

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

Submitted to

Ministry of Rural Development
Govt.of India, New Delhi

By

Jos Chathukulam, Veerasekharappa, Rekha V & C V Balamurali
Centre for Rural Management (CRM)
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Evaluation of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) in Karnataka

Executive Summary

Introduction

The National Social Assistance Programme (NSAP) introduced by the Government of India on 15 August 1995 with a view to support minimum needs of the poor destitute having little or no regular income from their own source or through financial support from their family members. One of the components is National Old Age Pension scheme. The scheme provided pensions only to destitute belonging to Below Poverty Line (BPL) households, earning less than Rs. 6,000 per annum. Indira Gandhi National Old Age Pension Scheme is implemented in the state by Revenue Department with the support of Treasury and Postal Department. In the state there is an equal share from the state in addition to the centre share. So the beneficiaries got Rs.400/- 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

In Karnataka, for the concurrent evaluation of IGNOAPS, three districts are selected for the evaluation study. They are Gulberga, Mandya and Kodagu. As per the terms of reference four Blocks are selected from each district and from each Block, 10 Grama Panchayts are selected for the detailed evaluation. From each GP, 10 beneficiaries and two non beneficiaries are selected for detailed data collection. Twenty percent of the total beneficiaries and non beneficiary samples should be from urban areas of the sample districts. *(Refer Chapter 2)*

Coverage

In Karnataka, from rural areas 1136 beneficiaries are contacted for the study. Among this 400 beneficiaries from each district (Guberga and Mandya) and 336 beneficiaries form Kodagu District. In the urban area, 288 beneficiaries have been surveyed and submitted to nodal agency but when the data was compiled by the nodal agency it is reported only 196 beneficiaries. Therefore, the analysis is based on the 196 urban beneficiaries. Regarding the

case of non beneficiaries, 80 non beneficiaries are interviewed from each district (Gulberga and Mandya). Only 63 non beneficiaries are interviewed from Kodagu district due to the 'absence of availability'. The corresponding figure in urban areas of each district is 24. (*Refer Chapter2*)

Profile of the Beneficiaries and Non Beneficiaries

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

- More than 69 percent of the surveyed beneficiaries are woman. Therefore one can assert that women are more benefited from this scheme.
- More than one third of beneficiaries are from the age group of 70 -75 and 31.83 percent are from the age group of 65-70 years.
- Three fourth (78.15%) of the beneficiaries surveyed are illiterate and 34.17 percent of their family members are also illiterate.
- More than 35 percent of the beneficiaries belong to OBC, 24.62 percent belongs to SC, 11.26 percent belongs to ST and 28.23 percent belongs to general category.
- More than 96 percent of the surveyed beneficiaries are BPL
- It is very significant to note that 43.92 percent of the beneficiaries are widows and 2.63 percent are unmarried.
- Around 29 percent of the beneficiaries have visual disability and 24.10 percent have locomotive disability
- Majority of the beneficiaries (77.68 %) are not responded about the status of earning members in their family. This is because they are feared that if they say anything about the income of their family members they will be deleted from the beneficiary list.

The profile of the respondents indicates that majority of them are from lowest strata of the society and the scheme has succeeded in reaching the intended beneficiaries. It is better to expand the beneficiaries list by including the eligible people those who are outside the social security net. (*Refer Chapter 3*)

Awareness about the Scheme

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

- More than 83 percent of beneficiaries are aware of the IGNOAPS and more than half of them heard about the scheme through ‘other source of information’ and the remaining by different conventional sources (newspaper, radio, TV Programme, and posters). This is an important finding which may be kept in mind while developing IEC materials and tools for awareness generation.
- Non beneficiaries are not aware of the pension amount. It is very clearly manifested when a question was asked to the non beneficiaries about the amount of pension to a pension holder. The answer varies from the range of below less than Rs 100 to more than Rs 400. This situation needs urgent awareness generation among the potential beneficiaries. It is found that less than half of the non beneficiaries have heard about the scheme through ‘other source of information’ and it is observed that more than 50 percent by conventional methods. (*Refer Chapter 4*)

Benefits under IGNOAPS

The amount pension is mainly used by the beneficiaries for the medicine, food and cloths. Majority of the beneficiaries are stayed with their son or daughter, 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 so they regularly take medicines for protecting their health, hence major portion of the amount used for medicine. One of the major advantage of the scheme is beneficiaries can purchase the medicine without depending others.

- Around 94 percent has reported that they received Rs. 400/- per month as pension under IGNOAPS, that is the full amount.
- More than 45 percent of beneficiaries have reported that they have been receiving the pension since for more than last three years and roughly 3 percent of them are newly listed for the scheme.
- More than 86 percent of beneficiaries reported that they received the pension amount by cash. Though the remaining percent have shared that there are different mode of receipts such as ‘directly deposited in the bank’, ‘directly deposited in post office’ , ‘payment of cheque/ draft’ and ‘any other mode’, it is not reflected the field situation . Really, the mode of receipt of pension is by cash. The discrepancy may be due to the

old age related problems of the respondent and the field investigators are asked to report what the respondent says. Only one third of the non beneficiaries have the correct information regarding the mode of receipt of pension and it is reported as cash.

- More than one third (78.45%) of the beneficiaries have reported that the pension amount is received 'at home itself'. And the remaining reported that it is at the office of panchayat / municipality, any other place, More than 50 percent of the beneficiaries have to travel only a distance of less than 6 km. for receiving the pension.
- The pension amount is directly received by the beneficiaries themselves and it is supported by 96.02 percent of the surveyed beneficiaries. It is found that the non beneficiaries are not holding the view.
- The pension disbursement is not very regular in the State and it is reflected by the opinion of the beneficiaries. Around 68 percent of the beneficiaries reported that the pension is not received in every month. The non beneficiaries have wrong information regarding the periodicity of receiving the pension amount. (*Refer Chapter 5*)

Process and Effectiveness of the Present Implementation System

The beneficiaries have to submit the application for the pension under IGNOAPS to the Revenue Department. Along with the application form, age proof certificate from competent authority and proof of BPL status have to be submitted. The applicants are mainly using ration cards, Voter ID card and certificate issued by the medical officer for proving their age and BPL status. The application is verified by the revenue inspector (RI) and eligible application is recommended to the Special Tahasildar for further process and releasing the pension. The pension scheme is implemented by the Revenue Department with the support of the Treasury and the Postal Department. The pension amount is disbursed through money order in every month. Gender, education status and spatial dimensions may have some role in the overall process of getting and submission of applications. Gender, illiteracy and rural background are negative factors in the process of getting an application. It is found an association between 'consideration paid' and vulnerability pattern. Since vulnerable groups are more susceptible to local pressure and power structure there should be some kind of supportive structure in favour of them.

- Around 60 percent of the beneficiaries reported that they have submitted the application for getting pension under IGNOAPS. In the case of the remaining beneficiaries, the applications might have been submitted by the relatives, friends,

local social and political workers .In many cases it is felt that beneficiaries are not aware of it. It is found that 92.38 percent of beneficiaries did not face any problem in getting the application and only 62 have reported that they have faced difficulties. Majority of the 62 beneficiaries are female (45), illiterate (50) and rural (51).

- More than 83 percent of beneficiaries have not paid any amount for approval of their applications. However, around 16 percent have reported 'something' has been paid and in this case there may be under reporting. No doubt, the actual situation may be more than the reported percentage of 16. Out of the 220 beneficiaries who have 'paid some amount' for approval of their application, 146 are female, 207 illiterates and neo literates, 143 marginalized communities (STs,SCs & other backward castes) and rural 143. Again, there are 167 beneficiaries who have reported the exact amount which is paid as 'consideration' for processing the application. In this case more than Rs .400 is paid by 98 illiterates and new literates, 69 marginalized communities, 94 rural inhabitants and 67 women.
- Out of the 1072 beneficiaries 844 (78.73 %) reported that the application was processed in time. There are 228 beneficiaries who stated that their application was not processed in time. It is seen that out of them 216 are illiterates and neo literates, 158 women, 188 marginalized communities 193 rural inhabitants.
- It is noted that 719 beneficiaries responded that their age and other particulars are verified and 264 beneficiaries are aware of the system, procedure and officials who are in charge of the sanction of the application. (*Refer Chapter 6*)

Income and Expenditure Pattern

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

- It is found that around 63 percent of the beneficiaries have only income from the pension. The position varies between the beneficiaries of rural and urban areas. In rural area their share is 54.59 percent whereas in urban area it is 64.26 percent. Therefore their annual income is only Rs.4800. and it is from the pension only. Only 37.16 percent of beneficiaries have some other source of income other than old age pension and the sources are from agriculture and daily wages. .
- Out of the beneficiaries who have some other source of income 87.47 percent of having an annual income of up to Rs. 12000 and 11.37 percent have annual income between Rs.12000- to Rs. 20000.

- In the State 94.67 percent of beneficiaries have utilized some amount from their pension for food, 84 percent for cloth, 89.94 percent for medicine and 30.78 percent utilized some portion of the amount for relatives from the pension amount .
- More than 90 percent of the non beneficiaries are in BPL category and only 15.93 percent of non beneficiaries have some source of income. Therefore, majority of them having the eligibility to become beneficiaries of the scheme. They are potential beneficiaries and they should be included in the social security scheme (IGNOAPS).
(Refer Chapter 7)

Impression on the Scheme

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

- More than 65 percent of the beneficiaries are satisfied with the scheme. In rural area more than 61 percent of beneficiaries are satisfied whereas in urban area 92 percent are satisfied.
- Around half of the beneficiaries reported that the scheme has positive impact on their life. Since the amount is very trifling, some of them may not be in a position to comment the impact of the scheme on the life and that is why significant number of beneficiary could not respond to the issue. '*It was such a trifling sum of money to argue about!*,' that was the attitude of some the beneficiaries when the question was asked . (Refer Chapter 8)

Strengthening the Scheme

In the State there is one state sponsored scheme known as *Sandhya Suraksha*. There is no overlap and interface with IGOAPS and *Sandhya Suraksha*. However, at the local level there is some degree of confusion among beneficiaries and sub state level officials. As it is mentioned ,it is the duty of the Treasury Office to provide the pension through money order as per list furnished by the Revenue Department .However , there is no cross verification whether the beneficiary is alive or not . During the field visit at Kodagu district the evaluation team could not find some of the beneficiaries as per the list provided by the Revenue Department. The local functionaries of Revenue Department, Post Office and Local Government also could not trace them. The social activists and local political leaders made complaints that there are unknown names (counterfeit) in the list .The same situation has been encountered in other districts of the Karnataka State. (Refer Chapter 9)

Suggestions

1. It is better to conduct more awareness through SHGs, Neighborhoods groups, Gram sabha and MGNREGA work site .
2. Publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions.
3. It is better to select prime time in TV and radio for the advertising the scheme.
4. It is better to use the platform of Gram Sabha for the awareness generation. Schools may another medium which can be used for awareness building .Children can pass over the information to their respective parents and grandparents.
5. It is better to implement the scheme through Gram Panchayats with the support of Biometric card.
6. For distributing the pension amount, the service of anganvadi teacher / members of SHGs can be utilized
7. The amount of pension may be increased due to the price hike of essential items.
8. Monthly basis disbursement of pension amount is very much helpful to the poor beneficiaries.
9. Regular monitoring of the scheme is very much essential in sub district, district and state level, which is lacking in Karnataka.
10. Majority of the beneficiaries have spent a good amount of pension for medicine. It better to include the beneficiaries under comprehensive health insurance scheme
11. It is better to include the beneficiaries under Annapurna / Anthyothaya/ Anna Yojana
12. Free medical check maybe arranged by the nearest PHC.
13. It is better to implement the scheme with the help of biometric cards
14. Make arrangements to overcome the delay in pension disbursement.
15. Adding of new beneficiaries and deletion of death cases should be done in every month.

Chapter 1

Background of the State and Social Security Schemes

1.1 Background of the State

1.1.1 Geography

Karnataka is the eighth largest state in India both in terms of area and population. It was formerly known as Mysore and it was renamed as 'Karnataka' on 1 November 1973. Karnataka is located in the southern part of the country; it is surrounded by other states like Maharashtra and Goa in the north, Tamil Nadu and Kerala in the south, Andhra Pradesh in the east and the Arabian Sea in the west. The state of Karnataka is part of two well-defined regions of India, namely the Deccan Plateau and the Coastal Plains and Islands and it can be further divided into four regions - the Northern Karnataka Plateau, Central Karnataka Plateau, Southern Karnataka Plateau, Karnataka Coastal Region. The state has of a wide range of topological features. There are chains of mountains, the highest being the Mullayyana Giri (1,925m). Other than the mountains, there are plateaus, hills and coastal plains.

1.1.2 Location

The state of Karnataka is situated approximately between the latitudes 11.5° and 18.5° North and the longitudes 74° and 78.5° East. It is situated on the western part of the Deccan plateau and is surrounded by Maharashtra and Goa on the north side, Andhra Pradesh on the east side, and Tamil Nadu and Kerala on the south. On the west is the Arabian Sea. Geographically, Karnataka occupies three natural regions like the Coastal strip, the Sahyadris and the Deccan plateau. They are known in Kannada as Paschima Karavali, Malnad and Maidan, respectively.

1.1.3 Climate

Karnataka enjoys a salubrious climate throughout the year. The state like all other states of the country experiences typical tropical climate comprising of three distinct seasons. The chief attraction is the city Bangalore itself. Bangalore is sometime called as "The Air-Conditioned City of the Country". The tropical monsoon starts from June to September which covers the entire coastal belt and its adjoining areas. The climate gets little humid during the months of April and May. Due to its tropical climate the State experiences heat waves during April/May and extensive rainfall during June to August. The winters are not too cold but pleasant enough. The annual rain fall of the state is 500 mm to 4000mm in a year

1.1.4 Topography

The Karnataka State is divided into three distinct geographical regions. They are (i) coastal plains, (ii) sahyadris, and (iii). deccan plateau. The State covered with evergreen forest, the mighty Sahyadris adds to the natural beauty of the State of Karnataka. The Sahyadris are home to many wild animals and migratory birds which add to the rich bio- diversity of the State. The exuberant green coastal area of the state provides one with a splendid and marvelous view of nature. The natural scenic beauty of the place enchants and enthralls the viewers with its captivating sight. The State of Karnataka has seven important rivers flowing through the region which increases the fertility of the soil and helps in the growth of the agricultural production. The seven rivers of the region are (i) Godavari, (ii) Krishna, (iii) Caveri, (iv) North Pennar (v) South Pennar, (vi) Palar, and (vii). West Flowing Rivers. Karnataka's forests reserves account only 20 percent of the total geographical area of the State. These forests are classified as reserved (28,611 sq. km), protected (3,932 sq. km), unclosed (5,748 sq. km), village (124 sq. km) and private (309 sq. km) forests.

