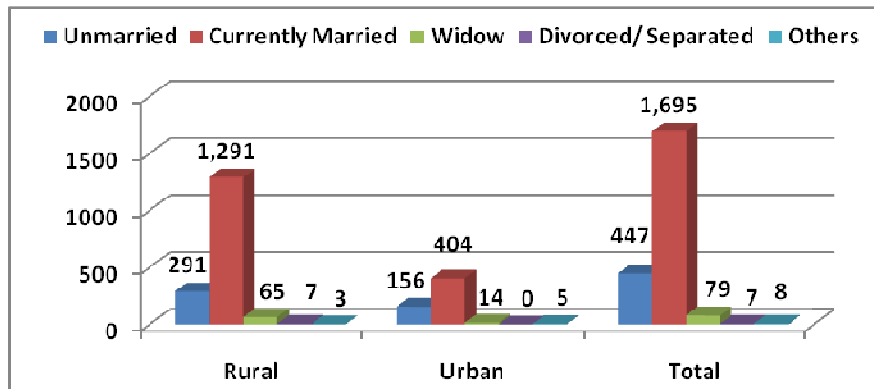


Source: Table No. 3.28 in Appendix

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

Among the family members of the beneficiaries, 19.99 percent of them are unmarried, 75.81 percent of the members are currently married, 3.53 percent of the members are widows, and 0.31 percent of them are separated / divorced. In rural areas the percentage of unmarried category is 17.56 percent, 77.91 percent are currently married, widows become 3.92 percent and 0.42 percent are divorced/ separated. In urban centers 26.94 percent are unmarried, 69.78 percent are currently married and 2.42 percent are widows. Diagram 3.25 depicts the marital status of the family members of the beneficiaries. (Refer table no. 3.29 in Appendix).

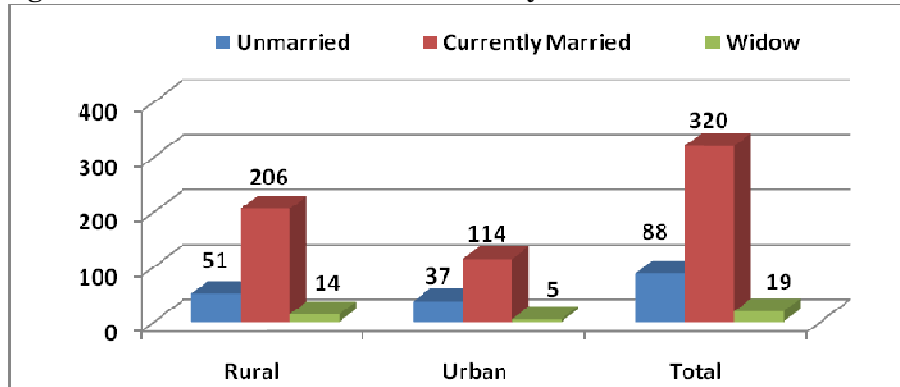
**Diagram No. 3.25: Marital Status of Family Members of Beneficiaries**



Source: Table No. 3.29 in Appendix

In non beneficiary category 20.61 percent of the members are unmarried, 74.94 percent are currently married and widows are 4.45 percent. In rural area unmarried category become 18.82 percent, currently married is 76.01 percent and widows are 5.17 percent. In urban areas, the share of unmarried group is 23.72 percent, currently married is 73.08 percent and widows are 3.21 percent. Diagram 3.26 depicts 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**

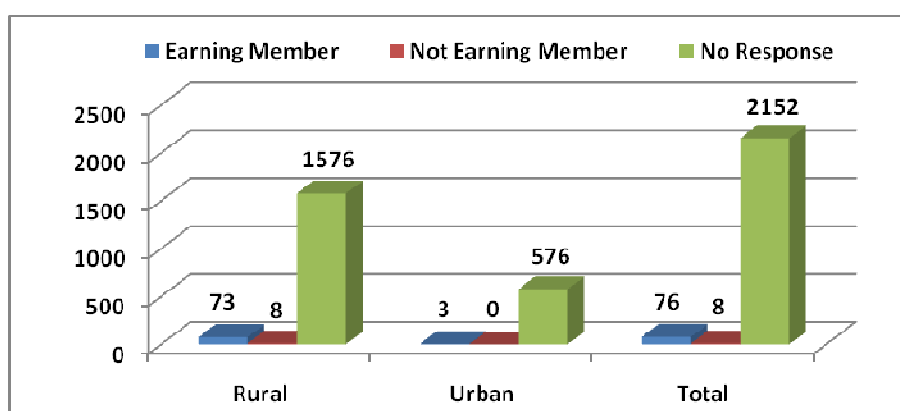


Source: Table No. 3.30 in Appendix

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

It is reported that, out of the 2236 members only 3.40 percent are earning members and 0.36 percent reported as 'not an earning member'. It is noticed that a large majority (96.24 %) have not responded. In rural areas 4.41 percent of the members are in the group of earning members and 0.48 percent is in the category of not earning member. Here also 95.11 percent of the members are not responded. In urban area, 0.52 percent of members are in earning member category and 99.48 percent of the members are not responded. Diagram 3.27 shows the status of earning members of the family members of the beneficiaries. (Refer table no. 3.31 in Appendix).

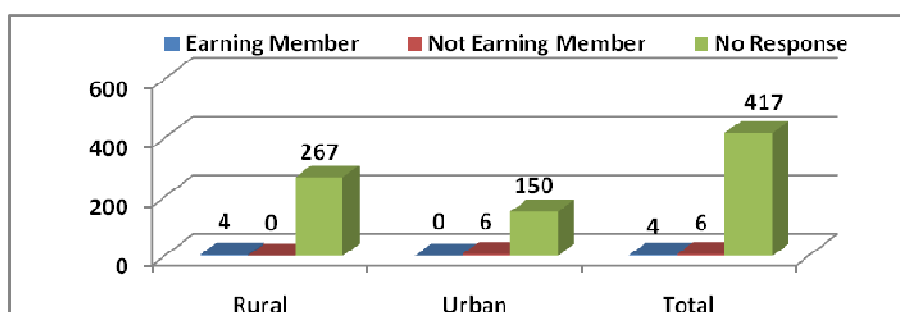
**Diagram No. 3.27: Status of Earning Members - Beneficiaries**



Source: Table No. 3.31 in Appendix

There are only 0.94 percent of the members are under the category of earning members from the sample size of non beneficiaries. The non earning member category constitutes 1.41 percent. Majority of them have hesitated to give response whether they are earning or not. In rural areas 1.48 percent is earning members and 98.52 percent are not responded. In urban areas 3.85 percent are not earning members and 96.15 percent are not responded. Diagram 3.28 depicts 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

**Conclusion**

The above profile of the beneficiaries gives an impression that the scheme has reached by and large the intended groups. Without any amount of hesitation one can substantiate with the support of beneficiary profile that they are from very lower socio economic and educational strata. On the other side, the non beneficiaries are potential beneficiaries and large sections of them are also eligible to cover under the IGNOAPS though they are not ‘presently entitled’ for the pension for one reason or other. Therefore, the scheme needs to be adopted strategies for universal coverage by applying the inclusive governance.



## Chapter 4

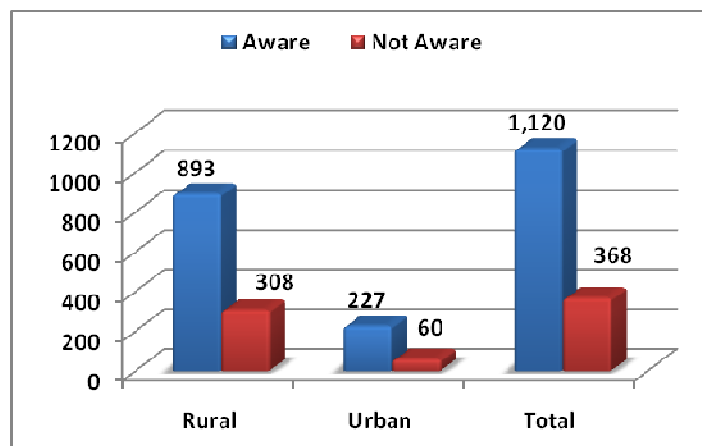
# Awareness of IGNOAPS

The existing awareness status about the scheme (IGNOAPS) by beneficiaries and non beneficiaries are analyzed in this chapter. It also generates the source of information about the scheme. Different sources of information and its potential in communicating the details of the scheme towards the people have been examined. Awareness status and source of information have been measured by the responses of the beneficiaries.

### 4.1. Awareness Status

Out of 1488 beneficiaries, 75.27 percent are aware of the IGNOAPS scheme and 24.73 percent are not aware. In rural area 74.35 percent are aware of the scheme and whereas in urban area 79.09 percent are aware of the scheme. Diagram 4.1 gives the status of awareness of IGNOAPS by the beneficiaries. *(Refer table no. 4.1 in Appendix)*

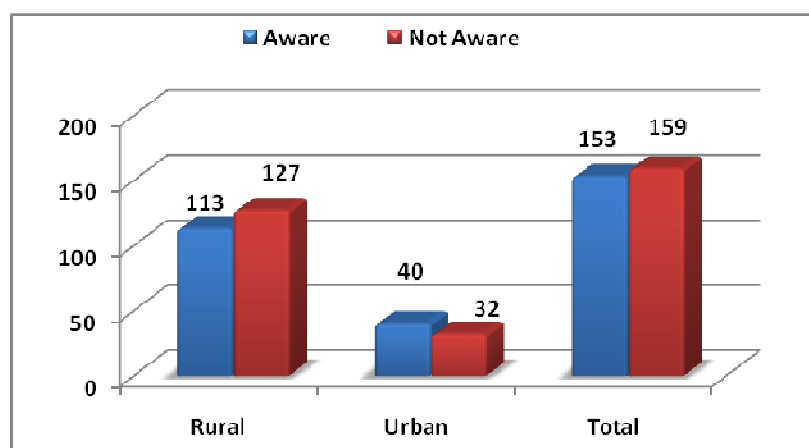
**Diagram 4.1: Status of Awareness of IGNOAPS by Beneficiaries**



Source: Table No. 4.1 in Appendix

In the case of non beneficiary group 49.04 percent is aware of the scheme and 50.96 percent are not aware. In rural area 47.08 percent are aware of the scheme and in urban centers 55.56 percent of the non beneficiaries are aware of the scheme. 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**

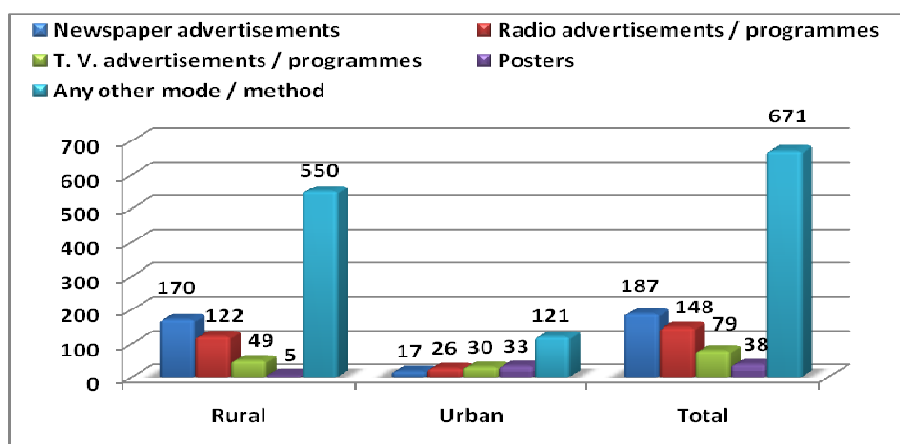


Source: Table No. 4.2 in Appendix

#### **4.2. Source of Information**

More than 59 percent of the beneficiaries reported that they have heard about the scheme through the other mode or other source of information. Only 16.65 percent of them have heard about the scheme through news paper, 13.18 percent of the beneficiaries reported that they have heard the scheme through radio programme, 7.03 percent of the beneficiaries opined that they have heard about the scheme through TV programme and 3.38 percent opined that they know about the scheme through posters. The 61.38 percent of rural beneficiaries also reported that they have heard about the scheme through other source of information, 18.97 percent of the beneficiaries reported that they have heard the scheme through the news paper, 13.62 percent opined that know the scheme through radio programme, 5.47 percent reported that TV programme has helped them to know about the scheme and only 0.56 percent reported that they know the scheme through posters. In urban area 53.30 percent reported that they have heard about the scheme through the other source of information, 7.49 percent of the beneficiaries reported that they have heard the scheme through the news paper, 11.45 percent opined that they know the scheme through radio programme, 13.22 percent reported that TV programme has helped them to know about the scheme and 14.54 percent reported that they know the scheme through posters. Diagram 4.3 portrays the source of information about IGNOAPS to the beneficiaries. (*Refer table no. 4.3 in Appendix*)

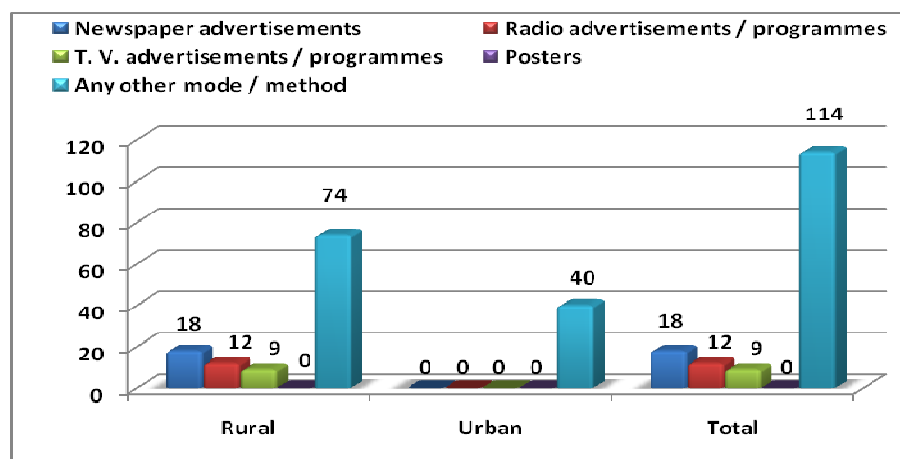
**Diagram 4.3: Source of Information about IGNOAPS to Beneficiaries**



Source: Table No. 4.3 in Appendix

Majority of the non beneficiaries (74.51%) reported that they have heard about the scheme though other source of information. Only 11.76 percent of the non beneficiaries reported that they have received the information about the scheme though news paper, 7.84 percent opined that they have heard the scheme through radio, 5.88 percent reported that they heard the scheme through TV programme. In rural areas 65.49 percent of non beneficiaries reported that they have heard about the scheme though other source of information, 15.93 percent of the non beneficiaries reported that they have received the information about the scheme though news paper, 10.62 percent opined that they heard the scheme through radio and 7.96 percent reported that they heard the scheme through TV programme. In urban areas all non beneficiaries reported that they have heard about the scheme though other source of information. Diagram 4.4 depicts the source of information about IGNOAPS to the non beneficiaries. (Refer table no. 4.4 in Appendix)

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



Source: Table No. 4.4 in Appendix

### **4.3 Summery and Suggestion**

#### **a. Summery**

Around 60 percent of the beneficiaries have heard about the scheme though the 'other source of information'. More than 36 percent of the beneficiaries reported that they have heard about the scheme through news paper or radio or TV programme. Only 3.38 percent of beneficiaries have received the information about the programme through the posters. The case of non beneficiaries, around three forth of them reported that they have heard about the scheme through 'other source of information'.

Analysing the above situation it is very clear that the advertisement through printed and visual media is 'somewhat effective'. The advertisement though posters is also not very much effective. The beneficiaries of the scheme are at the age of more than 60 years and more than 34 percent are above 70 years old. In this situation awareness through printed and visual media is not very effective. While analyzing the educational background it is found that more than 90 percent are illiterate and therefore the newspaper advertisement and posters are also not effective.

#### **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 be 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

### Introduction

In these chapter benefits of the scheme has been listed and for identifying the benefits of the scheme certain indicators has been developed. They are (i) the amount of the pension, (ii) duration (iii) mode of receipt (iv) place of receipt (v) distance of receipt (vi) receiver (vii) periodicity and (viii) delay and gaps in disbursement. In addition to, reasons for delay also have been examined. The perception of the non beneficiaries on the benefit of the scheme is also discussed in the chapter.

### Benefits under IGNOAPS

Beneficiaries of the pension scheme under IGNOAPS receive Rs.200/- per month. It is noticed that only centre share is given to the beneficiaries and there is no state share in the scheme. In Andhra Pradesh the state government also implement a scheme known as *Indiramma Scheme*, under this scheme a package of pensions are sanctioned (old age pension, widow pension, handicapped pension and weaver's pension) .

The amount of pension 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 is also used for the educational purpose of the grant children. Majority of the beneficiaries are more than 70 years of age and they regularly take medicines for survival. It is found that major portion of the amount is used for medicine. One of the major advantages of the scheme is that the beneficiaries can purchase the medicine without depending on others. Some of the beneficiaries opined that they can avail individual loan for a small period for their regular needs only because they have some regular income from this pension.