1.1.5 History

The early rulers of Karnataka were predominantly from North India. Parts of Karnataka were subject to the rule of the Nandas and the Mauryas. It is believed that Chandragupta Maurya came down to Sravanabelgola after renouncing his empire. Proof of the Ashokan edicts scattered all over the land. After the Kadambas who first laid the foundation of a political empire in Karnataka, came the great Chalukyas of Badami, of whom Pulakesin II was the most illustrious. The Rashtrakutas who followed were no less a powerful dynasty. Consider the pinnacle of their achievement, the rock-cut Kailasanathar temple of Ellora. Renowned among the Rashtrakuta kings, is Amoghavarsha Nrupatunga of the 9th century, under whose benevolent patronage was published the 'Kavirajamarga' (Royal Road to Poetry). Nevertheless, it was the Badami Chalukyas whose style of architecture and patronage of the arts really made way for Kannada and Karnataka to flourish. Moreover, descendents to this tradition of patronage were the Hoysalas, whose poetry endures in the temples of Halebid and Belur and in the one perfect jewel at Somnathpura. In 1327, Mohammed bin Tughlaq took over Halebid and the impact that his army had on the intricately built temple is evident even today. After this, Mysore was in a swing for a great number of centuries with alternating Hindu and Muslim rulers. A recognized peak in the Hindu kingships came with the success of the Vijayanagar Empire, which was at its prime in the 1550s. Not much later, though, the Deccan sultans took over Hampi, the capital of Vijayanagar. The most prolific rulers after the Vijayanagar kings were the father-son duo of Haider Ali and Tipu Sultan in the 18th century.

They overthrown the Wodeyar kings of Mysore and established their new capital at Srirangpattnam. They were the first rulers in India who recognized the importance of scientific warfare and took the services of French to defeat the English. After long drawn fighting with the English, Haider Ali was defeated in 1799, but the heroism and progressive culture that he and his father gave is a legacy still maintained by the people. During the British rule, Karnataka was a part of the Madras Presidency and it became a new State (Mysore) in 1956 with some districts from the former Bombay Presidency. The State was renamed, 'Karnataka' in 1971.

1.1.6 Demography

As per the report of Census 2001 in Karnataka there are 52.85 million persons, comprising 26.89 million males and 25.95 million females. In India the total population being 1025.25 millions, the share of Karnataka's populations in the country is 5.15 percent. The total area of Karnataka is 191791 sq. km, which is 6.26 percent of India. The density of population is 276 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 17.51 whereas national rate is 21.34. The sex ratio of Karnataka is 965 females per 1000 males. The all India figure is 933, which is less by 32 points.

Another characteristic of the population, which reflects on social development, is the literacy rate. The literacy rate of the Karnataka is 67 percent as against the all India average of 65.38. The male literacy rate of the state is 76.10 percent as against 75.85 percent for all India. The female literacy rate is 56.10 as against the all India rate of 54.16 percent. Level of urbanization is an indicator of development. In Karnataka 34 percent of the population live in urban places and this is higher than the all India proportion of 28 percentages.

In Karnataka, only 44.93 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 36.64 percent and those reporting themselves as marginal workers are 7.89 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 Karnataka cultivators constitute 29.25 percent, agricultural labourers 26.46 percent and household industry workers 4.08 percent of the workforce. The share of these workers in the all India work force is slightly higher.

Table No.1.1: Demographic Features-2001

Sl No		India	Karnataka
1	Total population in millions	1025.25	52.85
2	Male population in millions	530.42	26.89
3	Female population in millions	494.83	25.95
4	Sex ratio	933	965
5	Decadal growth rate of population 1991-2001	21.34	17.51
6	Area in sq km	3065027	191,791
7	Density of population	334	276
8	Literacy rate general	65.38	67.00
9	Male literacy rate	75.85	76.1
10	Female literacy rate	54.16	56.9
11	Percent of population living in urban places	28	36
12	Percent main workers in the populations	30.6	36.64
13	Percent marginal workers in the population	8.70	7.89
14	Percent total workers in the population	39.30	44.53
15	Percent cultivators among total workers	31.70	29.25
16	Percent agricultural labourers among total workers	26.70	26.46
17	Percent household industry workers among total workers	4.10	4.08
18	Percent other workers among total workers	37.50	40.21

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

1.1.7 Socio Economic Scenario, Economy and Governance

Education

In Karnataka achievements in education have been quite remarkable, and the state is moving towards universal literacy at a steady pace. The literacy rate of Karnataka increased from 56.04 percent in 1991 to 66.64 percent in 2001, with the female literacy rate increasing more swiftly than the male literacy rate. Karnataka has 51,904 primary schools (2003-04) and the number of habitations with primary schools within a distance of one kilometer increased from 84 percent in 1993 to 88 percent in 2002. Enrolment in primary education grew at the rate of one percent for boys and two percent for girls per annum from 1990-91 to 2003-04. The dropout rate for Classes I to IV came down from a high 31 percent in 1993-94 to six percent in 2001-02, but increased thereafter, to 11 percent in 2003-04. For classes I to VIII, the dropout rate declined from 54-59 percent between 1992 and 2000 to 45.4 percent in 2003-04. Karnataka has taken steps to recruit women teachers, whose numbers went up to 54 percent in 2003-04. At present there exists an extensive high school network in the state and the midday meal scheme covers nearly 66 lakh children in classes I to VII, in both government

and aided schools. As many as 1,088 high schools have computer-aided learning centers, thereby bringing information technology within the reach of rural students.

Health

In Karnataka a significant advances have taken place in health and healthcare services over the past decade. Brief reviews of the key demographic indicators that offer a reliable overview of the status of health in Karnataka suggest that the state's performance is much better than the all-India average. The state's population increased from 4.49 crore in 1991 to 5.27 crore in 2001. A comparison of the decadal growth of population shows a significant decline from 21 percent during the period 1981-91 to 17.5 percent during 1991-2001. Life expectancy at birth has increased to about 66 years in 2001. Infant and maternal mortality are among the most reliable indicators for assessing health status, and Karnataka's performance here, as in reducing neonatal mortality, child mortality and maternal mortality rates – all of which show a downward trend – is better than the aggregated figures for the whole of India . A widespread infrastructure of health and medical institutions is now in place.

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

Sl.No.	Health Indicators	Karnataka	India
1.	Birth rate ('000 population)	19.8	22.8
2.	Death rate ('000 population)	7.4	7.4
3.	Infant mortality rate('000 population)	45	53
4.	Child mortality rate 0-5 years ('000 population)	69	17
5.	Maternal mortality rate (per lakh live birth)	213	301
6.	Total fertility rate (children per woman)	2.13	2.9
7.	Couple protection rate (in percent)	59.7	52
8.	Life at birth (a) Male	61.70	62.6
	(b) Female	65.40	64.2
	(c) Total	63.55	63.5

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 is also provides social security, an aspect of people's sense of identity and self esteem. Investment in housing, like any other industry, has a multiplier effect on income and employment generation. Housing also provides opportunities for home based economic activities. Adequate housing has also an important

role in the health status of occupants. Hence, housing is a very important tool in mitigating poverty and generating employment.

In Karnataka, 54.9 percent of households live in permanent houses, as compared with Kerala, which has the highest percentage of households (68.1 per cent) living in permanent houses among the southern states. This is above the national average of 51.8 per cent. 35.6 percent of households in Karnataka have semi-permanent houses, which is high in southern states, and above the national average of 30 per cent. In urban area 77.9 percent households living in permanent houses, as compared with only 42.6 percent in rural areas.

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. In Karnataka the number of poor reduced from 156.45 lakh in 1993-94 to 104.40 lakh in 1999-2000. This performance is much better than the all-India reduction by 18.8 percent (from 3,203.68 lakh to 2,602.50 lakh) during the same period. As a proportion of the population, poverty in Karnataka declined from 33.16 to 20.04 percent (reduction of about 13 percentage points) as against the all-India decline from 35.97 to 26.10 percent (reduction of 10 percentage points) during the same period. The Scheduled Caste (SC) households account for about 20 percent of the rural population. Together with Scheduled Tribe (ST) households, they form nearly 28 percent of the rural population. These two social categories have the lowest levels of average consumption and the highest incidence of poverty. About 25 percent of their respective populations are poor. In urban Karnataka, the combined population share of the SCs and STs is about 15 percent. Nearly half of these two social categories are poor, whereas this proportion comes to only a sixth for other households. Thus, there exists a sharp gap between these social groups and the rest of the population in terms of improvements in levels of living. The head count measure of poverty in the State is estimated at 19.1 percent in rural areas, which is below than 28.8 percent estimated for the nation as a whole, although urban poverty in the State (27.1 percent) is slightly higher than all-India average (25.1 percent).

State Income

During 1990-2001 Karnataka witnessed the highest growth rate of GSDP as well as per capita GSDP in the country, growing respectively at 7.6 percent and 5.9 per cent. This was, indeed,

a command performance. Nevertheless, the state continues to be in the league of middle-income states, with per capita GSDP slightly below the all-India average (Table 3.1.1). The state ranks seventh among the fourteen non-special category states (excluding the small state of Goa and the newly created states of Chhattisgarh and Jharkhand). The relative position of Karnataka in respect of other developmental indicators such as per capita consumption and various indicators of human development is also close to the median value.

Table No. 1.3: Details of Income in Karnataka and India

Indicators	Karnataka	India
GSDP/GDP 2001-02 (Current prices) (Rs. lakh)	10565776	209095700
Per capita GSDP/GDP 2001-02 (Current prices) (Rs.)	19821	20164
Growth rate of GSDP/GDP in 1990-2001	7.56	6.10
Growth rate of per capita GSDP/GDP in 1990-2001	8.59	40.08
Per capita consumption expenditure 1999-2000 (Rs.)	639	591
Head count ratio of poverty (percentage) (Rural) – 1999-2000	19.10	28.80
Head count ratio of poverty (percentage) (Urban) – 1999-2000	27.10	25.10
Percentage of workers to total population 2001	46.60	39.26
Percentage of rural workers to rural population 2001	49.20	41.97
Growth in employment 1993-94 to 1999-2000	1.60	1.60
Unemployment rate (percent of labour force) 1999-2000	1.40	2.30

Source: Computed from Census of India 2001

1.2. Background of Social Security Schemes

1.2.1. Introduction and background of various social security schemes

The Directorate of Social Security and Pensions (SSP), Revenue Department, Govt. of Karnataka, has been implementing four schemes for the poor people in Karnataka. These schemes are related to pensions for the aged, widows, disabled and Sandhya Suraksha Yojana.

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 Karnataka has been implementing this scheme in 1964. The scheme has been, however, modified as National Old Age Pension on August 15, 1995

and implemented as a part of National Social Assistance Programme. The scheme provided pensions only to destitute belonging to Below Poverty Line (BPL) households, earning less than Rs. 6,000 per annum. The scheme has been renamed as Indira Gandhi National Old Age Pension on November 11, 2007 by relaxing the destitute criteria of the National Old Age Pension.

2. Sandhya Suraksha Yojane

Sandhya Suraksha Yojane is another old age pension programme in Karnataka implemented by the State Government since 2007. While the benefit amount and age criterion have been the same as in the case of Indira Gandhi National Old Age Pension, the difference lies in income eligibility. Sandhya Suraksha Yojane can be given to households earning up to Rs. 20,000 per annum.

3. Widow Pension

Destitute Widow Pensions (DWP) has been in Karnataka state since 1984 to assist destitute widows in the age group of above 18 years. The eligibility criteria are that she should belong to BPL household, husband is legally dead and income should not exceed Rs.6000 per annum. The pension is paid until she remarries or her children starts supporting her or her income limit crosses Rs.6000 PA or till her death. Currently, Rs. 400 is paid as pension per month.

4. Special pension Scheme for the Handicapped

Physically handicapped Pensions (PHP) have been given in the State since November 7, 1977 to the blind, mentally retarded, deaf, handicaps and mentally ill. Persons who have accrued disability due to leprosy are also eligible. Any child born with disability mentioned under or disability accrued due to accident with disability above 40 percent is eligible for pension. The income limit is Rs. 6,000 per annum. Currently, Rs. 400 is paid as the pension per month. Recently, it has been decided to pay Rs. 1,000 to those having more than 75 percent of the disability.

5. Delivery of Pension Scheme

In 2007-08, 19.48 lakh persons in the state received pensions under the above schemes. Over 90 percent of the pensions have been delivered to the pensioners through the postal department. This delivery mechanism is as follows. The sanction order is sent to the respective treasury for payment of pension to the beneficiaries monthly. Treasury prints money orders. One cheque is sent to the respective post offices along with 100 money orders in one bundle manually. Post offices disburse the pension as per the address printed on the money order. The money reaches the beneficiaries at the door step. Thus, an important

positive feature of the current delivery mechanism is to provide pension benefits at the door step of the pensioner every month on prescribed date. It is to be noted that the pension has to be delivered by 7th of every month.

1.3. Background and status of IGNOAPS

1.3.1. Status of Implementation of IGNOAPS

In Karnataka the applications for sanction of pensions are submitted to the Special Tehsildar. The same has been forwarded to the revenue inspector (RI) for the field verification. The revenue inspector with the help of the village accountant verifies the applications, including the physical verification of the applicants in accordance with the eligibility criteria. Based on the report of the RI, the Special Tehsildar sanctions the pension. Upon sanction of pension, the order copy is sent to the applicant and to the Sub-Treasury Officer (STO). The STO gets the data entered into the computer, and releases the pension amount.

1.3.2. Monitoring and Supervision Mechanism and its Effectiveness

In Karnataka there is some monitoring or supervision mechanism for the scheme implementation. It is reported that *“every year this scheme would be evaluated by the suitable agencies identified by the Govt. of Karnataka such as Institute for Social and Economic Change (ISEC) and Indian Institute of Management, Bangalore (IIMB)”*¹ In Karnataka the pension scheme is implemented through the revenue department with the support of the district treasuries and sub treasuries. It is observed that after sanctioning the pension no monitoring or supervision is done by the department. In this situation the treasuries are delivered the amount through money order frequently and the death cases are not reported in time.

1.3.3. Public Grievance Redressal System

The grievance redressal mechanism is not functioning in Karnataka at any level, as it is observed. However it is reported *“Every fortnight Janaspandana Programme would be arranged by the district administration at the gram panchayat level. Citizens can raise their grievances in presence of elected representatives”*² by the officials.

1 &2: This information is furnished on 30 August 2010 by the Social Security & Pension, Revenue Department, Govt. of Karnataka, Bangalore

1.3.4. Gender Sensitiveness

In Karnataka as per the census 2011, the total population is 61.13 million out of the 31.06 million people are male and 30.07 million people are female, which means out of the total population 50.81 percent are male and 49.19 percent are female. The sex ratio of the state is 968. Regarding the beneficiaries of the IGNOAPS, out of the total 817753 beneficiaries 31 percent (253503) of beneficiaries are male and 69 percent (564250) are female. It is observed that more than two third of the beneficiaries of IGNOAPS in Karnataka are female. (*Refer Table no. 1.4*). Considering the sex ratio of Karnataka state the scheme implementation is more favorable to women.

Table No. 1.4: District Level Physical Achievement under IGNOAPS Scheme
(in nos.)

Sl.No	Name of the District	2006-07	2007-08	2008-09	2009-10
1.	Bagalkot	9776	12374	14622	16080
2.	Bangalore Urban	35743	42173	52537	51549
3.	Bangalore Rural	44758	50944	18862	20019
4.	Belgaum	19941	43051	69082	70647
5.	Bellary	24169	30268	32360	30982
6.	Bidar	21044	31239	23101	21771
7.	Bijapur	23128	33395	50096	54497
8.	Chamarajanagar	32527	43034	45416	44545
9.	Chickmangalur	5029	7065	7194	6836
10.	Chikkaballapura	0	0	16701	17259
11.	Chitradurga	7617	10642	11171	9910
12.	Davanagere	7930	11523	13016	12145
13.	Dharwad	5530	10915	15915	13318
14.	Gadag	4212	11246	21338	26923
15.	Gulberga	94273	55045	71909	75736
16.	Hassan	34545	58691	66192	63574
17.	Haveri	9971	12520	11605	10821
18.	Karwar	3770	4769	4806	4763
19.	Kolar	39179	45614	32642	29334
20.	Koppal	9953	13992	19252	17429
21.	Madikeri	2620	2985	3654	3578
22.	Mandya	34499	47385	53649	50472
23.	Mangalore	6139	7220	7221	6922
24.	Mysore	27819	37489	47345	49586
25.	Raichur	19170	27820	34964	33625
26.	Ramanagara	0	0	38705	37357
27.	Shimoga	7929	8829	9140	8596
28.	Tumkur	17181	23807	26820	27068
29.	Udupi	2445	2631	2654	2411
Total		550897	686666	821969	817753

Source: Directorate of Social Security & Pension, Revenue Department, Bangalore

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 house holds. The financial assistance for IGNOAP scheme is now being released as Additional Central Assistance (ACA) to the States by the Ministry of Finance. The Ministry of Rural Development regularly monitors the programmes through the progress reports (Physical & Financial) received from the States on quarterly basis. The Government is spending Rs. 5200 crore per year and the benefits of such expenditure need to be asessed 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 the 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 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 four sample blocks and from each sample block a maximum of 10 Gram Panchayats are selected. 10 beneficiaries and 2 non-beneficiaries from each sample GPs are selected for survey. Out of the total beneficiaries and non beneficiaries, 20 per cent of samples is from urban areas of the districts. The blocks are selected based on stratified random sampling technique by giving preference to remote and less developed blocks. The GPs, Beneficiaries and Non-Beneficiaries are also selected based on random sampling technique. The non beneficiaries are selected mainly to understand their perception on beneficiary and beneficiaries' behavioral pattern on economic life and the utilization of the pension amount. It is very clear that the purpose is not for a comparison between beneficiaries and non beneficiaries. As a result, almost all questions which are addressed to beneficiaries are also addressed to non beneficiaries.

In Karnataka, for the concurrent evaluation of IGNOAPS, three districts are selected for the evaluation study. They are Gulberga, Mandya and Kodagu (*Refer diagram no.2.1*). As per the terms of reference four Blocks are selected from each district and from each Block, 10 Grama Panchayts are selected for the detailed evaluation. From each GP, 10 beneficiaries and two non beneficiaries are selected for detailed data collection.

Mandya District

The secondary data has been collected from State level, District level, Municipality level and GP level. Regarding the primary data two districts and from each district four blocks are selected and in each blocks 10 GPs are selected for the study. There are 1332 beneficiaries covered from three districts of Karnataka, among 1136 beneficiaries from rural area and 196 from the urban area.

2.5. Reference Period

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

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
Gulberga	400	66	80	24	466	104
Kodagu	336	65	63	24	401	87
Mandya	400	65	80	24	465	104
Karnataka State	1136	196	223	72	1332	295

In Karnataka, from rural areas 1136 beneficiaries are contacted for the study. Among this 400 beneficiaries from each district (Guberga and Mandya) and 336 beneficiaries form Kodagu District. The original plan was to cover 400 beneficiaries from each district. However, the field investigators have failed to cover the required number of beneficiaries from Kodagu district, though repeated visits have been made. In the urban area, 288 beneficiaries have been surveyed and submitted to nodal agency but when the data was compiled by the nodal agency it is reported only 196 beneficiaries. There fore, the analysis is based on the 196 urban beneficiaries. Regarding the case of non beneficiaries, 80 non beneficiaries are interviewed from each district (Gulberga and Mandya). Only 63 non beneficiaries are interviewed from Kodagu district due to the 'absence of availability'. The corresponding figure in urban areas of each district is 24.

Chapter 3

Profile of the Respondents

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

3.1.1 Size of the Coverage

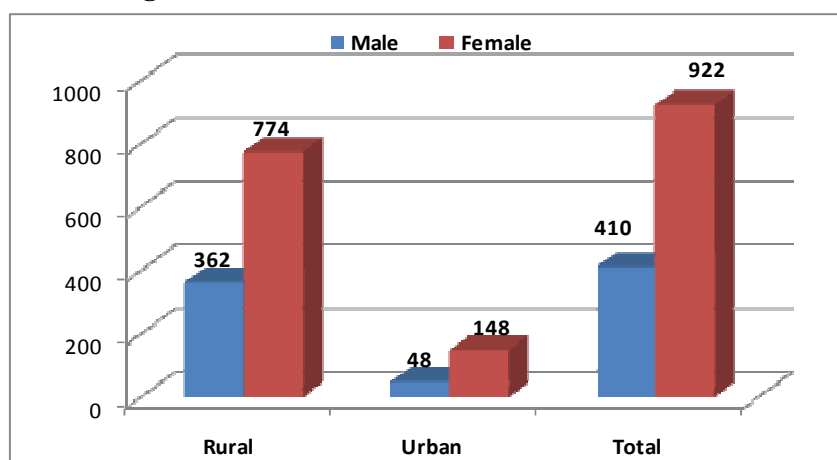
The sample number of beneficiaries is 1332 and among this 34.99 percent is from Gulberga district, 30.10 percent from Kodagu district and 34.91 percent from Mandya district. The rural sample beneficiaries are 1136 and out of this 35.21 percent are from Gulberga district, 29.58 percent from Kodagu district and 35.21 percent from Mandya district. In the urban area the sample beneficiaries is 196. The distribution among the three districts (Gulberga, Kodagu and Mandya) is 33.68 percent, 33.16 percent and 33.16 percent respectively. (*Refer table no. 3.1 in Appendix*)

The sample size of non beneficiaries is 295 and out of this 35.25 percent each are distributed from two districts (Gulberga and Mandya) district and 29.50 percent from Kodagu district. The Sample non beneficiaries from rural area are 223 out of this 35.87 percent each from the districts of Gulberga and Mandya and 28.26 percent are from Kodagu district. The non beneficiaries in the urban areas (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 1332 beneficiaries are interviewed for the study, the sex wise breakup being 410 men (30.78%) and 922 women (69.22%). The respective figure in rural area is 31.87 percent and 68.13 percent. In the urban area, the percentage of male beneficiaries is 24.49 percent and female is 75.51 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*)

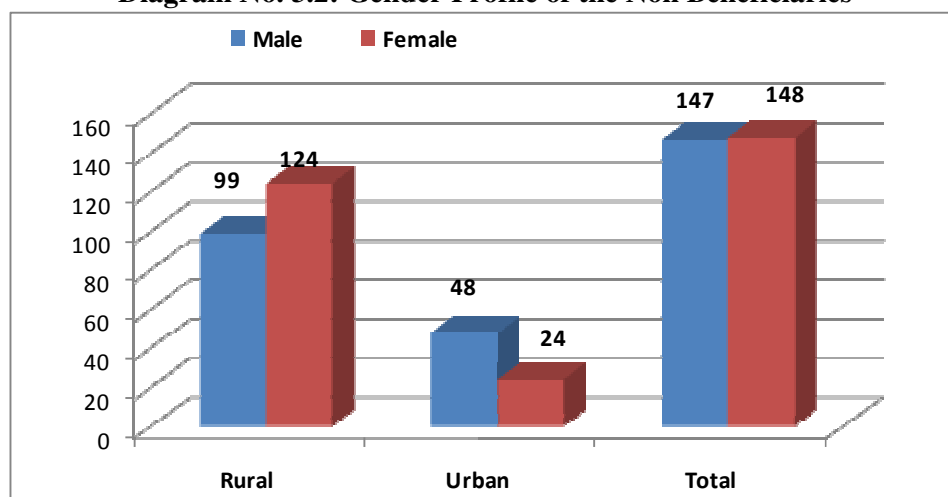
Diagram No.3.1: Gender Profile of the Beneficiaries



Source: Table No. 3.3 in Appendix

The total number of interviewed non beneficiaries is 295, out of which 49.83 percent is male and 50.17 percent is female. In the rural area the size of the non beneficiaries is 223 out of which 99 beneficiaries (44.39%) are male and 124 beneficiaries (55.61%) are female. The respective figure in urban area is 48 (66.67%) and 24 (33.33%). Diagram 3.2 shows the gender profile of non beneficiaries. (Refer table no. 3.4 in Appendix)

Diagram No. 3.2: Gender Profile of the Non Beneficiaries



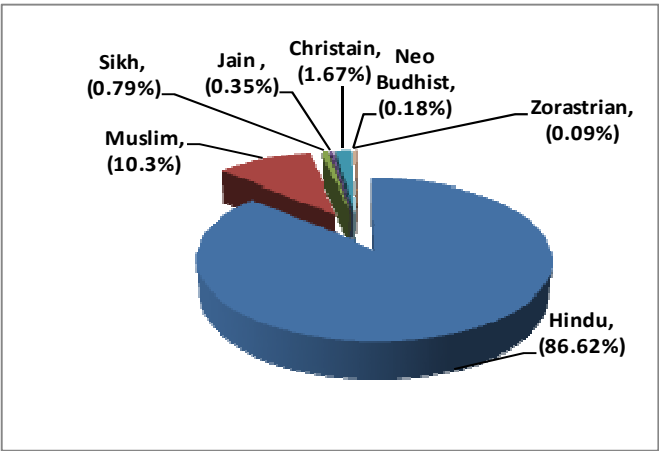
Source: Table No. 3.4 in Appendix

3.1.3 Religious Profile of the Sample

Out of the total beneficiaries surveyed in the state, 1136 (85.29 %) are belongs to Hindus followed by Muslims with 147 (11.04%) beneficiaries. The third position is Christians and

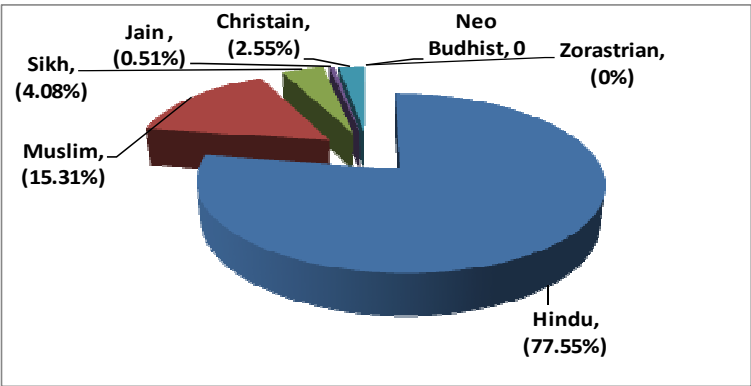
their share is 24 (1.84%), followed by Sikh with 1.28 percent. Other categories are very negligible. In rural area, out of the 1136 beneficiaries 86.62 percent are Hindus, 10.30 percent are Muslims and 1.67 percents are Christians. Whereas in urban area 77.55 percent of beneficiaries are belongs to Hindus and followed by Muslims, their share is 15.31 percent. Diagram 3.3, diagram 3.4 and diagram 3.5 describe the religious profile of the beneficiaries. (Refer table no. 3.5 in Appendix)

Diagram No. 3.3: Religious Category of Sample Beneficiaries (Rural)



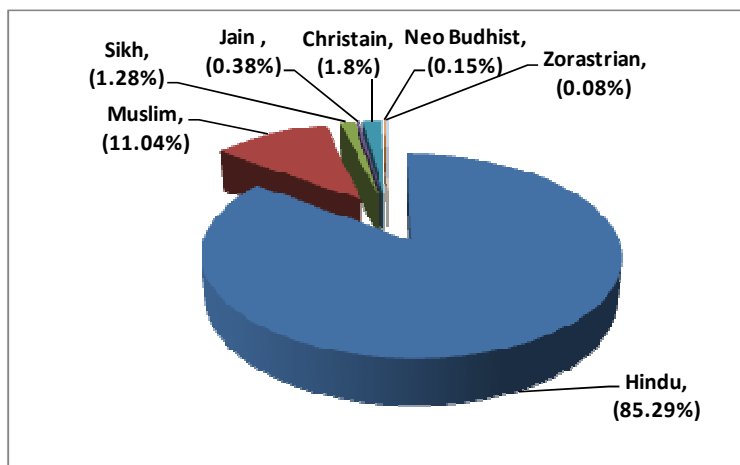
Source: Table No. 3.5 in Appendix

Diagram No. 3.4: Religious Category of Sample Beneficiaries (Urban)



Source: Table No. 3.5 in Appendix

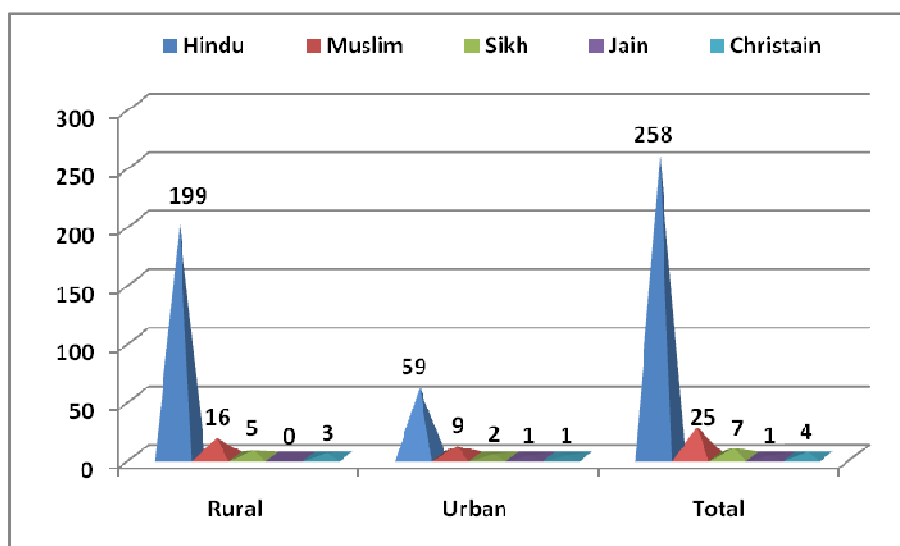
Diagram No. 3.5: Religious Category of Sample Beneficiaries (Total)



Source: Table No. 3.5 in Appendix

Out of the 295 non beneficiaries, 258 (87.46%) are belongs to Hindus, 25(8.47%) non beneficiaries are Muslims and 7 (2.37%) are Sikhs. In rural areas 89.24 percent non beneficiaries are Hindus, 7.17 percent are Muslims and 2.24 percent are Sikhs'. In urban area 81.94 percent are Hindus and 12.50 percent are Muslims. Diagram 3.6 shows the religious profile of the non beneficiaries. *(Refer table no. 3.6 in Appendix)*

Diagram No. 3.6: Religious Category of Non Beneficiaries

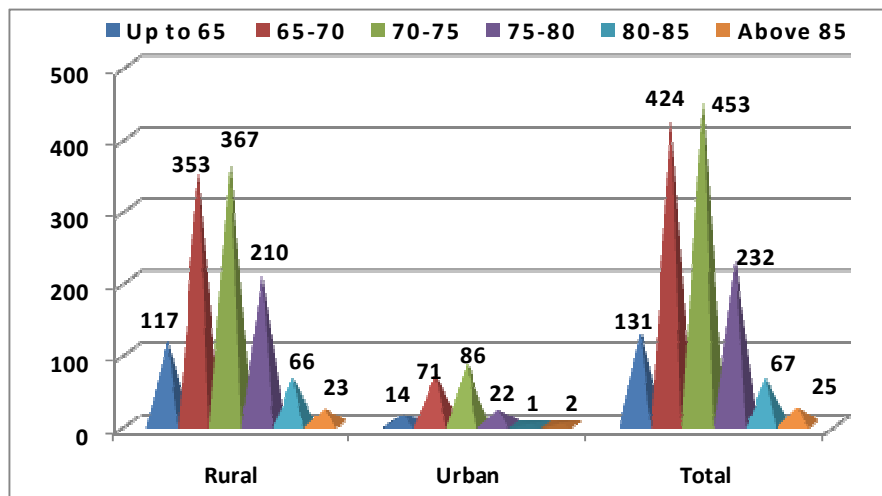


Source: Table No. 3.6 in Appendix

3.1.4 Age Profile of the Sample

Out of the 1332 beneficiaries more than one third of them are from the age group of 70 -75, 31.83 percent of beneficiaries are from the age group of 65-70 years, 17.42 percent are from the 75-80 age category, 9.83 percent are from the up to 65 age category, 5.03 percent are from 80-85 age category and 1.88 percent are from the above 85 age category. In rural areas, 32.31 percent of beneficiaries are from the age group of 70-75 years, 31.07 percent are from the age group of 65-70 years, 18.49 percent are from the age group of 75-80, and 10.30 percent are from the age group of up to 65 years. It is noticed that 23 beneficiaries are from the age group of above 85 years. In urban area also 70-75 age group is in top, which comes 43.88 per cent. Followed by 65-70 years of age group and their share is 36.22 percent and 11.22 percent of the urban beneficiaries are from the age group of 75-80 years. Diagram 3.7 depicts the age profile of the beneficiaries. (Refer table no. 3.7 in Appendix).