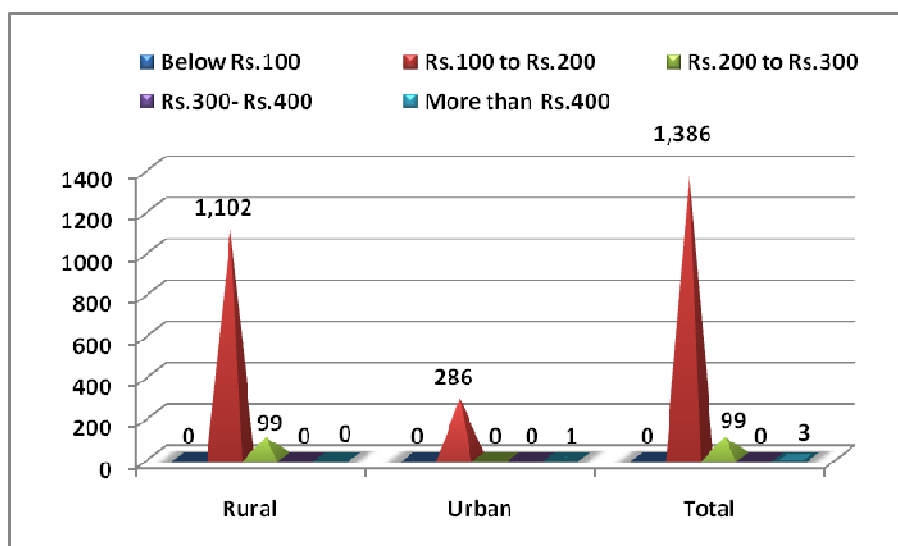
### 5.1 Amount of Pension under IGNOAPS

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

Out of the 1488 beneficiaries surveyed, around 94 percent has reported that they received Rs. 100-200 per month as pension under IGNOAPS and 6.66 percent of beneficiaries opined that they received an amount between Rs.200-300. In rural areas 91.74 percent of beneficiaries reported that they received Rs. 100- 200 as the pension amount in a month where as in urban

areas it is 99.65 percent. Diagram 5.1 describes the amount of pension received by the beneficiaries. *(Refer table no. 5.1 in Appendix)*

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



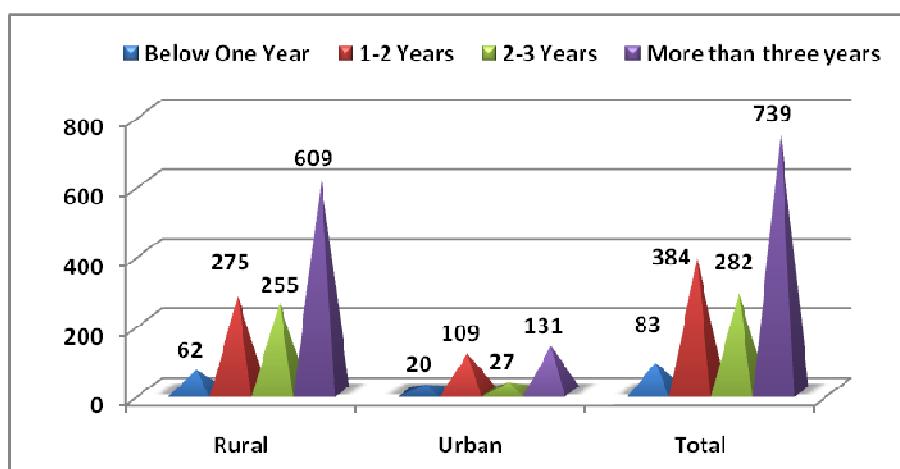
Source: Table No. 5.1 in Appendix

In the case of non beneficiaries no one have any idea about the amount of pension under IGNOAPS. *(Refer table no. 5.2 in Appendix)*

## 5.2. Duration of getting Pension

Around 50 percent of beneficiaries reported that they have received the pension for more than three years, 5.51 percent for below one year, 25.82 percent for last 1-2 years and 18.96 percent of the beneficiaries for last 2-3 years. Regarding the comparison between rural and urban beneficiaries, in rural areas 50.67 percent of the beneficiaries reported that they got the pension for more than three years where as in urban area 45.64 percent have the same opinion. In rural area only 5.17 percent received the pension for below one year at the same time 6.97 percent of the urban beneficiaries have the same opinion. It is noted that 22.92 percent for last 1-2 years period and in urban centers their share is 37.98 percent. Under the scheme 21.25 percent of rural beneficiaries have the opinion that they received the pension for last 2-3 years period and in urban centers 9.41 percent of beneficiaries have the same opinion. Diagram 5.2 depicts duration of getting pension by the beneficiaries. *(Refer table no. 5.3 in Appendix)*

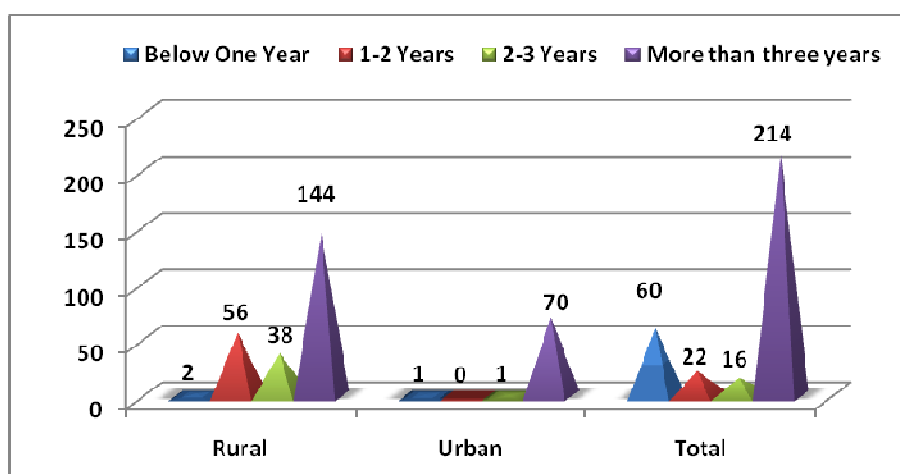
**Diagram No. 5.2: Duration of getting the Pension by Beneficiaries**



Source: Table No. 5.3 in Appendix

In the case of non beneficiaries who are aware of any beneficiaries getting the pension amount 68.59 percent opined that pension amount is received for more than three years, 5.13 percent for last 2-3 years, 7.05 percent for last 1-2 years and 19.23 percent for below one year. In rural areas 60 percent of the non beneficiaries reported that they are aware of a beneficiary who has been receiving pension for more than three years, 15.83 percent reported for last 2-3 years and 22.33 percent for 1-2 years. In urban areas 97.22 percent of the non beneficiaries reported that they are aware of a beneficiary who has been receiving pension for more than three years. Diagram 5.3 shows the awareness about duration of getting pension to the beneficiaries by non beneficiaries. (Refer table no. 5.4 in Appendix)

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

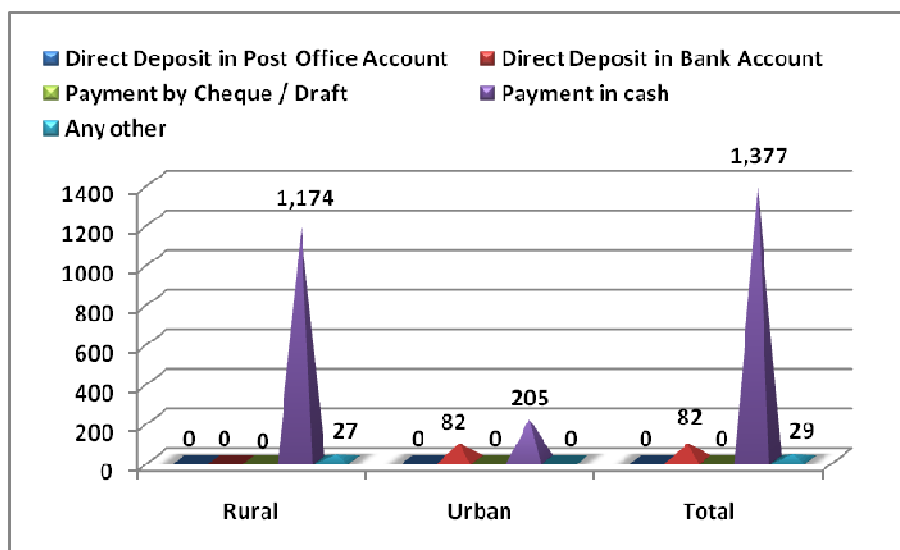


Source: Table No. 5.4 in Appendix

### 5.3 Mode of Receipt of Pension under IGNOAPS

More than 92 percent of beneficiaries in Andhra Pradesh reported that they received the pension amount by cash. Only 5.52 percent of surveyed beneficiaries opined that the pension amount is directly deposited in bank and 1.82 percent reported that the pension amount is received through 'other mode of payment'. In rural area more than 97 percent of the beneficiaries and in urban areas more than 71 percent of the beneficiaries reported that the pension amount is received directly by cash. Diagram 5.4 gives mode of receipt of pension by the beneficiaries. (Refer table no. 5.5 in Appendix)

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



Source: Table No. 5.5 in Appendix

Non beneficiaries have no idea about the mode of payment under IGNOAPS. (Refer table no. 5.6 in Appendix)

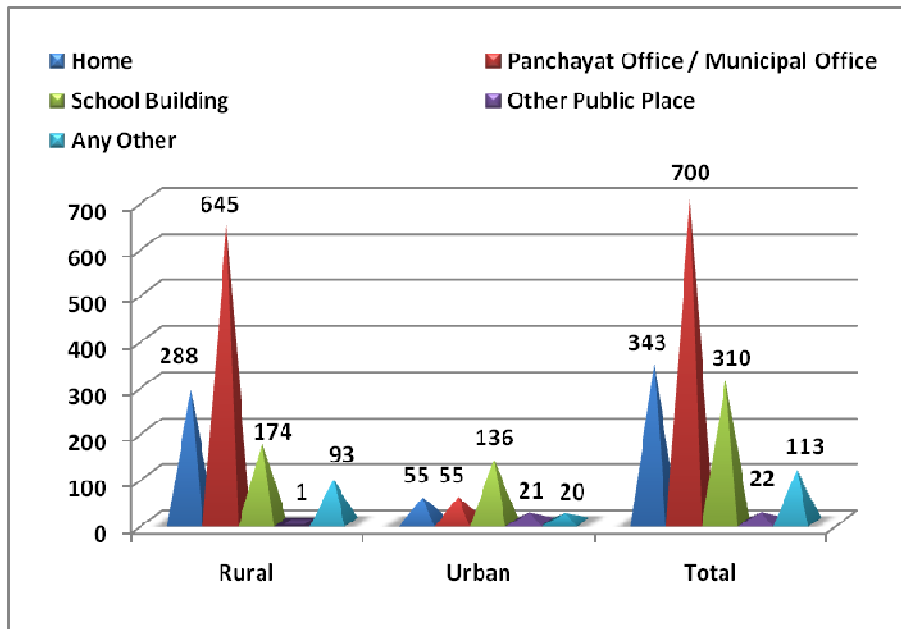
### 5.4 Place of Receipt of Pension under IGNOAPS

The 22.95 percent of the beneficiaries reported that they received the pension at home itself, 47.11 percent at panchayat office, 20.86 percent at school building, 1.48 percent at other public places and 7.60 percent at any other places. When compared the rural and urban beneficiaries, in rural area 23.85 percent reported that they received the pension amount at the home and in urban area it is 19.16 percent. Under the scheme 53.79 percent of rural beneficiaries and 19.16 percent of urban beneficiaries reported that they received the pension amount at the local body office. It is reported that 14.51 percent of rural beneficiaries and 47.39 percent of urban beneficiaries received the pension amount at school building. Diagram



5.5 indicates place of receipt of pension by the beneficiaries. (Refer table no. 5.7 in Appendix)

**Diagram No. 5.5: Place of Receipt of the Pension by Beneficiaries**



Source: Table No. 5.7 in Appendix

Regarding the non beneficiaries category, all of them reported that they have no information about the venue of the pension disbursement. (Refer table no. 5.8 in Appendix)

### 5.5 Distance of Receipt of Pension under IGNOAPS

It is reported that all the beneficiaries under IGNOAPS have received the pension amount at a distance of below 3 km. This is mainly due to the government made arrangements to spot payment with the support of smart card. (Refer table no. 5.9 in Appendix)

All the non beneficiaries have no idea about the payment venue and the distance. (Refer table no. 5.10 in Appendix)

### 5.6 Receiver of Pension under IGNOAPS

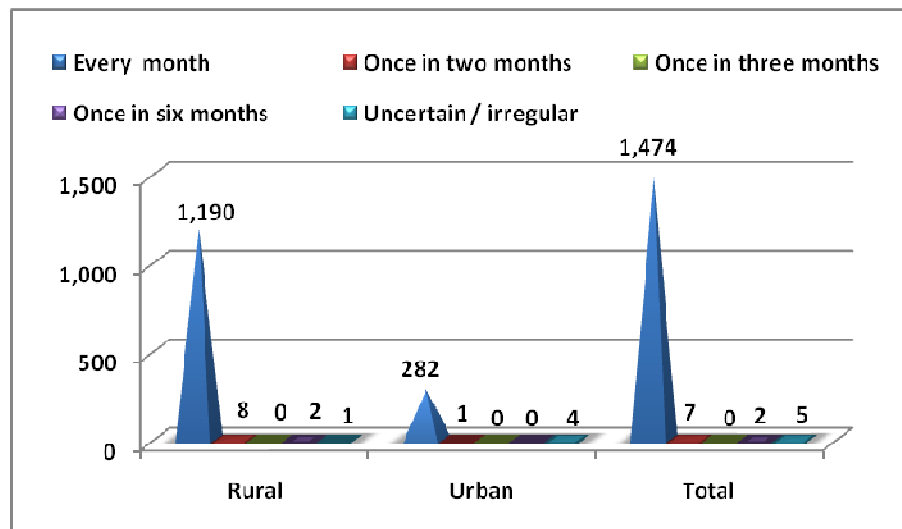
All the surveyed beneficiaries reported that they themselves have received the payment. The main reason for the direct receipt of the amount by the beneficiaries themselves is due to the introduction of the smartcard by the state government. (Refer table no. 5.11 in Appendix).

Non beneficiaries are not aware of the details of the receipt under IGNOAPS. (Refer table no. 5.12 in Appendix).

### 5.7 Periodicity of receiving Pension under IGNOAPS

The pension disbursement is very much regular, which is very clearly understood from the below table. One of the major commendable achievements is that more than 99 percent of the beneficiaries reported that the pension is received in every month. Only one percent reported that the amount is received not in every month and this may be due to the absence of the beneficiary during the time of disbursement of the pension and 0.47 percent reported that the pension amount is received once in two months, 0.13 percent once in six months and 0.34 percent opined that the pension disbursement is irregular. In rural areas 99.25 percent reported that they received the amount in every month and in urban area their share is 98.26 percent and 1.39 percent reported that it is irregular. Diagram 5.6 gives periodicity of receiving pension by the beneficiaries. (Refer table no. 5.13 in Appendix).

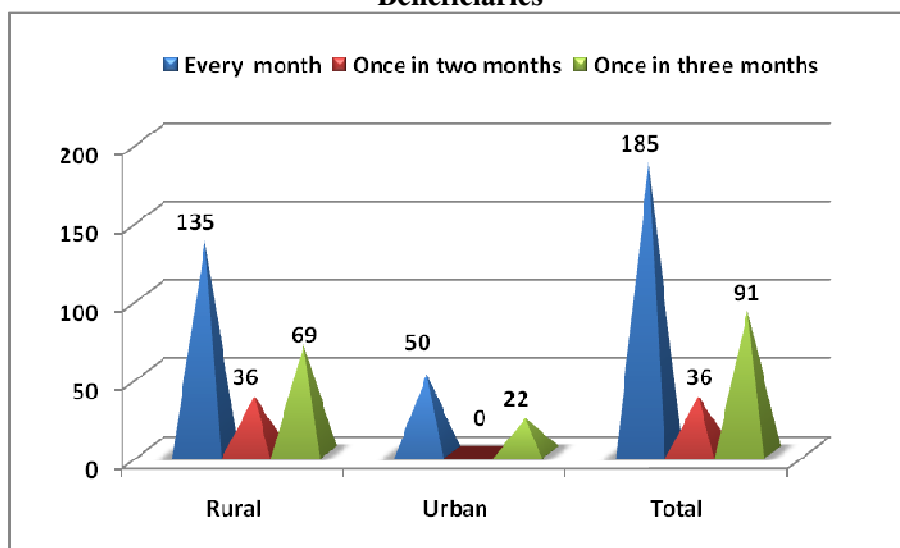
**Diagram No. 5.6: Periodicity of Receiving the Pension by Beneficiaries**



Source: Table No. 5.13 in Appendix

Majority of the non beneficiaries (59.29) also reported that the disbursement of the pension is in every month, 11.54 percent once in two month and 29.17 percent once in three months. In rural non beneficiaries 56.25 percent reported that the pension disbursement is regular where as in urban area 69.44 percent of the non beneficiaries have the same opinion. It is noted that 28.75 percent of the rural non beneficiaries and 30.56 percent of the urban non beneficiaries reported that disbursement of pension is once in three months. Diagram 5.7 depicts awareness about periodicity of receiving pension by the non beneficiaries. (Refer table no. 5.14 in Appendix).

**Diagram No. 5.7: Awareness about Periodicity of Receiving the Pension by Non Beneficiaries**



Source: Table No. 5.14 in Appendix

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

It is noticed that 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 in 1<sup>st</sup> of every month. The state government appointed a private financial consulting agency, *Financial Information Networks and Operations*, a Mumbai based agency, for the disbursement of every pensions under NSAP, *Indiramma* scheme and wages under MGNREGS with the support of smart card.

### 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 Suggestions

#### 5.10. a. Summery

- ❖ The pension amount is directly received by the beneficiaries themselves in the form of cash. The state government appointed a consulting agency for the delivery of the pension. Smart cards are also used for service delivery.
- ❖ Only centre share of Rs. 200/- is received under this scheme and there is no share from the State Government. The state government also administer another pension scheme , *Indiramma*
- ❖ The disbursement is very prompt and regular. Beneficiaries receive the pension amount in the first day of every month.
- ❖ There no leakage in the pension amount at the delivery point.
- ❖ Majority of the beneficiaries use the pension amount for medical care.

- ❖ Pension amount is the only source of the majority of beneficiaries particularly those who are under destitute status.

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

- It is better to implement the scheme through Anganwady or Women SHGs with the support of smart card; so that the commission amount for the private consulting agency can be saved. It may work out as a strategy for strengthening women SHGs.
- For distributing the pension amount, the service of anganwady teacher/members of SHGs can be utilized
- The amount of pension may be increased due to the price hike of essential items
- It is better to release the pension amount with equal state share

## **Chapter 6**

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

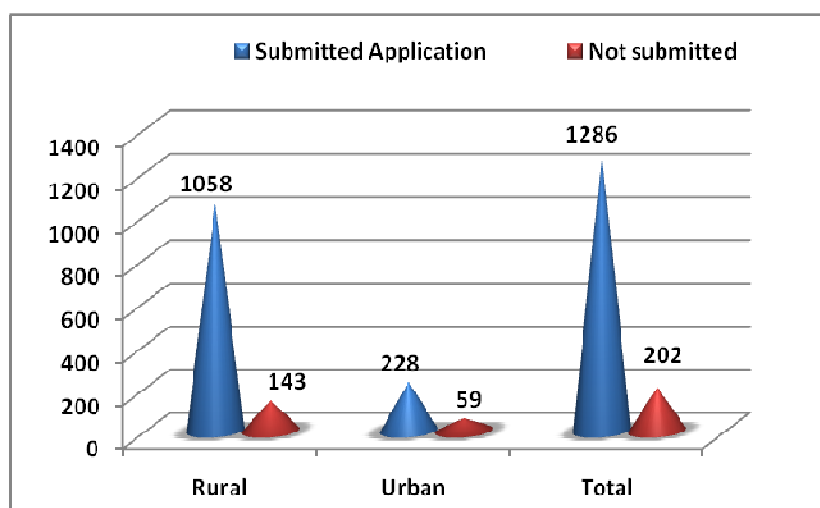
The beneficiaries have to submit the application for the pension under IGNOAPS to the secretary of the gram panchayat. Along with the application, age proof certificate from the competent authority and proof of BPL status also should be submitted. The applicants are mainly using ration cards, Voter ID card and certificate issued by the medical officer for proving their BPL status, residential status and age. The secretaries of the gram panchayat have to forward the same to the Mandal Parishad Development Officer (MPDO). The application is verified by the MPDO. After the verification the eligible application are sanctioned by the MPDOs and the approved list is send to the DRDA for the financial allocation.

The pension scheme is implemented by the rural development department with the support of the banks and a private financial consulting agency known as Financial Information Networks and Operations (FINO). The pension amount is disbursed directly in cash through the customer service provider with the support of smart card. It is noticed that only central share of Rs.200/- is given as pension under IGNOAPS. However, the beneficiaries reported that the pension amount is getting regularly in 1<sup>st</sup> of every month.