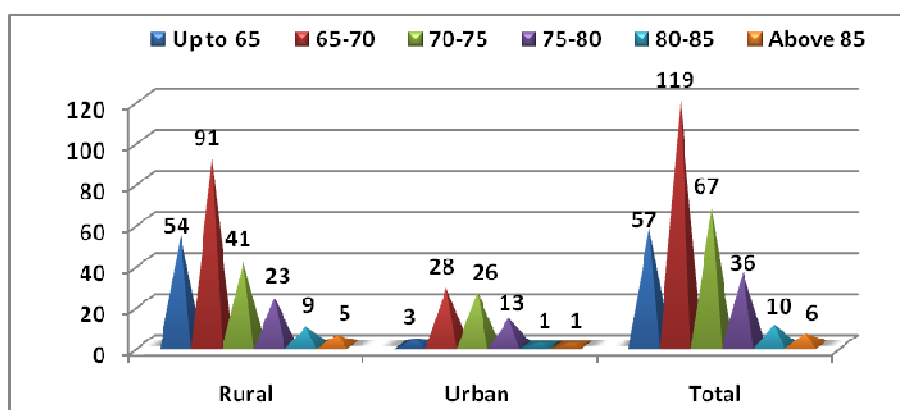
Diagram No. 3.7: Age Group of Beneficiaries



Source: Table No. 3.7 in Appendix

A total number of surveyed non beneficiaries are 295. Out of which 40.34 percent belongs to the age group of 65-70 years, 22.71 percent belongs to the age group of 70-75 years and 19.32 percent belongs to the age group of 'up to 65' years. Diagram 3.8 shows the age profile of the non beneficiaries. (Refer table no. 3.8 in Appendix).

Diagram No. 3.8: Age Group of Non Beneficiaries



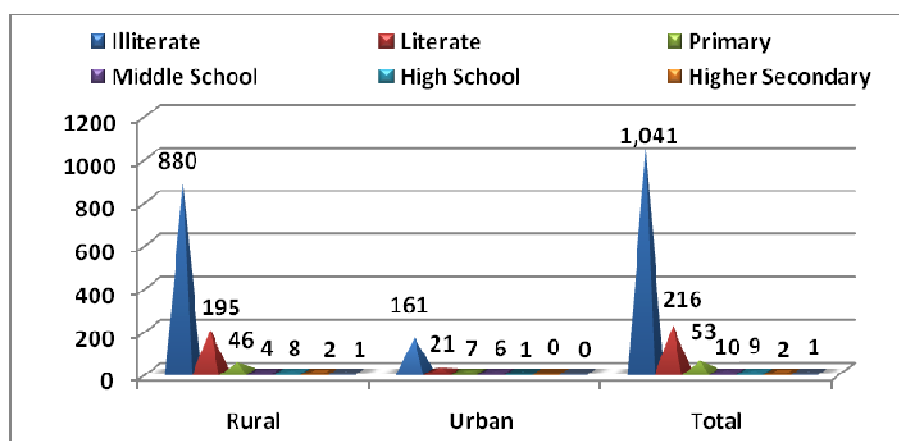
Source: Table No. 3.8 in Appendix

3.1.5 Educational Profile of the Sample

More than three fourth (78.15%) of the beneficiaries surveyed are illiterate. It is found that 16.22 percent are mere literate and 3.98 percent of beneficiaries have completed primary education. The middle school education got only to 53 beneficiaries (3.98 %). It is found that only nine beneficiaries got high school education and only two beneficiaries have higher secondary education.

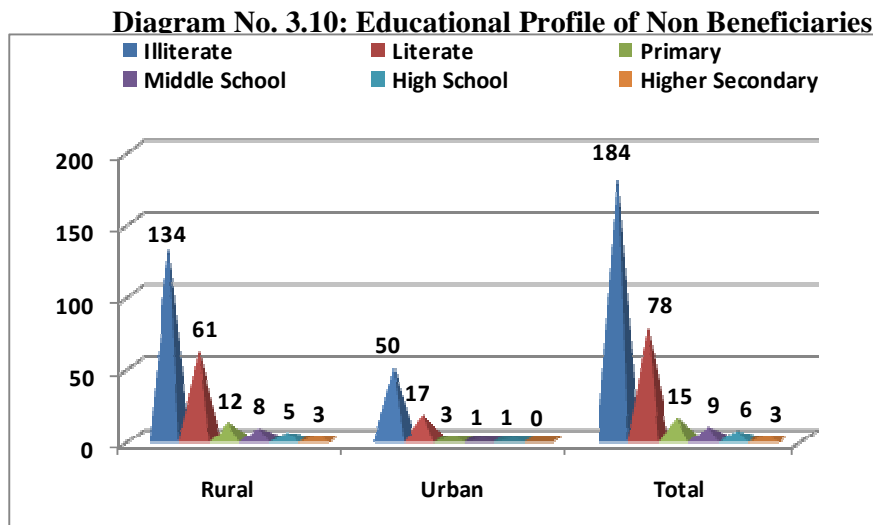
In rural areas, out of 1136 beneficiaries, 77.46 percent are illiterate, 17.17 percent are literate, and 4.05 percent have primary level of education. Middle school education got only to 0.35 percent of beneficiaries. Only eight beneficiaries have high school education. In urban areas, 82.14 percent of beneficiaries are illiterate, 10.71 percent are literate. Out of the total 196 urban beneficiaries seven have reported that they have studied up to primary education, six have middle school education and one have high school education. Diagram 3.9 illustrates the educational profile of the beneficiaries. (Refer table no. 3.9 in Appendix).

Diagram No. 3.9: Educational Profile of Beneficiaries



Source: Table No. 3.9 in Appendix

The case of non beneficiaries, 62.37 percent are illiterate. It is reported that 26.44 percent are neo literate, 5.08 percent has primary education and 3.05 percent have middle school education. Only six non beneficiaries have high school education and three have higher secondary education. In rural area, 60.09 percent of non beneficiaries are illiterate and 27.35 percent are neo literate. Primary education has been received by 5.38 percent of beneficiaries, 3.59 percent have middle school education and 2.24 percent have high school education. In urban areas 69.44 percent of the non beneficiaries are illiterate, 23.61 percent are mere literate and 4.17 percent have primary education. Diagram 3.10 portrays the educational profile of the non beneficiaries. (Refer table no. 3.10 in Appendix).

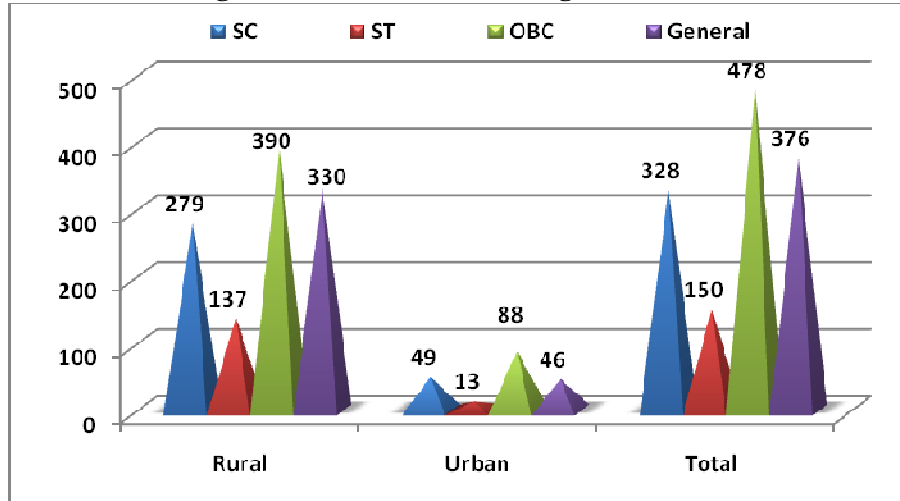


Source: Table No. 3.10 in Appendix

3.1.6 Social Categories of the Sample

Out of the 1332 beneficiaries more than 35 percent belongs to OBC, 24.62 percent belongs to SC, 11.26 percent belongs to ST and 28.23 percent belongs to general category. Among the rural beneficiaries, 34.33 percent are from OBC, 24.56 percent belongs to SC and 12.06 percent belongs to ST. The general category has 29.05 percent strength. In urban area again the OBC become dominant and their share is 44.90 percent, SCs are 25 percent and STs are 6.63 percent. The general category has 23.47 percent. Diagram 3.11 describes the social categories of the beneficiaries. (Refer table no. 3.11 in Appendix).

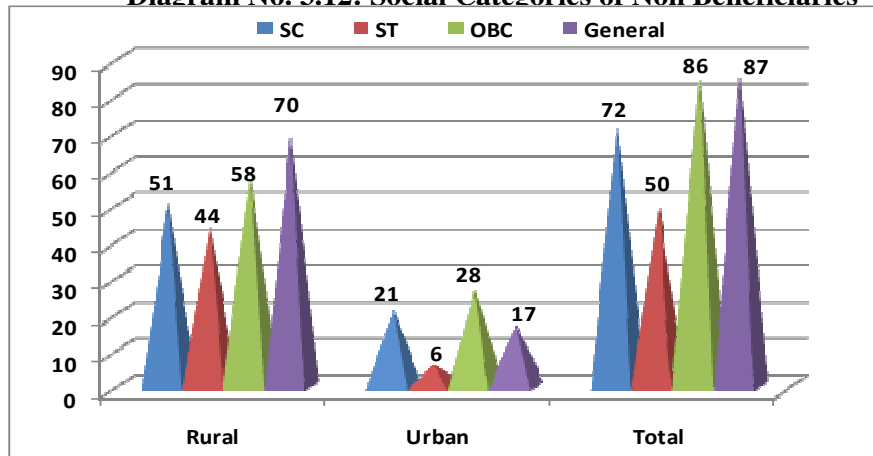
Diagram No. 3.11: Social Categories of Beneficiaries



Source: Table No. 3.11 in Appendix

Out of the 295 non beneficiaries surveyed 29.49 percent are from general category. The share of SCs and STs are 24.41 percent and 16.95 percent respectively. The OBC category is 29.15 percent. In rural area, out of 223 non beneficiaries 22.87 percent are SCs, 19.73 percent are STs. OBC has a share of 26.01 percent whereas general category has 31.39 percent. In urban centers the share of SC is 29.17 percent and ST is 8.33 percent. The corresponding share among OBC and general category are 38.89 percent and 23.61 respectively. Diagram 3.12 illustrates the social categories of the non beneficiaries. (*Refer table no. 3.12 in Appendix*).

Diagram No. 3.12: Social Categories of Non Beneficiaries



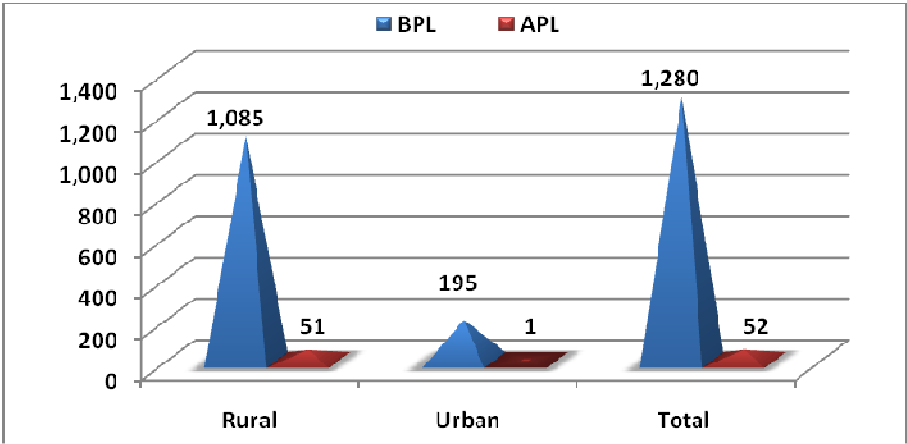
Source: Table No. 3.12 in Appendix

3.1.7 Economical Status of the Sample

More than 96 percent of the surveyed beneficiaries are BPL and 3.90 percent are reported to APL. In rural area, the share of BPL becomes 95.51 percent and APL is 4.49 percent. In

urban centers, BPL is 99.49 percent. Diagram 3.13 shows the economical status of the beneficiaries. (Refer table no. 3.13 in Appendix).

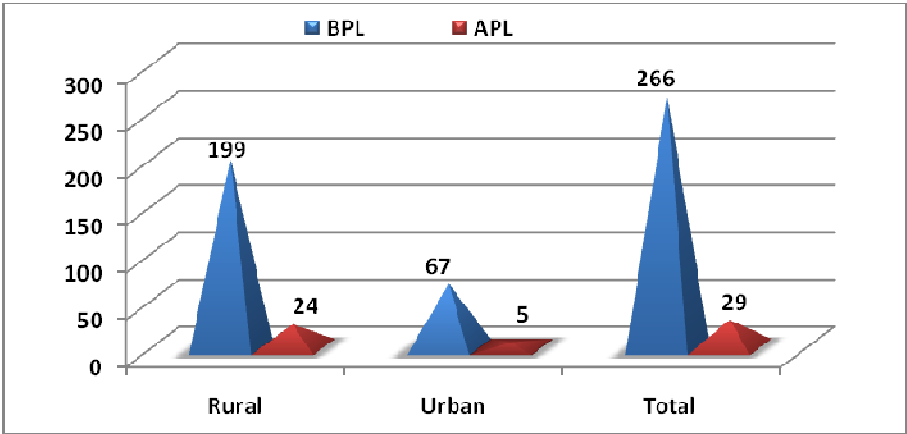
Diagram No. 3.13: Economical Status of Beneficiaries



Source: Table No. 3.13 in Appendix

In non beneficiary category 90.17 percent of them are BPL and 9.83 percent are APL. In rural areas, among the non beneficiaries the BPL is 89.24 percent and in urban centers it is 93.06 percent. Diagram 3.14 depicts the economical status of the non beneficiaries. (Refer table no. 3.14 in Appendix).