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

It is reported that 86.42 percent of the beneficiaries have submitted the application to getting pension under IGNOAPS and 13.58 percent of the beneficiaries reported that they have not submitted the application. The application for getting pension under NSAP can be submitted to the secretaries of the gram panchayats either in hand written or in prescribed format. The secretaries of the gram panchayats have to forward the same to the MPDOS and after the verification ,eligible application are approved by the MPDOs and the approved list is placed to the DRDA for the financial allocation. All the social security schemes and wages under MGNREGS are implemented with the support of banks and smart card. The pension amount and wages under MGNREGS are directly paid by cash to the beneficiaries. For the direct payment the government has made an agreement with a private financial consulting agency and their representatives known as customer service provider (CSW) make the payment in 1<sup>st</sup> of every month in each panchayat. Diagram 6.1 shows the details about the submission of application by the beneficiaries. *(Refer table no. 6.1 in Appendix)*

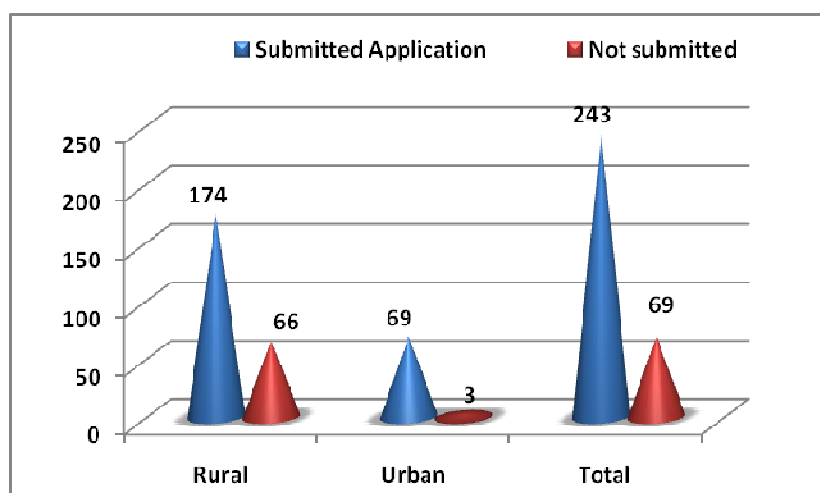
**Diagram No.6.1: Submission of Application by Beneficiaries**



Source: Table No. 6.1 in Appendix

Non beneficiaries who are aware of anyone who submitted the application form around 78 percent of the respondents are reported that application is submitted for getting the pension amount under IGNOAPS. In rural category more than 51 percent of the respondents and in urban category more than 95 percent of them have the same opinion. 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 –

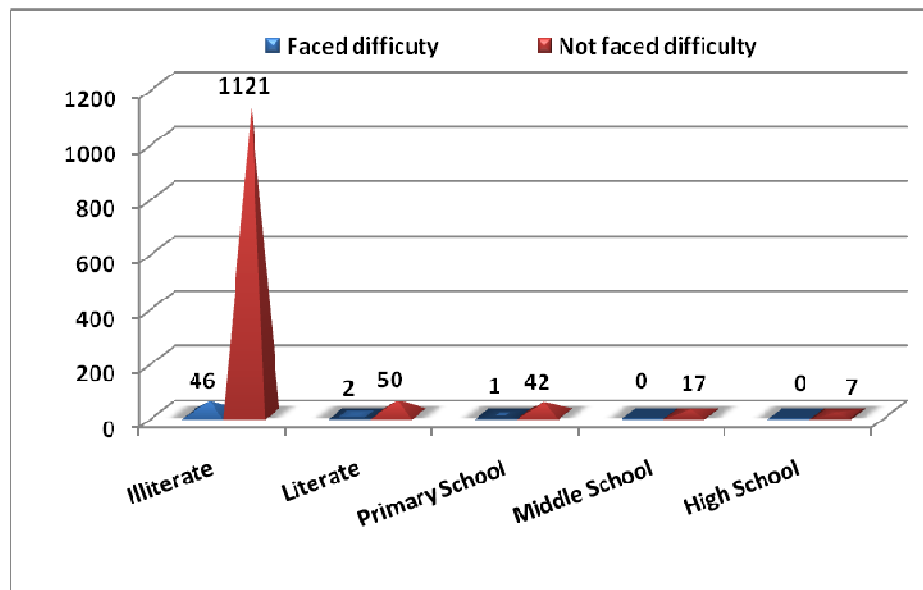
Out of the 1286 beneficiaries who have submitted the application form, 49 (3.81 %) beneficiaries are reported that they have faced difficulties in getting the application form and

1237 (96.19 %) beneficiaries have not faced any problem to getting the application for applying for the old age pension. Among the 49 beneficiaries who have faced problems in getting the application form 36 (73.47 %) beneficiaries are male and 13 (26.53 %) beneficiaries are female

### 6.2. a Education Wise

While correlating the difficulties in getting application by education wise it is noticed that out of the 49 beneficiaries who have faced problems in getting the application form 46 beneficiaries (93.88 %) are illiterate. Among the male beneficiaries 33 are illiterates, two are literates, and one have primary level of education. Among the female beneficiaries all of them are illiterate. Diagram 6.3 depicts 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**

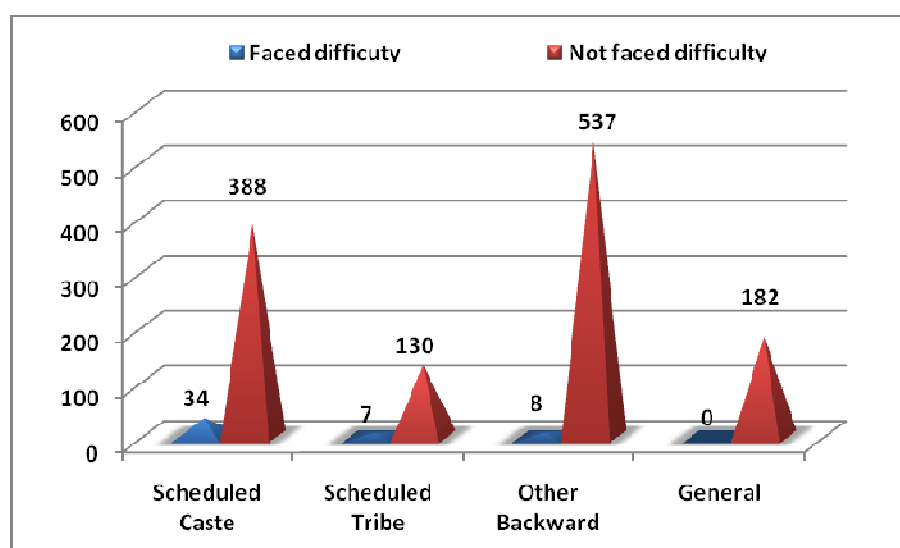


Source: Table No. 6.3 in Appendix

### 6.2. b Caste Wise

When we look in to the caste wise, it is noticed that out of the 49 beneficiaries who have faced difficulties 34 beneficiaries are scheduled caste, 7 beneficiaries are scheduled tribe and 8 beneficiaries are other backward caste. Among the male beneficiaries, 26 of them are scheduled caste, 4 of them are scheduled tribe and 6 of them are other backward caste. In female group 8 of them are scheduled caste, 3 beneficiaries are scheduled tribe and 2 of them are 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**

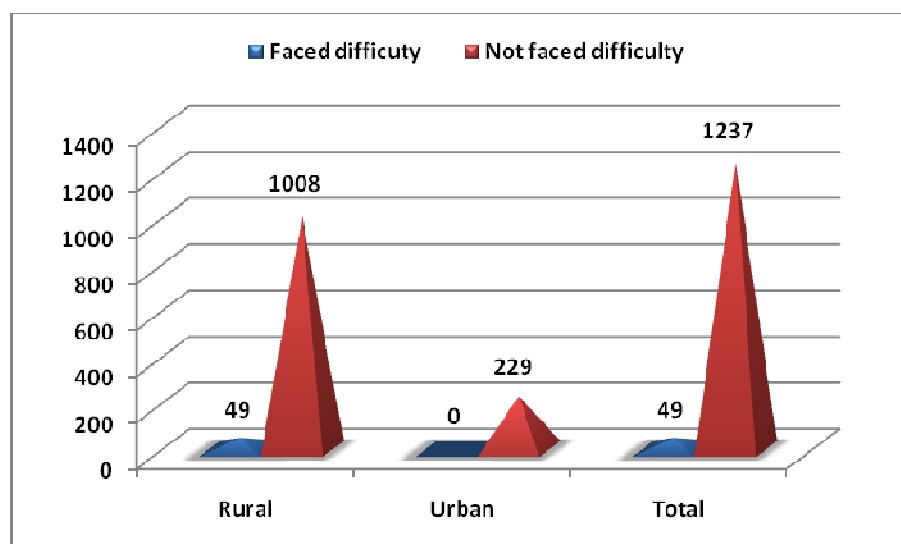


Source: Table No. 6.4 in Appendix

## 6.2. c Area Wise

In the area wise analysis of difficulties in getting the application, it is noticed out of the 49 beneficiaries who have faced difficulties all of them are from rural area. Diagram 6.5 depicts difficulties in getting application by the beneficiaries in area wise. (Refer table no. 6.5 in Appendix)

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



Source: Table No. 6.5 in Appendix



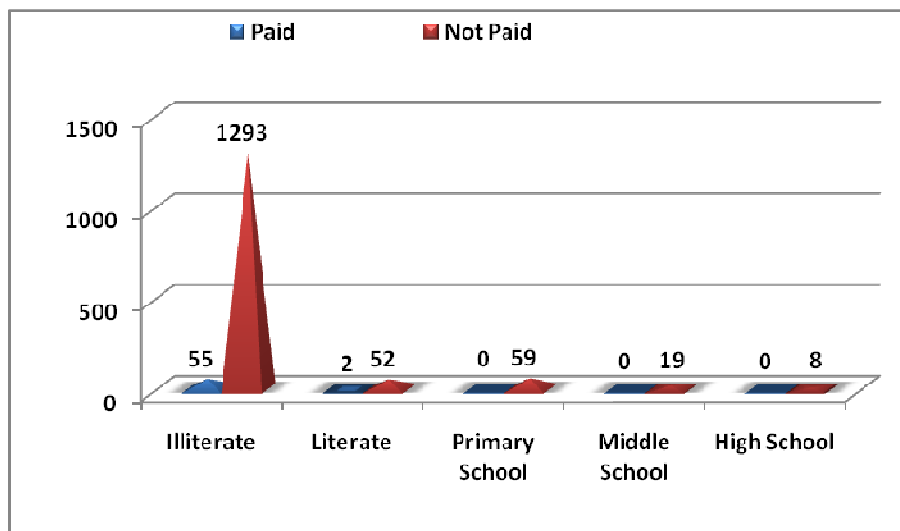
### 6.3 Consideration Paid

Out of the surveyed 1488 beneficiaries 57 (3.83 %) beneficiaries reported that they have paid some amount for approval of the application. Out of the 57 beneficiaries 35 (61.40 %) beneficiaries are male and 22 (38.60 %) beneficiaries are female.

#### 6.3. a Education Wise

Among the 57 beneficiaries, those who have reported that they paid some amount for the approval of application, 55 beneficiaries are illiterate and two are mere literate. In the case of male beneficiaries who have paid some amount for the approval of the application 34 are illiterate and one is mere literate. In the case of female beneficiaries who have paid some amount for the approval of the application 21 are illiterate and one is literate. Diagram 6.6 shows details of consideration paid by the beneficiaries in education wise. (Refer table no. 6.6 in Appendix)

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



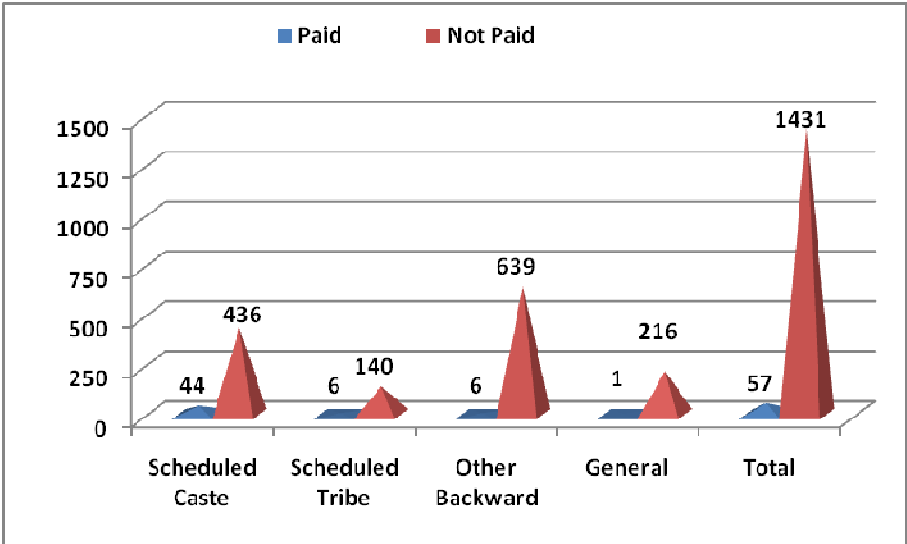
Source: Table No. 6.6 in Appendix

#### 6.3. b. Caste Wise

While analyzing the caste wise details out of 57 beneficiaries who have reported that they have paid some amount for the approval of application 44 are from scheduled caste, six beneficiaries each from scheduled tribes & other backward caste and one from general category. Out of 35 male beneficiaries, 31 of them are scheduled caste, two of them are scheduled tribe and two of them are backward caste. When we look in to the female group, out of 22 beneficiaries, those who have paid amount for the approval of application, 13 of them are scheduled caste, four of them are scheduled tribe, another four of them are

backward caste and one is from the general category. Diagram 6.7 describes details of consideration paid by the beneficiaries in caste wise. (Refer table no. 6.7 in Appendix)

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

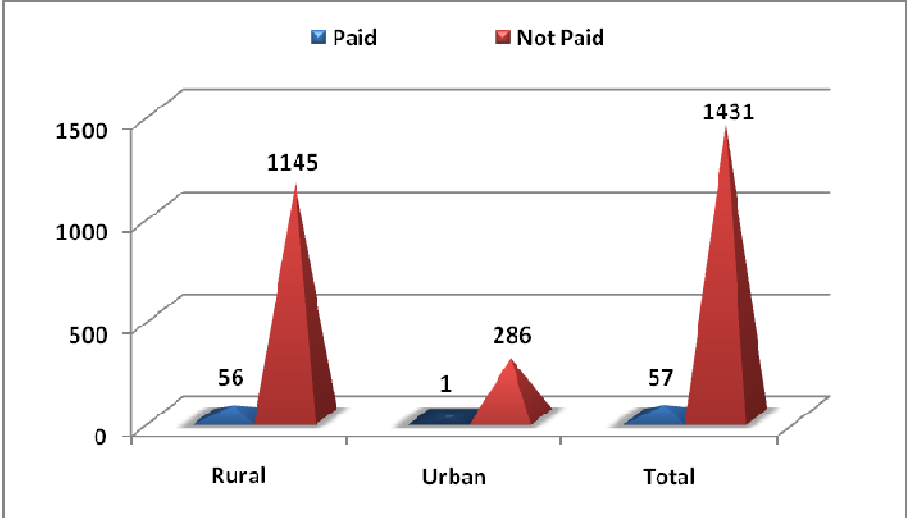


Source: Table No. 6.7 in Appendix

### 6.3.c. Area Wise

When we analyzing the area wise details, out of the 57 beneficiaries who have paid some amount for the approval of their application 56 are from rural are and one is from urban area. All of the 35 male beneficiaries are from rural area. Out of the 22 female beneficiaries 21 are from rural area and one is from urban area. Diagram 6.8 depicts details of consideration paid by the beneficiaries in area wise. (Refer table no. 6.8 in Appendix)

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



Source: Table No. 6.8 in Appendix

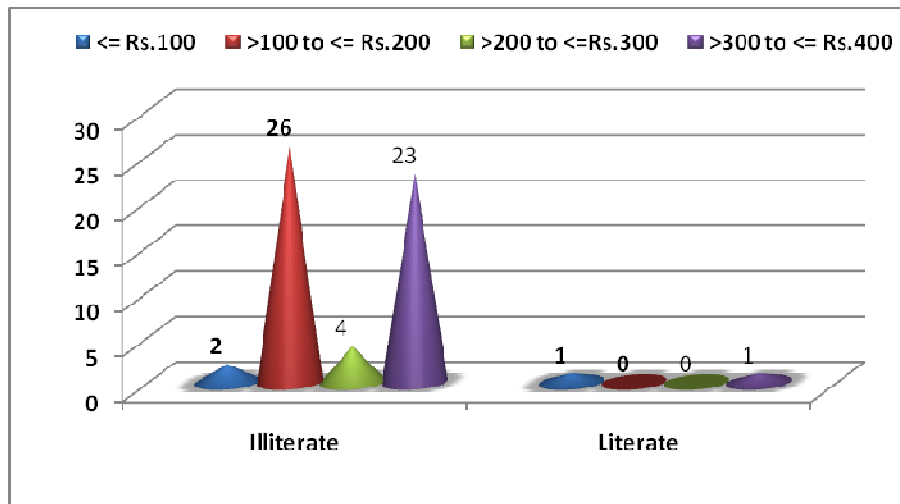
#### 6.4. Details of Amount Paid

Out of the 1488 beneficiaries surveyed, 57 are reported that they paid some amount for the approval of the application. Out of the 57 beneficiaries 3 beneficiaries (5.26 %) reported that they paid an amount of Rs. 100 and 26 beneficiaries (45.61 %) paid an amount between Rs.100-Rs.200. Among the remaining four beneficiaries (7.02 %) paid an amount between Rs.200-Rs.300 and 24 beneficiaries (42.11 %) paid an amount between Rs.300-Rs.400.