Diagram No. 3.14: Economical Status of Non Beneficiaries

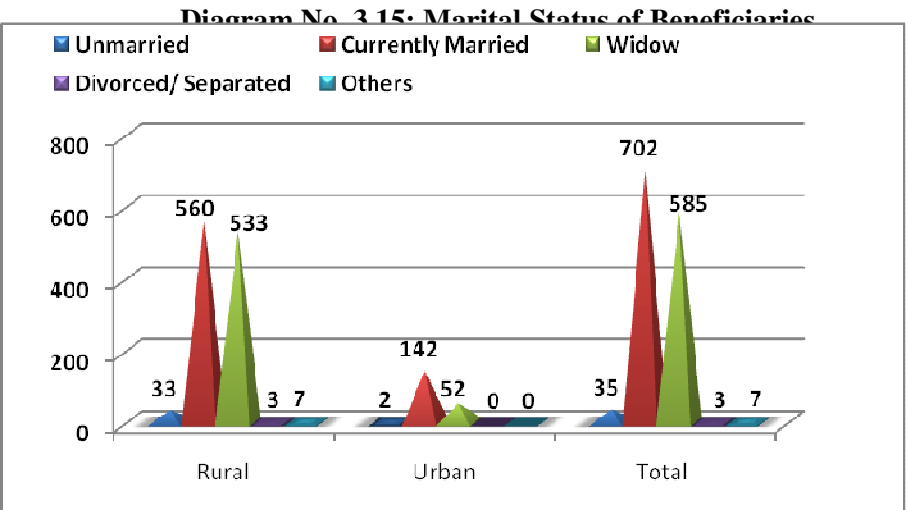


Source: Table No. 3.14 in Appendix

3.1.8 Marital Status of the Sample

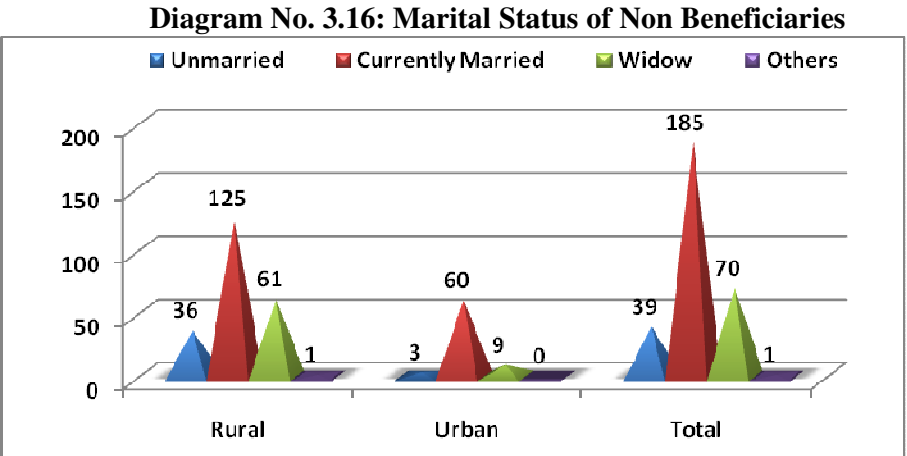
The marital status of the surveyed beneficiaries is analyzed in this section. Out of the 1332 beneficiaries 35 beneficiaries (2.63%) are unmarried, 702 beneficiaries (52.70%) are reported to be currently married and 585 beneficiaries (43.92%) are widows. The divorced/separated

case is only three (0.23%). In rural area, 33 beneficiaries (2.90%) are unmarried, 560 beneficiaries (49.30 %) currently married and 533 beneficiaries (46.92%) widows. The divorced/ separated is only three (0.26%). In urban areas, 1.02 percent is unmarried, 72.45 percent are currently married and 26.53 percent are widows. Diagram 3.15 gives the marital status of the beneficiaries. (Refer table no. 3.15 in Appendix).



Source: Table No. 3.15 in Appendix

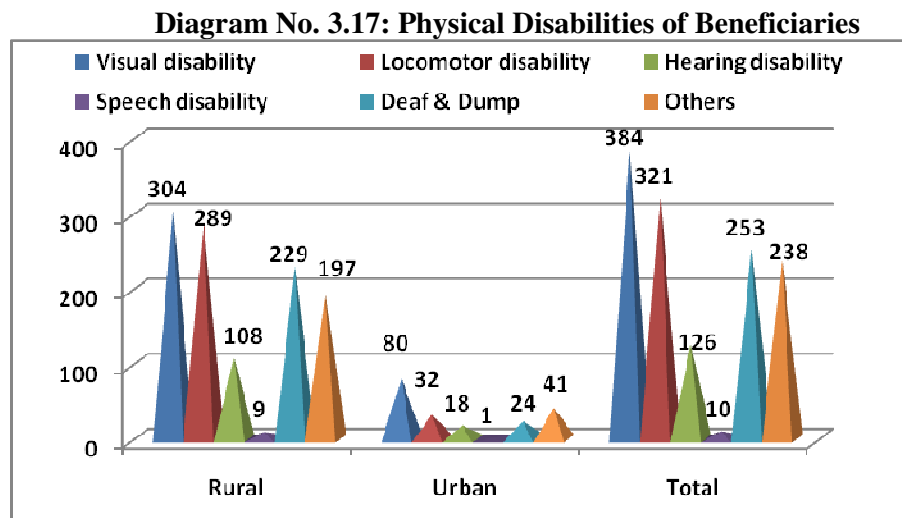
Out of the 295 non beneficiaries 13.22 percent are unmarried, 62.71 percent are currently married and 23.73 percent are widows. In rural area unmarried category is 16.14 percent, currently married is 56.05 percent and widows are 27.35 percent. In urban centers the unmarried category is 4.17 percent, currently married is 83.33 percent, and widows are 12.50 percent. Diagram 3.16 depicts the marital status of the non beneficiaries. (Refer table no. 3.16 in Appendix).



Source: Table No. 3.16 in Appendix

3.1.9. a Physical Disabilities and Health Profile of the Sample

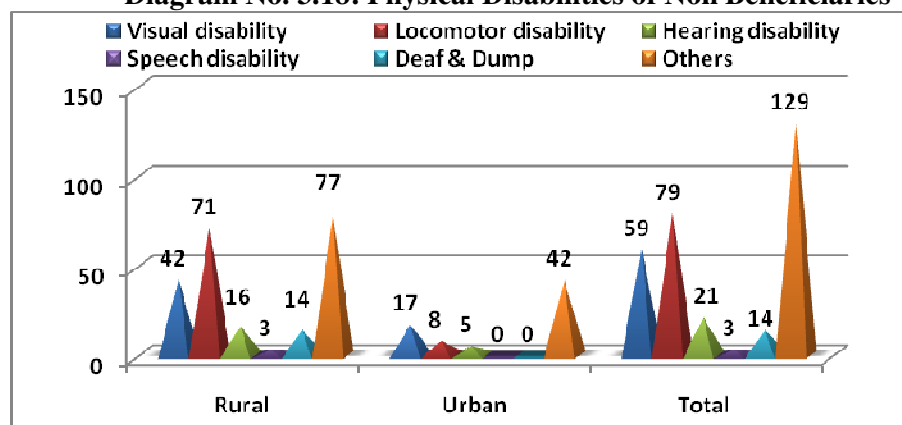
Out of the 1332 surveyed beneficiaries 384 beneficiaries (28.83%) are reported to have visual disability, 321 beneficiaries (24.10%) have locomotive disability, 126 beneficiaries (9.46%) have hearing disability and 10 beneficiaries (0.75%) have speech disability. The deaf and dump category is 253 beneficiaries (18.99 %). The share of others categories of disabilities is 17.87 percent. In rural areas, visual disability is reported by 26.76 percent of beneficiaries, locomotive disability by 25.44 percent of beneficiaries, hearing disability by 9.51 percent of beneficiaries and speech disability by nine beneficiaries. There are 229 beneficiaries who have the problem of deaf and dump, their share is 20.16 percent. In urban areas, more than 40 percent reported that they have the problem of visual disability and 16.33 have locomotive disability. Diagram 3.17 depicts the physical disabilities of the beneficiaries. (*Refer table no. 3.17 in Appendix*).



Source: Table No. 3.17 in Appendix

Out of 295 non beneficiaries, it is reported that 19.34 percent of them have visual disability, 25.90 percent have locomotive disability, 6.89 percent have hearing disability, 0.98 percent have speech disability .It is also reported that 42.30 percent have other category of disability and 4.59 percent are deaf and dump. Diagram 3.18 shows the physical disabilities of the non beneficiaries. (*Refer table no. 3.18 in Appendix*).

Diagram No. 3.18: Physical Disabilities of Non Beneficiaries

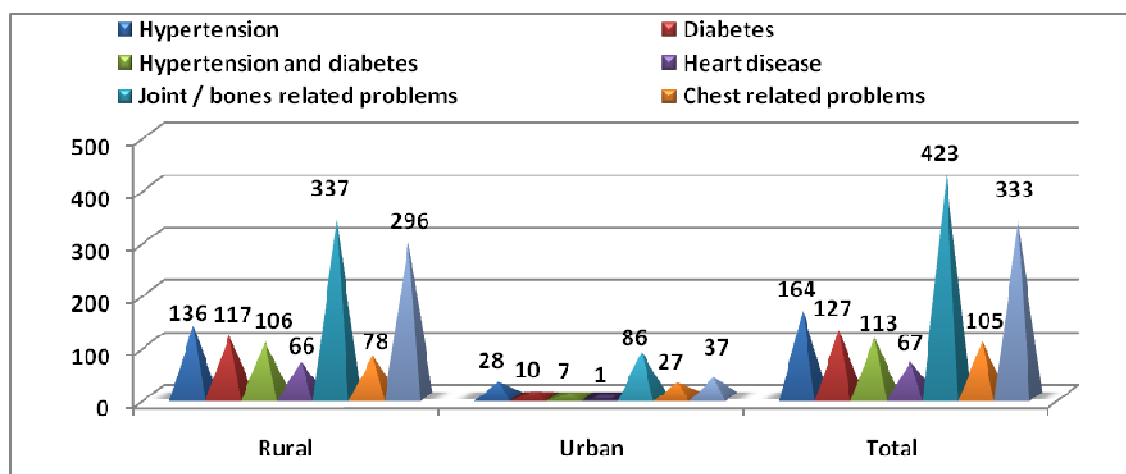


Source: Table No. 3.18 in Appendix

3.1.9. b Health Profile of the Sample

Out of the 1332 surveyed beneficiaries 12.31 percent of them have hypertension problems, 9.53 percent have diabetes, and 8.48 percent have both hypertension and diabetes. Heart diseases has been reported by 5.03 percent of beneficiaries, bones related problems by 31.76 percent of the beneficiaries, chest related problems by 7.88 percent of beneficiaries and other problems by 25 percent. In rural areas, hypertension has been reported by 11.97 percent of beneficiaries, diabetes by 10.30 percent, hypertension and diabetes by 9.33 percent, heart diseases by 5.81 percent, bone related problems by 29.67 percent, chest related problems by 6.87 percent and other problem by 26.06 percent. In urban centers, majority of them have bone related problems, their share is 43.88 percent. Other problems have been reported by 18.88 percent and hypertension by 14.29 percent. Diagram 3.19 shows the health problems of the beneficiaries. (Refer table no. 3.19 in Appendix).

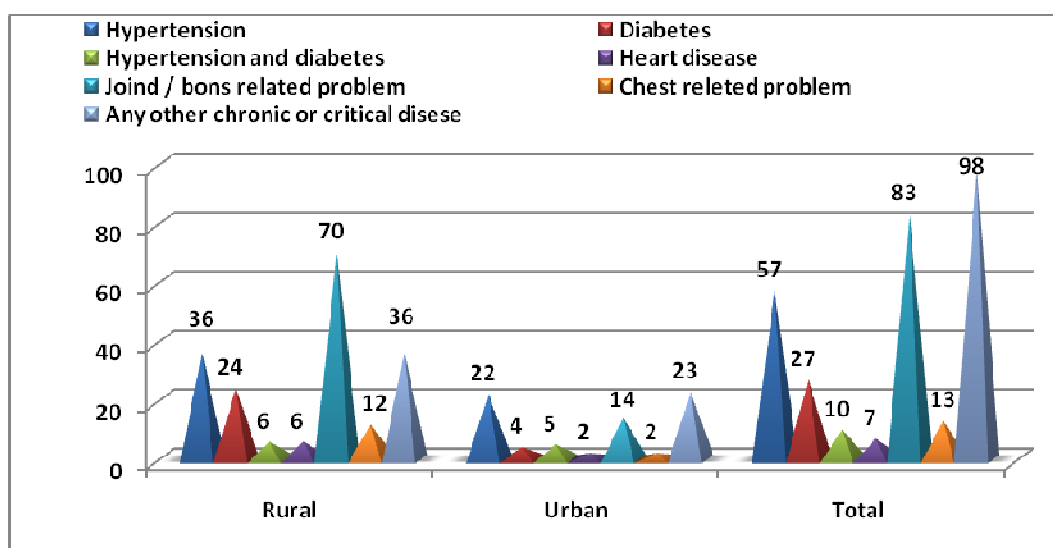
Diagram No. 3.19: Health Profile of Beneficiaries



Source: Table No. 3.19 in Appendix

In the case of non beneficiaries, 19.32 percent have the problem of hypertension, 9.15 percent have diabetes problem and 3.39 percent have the problem of hypertension and diabetes. Bones related problem has been reported by 28.14 percent of the non beneficiaries and 33.22 percent of them have other problems. Diagram 3.20 gives the health problems of the non beneficiaries. (Refer table no. 3.20 in Appendix).

Diagram No. 3.20: 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 2.56. In rural areas the average size of the family is 2.65 whereas in urban area it is 2.09.

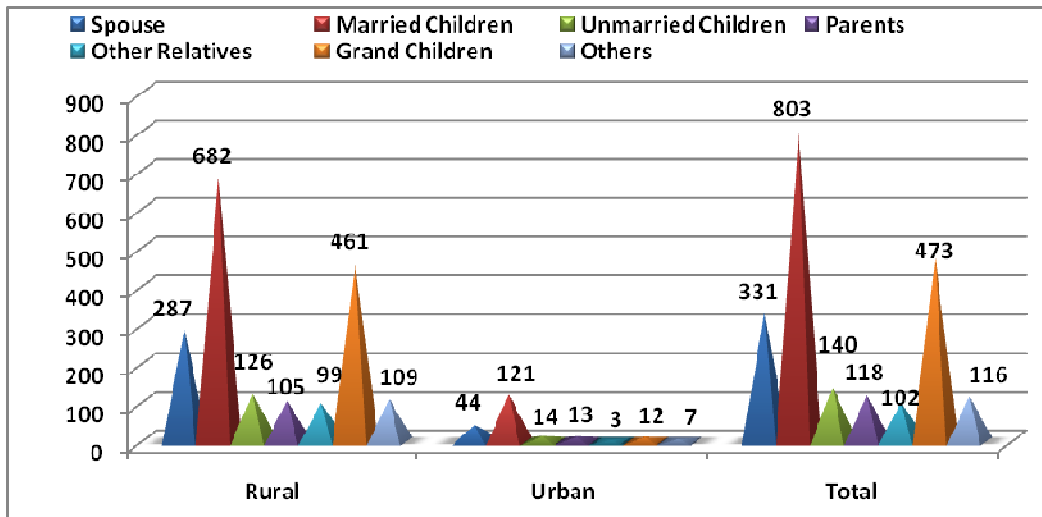
In the case of the non beneficiaries, the average size of the family is 2.37. In rural areas, the size of the family is 2.33 and the urban area it is 2.36

3.2.2 Family Composition

In the state 1332 beneficiaries have surveyed for the study. Total number of family members of these houses is 1869 excluding the beneficiaries. Out of this 15.89 percent are spouses, 38.55 percent are married children, 6.72 percent unmarried children, 5.66 percent are parents and 22.71 percent are grand children. In rural area, 15.36 percent are spouses, 36.49 percent married children, 24.67 percent grand children and 5.30 percent other relatives. In urban areas the share of married children is the highest (56.54%), the spouses are 20.56 percent, unmarried children are 6.54 percent, parents are 6.07 percent and grand children are 5.61

percent. Diagram 3.21 describes the family composition of the beneficiaries. (Refer table no. 3.23 in Appendix).