##### 6.4. a. Education Wise

Among the 57 for beneficiaries, those who are reported that they paid an amount for the approval of application, 55 are illiterates and two are mere literates. Again it is noticed that, among the 55 illiterate beneficiaries, two beneficiaries have reported that they paid Rs.100/- for the approval of application, 26 beneficiaries paid between Rs.100 - Rs. 200/- , four beneficiaries paid Rs.200-Rs.300 and 23 beneficiaries paid Rs.300-Rs.400. Among the two literate beneficiaries one beneficiary reported that they paid Rs.100 and another one paid Rs. 300-Rs.400/- for the approval of application. Diagram 6.9 gives amount of consideration paid by the beneficiaries in education wise. (Refer table no. 6.9 in Appendix)

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



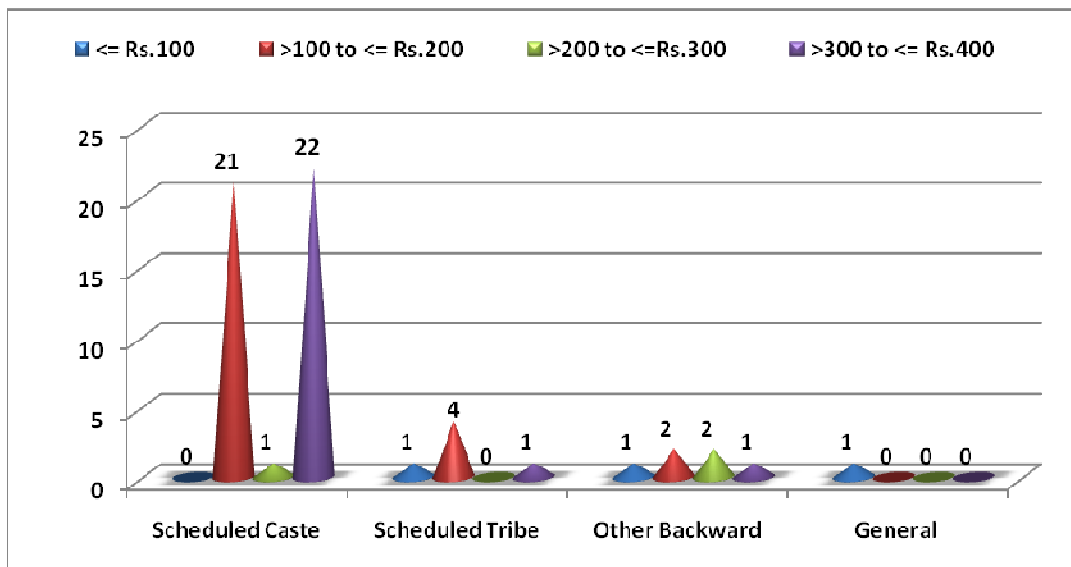
Source: Table No. 6.9 in Appendix

##### 6.4. b. Caste Wise

While analyzing the caste wise details of payment made for the approval of application, it is noticed that, 44 (77.19 %) beneficiaries are scheduled caste, 6 (10.53 %) scheduled tribe, 6 (10.53 %) other backward community and one (1.75 %) is from general category. Among the 44 scheduled caste beneficiaries, 21 of them reported that they paid in between Rs.100-Rs.200 for the approval, one of them paid in between Rs.200- Rs.300 and 22 of them paid

between Rs.300-400- . Among the six scheduled tribe beneficiaries, one is reported that they paid an amount of Rs.100 for the approval, four of them paid in between Rs.100- Rs.200 and one beneficiary paid Rs. 300-Rs.400. Among the six other backward communities, one of them paid an amount of Rs.100, two of them paid an amount between Rs.100- Rs.200, two beneficiaries paid Rs200-Rs.300 and one beneficiary paid Rs.300-400. In general category one beneficiary paid an amount of Rs.100. Diagram 6.10 gives amount of consideration paid by the beneficiaries in caste wise. (*Refer table no. 6.10 in Appendix*)

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

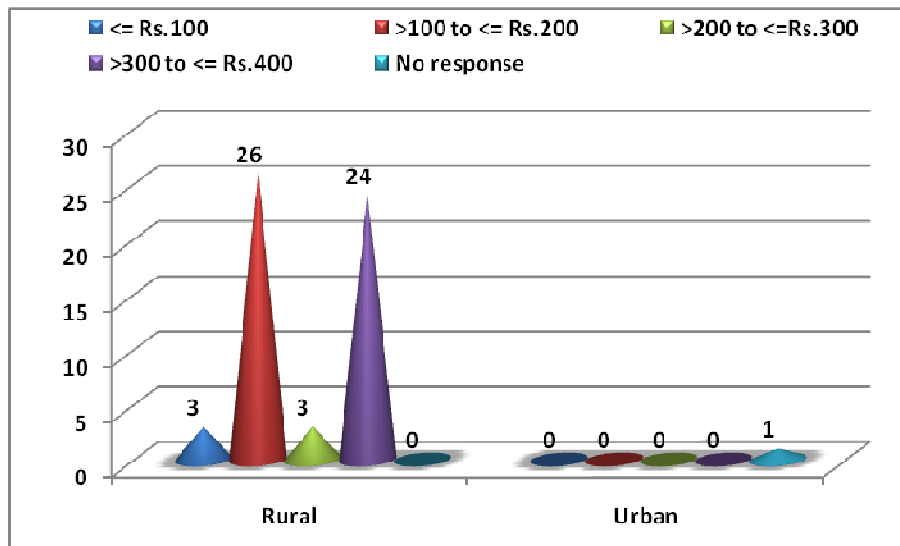


Source: Table No. 6.10 in Appendix

#### 6.4. c. Area Wise

Out of the 57 beneficiaries, those who have responded 56 (98.25 %) are from rural area and one (1.75 %) from urban area. In beneficiaries under rural area, three reported that they paid an amount of Rs.100 for the approval of application, 26 beneficiaries reported that they paid in between Rs.100- Rs.200, three paid an amount of Rs.200- Rs.300 and another 24 paid Rs.300-400. Diagram 6.11 illustrates amount of consideration paid by the beneficiaries in area wise. (*Refer table no. 6.11 in Appendix*)

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



Source: Table No. 6.11 in Appendix

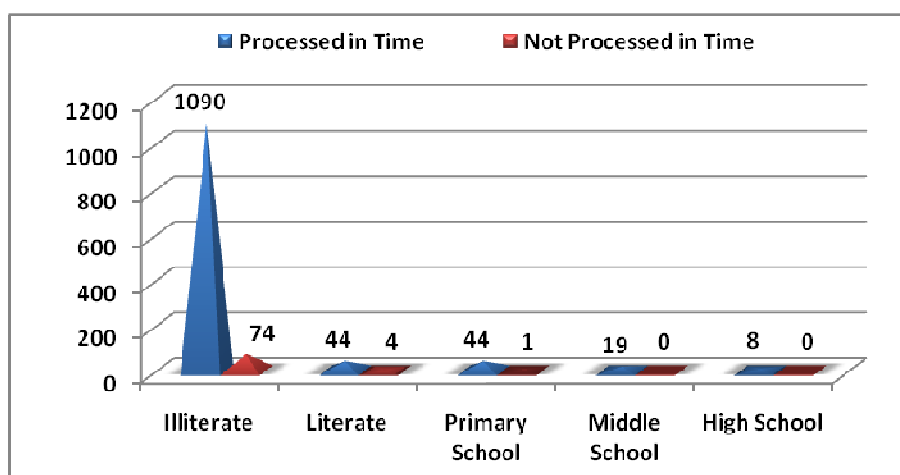
## 6.5. Timely Processing of Application

Out of the 1488 beneficiaries surveyed only 1284 beneficiaries are responded to this question. Out of the 1284 beneficiaries, 1205 (93.85%) reported that the application was processed in time and 79 beneficiaries (6.15%) reported it was not in time.

### 6.5. a. Education Wise

While analyzing the timely processing of application by education wise, it is noticed that 1090 illiterate beneficiaries reported that the application was processed in time and in 74 cases of another illiterate beneficiaries it was not processed in time. Among the neo literate category 44 cases was processed in time whereas it was not processed in time in the case of four. Among the beneficiaries those who have primary level of education, 44 beneficiaries reported that their application was processed in time and one beneficiary reported otherwise. All of the beneficiaries from middle school level and high school level reported that the application was processed in time. Diagram 6.12 indicates details about timely processing of application by the beneficiaries in education wise. (Refer table no. 6.12 in Appendix)

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

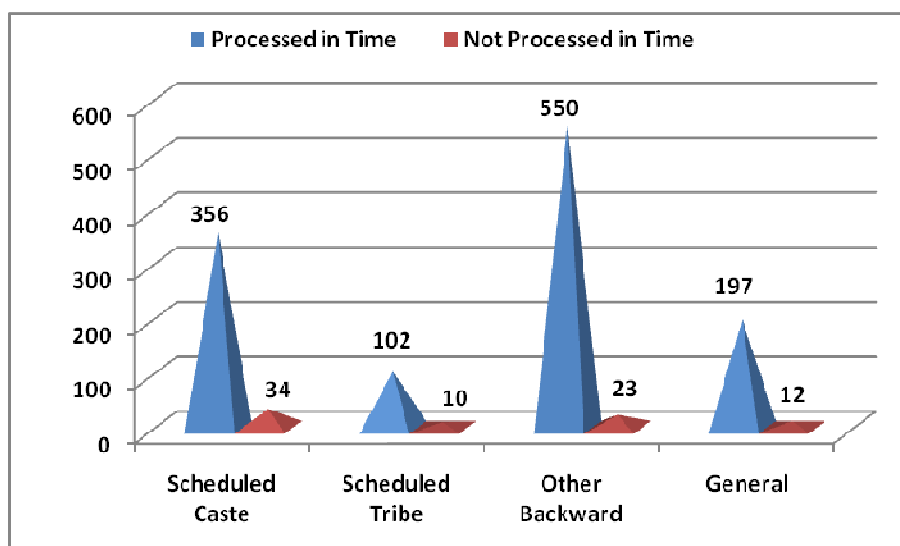


Source: Table No. 6.12 in Appendix

### 6.5. b. Caste Wise

While analyzing the processing of application by caste wise, it is noticed that out of 1205 beneficiaries, those who have positively responded, 356 beneficiaries are scheduled caste, 102 scheduled tribe, 550 other backward community and 197 from general category. Out of the 79 beneficiaries, who have responded that the application was not processed in time, 34 are from scheduled caste, 10 from scheduled tribes, 23 from other backward community and 12 from general category. Diagram 6.13 depicts details about timely processing of application by the beneficiaries in caste wise. (*Refer table no. 6.13 in Appendix*)

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

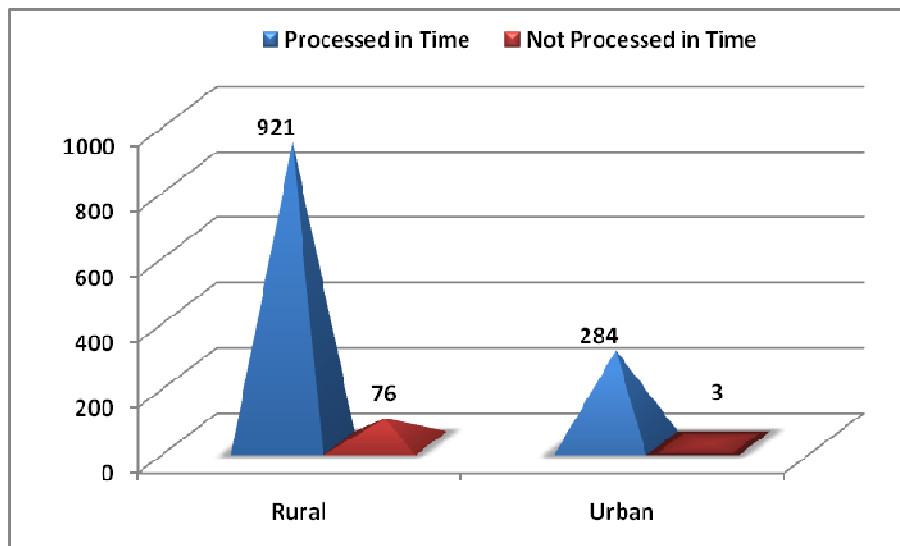


Source: Table No. 6.13 in Appendix

### 6.5. c. Area Wise

When we look in to the area wise, out of 1205 beneficiaries who have positively responded 921 are from rural area and 284 from urban centers. Out of the 79 beneficiaries who have responded that the application was not processed in time 76 are from rural area and three from urban area. Diagram 6.14 illustrates details about timely processing of application by the beneficiaries in area wise. (Refer table no. 6.14 in Appendix)

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



Source: Table No. 6.14 in Appendix

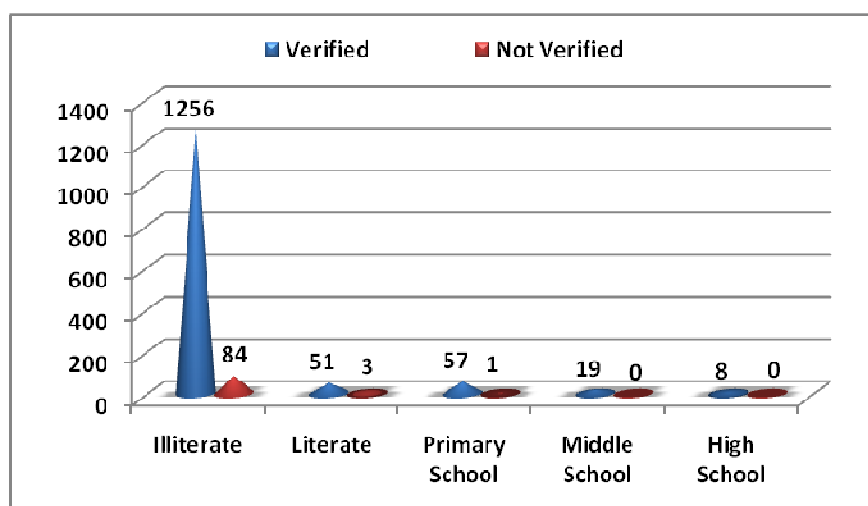
### 6.6 Method used for Verification of Facts

Out of 1488 beneficiaries surveyed, 1479 beneficiaries are responded to this question. Out of the 1479 beneficiaries 1391 responded that their age and particulars are verified and 88 beneficiaries responded that it is not verified. Among 1391 beneficiaries, who have responded that their age and particulars are verified, 36.16 percent are male and 63.84 percent are female.

#### 6.6. a. Education Wise

Out of the 1391 beneficiaries who have responded that their age and other particulars are verified, 1256 are illiterate, 51 are neo literate, 57 have primary level of education, 19 have middle school level of education and 8 beneficiaries have high school level of education. Diagram 6.15 depicts details about verification of facts by the beneficiaries in education wise. (Refer table no. 6.15 in Appendix)

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

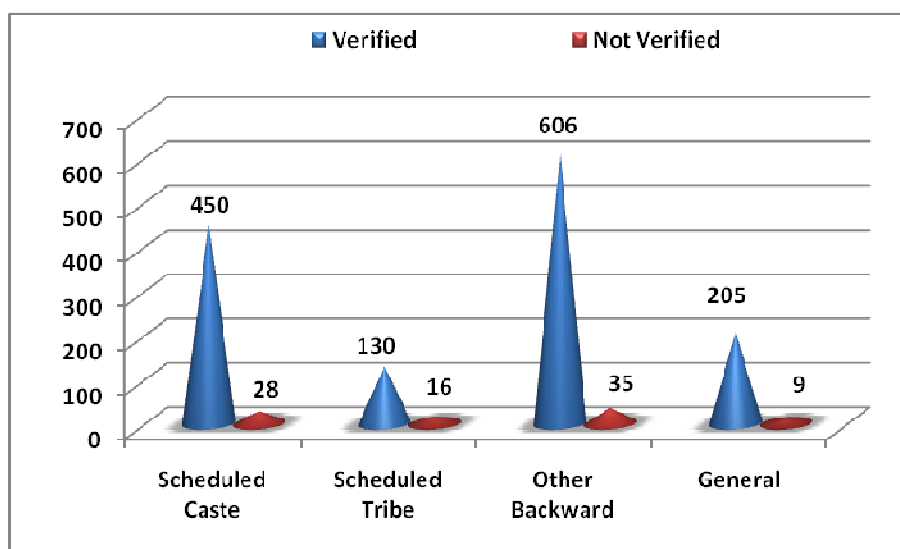


Source: Table No. 6.15 in Appendix

### 6.6. b. Caste Wise

Out of the 1391 beneficiaries, who responded that detailed are verified, 450 are scheduled caste, 130 scheduled tribe, 606 backward community and 205 from general category. Out of the 88 beneficiaries, who responded that details are not verified, 28 are from scheduled caste, 16 from scheduled tribe, 35 from other backward community and 9 from general category. Diagram 6.16 gives details about verification of facts by the beneficiaries in caste wise. (Refer table no. 6.16 in Appendix)

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



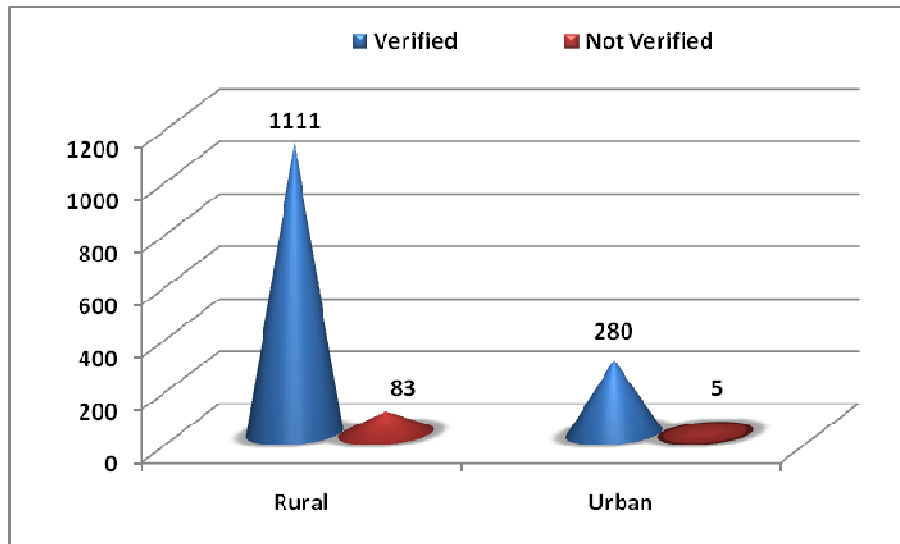
Source: Table No. 6.16 in Appendix



### 6.6. c. Area Wise

The area wise details shows that 1111 beneficiaries from rural area reported that the applications are verified and 280 from urban area are also reported so. It is noted that 83 beneficiaries from rural area and five beneficiaries from urban area reported that the details are not verified for the processing of application. Diagram 6.17 shows details about verification of facts by the beneficiaries in area wise. (Refer table no. 6.17 in Appendix)

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



Source: Table No. 6.17 in Appendix

### 6.7 Approval of Application

Out of the 1488 beneficiaries surveyed 1478 beneficiaries are responded. Out of, only three reported that they are aware of who approved the application. Two of them are male and one is female.

#### 6.6. a. Education Wise

When we are analyzing the awareness about who approved the application by education wise, out of the three beneficiaries who responded positively two are illiterate and one is neo literate. (Refer table no. 6.18 in Appendix)

#### 6.6. b. Caste Wise

In caste wise analyzing, one beneficiary from scheduled caste and two beneficiaries from other backward community are aware of who approved their application. (Refer table no. 6.19 in Appendix)

### **6.6. c. Area Wise**

In area wise analysis three beneficiaries from rural area are aware of who approved their application. (*Refer table no. 6.20 in Appendix*)

### **Summery & Suggestions**

- It is reported that 86.42 percent of the beneficiaries have submitted the application to getting pension under IGNOAPS and only 3.81 percent of beneficiaries have faced difficulties in getting the application form. Among the 49 beneficiaries who have faced problems in getting the application form, 73.47 percent are male.
- It is noted that 96.17 percent of beneficiaries have not paid any amount for approval of the application. While considering the rate of corruption reported in different sectors it is negligible and thanks to the system of smart cards. Around 3 percent have reported that they have paid some amount and out of that 61.40 percent beneficiaries are male. Women have benefited more due to the sensitivity of the scheme.
- Among the beneficiaries who have submitted applications 93.85 percent reported that the application was processed in time. This is really an achievement.
- Out of the 1479 beneficiaries 1391 responded (94%) that their age and particulars are verified .The verification process is simple and it is verified without delay.

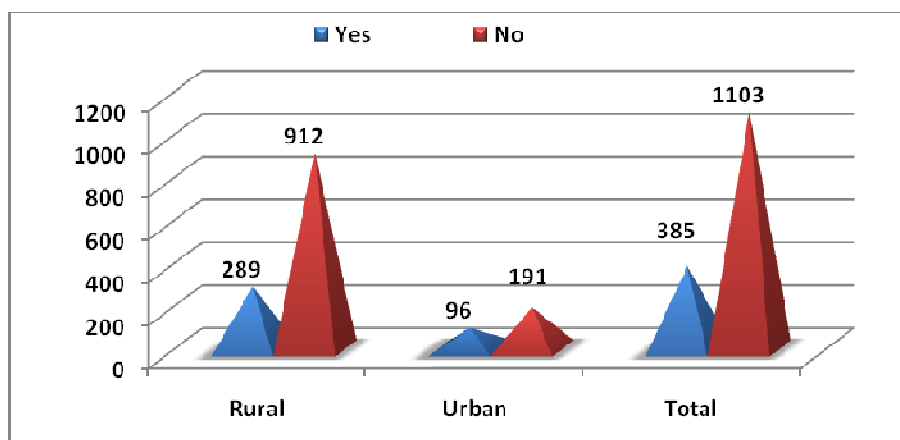
## Chapter 7

### Income and Expenditure Pattern

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

Out of 1488 surveyed beneficiaries, 385 beneficiaries (25.87 %) have other sources of income in addition to income from old age pension whereas 1103 beneficiaries (74.13 %) have only income from old age pension. Out of 1201 beneficiaries from rural area, 75.94 percent have only income from the pension. In urban area the corresponding figure is 66.55 percent out of the 287 beneficiaries. Diagram 7.1 depicts whether the beneficiaries have other source of income. *(Refer table no. 7.1 in Appendix)*

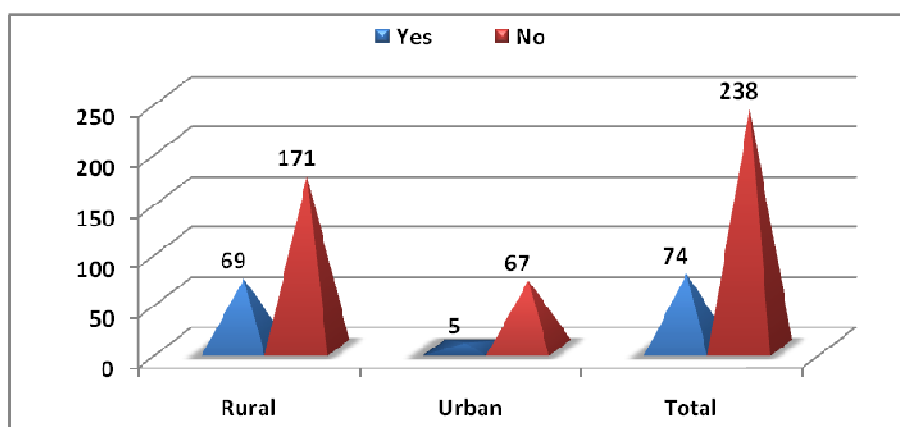
**Diagram No.7.1: Other Sources of Income- Beneficiaries**



Source: Table No. 7.1 in Appendix

In non beneficiary category, out of 312 respondents only 74 respondents (23.72 %) have income from some sources. In rural area 28.75 percent have income from some sources and in urban area 6.94 percent have the income from some sources. Diagram 7.2 depicts 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**

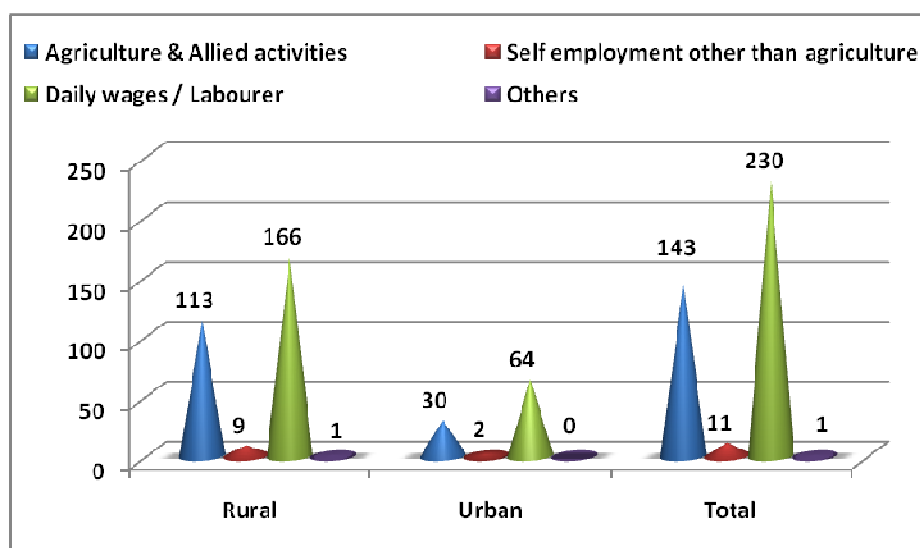


Source: Table No. 7.2 in Appendix

### 7.1 Source of Income

Out of the 385 beneficiaries who have income from some sources other than old age pension 230 beneficiaries (59.74 %) have income from daily wages, 143 beneficiaries (37.14 %) from agriculture and allied activities, and 11 beneficiaries (2.86 %) from self employment other than agriculture. In rural area out of the 289 beneficiaries, those who are income from other source, it is noticed that more than 57.44 percent have income from daily wages, 39.10 percent from agriculture and allied activities and 3.11 percent from self employment. In urban area 66.67 percent have income from daily wages, 31.25 percent from agriculture and allied activities and 2.08 percent from self employment. Diagram 7.3 gives details about sources of other income to the beneficiaries. (*Refer table no. 7.3 in Appendix*)

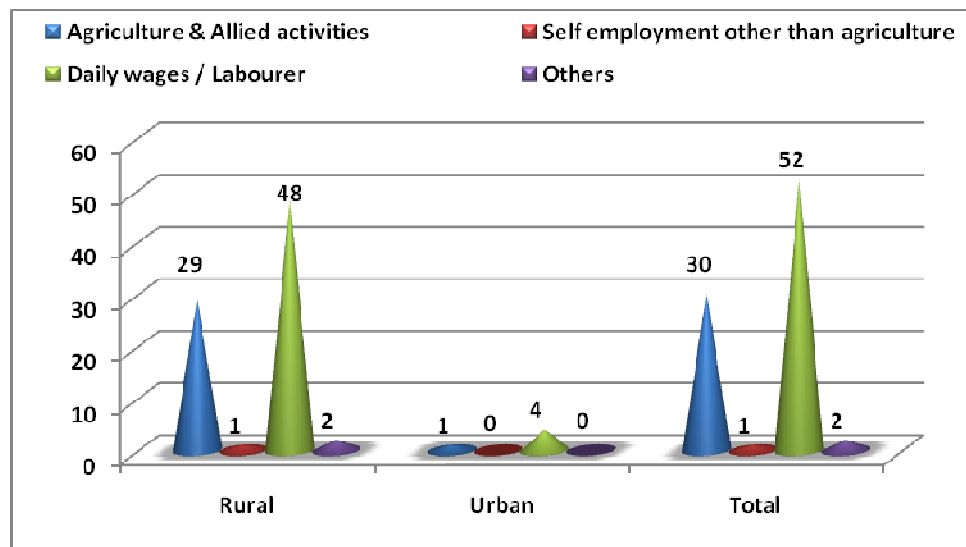
**Diagram No.7.3: Details of Sources of Other Income- Beneficiaries**



Source: Table No. 7.3 in Appendix

In the case of 74 non beneficiaries, those who have income from some sources gave multiple answers about their sources of income. It is noted that 61.18 percent have income from daily wages, 35.29 percent from agriculture and allied activities, 2.35 percent from other sources and 1.18 percent from self employment other than agriculture. It is reported that in rural areas 36.25 percent of them are engaged in agriculture and allied activities, 1.25 percent are self employed, 60 percent are daily wage earners and 2.50 percent from other sources. In urban areas 20 percent of them are engaged in agriculture activities and 80 percent daily wage earners. Diagram 7.4 depicts details about sources of income to the non beneficiaries. (*Refer table no. 7.4 in Appendix*)

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

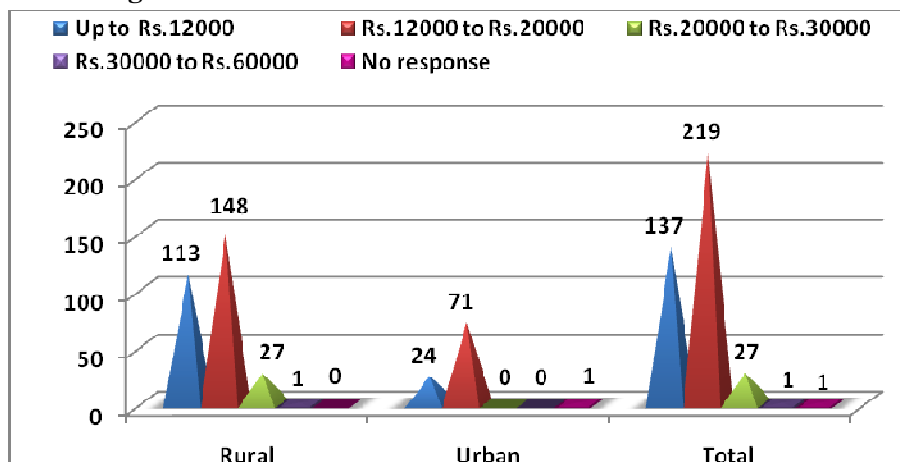


Source: Table No. 7.4 in Appendix

## 7.2 Details of Amount of Annual Income - Beneficiaries

Only 385 beneficiaries have income from sources other than old age pension and of them 137 beneficiaries (35.58 %) have annual income of up to Rs. 12000 -, 219 beneficiaries (56.88 %) have annual income between Rs.12000 - to Rs. 20000 and the remaining percent have more than Rs. 20000. One beneficiary has no response. In rural area the 39.10 percent of them have an annual income up to Rs. 12000 -, 51.21 percent in between Rs.12000 - to Rs.20000 and the remaining have more an annual income of Rs. 20000. In urban area 25 percent of them have the annual income up to Rs. 12000/- and 73.96 percent in between Rs.12000/- to Rs.20000/- One beneficiary has no response. Diagram 7.5 gives amount of annual income to the beneficiaries. (*Refer table no. 7.5 in Appendix*)

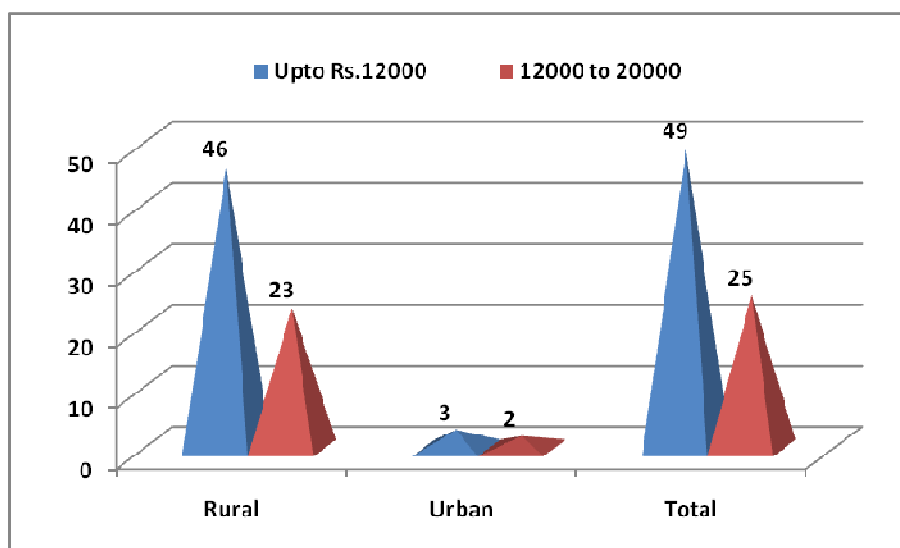
**Diagram No.7.5: Amount of Annual Income - Beneficiaries**



Source: Table No. 7.5 in Appendix

Out of the 74 non beneficiaries who have some sources of income 66.22 percent have annual income up to Rs. 12000/- and 33.78 percent have annual income in the range of Rs.12000/- Rs. 20000/-. Diagram 7.6 illustrates amount of annual income to the non beneficiaries. (*Refer table no. 7.6 in Appendix*)

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



Source: Table No. 7.6 in Appendix

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

Beneficiaries under IGNOAPS has received Rs. 200/- per month as pension. As per the guideline of IGNOAPS the Centre has provided Rs. 200/- per month subsequently the state government also has to contribute Rs.200/- per month to the pension scheme. It is noticed

that the State share is not given to the beneficiaries under IGNOAPS. Hence all the beneficiaries have received only Rs.200/- as the pension amount.

#### 7.4 Total Income

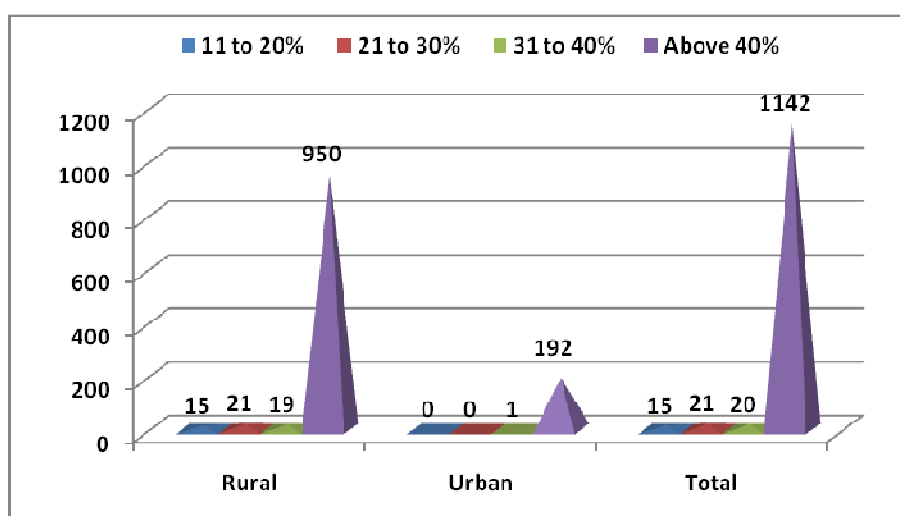
It is noticed that each beneficiary is benefited Rs. 2400/- per year as pension under IGNOAPS. It is an additional income to 25.87 percent of beneficiaries who have some sources of income other than IGNOAPS. But 74.13 percent of beneficiaries have only an annual income of Rs. 2400 and it is from their pension.

#### 7.5 Utilization of Last Pension Amount

##### 7.5.1 Food

Out of the 1488 surveyed beneficiaries, 1198 beneficiaries (80.51 %) have utilized some amount from pension for purchasing food items. And out of them, 95.33 percent of the beneficiaries reported that above 40 percent of the pension amount is utilized for the purchase of food items and the remaining percent reported that they spend less than 40 percent of the pension amount. In rural areas 94.53 percent of the beneficiaries spend more than 40 percent of the pension amount for food items whereas in n urban area more than 99 percent of the beneficiaries spend more than 40 percent. Diagram 7.7 illustrates utilization of pension amount for food by beneficiaries. *(Refer table no. 7.7 in Appendix)*

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



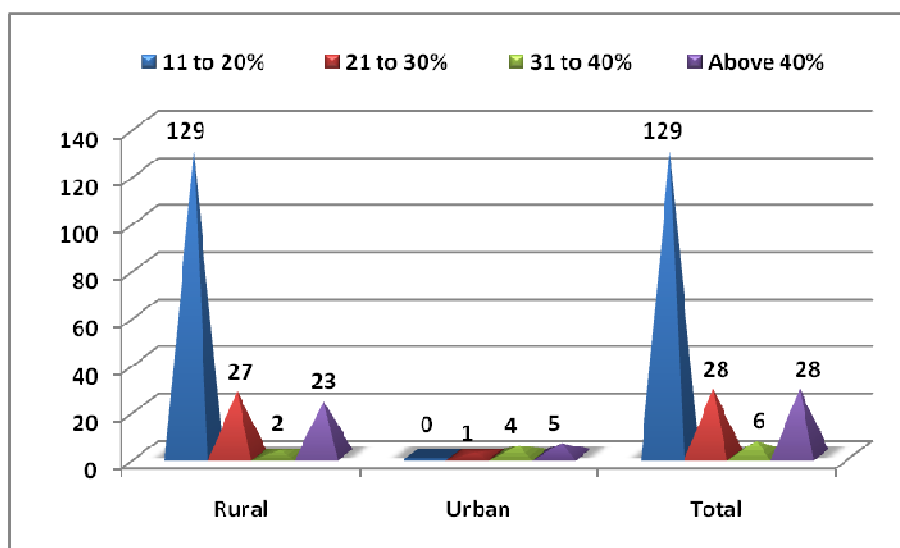
Source: Table No. 7.7 in Appendix

Out of the 74 non beneficiaries, who have some sources of income, all of them reported that above 40 percent of their income is utilized for food items. *(Refer table no. 7.8 in Appendix)*

### 7.5.2 Cloth

Beneficiaries of the pension scheme also is used certain portion for purchasing clothes. Out of the 1448 beneficiaries only 191 beneficiaries (13.19 %) utilized the pension amount to purchase clothes. Out of that 67.54 percent of them spend 11 to 20 percent, 14.66 percent spend 21 to 30 percent, 3.14 percent spend 31 to 40 percent and 14.66 percent spend more than 40 percent of the amount for the same purpose. In rural areas 71.27 percent of them spend 11 to 20 percent, 14.92 percent spend 21 to 30 percent, 1.10 percent spend 31 to 40 percent and 12.71 percent spend more than 40 percent for clothing. In urban areas 10 percent of them spend 21 to 30 percent, 40 percent spend 31 to 40 percent and 50 percent spend more than 40 percent of the amount for clothing. Diagram 7.8 gives the utilization of pension amount for clothes by beneficiaries. (Refer table no. 7.9 in Appendix)

**Diagram No.7.8: Utilization of Pension Amount for Clothes**



Source: Table No. 7.9 in Appendix

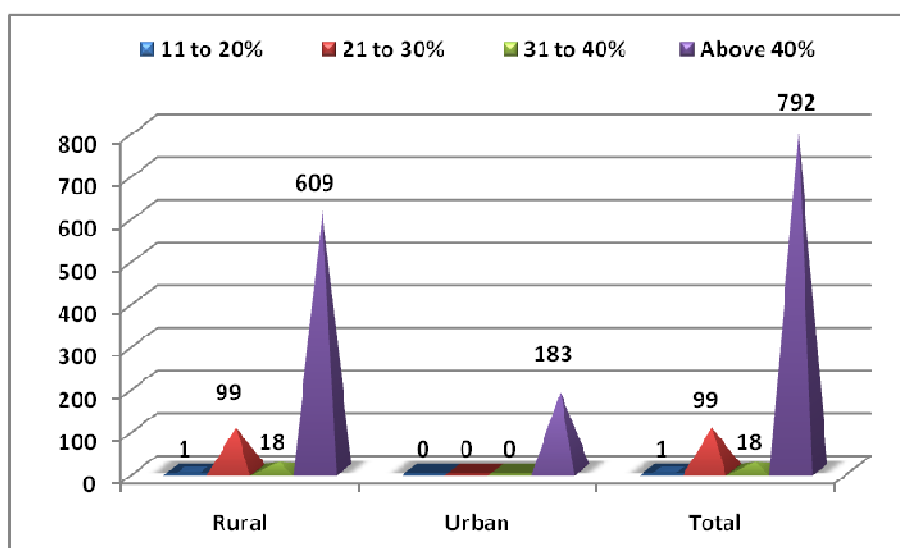
Out of the 74 non beneficiaries, who have some sources of income, 13 non beneficiaries (17.56 %) also utilized their income to purchase clothes. Whereas out of that above 92 percent of the non beneficiaries utilized more than 40 percent of their income for the same. (Refer table no. 7.10 in Appendix)



### 7.5.2 Medical Care Health

Out of the 1448 beneficiaries, 910 beneficiaries (61.16 %) have utilized some amount from their pension for purchasing medicine and out of them 87.77 percent spent more than 40 percent of the pension amount for medical purpose. The remaining percent spent only less than 40 percent for the same purpose. In rural area 83.77 percent of the beneficiaries spent more than 40 percent of the pension amount for the medicinal purpose and the remaining beneficiaries have utilized less than only less than 40 percent. In urban centers cent percent of them spend more than 40 percent of the pension amount for the same purpose. Diagram 7.9 shows the utilization of pension amount for medicines by beneficiaries. (Refer table no. 7.11 in Appendix)

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



Source: Table No. 7.11 in Appendix

Out of the 74 non beneficiaries, who have some sources of income, 11 non beneficiaries (14.86 %) also utilized their income to purchase medicines. Out of that above 90 percent of the non beneficiaries utilized more than 40 percent of their income for the same. (Refer table no. 7.12 in Appendix)

### 7.5.2 Amount spent for Relatives

Out of the 1488 beneficiaries surveyed, only two beneficiaries from urban centre reported that they spent more than 40 percent of the pension amount for the relatives. (Refer table no. 7.13 in Appendix)

In non beneficiaries, none of them spent their income for the relatives. (*Refer table no. 7.14 in Appendix*)

### **7.6 Summery and Suggestions**

It is noticed that only 25.87 percent of the beneficiaries have income from some sources other than old age pension. Majority of the pension holders are fully depend only on the income from the pension for their daily needs.