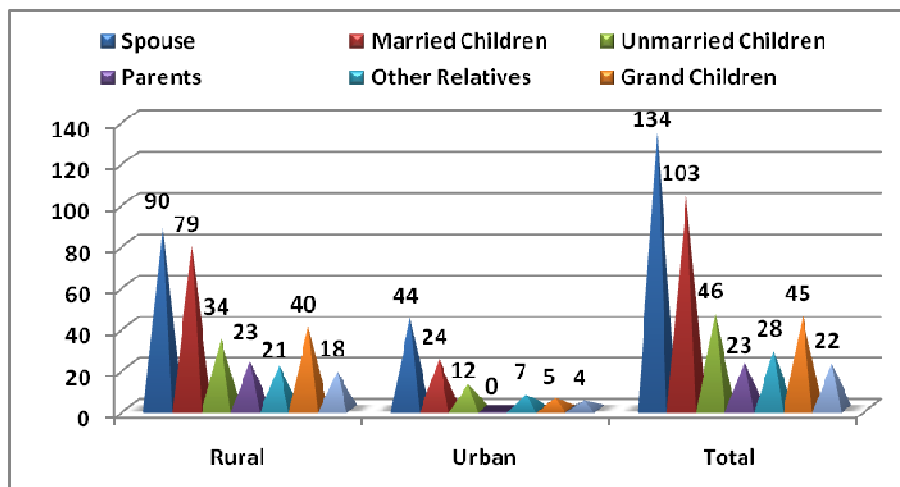
Diagram No. 3.21: Family Composition of Beneficiaries



Source: Table No. 3.23 in Appendix

In non beneficiaries' category, there are 401 members in the 295 surveyed households. Out of 401 members, 33.42 percent are spouses, 25.69 percent are married children, 11.22 percent are grand children and 11.47 percent are unmarried children. In rural area, 29.51 percent are spouses, 25.90 percent are married children and 13.11 percent are grant children. In urban area, 45.83 percent are spouses, 25 percent are married children and 12.50 percent are unmarried children. Diagram 3.22 portrays the family composition of the non beneficiaries. (Refer table no. 3.24 in Appendix).

Diagram No. 3.22: Family Composition of Non Beneficiaries

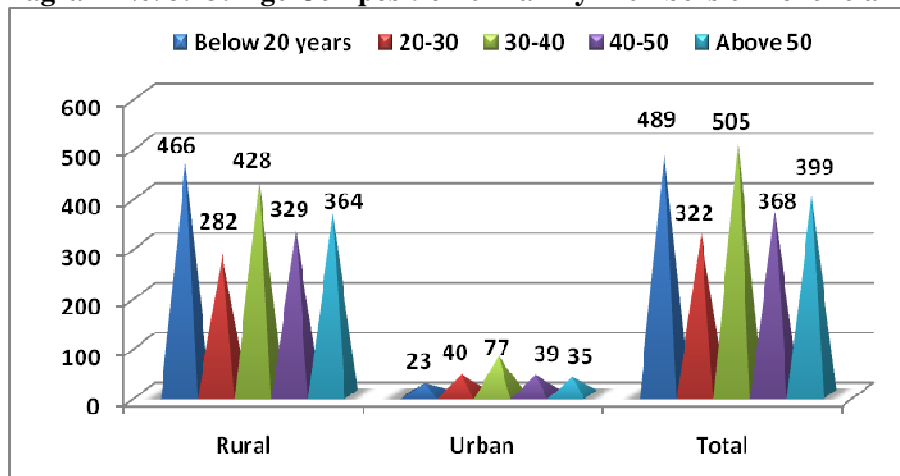


Source: Table No. 3.24 in Appendix

3.2.3 Age composition of the Members of the Sample House Holds

There are 1869 members in surveyed households, out of which 23.48 are below 20 years of age. More than 15 percent are at the age category of 20-30 years, 24.24 percent at the age category of 30-40 years of age, 17.67 percent at the age category of 40-50 years of age and 19.16 percent above 50 years. In rural areas, below 20 years of age category has 24.93 percent, 20-30 age category has 15.09 percent and 30-40 years of age category has 22.90 percent. The age category of 40-50 years constitute 17.60 percent and above 50 years age category 19.48 percent. In urban centers, more than 35 percent of them have 30-40 years of age group. Above 50 years of age group constitutes 16.36 percent whereas below 20 years of age group constitute 10.75 percent. Diagram 3.23 gives the age composition of the family members of the beneficiaries. (Refer table no. 3.25 in Appendix).

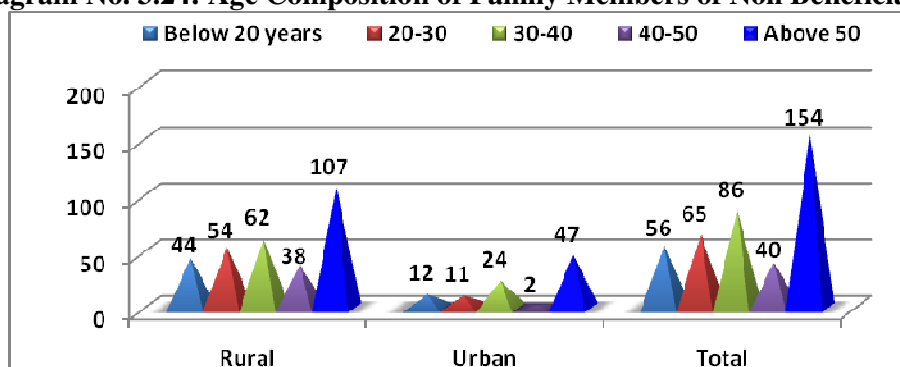
Diagram No. 3.23: Age Composition of Family Members of Beneficiaries



Source: Table No. 3.25 in Appendix

In non beneficiary category, 13.97 percent of members are under the age group of below 20 years, 16.21 percent are in the age group of 20-30 years, 21.45 percent of the members are in the age group of 30-40 years, 9.98 percent of them are in the age group of 40-50 years and 38.40 percent are in the age group of above 50 years. In rural areas, majority of them (35.08 %) are in the age group of above 50 years. Second position is 30-40 years of age group and their share is 20.33 percent. In urban areas, again above 50 years of age group has the major share which is 48.96 percent. Diagram 3.24 shows the age composition of the family members of the non beneficiaries. (Refer table no. 3.26 in Appendix).

Diagram No. 3.24: Age Composition of Family Members of Non Beneficiaries

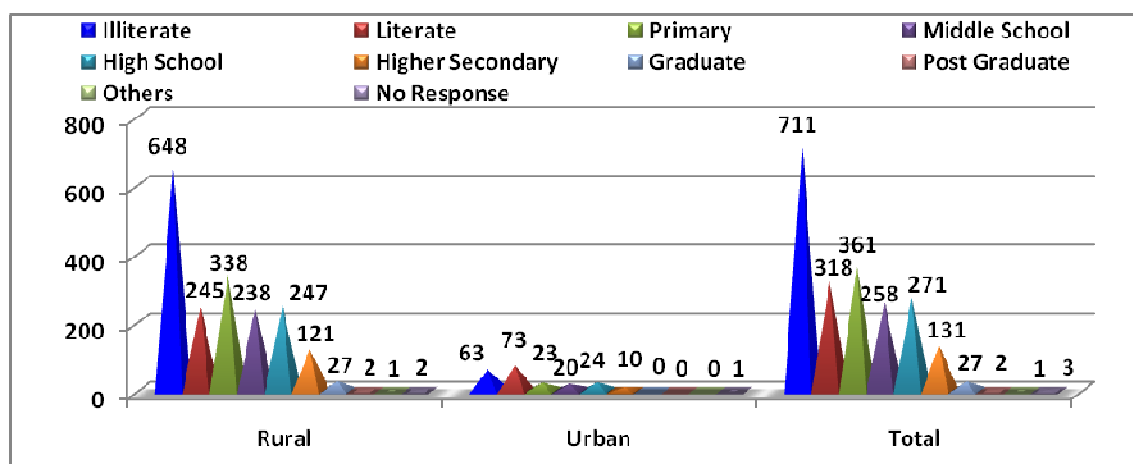


Source: Table No. 3.26 in Appendix

3.2.4 Educational Profile of the Members of House Holds - Beneficiaries

Out of the total members of the surveyed households, 34.17 percent of them are illiterate whereas 15.19 percent are neo literate. The education status shows that 17.35 percent are studied up to primary level, 12.40 percent has middle school level of education, 13.02 percent have high school education, 6.30 percent have higher secondary education and 1.30 percent has graduation. In rural areas, 34.71 percent are illiterate and 13.02 percent are neo literate. It is reported that 18.10 percent has primary education, 12.75 percent has middle school education, 13.23 percent of them have high school education, and 6.48 percent have higher secondary education. The share of graduates has only 1.45 percent. In urban centers, illiterate is 29.44 percent whereas 34.11 percent are neo literate. Others have different levels of education standards; 10.75 percent have primary education, 9.35 percent has middle school education, 11.21 percent has high school education, and 4.67 percent has higher secondary education. Diagram 3.25 portrays the educational profile of the family members of the beneficiaries. (Refer table no. 3.27 in Appendix).

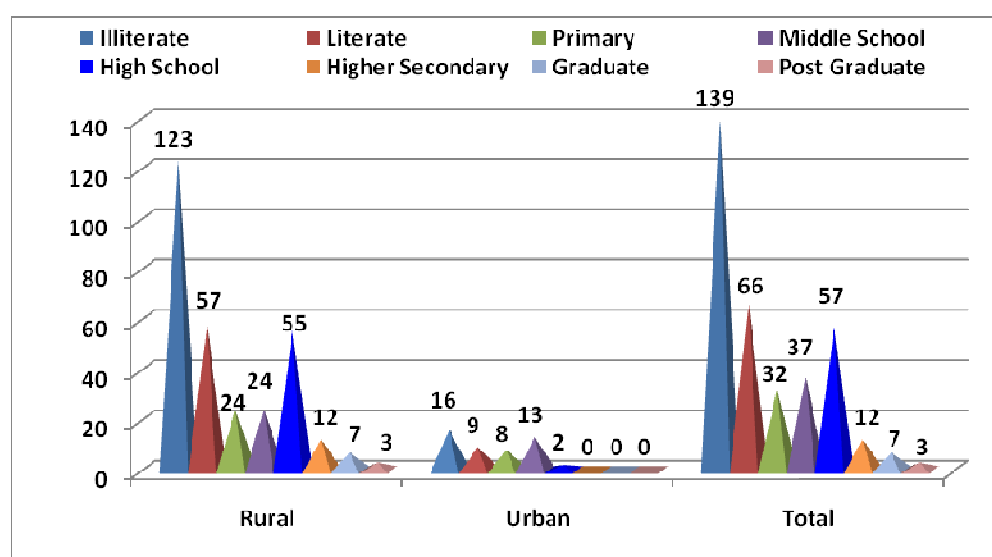
Diagram No. 3.25: Educational Profile of Family Members of Beneficiaries



Source: Table No. 3.27 in Appendix

Regarding the non beneficiaries category, 34.66 percent of the members are illiterate and 16.46 percent are neo literate. The education status of the remaining members shows that 7.98 percent has only up to primary education, 9.23 percent has middle school education, 14.21 percent has high school education and 2.99 percent has higher secondary education. In rural areas 40.33 percent are illiterate whereas 18.69 percent are mere literate. The school education of the remaining members is as follows; 7.87 percent has primary education, another 7.87 percent has middle school education, 18.03 percent has high school education, 3.93 percent has higher secondary education and 2.30 percent are graduates. In urban centers illiterate are 16.67 percent, mere literate 9.38 percent, 8.33 percent of the members has primary education, 13.54 percent has middle school education and 2.08 percent has high school education. Diagram 3.26 shows the educational profile of the family members of the non beneficiaries. *(Refer table no. 3.28 in Appendix).*

Diagram No. 3.26: Educational Profile of Family Members of Non Beneficiaries

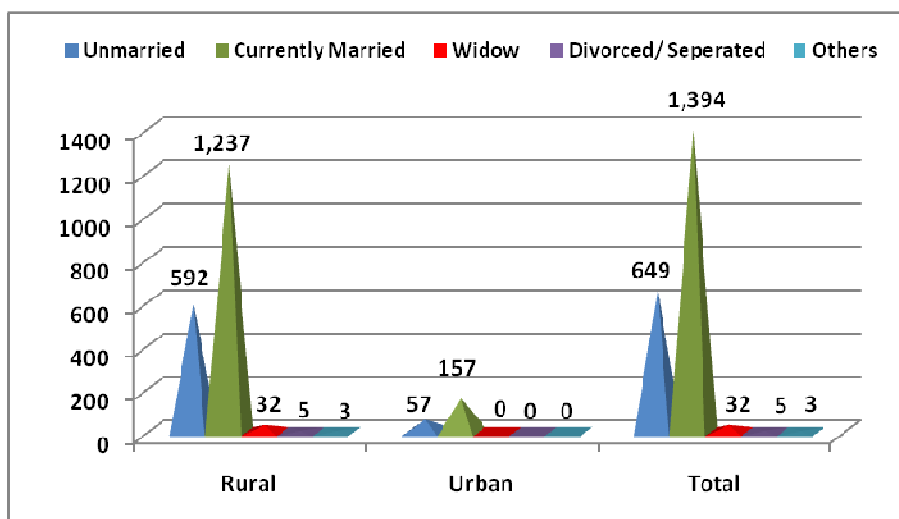


Source: Table No. 3.28 in Appendix

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

Among the sample beneficiaries' house hold members, 31.16 percent of them are unmarried, 66.92 percent of the members are currently married, 1.54 percent of the members are widows, and 0.24 percent of them are separated / divorced. In rural areas the percentage of unmarried category is 31.67 percent, 66.19 percent are currently married category, widows become 1.71 percent and 0.27 percent are divorced/ separated category. In urban centers 26.64 percent are unmarried and 73.36 percent are currently married. Diagram 3.27 describes the marital status of the family members of the beneficiaries. *(Refer table no. 3.29 in Appendix).*

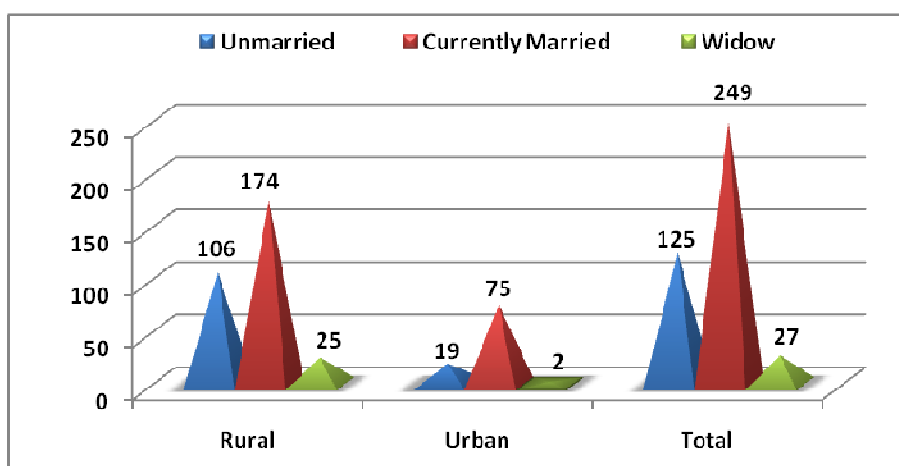
Diagram No. 3.27: Marital Status of Family Members of Beneficiaries



Source: Table No. 3.29 in Appendix

In non beneficiary category 31.17 percent of the members are unmarried, 62.09 percent are currently married and 6.73 percent are widows. In rural area unmarried category become 34.75 percent, currently married is 57.05 percent and 8.20 percent of them are widows. In urban areas, the share of unmarried group is 19.79 percent, currently married is 78.13 percent and widows are 2.08 percent. Diagram 3.28 illustrates the marital status of the family members of the non beneficiaries. (*Refer table no. 3.30 in Appendix*).