Out of the beneficiaries who have other source of income in addition to old age pension, more than 91 percent have an annual income of up to Rs.20000/-, among which more than 35 percent received below Rs.12000/- as annual income. It is also important to note that majority of the beneficiaries even those who some other source of income are also depend the pension amount for their survival. It is very important to note that majority of them spent a major share of the pension amount for medicine and food items.

### **Suggestions**

- Majority of the beneficiaries spent a large portion of their pension amount for medicine. It better to include the beneficiaries under IGNOAPS in comprehensive health insurance scheme
- It is better to include the IGNOAPS beneficiaries in Annapurna or Anthyothaya AnnaYyojana.
- It is better to arrange free medical check up for the IGNOAPS beneficiaries in the nearest PHC

## Chapter 8

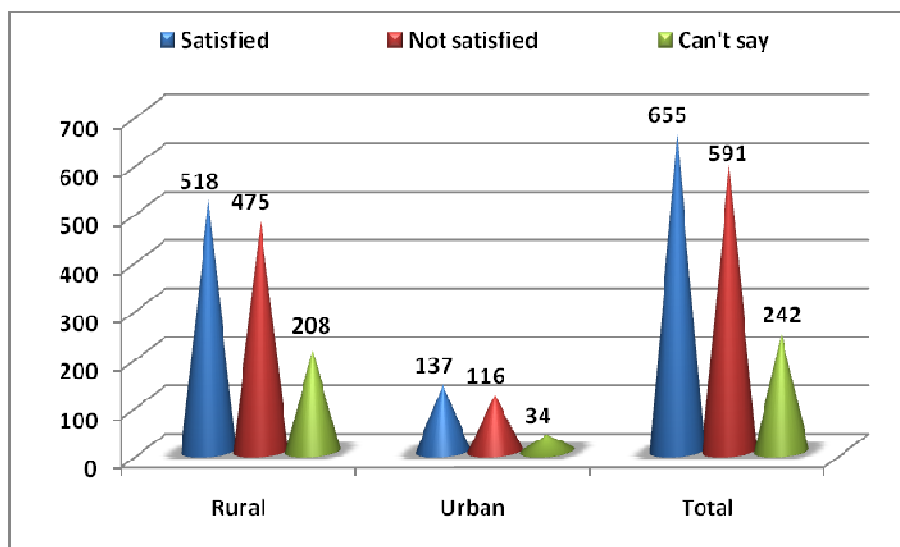
### Impression on the Scheme

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 1488 beneficiaries surveyed for the concurrent evaluation of IGNOAPS. Out of the total beneficiaries 44.13 percent of them are satisfied with the scheme, 39.55 percent of the beneficiaries are not satisfied and 17.32 percent did not respond to the issue. In rural area 43.13 percent of them are happy with the scheme, 39.55 percent are not happy and the remaining 17.32 have not opined any comments whereas in urban area their share is 47.74 percent of , 40.42 percent and 11.85 percent respectively. Diagram 8.1 is given the satisfaction of the scheme by beneficiaries. *(Refer table no. 8.1 in Appendix)*

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

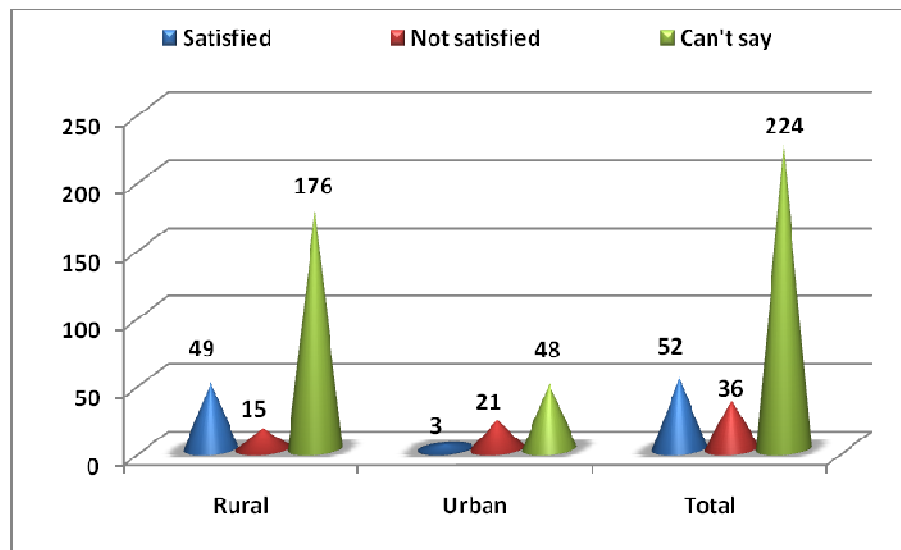


Source: Table No. 8.1 in Appendix

Out of the 312 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, 71.79 percent reported that they

are not able to comment anything. However, 16.67 percent reported that persons benefiting under IGNOAPS are satisfied with the scheme whereas 11.54 percent reported negatively. In the case of rural non beneficiaries 20.42 percent reported that persons benefiting under IGNOAPS are satisfied with the scheme, and 6.25 percent reported otherwise. Majority of them (73.33%) expressed their inability to make any opinion on this issue. As in the case of rural areas, among urban non beneficiaries, majority of them (66.66%) have not made any comment .The remaining non beneficiaries have shared between 4.17 percent and 29.17 percent that persons benefiting under IGNOAPS are satisfied and not satisfied with the scheme respectively. Diagram 8.2 depicts 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**



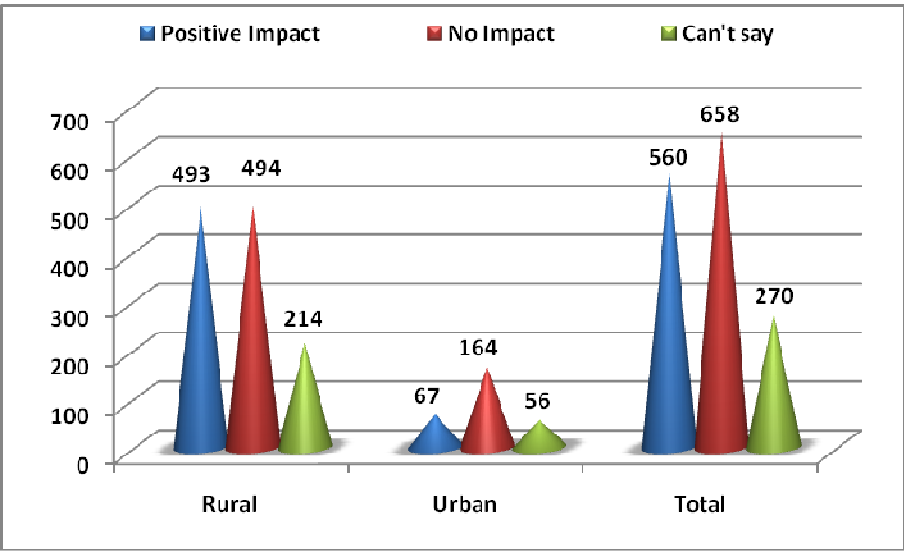
Source: Table No. 8.2 in Appendix

## 8.2 Impact of the Scheme

Out of the 1488 beneficiaries 560 beneficiaries (37.63%) reported that the scheme have a positive impact on their life, 658 beneficiaries (44.22 %) reported that no impact and 270 beneficiaries (18.15 %) were not able to assess the impact on their life . In rural area 41.05 percent of them reported that the scheme have some positive impact whereas in urban area 23.34 percent have the same opinion. In rural area 41.13 percent of the beneficiaries are reported that the scheme have no impact in their life whereas in urban area corresponding share is 57.14 percent. It is noticed that 17.82 percent and 19.51 percent of the beneficiaries

in rural and urban areas have not responded to the issue respectively. Diagram 8.3 illustrates impacts of the scheme by the beneficiaries. (Refer table no. 8.3 in Appendix)

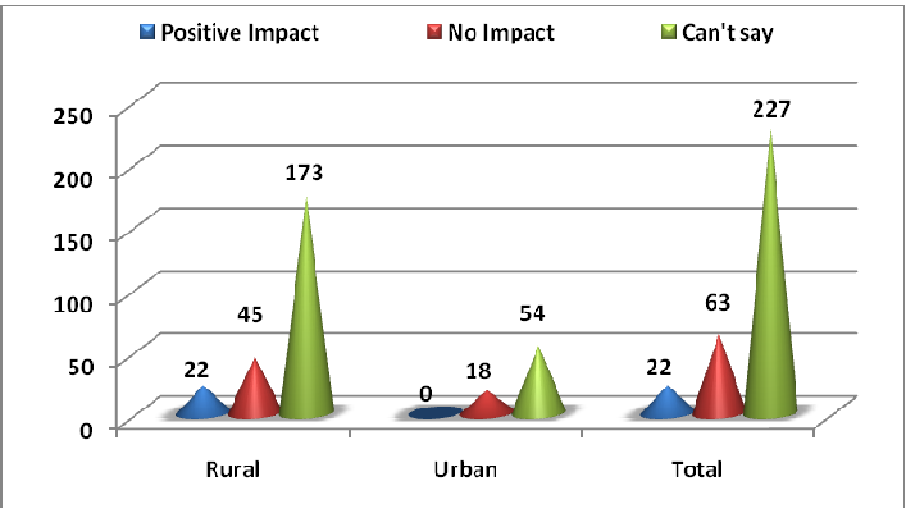
**Diagram No. 8.3: Impact of the Scheme by Beneficiaries**



Source: Table No. 8.3 in Appendix

Out of the 312 non beneficiaries, 22 non beneficiaries (7.05 %) reported that persons benefiting under IGNOAPS have a positive impact on their life, 63 non beneficiaries (20.19 %) reported that persons benefiting under this scheme have no impact. However, majority of non beneficiaries (72.76%) have not made any impact of the scheme on the life of beneficiaries. Diagram 8.4 describes impacts of the scheme by the non beneficiaries. (Refer table no. 8.4 in Appendix)

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



Source: Table No. 8.4 in Appendix

### **8.3 Summery and Suggestions**

Only less than half of the beneficiaries (44%) are satisfied with the scheme and on the same time more than 17 percent have not made any comment on the rate of satisfaction. One can presume that the beneficiaries who have kept silent on the issue may be due to the dissatisfaction on the scheme. This is same case with the question on the impact of the scheme on their life. Majority of the beneficiaries reported that the scheme has no impact on their life. Here also about one fifth of them did not give any answer and this is again a manifestation of negative expression.

The analysis of the expression of the scheme through two direction questions revealed that the amount of the pension is very paltry and it is better to enhance in to an amount which is able to meet their daily survival needs.

## **Chapter 9**

### **Strengthening the Scheme**

#### **Strengthening the Scheme**

Indira Gandhi National Old Age Pension (IGNOPS) is implemented by rural development department with the support of banks and private financial consulting agency. The beneficiary selection is the duty of the MPDOs. Those who are at the age of 65 and have BPL card can apply for the old age pension. The application form is freely available to the people or the application written in white paper can be submitted to the secretary of the gram panchayat. The filled application is forwarded to the MPDOs by the secretary of the panchayat and after the verification by the MPDOs the eligible cases are sanctioned and the list of newly selected beneficiaries is submitted to the DRDAs for financial allocation.

The pension amount is directly paid by cash to the beneficiaries. The customer service provider of the private financial consulting agency make the payment directly to the beneficiaries with the support of the smart cards and the payment is done on 1<sup>st</sup> of every month. In case any beneficiary who is absent on the first disbursement date, he/she should be given the amount before 5<sup>th</sup> of the same month. The death cases are reported in every month to MPDOs and DRDA and such cases are deleted from the beneficiaries list immediately. In every month such kind of deletion and adding of new cases to the beneficiary list has been done. So there is no malpractice in the pension disbursement. It is reported that the two percent of the amount is given to the private consulting agency as commission for their service. It is better to implement the scheme either through anganwadi or SHGs with the support of bio metric card. It will help the state government to save the two percent commission and this amount can be given to the SHGs under women.

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

The selection of the beneficiaries is the duty of the MPDOs.

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

Out of the 1488 beneficiaries surveyed in Andhra Pradesh, 98.73 percent opined that for verification of BPL status, ration card is essential and 1.27 percent of the beneficiaries think that BPL list or ID card is essential for proving the BPL status

#### **9.3 Verification of Age**

Regarding the verification of age, out of 1488 beneficiaries, 98.80 percent of them opined that certificate from medical officer is essential for the verification of age of the beneficiary

and 1.20 percent of the beneficiaries think that copy of the ration card or ID card is essential for the verification of the age.

#### **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 1488 surveyed beneficiaries 76.61 percent opined that a certificate from Gram Panchayat is essential for proving the ‘alive’ status of the beneficiary, 5.58 percent think that election ID card is enough, 14.45 percent believe that ration card is essential and 3.36 percent opined that certificate from medical officer is sufficient.

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

It is observed that there is no overlap in the pension scheme but state sponsored pension scheme, known as ‘*Indiramma Scheme*’ (State old age pension scheme is included in it) is implemented. Majority of the beneficiaries reported that the pension amount is very low. When compared to the cost of living in the State, the opinion of the beneficiaries regarding the pension amount is valid. It is better to increase the pension amount to meet the survival needs of the beneficiary by adding a state share.

#### **9.6 Gender Sensitiveness**

In Andhra Pradesh out of 1488 beneficiaries surveyed, around 64.31 percent of them are female. Regarding the gender issues of the scheme majority of them are not aware of the gender related issues of the scheme.

#### **9.6 Summery and Suggestions**

The pension is paid to beneficiaries on 1<sup>st</sup> of every month using smart cards. Deletion of death cases and adding of new cases are done in the beneficiary list in every month. It is better to implement the scheme through a ‘graminized’ private sector or a social consciousness driven private sector with the help of SHGs. At present, there is two percent commission to the private financial consulting agency and this amount can be saved for SHGs under women. It is better to increase the pension amount at least to address the daily livelihoods of poor aged citizen by adding a state share. The financial position of the State can order a state share for them.



## **Chapter 10**

### **Summery, Conclusions and Recommendations**

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

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

Gender, religion, age and educational details of beneficiaries and non beneficiaries are presented. It also describes the socio-economic details, marital status and health profile of the respondents. Household characteristics of the respondents are also analyzed. The profile of the beneficiaries gives an impression that the scheme has reached by and large the intended groups. On the other side, the non beneficiaries are potential beneficiaries and large sections of them are also eligible though they are not listed for one reason or other. Therefore, the scheme needs to be adopted strategies for universal coverage.

- It is noted that 64.31 percent of the surveyed beneficiaries are female. From this we can understood that women are more benefited from IGNOAPS.
- More than ninety percent of the beneficiaries surveyed and half of their family members are illiterate. Since illiteracy is one of the factors of socio economic indicators of poverty one can assert that majority of the beneficiaries are eligible for the scheme.
- More than 43 percent of surveyed beneficiaries belong to OBC, 32.26 percent belongs to SC, 9.88 percent belongs to ST and 14.45 percent belongs to general category. The caste composition indicates that majority of them are from the deprived sections.
- Around 95 percent of the surveyed beneficiaries are BPL and more than 34 percent are above 70 years old. It shows this scheme has reached the intended groups.
- More than 23 percent of the surveyed beneficiaries are widows. Is gives an impression that they are otherwise also eligible for widow pension. Out of the two schemes, they have either opted for IGNOAPS or while getting the pension they became widows.
- More than 44 percent of the beneficiaries have visual disability and more than 40 percent are deaf and dump. And also more than half of the beneficiaries surveyed have bone related problems. Majority of them need urgent medical care and the pension amount is utilized by majority for medicines.
- Majority of the beneficiaries are 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 on the source of information about the scheme.

- Around one fourth of the beneficiaries are not aware of the scheme. From this it is clear that more awareness programmes are needed.
- More than 40 percent of the beneficiaries are deaf and dumb and also they have visual disabilities. Majority of the respondents and their family members are illiterate. So publicity through news papers, radio or TV programmes are not very much effective. Alternative tools suited for the situation may be developed.

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

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

- Around 94 percent of the beneficiaries reported that they received Rs. 200 per month as pension under IGNOAPS. The beneficiaries are clear about the pension amount.
- Around 50 percent of beneficiaries reported that they have received the pension for more than three years and more than 92 percent received the pension amount by cash.
- All the beneficiaries under IGNOAPS have received the pension amount at a distance of below 3 km and all of them reported that they themselves have received the payment. This is mainly due to the government made arrangements to spot payment with the support of smart card.
- In Andhra Pradesh the pension disbursement is very much regular. More than 99 percent of the beneficiaries reported that the pension is received in every month.

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

The beneficiaries should submit the application for the pension under IGNOAPS to the secretary of the Gram Panchayat. Along with the application, age proof certificate from competent authority and proof of BPL status should be submitted. The secretaries of the gram Panchayat used to forward the same to the MPDOs. The application is verified by the MPDO.

After the verification the eligible applications are sanctioned by the MPDOs and the approved list is submitted to the DRDA for the financial allocation.

- It is reported that 86.42 percent of the beneficiaries have submitted the application to getting pension under IGNOAPS and only 3.81 percent of beneficiaries have faced difficulties in getting the application form. Among the 49 beneficiaries who have faced problems in getting the application form, 73.47 percent are male.
- It is noted that 96.17 percent of beneficiaries have not paid any amount for approval of the application. While considering the rate of corruption reported in different sectors it is negligible and thanks to the system of smart cards. Around 3 percent have reported that they have paid some amount and out of that 61.40 percent beneficiaries are male. Women have benefited more due to the sensitivity of the scheme.
- Among the beneficiaries who have submitted applications 93.85 percent reported that the application was processed in time. This is really an achievement.
- Out of the 1479 beneficiaries 1391 responded (94%) that their age and particulars are verified. The verification process is simple and it is verified without delay.

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

It is identified that 25.87 percent of beneficiaries have other sources of income in addition to income from old age pension. And out of that about 60 percent of them have income from daily wages. Out of the beneficiaries who have other source of income in addition to old age pension, more than 91 percent have an annual income of up to Rs.20000/-, among which more than 35 percent received below Rs.12000/- as annual income.

- It is more important to note that majority of the beneficiaries under this scheme fully depend on pension amount for their daily needs. It is identified that 74.13 percent of beneficiaries have only an annual income of Rs. 2400 and it is from their pension. Without any hesitation one may come to the conclusion that this scheme is reached to most the vulnerable sections of the society.
- More than four fifth of the beneficiaries have utilized an amount from their pension for purchasing food items, 61.16 percent utilize for purchasing medicine and 13.19 percent for purchasing clothes.

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

Satisfaction of the beneficiaries in the scheme and its impact in their life are analyzed. Only less than half of the beneficiaries (44%) are satisfied with the scheme and on the same time more than 17 percent have not made any comment on the rate of satisfaction. One can

presume that the beneficiaries who have kept silent on the issue may be due to the dissatisfaction on the scheme. Same is the case with the question on the impact of the scheme on their life. Majority of the beneficiaries reported that the scheme has no impact on their life. Here also about one fifth of them did not give any answer and this is again a manifestation of negative expression. The analysis of the expression of the scheme through two direction questions revealed that the amount of the pension is very paltry and it is better to enhance in to an amount which is able to meet their daily survival needs.

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

The pension amount is directly paid by cash to the beneficiaries. The customer service provider of the private financial consulting agency make the payment directly to the beneficiaries with the support of the smart cards and the payment is done on 1<sup>st</sup> of every month. The death cases are reported in every month to MPDOs and DRDA and such cases are deleted from the beneficiaries list immediately. In every month such kind of deletion and adding of new cases to the beneficiary list has been done. So there is no malpractice in the pension disbursement. It is reported that the two percent of the amount is given to the private consulting agency as commission for their service. It is better to implement the scheme either through anganwadi or SHGs with the support of bio metric card. It will help the state government to save the two percent commission and this amount can be given to the SHGs under women.

#### **10.8: Suggestions**

10. More awareness on the scheme through SHGs, Neighborhoods groups, Gram sabha and MGNREGA work site may be conducted.
11. While considering the rural literacy rate in the State publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions and local civil society organizations.
12. Prime time in TV and radio for the advertising the scheme may be selected.
13. The platform of Gram Sabha for the awareness generation may be used. Schools may be another medium which can be used for awareness building .Children can pass over the information to their respective parents and grandparents.
14. Majority of the beneficiaries have spent a large portion of their pension amount for medicine. It better to include the beneficiaries of IGNOAPS in a comprehensive health insurance scheme. The possibilities of scheme can be introduced.

15. It is better to include the IGNOAPS beneficiaries in Annapurna or Anthyothaya Anna Yojana
16. Free medical checkup in the nearest PHCs may be arranged for the benefit of the beneficiaries of the scheme.
17. It is better to implement the scheme through a 'graminized' private sector or a social consciousness driven private sector with the help of SHGs. It will help the State government to save the two percent commission which is given at present to one private financial consulting agency and this amount can be given to women under SHGs. Since the State is known for the proliferation of federation of women under SHG frame work and its good reputation, the distribution of pension can easily be handled by them.
18. The pension amount may be increased to address the minimum basic needs of the poor and aged citizens by adding a share .from the State.

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

Name of the District	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Anantapur	401	33.38	97	33.80	498	33.46
Rengareddy	400	33.31	95	33.10	495	33.27
West Godawary	400	33.31	95	33.10	495	33.27
Andhra Pradesh State	<b>1201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Name of the District	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Anantapur	80	33.33	24	33.33	104	33.33
Rengareddy	80	33.33	24	33.33	104	33.33
West Godawary	80	33.33	24	33.33	104	33.33
Andhra Pradesh State	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Male	435	36.22	96	33.45	531	35.69
Female	766	63.78	191	66.55	957	64.31
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Male	146	60.83	34	47.22	180	57.69
Female	94	39.17	38	52.78	132	42.31
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.5: Religious Category of Sample Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Hindu	1,115	92.84	255	88.85	1,370	92.07
Muslim	32	2.66	26	9.06	58	3.90
Sikh	7	0.58	1	0.35	8	0.54
Jain	0	0.00	0	0.00	0	0.00
Christians	47	3.91	5	1.74	52	3.49
Neo Buddhist	0	0.00	0	0.00	0	0.00
Zoroastrian	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
No Response	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.6: Religious Category of Sample Non Beneficiaries**

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Hindu	211	87.92	63	88	274	87.82
Muslim	18	7.50	8	11	26	8.33
Sikh	2	0.83	0	0	2	0.64
Jain	0	0.00	0	0	0	0.00
Christain	9	3.75	1	1	10	3.21
Neo-Budhist	0	0.00	0	0	0	0.00
Others	0	0.00	0	0	0	0.00
No Response	0	0.00	0	0	0	0.00
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100</b>	<b>312</b>	<b>100.00</b>

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	228	18.98	2	0.70	230	15.46
65-70	517	43.05	225	78.40	742	49.87
70-75	224	18.65	52	18.12	276	18.55
75-80	146	12.16	5	1.74	151	10.15
80-85	72	6.00	3	1.05	75	5.04
Above 85	14	1.17	0	0.00	14	0.94
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Up to 65	26	10.83	0	0.0	26	8.33
65-70	188	78.33	69	95.8	257	82.37
70-75	13	5.42	3	4.2	16	5.13
75-80	8	3.33	0	0.0	8	2.56
80-85	5	2.08	0	0.0	5	1.60
Above 85	0	0.00	0	0.0	0	0.00
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.0</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.9: Educational Profile of the Sample Beneficiaries**

Age Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	1,114	92.76	234	81.53	1,348	90.59
Literate	41	3.41	13	4.53	54	3.63
Primary	39	3.25	20	6.97	59	3.97
Middle School	1	0.08	18	6.27	19	1.28
High School	5	0.42	2	0.70	7	0.47
Higher Secondary	1	0.08	0	0.00	1	0.07
Graduate	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
No Response	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Age Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	202	84.17	61	84.72	263	84.29
Literate	19	7.92	3	4.17	22	7.05
Primary	10	4.17	5	6.94	15	4.81
Middle School	5	2.08	2	2.78	7	2.24
High School	3	1.25	0	0.00	3	0.96
Higher Secondary	1	0.42	0	0.00	1	0.32
Graduate	0	0.00	0	0.00	0	0.00
Post Graduate	0	0	1	1.39	1	0.32
No Response	0	0	0	0.00	0	0.00
<b>Total</b>	<b>240</b>	<b>100</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM



**Table No. 3.11: Social Category of Sample Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
SC	442	36.80	38	13.24	480	32.26
ST	139	11.57	8	2.79	147	9.88
OBC	462	38.47	184	64.11	646	43.41
General	158	13.16	57	19.86	215	14.45
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.12: Social Category of Sample Non Beneficiaries**

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
SC	92	38.33	10	13.89	102	32.69
ST	23	9.58	4	5.56	27	8.65
OBC	94	39.17	43	59.72	137	43.91
General	31	12.92	15	20.83	46	14.74
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.13: Economical Status of Sample Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
BPL	1,145	95.34	266	92.68	1,411	94.83
APL	56	4.66	21	7.32	77	5.17
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.14: Economical Status of Sample Non Beneficiaries**

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
BPL	226	94.17	71	98.61	297	<b>95.19</b>
APL	14	5.83	1	1.39	15	<b>4.81</b>
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100</b>

Source: Field Survey by CRM

**Table No. 3.15: Marital Status of Sample Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	15	1.25	4	1.39	19	1.28
Currently Married	868	72.27	232	80.84	1,100	73.92
Widow	306	25.48	50	17.42	356	23.92
Divorced/ Separated	8	0.67	1	0.35	9	0.60
Others	4	0.33	0	0.00	4	0.27
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.16: Marital Status of Sample Non Beneficiaries**

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	9	3.75	1	1.39	10	3.21
Currently Married	182	75.83	63	87.50	245	78.53
Widow	47	19.58	8	11.11	55	17.63
Divorced/ Separated	2	0.83	0	0.00	2	0.64
Others	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	519	43.21	138	48.08	657	44.15
Locomotor disability	43	3.58	28	9.76	71	4.77
Hearing disability	89	7.41	30	10.45	119	7.99
Speech disability	28	2.33	2	0.70	30	2.02
Deaf & Dump	520	43.30	87	30.31	607	40.79
Others	2	0.17	2	0.70	4	0.27
<b>Total</b>	<b>1201</b>	<b>100</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	63	26.25	29	40.28	92	29.49
Locomotor disability	11	4.58	8	11.11	19	6.09
Hearing disability	28	11.67	1	1.39	29	9.29
Speech disability	5	2.08	0	0.00	5	1.60
Deaf & Dump	132	55	34	47.22	166	53.20
Others	1	0.42	0	0.00	1	0.32
might be these are okey health wise	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	106	8.83	43	14.98	149	10.01
Diabetes	44	3.66	22	7.67	66	4.44
Hypertension and diabetes	19	1.58	5	1.74	24	1.61
Heart disease	25	2.08	19	6.62	44	2.96
Joint / bones related problems	654	54.45	137	47.73	791	53.16
Chest related problems	13	1.08	7	2.44	20	1.34
Any other chronic or critical disease	340	28.31	54	18.81	394	26.48
might be these are okey health wise	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	15	6.25	14	19.44	29	9.29
Diabetes	7	2.92	6	8.33	13	4.17
Hypertension and diabetes	4	1.67	1	1.39	5	1.60
Heart disease	7	2.92	1	1.39	8	2.56
Joint / bones related problem	121	50.42	34	47.22	155	49.68
Chest related problem	2	0.83	1	1.39	3	0.96
Any other chronic or critical disease	84	35.00	15	20.83	99	31.73
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Total Members Rural Area	Size of the Family	Total Members Urban Area	Size of the Family	Total Members	Size of the Family
Average size of the Family	1657	2.38	579	3.02	2236	2.50

Source: Field Survey by CRM

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

Category	Total Members Rural Area	Size of the Family	Total Members Urban Area	Size of the Family	Total Members	Size of the Family
Average size of the Family	271	2.13	156	3.17	427	2.37

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	450	27.16	119	20.55	569	25.45
Married Children	641	38.68	241	41.62	882	39.45
Unmarried Children	145	8.75	78	13.47	223	9.97
Parents	17	1.03	3	0.52	20	0.89
Other Relatives	177	10.68	50	8.64	227	10.15
Grand Children	215	12.98	83	14.34	298	13.33
Others	12	0.72	5	0.86	17	0.76
<b>Total</b>	<b>1,657</b>	<b>100.00</b>	<b>579</b>	<b>100.00</b>	<b>2,236</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Spouse	92	33.95	29	18.59	121	28.34
Married Children	86	31.73	55	35.26	141	33.02
Unmarried Children	46	16.97	31	19.87	77	18.03
Parents	1	0.37	2	1.28	3	0.70
Other Relatives	18	6.64	13	8.33	31	7.26
Grand Children	26	9.59	25	16.03	51	11.94
Others	2	0.74	1	0.64	3	0.70
<b>Total</b>	<b>271</b>	<b>100.00</b>	<b>156</b>	<b>100.00</b>	<b>427</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below 20 years	272	16.42	129	22.28	401	17.93
20-30	265	15.99	127	21.93	392	17.53
30-40	364	21.97	125	21.59	489	21.87
40-50	297	17.92	71	12.26	368	16.46
Above 50	459	27.70	127	21.93	586	26.21
<b>Total</b>	<b>1,657</b>	<b>100.00</b>	<b>579</b>	<b>100.00</b>	<b>2,236</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below 20 years	58	21.40	42	26.92	100	23.42
20-30	67	24.72	43	27.56	110	25.76
30-40	36	13.28	22	14.10	58	13.58
40-50	22	8.12	16	10.26	38	8.90
Above 50	88	32.47	33	21.15	121	28.34
<b>Total</b>	<b>271</b>	<b>100</b>	<b>156</b>	<b>100</b>	<b>427</b>	<b>100.00</b>

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	895	54.01	229	39.55	1,124	50.27
Literate	211	12.73	19	3.28	230	10.29
Primary	211	12.73	62	10.71	273	12.21
Middle School	90	5.43	78	13.47	168	7.51
High School	123	7.42	130	22.45	253	11.31
Higher Secondary	75	4.53	27	4.66	102	4.56
Graduate	29	1.75	26	4.49	55	2.46
Post Graduate	23	1.39	7	1.21	30	1.34
Others	0	0.00	1	0.17	1	0.04
<b>Total</b>	<b>1,657</b>	<b>100.00</b>	<b>579</b>	<b>100.00</b>	<b>2,236</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	140	51.66	69	44.23	209	48.95
Literate	34	12.55	25	16.03	59	13.82
Primary	25	9.23	20	12.82	45	10.54
Middle School	11	4.06	13	8.33	24	5.62
High School	22	8.12	16	10.26	38	8.90
Higher Secondary	23	8.49	11	7.05	34	7.96
Graduate	12	4.43	1	0.64	13	3.04
Post Graduate	4	1.48	1	0.64	5	1.17
Others	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>271</b>	<b>100.00</b>	<b>156</b>	<b>100.00</b>	<b>427</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	291	17.56	156	26.94	447	19.99
Currently Married	1,291	77.91	404	69.78	1,695	75.81
Widow	65	3.92	14	2.42	79	3.53
Divorced/ Separated	7	0.42	0	0.00	7	0.31
Others	3	0.18	5	0.86	8	0.36
<b>Total</b>	<b>1,657</b>	<b>100.00</b>	<b>579</b>	<b>100.00</b>	<b>2,236</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	51	18.82	37	23.72	88	20.61
Currently Married	206	76.01	114	73.08	320	74.94
Widow	14	5.17	5	3.21	19	4.45
Divorced/ Separated	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>271</b>	<b>100</b>	<b>156</b>	<b>100</b>	<b>427</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 3.31: Details of Earning Members - Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	73	4.41	3	0.52	76	3.40
No	8	0.48	0	0.00	8	0.36
No Response	1576	95.11	576	99.48	2152	96.24
<b>Total</b>	<b>1657</b>	<b>100.00</b>	<b>579</b>	<b>100.00</b>	<b>2236</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	4	1.48	0	0	4	0.94
No	0	0.00	6	3.85	6	1.41
No Response	267	98.52	150	96.15	417	97.65
<b>Total</b>	<b>271</b>	<b>100.00</b>	<b>156</b>	<b>100.00</b>	<b>427</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	893	74.35	227	79.09	1,120	75.27
No	308	25.65	60	20.91	368	24.73
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	113	47.08	40	55.56	153	49.04
No	127	52.92	32	44.44	159	50.96
Total	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Newspaper advertisements	170	18.97	17	7.49	187	16.65
Radio advertisements / programmes	122	13.62	26	11.45	148	13.18
T. V. advertisements / programmes	49	5.47	30	13.22	79	7.03
Posters	5	0.56	33	14.54	38	3.38
Any other mode / method	550	61.38	121	53.30	671	59.75
Total	<b>896</b>	<b>100.00</b>	<b>227</b>	<b>100</b>	<b>1123</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Newspaper advertisements	18	15.93	0	0.00	18	11.76
Radio advertisements / programmes	12	10.62	0	0.00	12	7.84
T. V. advertisements / programmes	9	7.96	0	0.00	9	5.88
Posters	0	0.00	0	0.00	0	0.00
Any other mode / method	74	65.49	40	100.00	114	74.51
Total	<b>113</b>	<b>100.00</b>	<b>40</b>	<b>100.00</b>	<b>153</b>	<b>100.00</b>

Source: Field Survey by CRM



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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below Rs.100	0	0.00	0	0.00	0	0.00
Rs.100 to Rs.200	1,102	91.74	286	99.65	1,386	93.27
Rs.200 to Rs.300	99	8.26	0	0.00	99	6.66
Rs.300- Rs.400	0	0.00	0	0.00	0	0.00
More than Rs.400	0	0.00	1	0.35	3	0.07
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below Rs.100	0	0.00	0	0.00	0	0.00
Rs.100-Rs200	0	0.00	0	0.00	0	0.00
Rs.200 to Rs.300	0	0.00	0	0.00	0	0.00
Rs.300 to Rs.400	0	0.00	0	0.00	0	0.00
More than Rs.400	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below One Year	62	5.17	20	6.97	83	5.51
1-2 Years	275	22.92	109	37.98	384	25.82
2-3 Years	255	21.25	27	9.41	282	18.96
More than three years	609	50.67	131	45.64	739	49.70
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below One Year	2	0.83	1	1.39	60	19.23
1-2 Years	56	23.33	0	0.00	22	7.05
2-3 Years	38	15.83	1	1.39	16	5.13
More than three years	144	60.00	70	97.22	214	68.59
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Direct Deposit in Post Office Account	0	0.00	0	0.00	0	0.00
Direct Deposit in Bank Account	0	0.00	82	28.57	82	5.52
Payment by Cheque / Draft	0	0.00	0	0.00	0	0.00
Payment in cash	1,174	97.75	205	71.43	1,377	92.66
Any other	27	2.25	0	0.00	29	1.82
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Direct Deposit in Post Office Account	0	0.00	0	0.00	0	0.00
Direct Deposit in Bank Account	0	0.00	0	0.00	0	0.00
Payment by Cheque / Draft	0	0.00	0	0.00	0	0.00
Payment in cash	0	0.00	0	0.00	0	0.00
Any Other	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Home	288	23.85	55	19.16	343	22.95
Panchayat Office / Municipal Office	645	53.79	55	19.16	700	47.11
School Building	174	14.51	136	47.39	310	20.86
Other Public Place	1	0.08	21	7.32	22	1.48
Any Other	93	7.76	20	6.97	113	7.60
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Home	0	0.00	0	0.00	0	0.00
Panchayat Office / Municipal Office	0	0.00	0	0.00	0	0.00
School Building	0	0.00	0	0.00	0	0.00
Other Public Place	0	0.00	0	0.00	0	0.00
Any Other	0	0.00	0	0.00	0	0.00
Total	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below 3 Kms	1,201	100.00	287	100.00	1,488	100.00
3-6 Kms	0	0.00	0	0.00	0	0.00
6 -9Kms	0	0.00	0	0.00	0	0.00
9-12 kms	0	0.00	0	0.00	0	0.00
Above 12 Km	0	0.00	0	0.00	0	0.00
Total	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below 3 Kms	0	0.00	0	0.00	0	0.00
3-6 Kms	0	0.00	0	0.00	0	0.00
6-9 Kms	0	0.00	0	0.00	0	0.00
9-12 Kms	0	0.00	0	0.00	0	0.00
Above 12 Km	0	0.00	0	0.00	0	0.00
Total	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

Source: Field Survey by CRM

**Table No. 5.11: Receiver of Pension by Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Self	1,201	100.00	287	100.00	1,488	100.00
Spouse	0	0.00	0	0.00	0	0.00
Son / Daughter	0	0.00	0	0.00	0	0.00
Grand son / Grand daughter	0	0.00	0	0.00	0	0.00
Other Relatives	0	0.00	0	0.00	0	0.00
Friends	0	0.00	0	0.00	0	0.00
Middleman	0	0.00	0	0.00	0	0.00
Any other	0	0.00	0	0.00	0	0.00
Total	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Self	0	0.00	0	0.00	0	0.00
Spouse	0	0.00	0	0.00	0	0.00
Son / Daughter	0	0.00	0	0.00	0	0.00
Grand son / Grand daughter	0	0.00	0	0.00	0	0.00
Other Relatives	0	0.00	0	0.00	0	0.00
Friends	0	0.00	0	0.00	0	0.00
Middleman	0	0.00	0	0.00	0	0.00
Any other	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