Diagram No. 3.28: Marital Status of Family Members of Beneficiaries



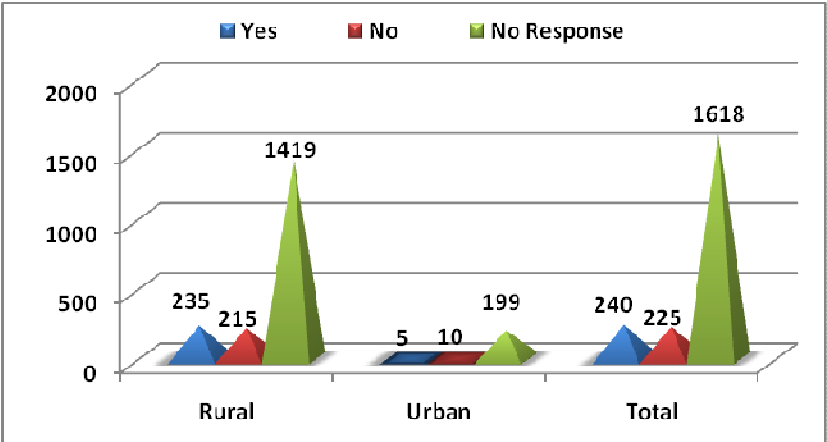
Source: Table No. 3.30 in Appendix

3.2.6 Status of Earning Members of the Sample Size

It is reported that out of the 2083 family members, only 11.52 percent are the earning members and 10.80 percent are reported as ‘not an earning member’. It is noticed that a large majority, 77.68 percent, have not responded. In rural area, 12.57 percent of the members are

in the group of earning members and 11.50 percent is under the category of non earning member .More than two thirds (75.92 %) of the members are not responded as in the above case. In urban area, 2.34 percent of members are under the category of earning members and 4.67 percent non earning members. There was no response from 92.99 percent of the members. Diagram 3.29 gives the status of earning members of the family members of the beneficiaries. (Refer table no. 3.31 in Appendix).

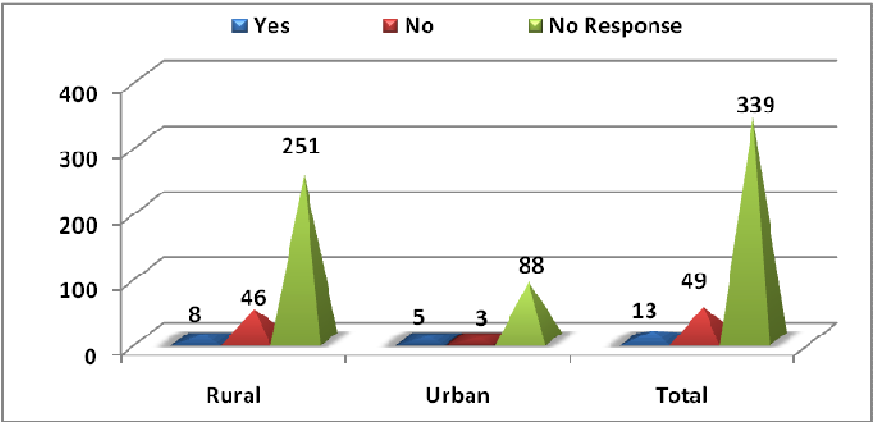
Diagram No. 3.29: Status of Earning Members - Beneficiaries



Source: Table No. 3.31 in Appendix

There are only 3.24 percent of the families members are under the category of earning members from the sample size of non beneficiaries. The non earning member category constitutes 12.22 percent. Majority of them have hesitated to give response whether they are earning or not. Diagram 3.30 gives the status of earning members of the family members of the non beneficiaries. (Refer table no. 3.32 in Appendix).

Diagram No. 3.30: Status of Earning Members – Non Beneficiaries



Source: Table No. 3.32 in Appendix

3.2.7 Health and Disability

a. Disability

Among the family members in beneficiary group, it is reported that they have no serious health problems. One member has visual disability and two them are deaf and dump. (*Refer table no. 3.33 in Appendix*). Physical disability is not reported among the family members of non beneficiaries. (*Refer table no. 3.34 in Appendix*).

b. Health

Both the members of the families from beneficiary and non beneficiary category have not reported any serious health related issues. (*Refer table no. 3.35 and 3.36 in Appendix*)

Conclusion and Suggestions

- More than 69 percent of the surveyed beneficiaries are woman. Therefore one can assert that women are more benefited from this scheme.
- More than one third of beneficiaries are from the age group of 70 -75 and 31.83 percent are from the age group of 65-70 years.
- Three fourth (78.15%) of the beneficiaries surveyed are illiterate and 34.17 percent of their family members are also illiterate.
- More than 35 percent of the beneficiaries belong to OBC, 24.62 percent belongs to SC, 11.26 percent belongs to ST and 28.23 percent belongs to general category.
- More than 96 percent of the surveyed beneficiaries are BPL
- It is very significant to note that 43.92 percent of the beneficiaries are widows and 2.63 percent are unmarried.
- Around 29 percent of the beneficiaries have visual disability and 24.10 percent have locomotive disability

The profile of the respondents indicates that majority of them are from lowest strata of the society and the scheme has succeeded in reaching the intended beneficiaries. It is better to expand the beneficiaries list by including the eligible people those who are outside the social security net.

Chapter 4

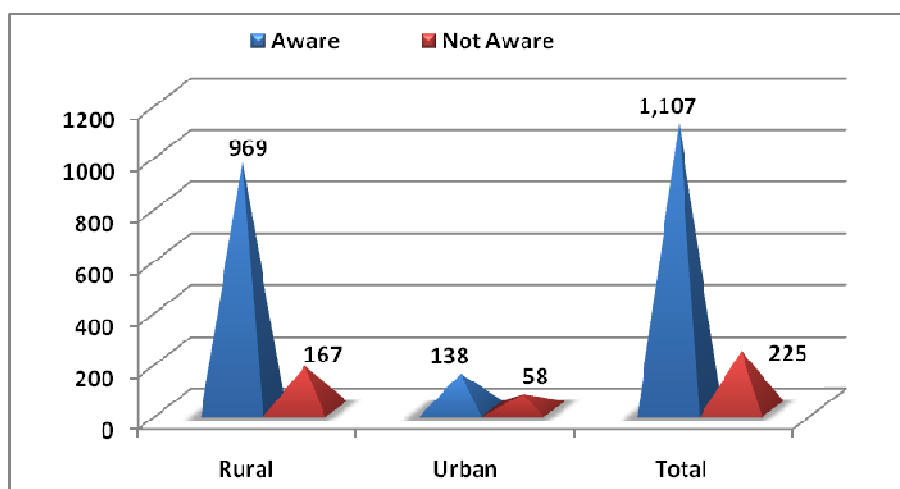
Awareness of IGNOAPS

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

4.1. Awareness Status

Out of 1332 beneficiaries 83.11 percent of them are aware of the IGNOAPS. Only 16.89 percent are not aware of the scheme. In rural area 85.30 percent are aware of the scheme and whereas in urban area the corresponding figure is 70.41 percent. Diagram 4.1 gives the status of awareness of IGNOAPS by the beneficiaries. *(Refer table no. 4.1 in Appendix)*

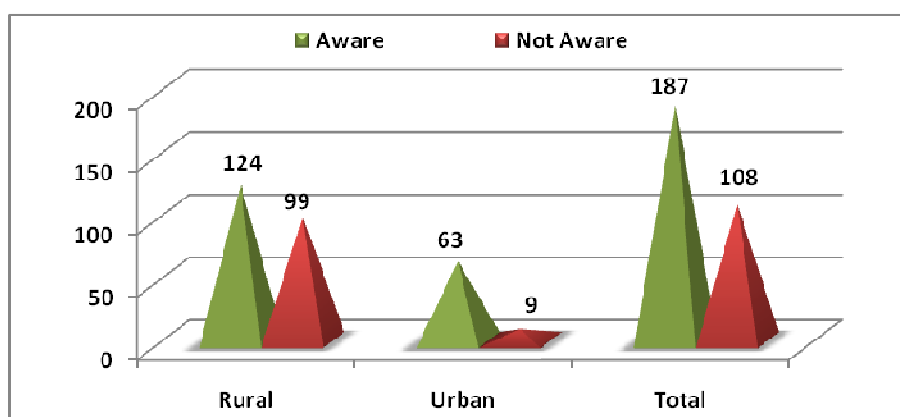
Diagram No. 4.1: Status of Awareness of IGNOAPS by Beneficiaries



Source: Table No. 4.1 in Appendix

The case of non beneficiary group, 63.39 percent are aware of the scheme and 36.61 percent are not aware. In rural area 42.03 percent are aware of the scheme and in urban centers 21.36 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 No. 4.2: Status of Awareness of IGNOAPS by Non Beneficiaries

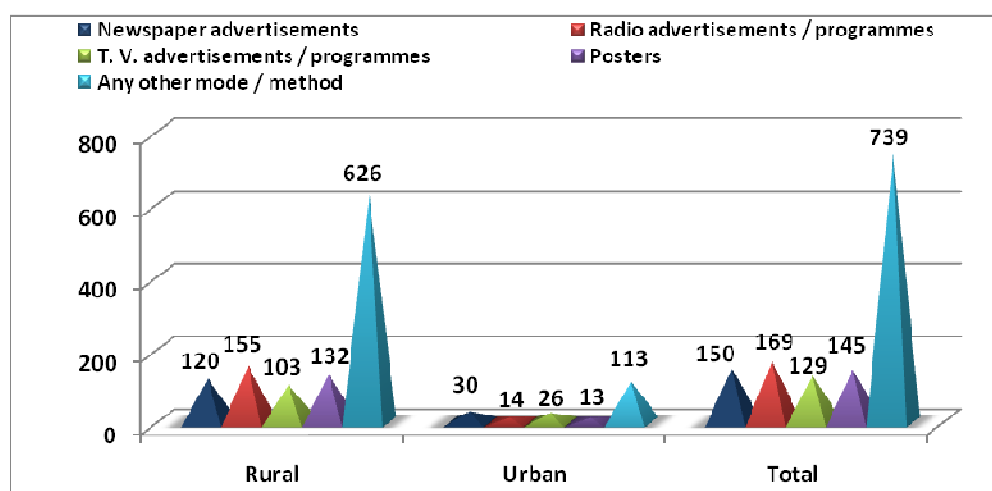


Source: Table No. 4.2 in Appendix

4.2. Source of Information

More than 55 percent of the beneficiaries reported that they have heard about the scheme through the other mode or 'other source of information'. Only 11.26 percent are aware of the scheme through news paper, 12.69 percent through radio programme, 9.68 percent through TV programme and 10.89 percent through posters. Among the rural beneficiaries, 55.11 percent reported that they have heard about the scheme through 'other source of information', 10.56 percent through the news paper, 13.64 percent through radio programme, 9.07 percent through TV programme and only 11.62 percent through the posters. In urban 57.65 percent of them reported that they heard about the scheme through the 'other source of information'. Diagram 4.3 depicts the source of information about IGNOAPS to the beneficiaries. Diagram 4.3 portrays the source of information about IGNOAPS to the beneficiaries. (Refer table no. 4.3 in Appendix)

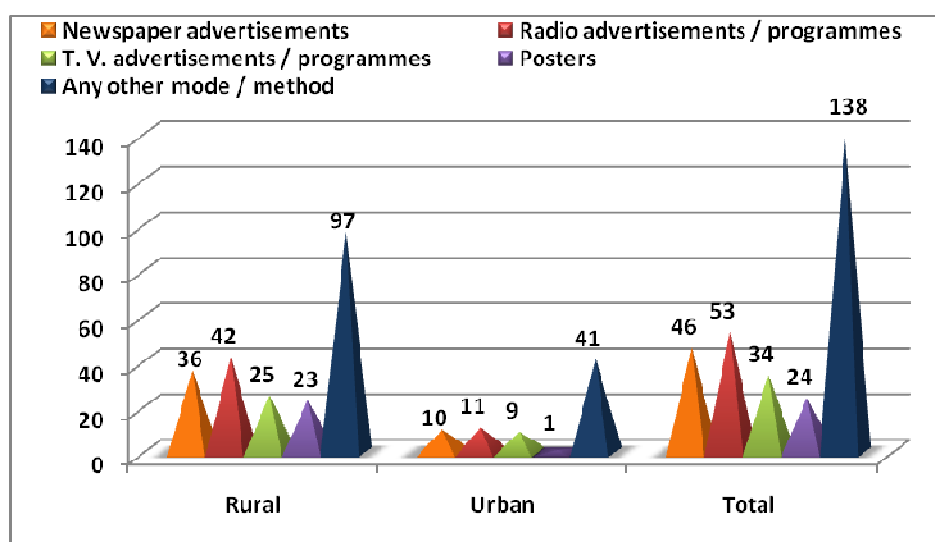
Diagram No. 4.3: Source of Information about IGNOAPS to Beneficiaries



Source: Table No. 4.3 in Appendix

Majority of the non beneficiaries (45.78%) have reported that they have heard about the scheme though ‘other source of information’. Only 15.59 percent of the non beneficiaries reported that they are known about the scheme though news paper, 17.97 percent through radio and 11.53 percent through TV programme. Another 8.14 percent of the non beneficiaries opined that they are aware of the scheme through posters. There is no wide difference in the opinion of rural and urban non beneficiaries regarding the source of information. Diagram 4.4 depicts the source of information about IGNOAPS to the non beneficiaries. Diagram 4.4 gives the source of information about IGNOAPS to the non beneficiaries.

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



Source: Table No. 4.4 in Appendix

4.3 Summery and Suggestion

a. Summery

Majority of the beneficiaries have heard the scheme though the ‘other source of information’. In the case of remaining beneficiaries news paper, radio, TV programme and posters also have played a role as source of information. The case of non beneficiaries, majority of them reported that they heard about the scheme through ‘news paper, radio and TV Programme. Other source of information’ also played a major role as a source of information. Analyzing the above situation it is very clear that the advertisement through printed and visual media is not very effective. The advertisement though posters is also not very much effective. The beneficiaries of the scheme are at the age of more than 60 years,

and more than 58 percent are above the 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 78 percent are illiterate. Therefore the newspaper advertisement and posters are also not very 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 and local public sphere.
- Prime time in TV and radio for the advertising the scheme may be considered.
- The use the platform of Gram Sabha for the awareness generation may be considered.
- Schools may another medium which can be used for awareness building .Children can pass over the information to their respective parents and grand parents.
- Social auditing of the scheme implementation and tracking the beneficiaries under IGNOAPS may be conducted at the Gram Panchayat level.