Source: Field Survey by CRM

**Table No. 5.13: Periodicity of Receiving Pension by Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Every month	1,190	99.25	282	98.26	1,474	99.06
Once in two months	8	0.50	1	0.35	7	0.47
Once in three months	0	0.00	0	0.00	0	0.00
Once in six months	2	0.00	0	0.00	2	0.13
Once in a year	0	0.00	0	0.00	0	0.00
Uncertain / irregular	1	0.08	4	1.39	5	0.34
Any other	0	0.00	0	0.00	0	0.00
No Response	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1,488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Every month	135	56.25	50	69.44	185	59.29
Once in two months	36	15.00	0	0.00	36	11.54
Once in three months	69	28.75	22	30.56	91	29.17
Once in six months	0	0.00	0	0.00	0	0.00
Once in a year	0	0.00	0	0.00	0	0.00
Uncertain / irregular	0	0.00	0	0.00	0	0.00
Any other	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	1058	88.09	228	79.44	1286	86.42
No	143	11.91	59	20.56	202	13.58
<b>Total</b>	<b>1201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	174	51.18	69	95.83	243	77.88
No	66	48.82	3	41.67	69	22.12
<b>Total</b>	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	33	91.67	13	100.00	356	83.96	765	94.10	46	93.88	1121	90.62
Literate	2	5.56	0	0.00	33	7.78	17	2.09	2	4.08	50	4.04
Primary School	1	2.78	0	0.00	23	5.42	19	2.34	1	2.04	42	3.40
Middle School	0	0.00	0	0.00	9	2.12	8	0.98	0	0.00	17	1.37
High School/ Intermediate	0	0.00	0	0.00	3	0.71	4	0.49	0	0.00	7	0.57
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
<b>Total</b>	<b>36</b>	<b>100.00</b>	<b>13</b>	<b>100.00</b>	<b>424</b>	<b>100.00</b>	<b>813</b>	<b>100.00</b>	<b>49</b>	<b>100.00</b>	<b>1237</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Male		Female	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	26	72.22	8	61.54	127	29.95	261	32.10	34	69.39	388	31.37
Scheduled Tribe	4	11.11	3	23.08	50	11.79	80	9.84	7	14.29	130	10.51
Other Backward	6	16.67	2	15.38	181	42.69	356	43.79	8	16.33	537	43.41
General	0	0.00	0	0.00	66	15.57	116	14.27	0	0.00	182	14.71
<b>Total</b>	<b>36</b>	<b>100.00</b>	<b>13</b>	<b>100.00</b>	<b>424</b>	<b>100.00</b>	<b>813</b>	<b>100.00</b>	<b>49</b>	<b>100.00</b>	<b>1237</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	36	100.00	13	100.00	344	81.13	664	81.67	49	100.00	1008	81.49
Urban	0	0.00	0	0.00	80	18.87	149	18.33	0	0.00	229	18.51
<b>Total</b>	<b>36</b>	<b>100.00</b>	<b>13</b>	<b>100.00</b>	<b>424</b>	<b>100.00</b>	<b>813</b>	<b>100.00</b>	<b>49</b>	<b>100.00</b>	<b>1237</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	34	97.14	21	95.45	411	82.86	882	94.33	55	96.49	1293	90.36
Literate	1	2.86	1	4.55	35	7.06	17	1.82	2	3.51	52	3.63
Primary School	0	0.00	0	0.00	36	7.26	23	2.46	0	0.00	59	4.12
Middle School	0	0.00	0	0.00	10	2.02	9	0.96	0	0.00	19	1.33
High School/ Intermediate	0	0.00	0	0.00	4	0.81	4	0.43	0	0.00	8	0.56
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
<b>Total</b>	<b>35</b>	<b>100.00</b>	<b>22</b>	<b>100.00</b>	<b>496</b>	<b>100.00</b>	<b>935</b>	<b>100.00</b>	<b>57</b>	<b>100.00</b>	<b>1431</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	31	88.57	13	59.09	143	28.83	293	31.34	44	77.19	436	30.47
Scheduled Tribe	2	5.71	4	18.18	57	11.49	83	8.88	6	10.53	140	9.78
Other Backward	2	5.71	4	18.18	218	43.95	421	45.03	6	10.53	639	44.65
General	0	0.00	1	4.55	78	15.73	138	14.76	1	1.75	216	15.09
<b>Total</b>	<b>35</b>	<b>100.00</b>	<b>22</b>	<b>100.00</b>	<b>496</b>	<b>100.00</b>	<b>935</b>	<b>100.00</b>	<b>57</b>	<b>100.00</b>	<b>1431</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	35	100.00	21	95.45	400	80.65	745	79.68	56	98.25	1145	80.01
Urban	0	0.00	1	4.55	96	19.35	190	20.32	1	1.75	286	19.99
<b>Total</b>	<b>35</b>	<b>100.00</b>	<b>22</b>	<b>100.00</b>	<b>496</b>	<b>100.00</b>	<b>935</b>	<b>100.00</b>	<b>57</b>	<b>100.00</b>	<b>1431</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category		Yes				Total	
		Male		Female			
		Nos	%	Nos	%	Nos	%
Illiterate	<= Rs.100	0	0.00	2	9.09	2	3.51
	>100 to <= Rs.200	14	40.00	12	54.55	26	45.61
	>200 to <=Rs.300	2	5.71	2	9.09	4	7.02
	>300 to <= Rs.400	18	51.43	5	22.73	23	40.35
	> Rs.400	0	0.00	0	0.00	0	0.00
Literate	<= Rs.100	0	0.00	1	4.55	1	1.75
	>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	1	2.86	0	0.00	1	1.75
	> Rs.400	0	0.00	0	0.00	0	0.00
Primary School	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Middle School	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
High School/Intermediate	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Higher secondary	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Graduate	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Post Graduate	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
Total		35	100.00	22	100.00	57	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	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	13	37.14	8	36.36	21	36.84
	>200 to <=Rs.300	1	2.86	0	0.00	1	1.75
	>300 to <= Rs.400	17	48.57	5	22.73	22	38.60
	> Rs.400	0	0.00	0	0.00	0	0.00
Scheduled Tribe	<= Rs.100	0	0.00	1	4.55	1	1.75
	>100 to <= Rs.200	1	2.86	3	13.64	4	7.02
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	1	2.86	0	0.00	1	1.75
	> Rs.400	0	0.00	0	0.00	0	0.00
Other Backward	<= Rs.100	0	0.00	1	4.55	1	1.75
	>100 to <= Rs.200	0	0.00	2	9.09	2	3.51
	>200 to <=Rs.300	1	2.86	1	4.55	2	3.51
	>300 to <= Rs.400	1	2.86	0	0.00	1	1.75
	> Rs.400	0	0.00	0	0.00	0	0.00
General	<= Rs.100	0	0.00	1	4.55	1	1.75
	>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		35	100.00	22	100.00	57	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	0	0.00	3	13.64	3	5.26
	>100 to <= Rs.200	14	40.00	12	54.55	26	45.61
	>200 to <=Rs.300	2	5.71	1	4.55	3	5.26
	>300 to <= Rs.400	19	54.29	5	22.73	24	42.11
	> Rs.400	0	0.00	0	0.00	0	0.00
	No response	0	0.00	0	0.00	0	0.00
Urban	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	0	0.00	0	0.00	0	0.00
	>200 to <=Rs.300	0	0.00	0	0.00	0	0.00
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	0	0.00	0	0.00	0	0.00
	No response	0	0.00	1	4.55	1	1.75
Total		35	100.00	22	100.00	57	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	349	82.51	741	94.76	26	89.66	48	97.96	1090	90.46	74	93.67
Literate	31	7.33	13	1.66	3	10.34	1	2.04	44	3.65	4	5.06
Primary School	29	6.86	15	1.92	0	0.00	1	2.04	44	3.65	1	1.27
Middle School	10	2.36	9	1.15	0	0.00	0	0.00	19	1.58	0	0.00
High School/ Intermediate	4	0.95	4	0.51	0	0.00	0	0.00	8	0.66	0	0.00
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
<b>Total</b>	<b>423</b>	<b>100.00</b>	<b>782</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>50</b>	<b>102.04</b>	<b>1205</b>	<b>100.00</b>	<b>79</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	120	28.37	236	30.18	15	51.72	19	38.00	356	29.54	34	43.04
Scheduled Tribe	44	10.40	58	7.42	4	13.79	6	12.00	102	8.46	10	12.66
Other Backward	185	43.74	365	46.68	8	27.59	15	30.00	550	45.64	23	29.11
General	74	17.49	123	15.73	2	6.90	10	20.00	197	16.35	12	15.19
<b>Total</b>	<b>423</b>	<b>100.00</b>	<b>782</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>50</b>	<b>100.00</b>	<b>1205</b>	<b>100.00</b>	<b>79</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	327	77.30	594	75.96	29	100.00	47	94.00	921	76.43	76	96.20
Urban	96	22.70	188	24.04	0	0.00	3	6.00	284	23.57	3	3.80
<b>Total</b>	<b>423</b>	<b>100.00</b>	<b>782</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>50</b>	<b>100.00</b>	<b>1205</b>	<b>100.00</b>	<b>79</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 6.15: Verification of Details- Education Wise**

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	420	83.50	836	94.14	24	92.31	60	96.77	1256	90.29	84	95.45
Literate	34	6.76	17	1.91	2	7.69	1	1.61	51	3.67	3	3.41
Primary School	35	6.96	22	2.48	0	0.00	1	1.61	57	4.10	1	1.14
Middle School	10	1.99	9	1.01	0	0.00	0	0.00	19	1.37	0	0.00
High School/ Intermediate	4	0.80	4	0.45	0	0.00	0	0.00	8	0.58	0	0.00
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
<b>Total</b>	<b>503</b>	<b>100.00</b>	<b>888</b>	<b>100.00</b>	<b>26</b>	<b>100.00</b>	<b>62</b>	<b>100.00</b>	<b>1391</b>	<b>100.00</b>	<b>88</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 6.16: Verification of Details- Caste Wise**

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	164	32.60	286	32.21	9	34.62	19	30.65	450	32.35	28	31.82
Scheduled Tribe	53	10.54	77	8.67	6	23.08	10	16.13	130	9.35	16	18.18
Other Backward	209	41.55	397	44.71	10	38.46	25	40.32	606	43.57	35	39.77
General	77	15.31	128	14.41	1	3.85	8	12.90	205	14.74	9	10.23
<b>Total</b>	<b>503</b>	<b>100</b>	<b>888</b>	<b>100.00</b>	<b>26</b>	<b>100.00</b>	<b>62</b>	<b>100.00</b>	<b>1391</b>	<b>100.00</b>	<b>88</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 6.17: Verification of Details- Area Wise**

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	409	81.31	702	79.05	25	96.15	58	93.55	1111	79.87	83	94.32
Urban	94	18.69	186	20.95	1	3.85	4	6.45	280	20.13	5	5.68
<b>Total</b>	<b>503</b>	<b>100.00</b>	<b>888</b>	<b>100.00</b>	<b>26</b>	<b>100.00</b>	<b>62</b>	<b>100.00</b>	<b>1391</b>	<b>100.00</b>	<b>88</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	1	50.00	1	100.00	442	84.19	896	94.32	2	66.67	1338	90.71
Literate	0	0.00	0	0.00	36	6.86	18	1.89	0	0.00	54	3.66
Primary School	1	50.00	0	0.00	33	6.29	23	2.42	1	33.33	56	3.80
Middle School	0	0.00	0	0.00	10	1.90	9	0.95	0	0.00	19	1.29
High School/ Intermediate	0	0.00	0	0.00	4	0.76	4	0.42	0	0.00	8	0.54
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
<b>Total</b>	<b>2</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>	<b>525</b>	<b>100.00</b>	<b>950</b>	<b>100.00</b>	<b>3</b>	<b>100.00</b>	<b>1475</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	1	50.00	0	0.00	172	32.76	305	32.11	1	33.33	477	32.34
Scheduled Tribe	0	0.00	0	0.00	59	11.24	87	9.16	0	0.00	146	9.90
Other Backward	1	50.00	1	100.00	216	41.14	422	44.42	2	66.67	638	43.25
General	0	0.00	0	0.00	78	14.86	136	14.32	0	0.00	214	14.51
<b>Total</b>	<b>2</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>	<b>525</b>	<b>100.00</b>	<b>950</b>	<b>100.00</b>	<b>3</b>	<b>100.00</b>	<b>1475</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Rural	2	100.00	1	100.00	432	82.29	762	80.21	3	100.00	1194	80.95
Urban	0	0.00	0	0.00	93	17.71	188	19.79	0	0.00	281	19.05
<b>Total</b>	<b>2</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>	<b>525</b>	<b>100.00</b>	<b>950</b>	<b>100.00</b>	<b>3</b>	<b>100.00</b>	<b>1475</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 7.1: Details of Other Income - Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	289	24.06	96	33.45	385	25.87
No	912	75.94	191	66.55	1103	74.13
Total	<b>1201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	69	28.75	5	6.94	74	23.72
No	171	71.25	67	93.06	238	76.28
Total	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

**Table No. 7.3: Source of Other Income - Beneficiaries**

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Agriculture & Allied activities	113	39.10	30	31.25	143	37.14
Self employment other than agriculture	9	3.11	2	2.08	11	2.86
Daily wages / Labourer	166	57.44	64	66.67	230	59.74
Remittance / Transfer of Income	0	0.00	0	0.00	0	0.00
Interest on FD / Deposits	0	0.00	0	0.00	0	0.00
Others	1	0.35	0	0.00	1	0.26
Total	<b>289</b>	<b>100.00</b>	<b>96</b>	<b>100.00</b>	<b>385</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Agriculture & Allied activities	29	36.25	1	20.00	30	35.29
Self employment other than agriculture	1	1.25	0	0.00	1	1.18
Daily wages / Labourer	48	60.00	4	80.00	52	61.18
Remittance / Transfer of Income	0	0.00	0	0.00	0	0.00
Interest on FD / Deposits	0	0.00	0	0.00	0	0.00
Others	2	2.50	0	0.00	2	2.35
<b>Total</b>	<b>80</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>	<b>85</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Up to Rs.12000	113	39.10	24	25.00	137	35.58
12000 to 20000	148	51.21	71	73.96	219	56.88
20000 to 30000	27	9.34	0	0.00	27	7.01
30000 to 60000	1	0.35	0	0.00	1	0.26
60000 to 120000	0	0.00	0	0.00	0	0.00
120000 to 240000	0	0.00	0	0.00	0	0.00
240000 to 500000	0	0.00	0	0.00	0	0.00
Above 500000	0	0.00	0	0.00	0	0.00
No response	0	0.00	1	1.04	1	0.26
<b>Total</b>	<b>289</b>	<b>100.00</b>	<b>96</b>	<b>100.00</b>	<b>385</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto Rs.12000	46	66.67	3	60.00	49	66.22
12000 to 20000	23	33.33	2	40.00	25	33.78
20000 to 30000	0	0.00	0	0.00	0	0.00
30000 to 60000	0	0.00	0	0.00	0	0.00
60000 to 120000	0	0.00	0	0.00	0	0.00
120000 to 240000	0	0.00	0	0.00	0	0.00
240000 to 500000	0	0.00	0	0.00	0	0.00
Above 500000	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>69</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>	<b>74</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0.00	0	0.00	0	0.00
11 to 20%	15	1.49	0	0.00	15	1.25
21 to 30%	21	2.09	0	0.00	21	1.75
31 to 40%	19	1.89	1	0.52	20	1.67
Above 40%	950	94.53	192	99.48	1142	95.33
<b>Total</b>	<b>1005</b>	<b>100.00</b>	<b>193</b>	<b>100.00</b>	<b>1198</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0.00	0	0.00	0	0.00
11 to 20%	0	0.00	0	0.00	0	0.00
21 to 30%	0	0.00	0	0.00	0	0.00
31 to 40%	0	0.00	0	0.00	0	0.00
Above 40%	69	100.00	5	100.00	74	100.00
<b>Total</b>	<b>69</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>	<b>74</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0.00	0	0.00	0	0.00
11 to 20%	129	71.27	0	0.00	129	67.54
21 to 30%	27	14.92	1	10.00	28	14.66
31 to 40%	2	1.10	4	40.00	6	3.14
Above 40%	23	12.71	5	50.00	28	14.66
<b>Total</b>	<b>181</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>191</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0	0	0	0	0
11 to 20%	1	9.09	0	0.00	1	7.69
21 to 30%	0	0.00	0	0.00	0	0.00
31 to 40%	0	0.00	0	0.00	0	0.00
Above 40%	10	90.91	2	100.00	12	92.31
<b>Total</b>	<b>11</b>	<b>100.00</b>	<b>2</b>	<b>100.00</b>	<b>13</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0.00	0	0.00	0	0.00
11 to 20%	1	0.14	0	0.00	1	0.11
21 to 30%	99	13.62	0	0.00	99	10.88
31 to 40%	18	2.48	0	0.00	18	1.98
Above 40%	609	83.77	183	100.00	792	87.03
<b>Total</b>	<b>727</b>	<b>100.00</b>	<b>183</b>	<b>100.00</b>	<b>910</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0.00	0	0.00	0	0.00
11 to 20%	0	0.00	0	0.00	0	0.00
21 to 30%	1	9.09	0	0.00	1	9.09
31 to 40%	0	0.00	0	0.00	0	0.00
Above 40%	10	90.91	0	0.00	10	90.91
<b>Total</b>	<b>11</b>	<b>100.00</b>	<b>0</b>	<b>0.00</b>	<b>11</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0.00	0	0.00	0	0.00
11 to 20%	0	0.00	0	0.00	0	0.00
21 to 30%	0	0.00	0	0.00	0	0.00
31 to 40%	0	0.00	0	0.00	0	0.00
Above 40%	0	0.00	2	100.00	2	100.00
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>2</b>	<b>100.00</b>	<b>2</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	0	0.00	0	0.00	0	0.00
11 to 20%	0	0.00	0	0.00	0	0.00
21 to 30%	0	0.00	0	0.00	0	0.00
31 to 40%	0	0.00	0	0.00	0	0.00
Above 40%	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	518	43.13	137	47.74	655	44.02
No	475	39.55	116	40.42	591	39.72
Can't say	208	17.32	34	11.85	242	16.26
Total	<b>1,201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	49	20.42	3	4.17	52	16.67
No	15	6.25	21	29.17	36	11.54
Can't say	176	73.33	48	66.66	224	71.79
Total	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	493	41.05	67	23.34	560	37.63
No	494	41.13	164	57.14	658	44.22
Can't say	214	17.82	56	19.51	270	18.15
Total	<b>1201</b>	<b>100.00</b>	<b>287</b>	<b>100.00</b>	<b>1488</b>	<b>100.00</b>

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	22	9.17	0	0.00	22	7.05
No	45	18.75	18	25.00	63	20.19
Can't say	173	72.08	54	75.00	227	72.76
Total	<b>240</b>	<b>100.00</b>	<b>72</b>	<b>100.00</b>	<b>312</b>	<b>100.00</b>

Source: Field Survey by CRM