Chapter 5

Benefits under IGNOAPS

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

Benefits under IGNOAPS

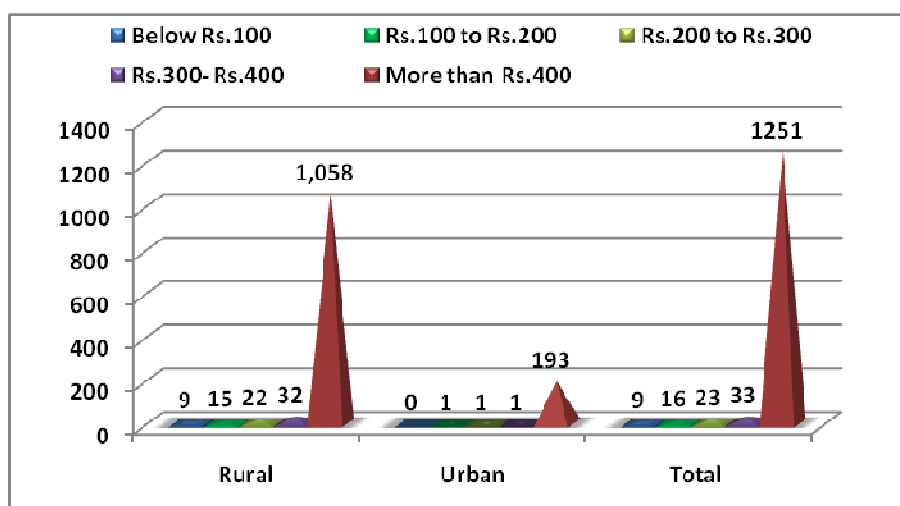
In the state beneficiaries of the pension scheme under IGNOAPS has been receiving Rs.400 per month. The amount mainly used by the beneficiaries for the medicine, food and repayment of old debts. Majority of the beneficiaries are staying with their son or daughter, so one portion of the amount also used for the educational purpose of the grant children. Majority of the beneficiaries are more than 70 years of age and they regularly take medicines due to health problems. It is reported that major portion of the amount is used for medicine. One of the major advantages of the scheme as majority of beneficiaries stated they can purchase the medicine without depending on others. Some of the beneficiaries opined that they can avail individual loan for a small period for their regular needs only because they have some regular 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 1332 beneficiaries surveyed, around 94 percent has reported that they received more than Rs. 400/- per month as pension under IGNOAPS. Remaining 6 percent has no clear idea about the pension amount which they had received during previous month of the survey. Among them 1.73 percent opined that they received an amount between Rs.200-300, 2.48 percent between Rs. 300-400 and 1.20 percent between Rs.100-200 per month. In rural areas 93.13 percent of beneficiaries reported that they received Rs. 400 per month where as in urban areas 98.47 percent reported that they got Rs.400. Diagram 5.1 describes the amount of pension received by the beneficiaries. *(Refer table no. 5.1 in Appendix)*

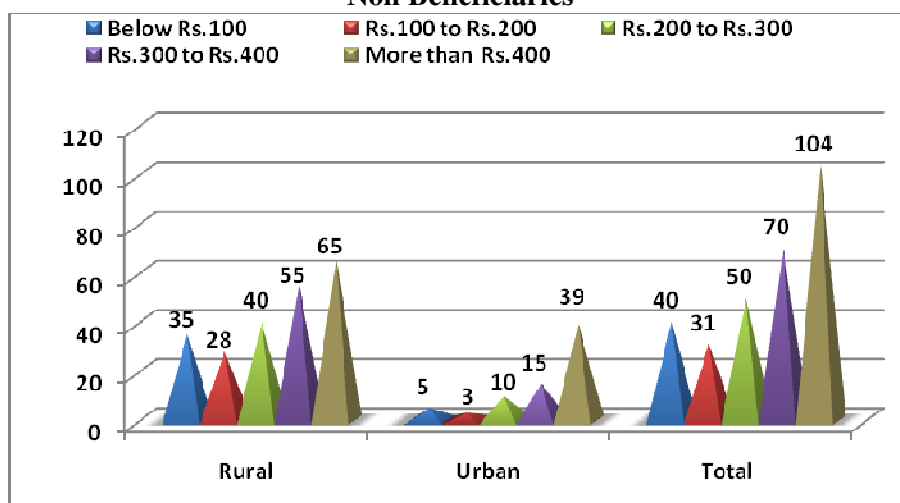
Diagram No. 5.1: Amount of Pension Received by Beneficiaries



Source: Table No. 5.1 in Appendix

The case of non beneficiary category, more than 35 percent have reported that the monthly pension amount of a pension holder is more than Rs.400, 13.55 percent opined that it is below Rs100, 10.51 percent reported that it is between Rs.100-200, 16.95 percent it is Rs.200-300 and 23.73 percent believe it is between Rs.300-400. Diagram 5.2 is given the awareness about the amount of pension to a pension holder by the non beneficiaries. (*Refer table no. 5.2 in Appendix*)

Diagram No. 5.2: Awareness about the Amount of Pension to a Pension Holder by the Non Beneficiaries



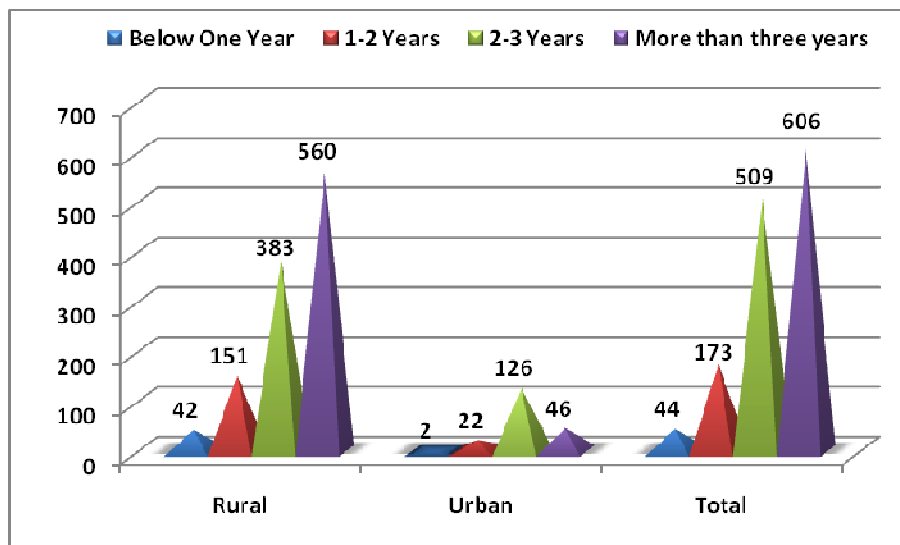
Source: Table No. 5.2 in Appendix

5.2. Duration of Getting Pension

More than 45 percent of beneficiaries have reported that they have received the pension since more than last three years. Another section of the beneficiaries, (38.21 %) reported that they

got the pension since last 2-3 years, 12.99 percent since last 1-2 years and only 3.30 percent since below one year. Regarding the comparison between rural and urban beneficiaries, in rural area half of the beneficiaries reported that they got the pension since more than last three years whereas in urban area only 23.47 percent have the same opinion. In rural area, only 3.70 percent reported that they have received the pension since last below one year and in urban area it is 1.02 percent. Under the scheme, 13.29 percent of rural beneficiaries reported that they have received the pension since last 1-2 year period and in urban centers their share is 11.22 percent. More than one third of rural beneficiaries have the opinion that they received the pension since last 2-3 year period and in urban centers 64.29 percent of beneficiaries have the same opinion. Diagram 5.3 gives an idea about the duration of getting pension by the beneficiaries. (Refer table no. 5.3 in Appendix)

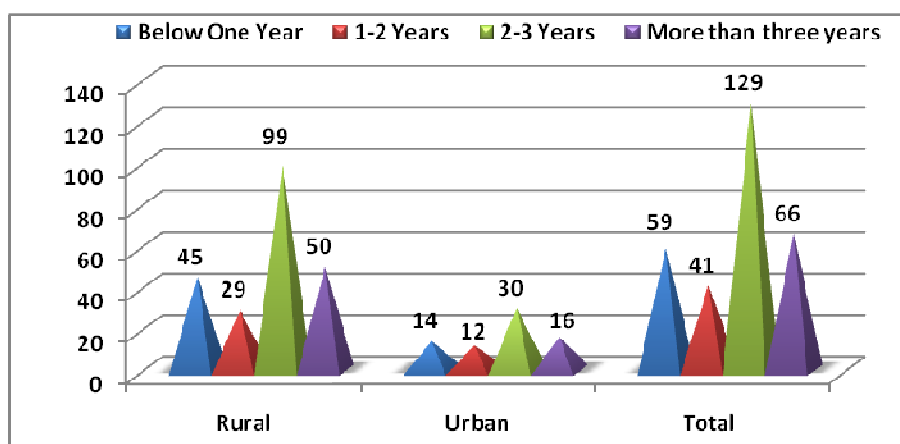
Diagram No. 5.3: Duration of getting the Pension by Beneficiaries



Source: Table No. 5.3 in Appendix

In the case of non beneficiaries who are aware of any beneficiaries getting the pension amount 22.37 percent opined that pension amount is received since more than last three years, 43.73 percent since last 2-3 years and 13.90 percent since last 1-2 years and only 20 percent below one year. It is noticed that there is some variation in the opinion of rural and urban non beneficiaries. Diagram 5.4 illustrates the awareness about duration of getting pension to the beneficiaries by non beneficiaries. (Refer table no. 5.4 in Appendix)

Diagram No. 5.4: Awareness about Duration of getting the Pension by Non Beneficiaries

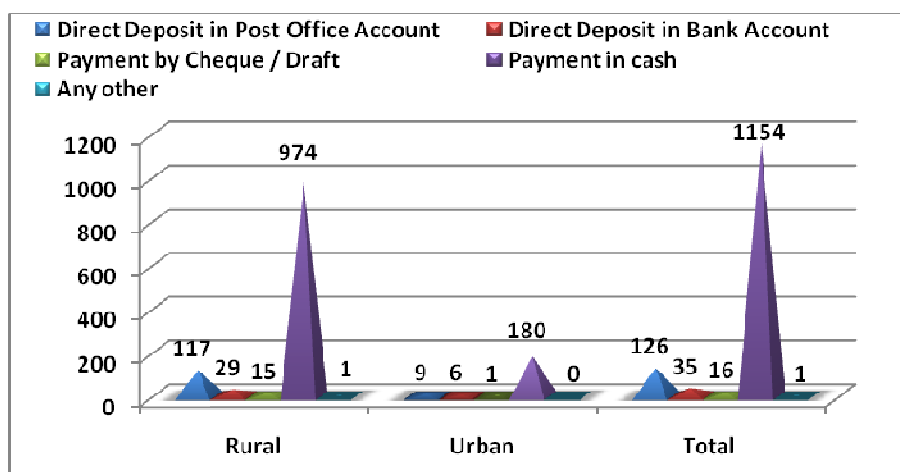


Source: Table No. 5.4 in Appendix

5.3 Mode of Receipt of Pension under IGNOAPS

More than 86 percent of beneficiaries reported that they received the pension amount through cash. Only 9.46 percent of surveyed group opined that the pension amount is directly deposited in post office account and 2.63 percent is directly deposited to the bank account. In rural area more than 85 percent of the beneficiaries and in urban areas more than 91 percent of the beneficiaries reported that the pension amount is received directly by cash. Diagram 5.5 shows the mode of receipt of pension by the beneficiaries. (Refer table no. 5.5 in Appendix)

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

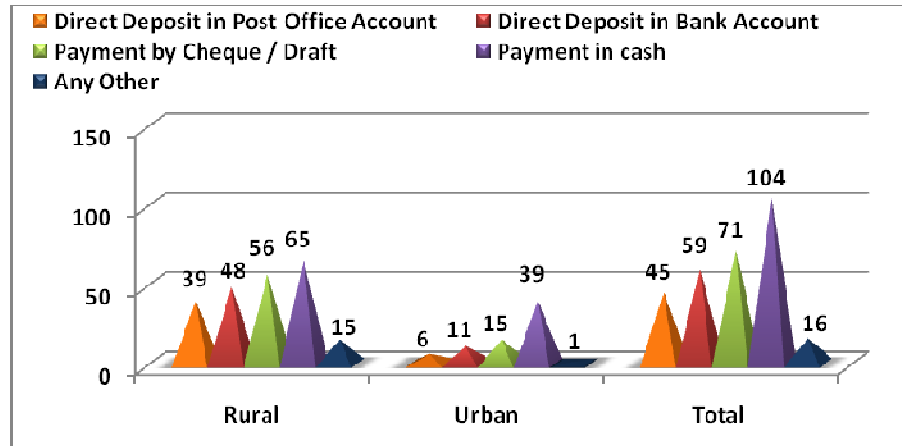


Source: Table No. 5.5 in Appendix

More than 35 percent of the non beneficiaries' perception is that the pension holders used to receive the amount directly by cash. In rural area 29 percent of the non beneficiaries' understanding is that beneficiaries used to collect the pension amount directly by cash. In

urban centers, the same perception is having among more than 54 of non beneficiaries. Diagram 5.6 gives the awareness about the mode of receipt of pension by the non beneficiaries. (Refer table no. 5.6 in Appendix)

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

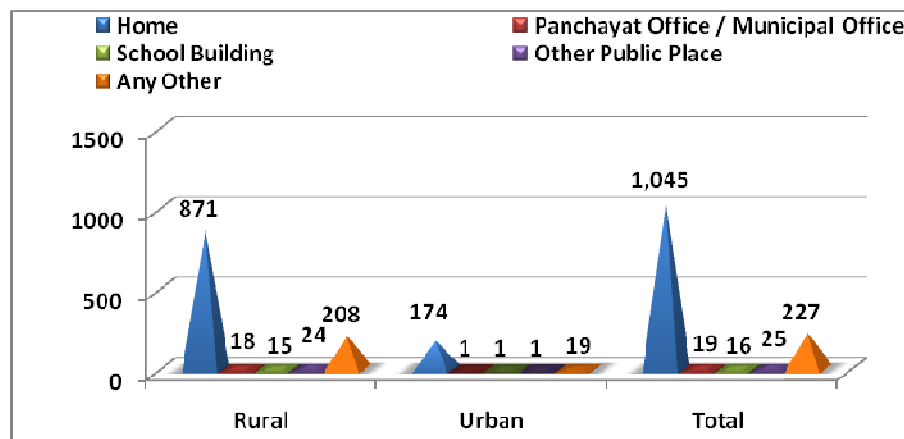


Source: Table No. 5.6 in Appendix

5.4 Place of Receipt of Pension under IGNOAPS

More than two thirds (78.45%) of the beneficiaries have reported that the pension amount is received 'at home itself'. 'Other places' and Panchyats / Municipal offices are reported by 1.88 and 1.43 percent of the beneficiaries respectively. Another 17.04 percent of the beneficiaries reported that the pension amount is received by 'any other places'. When compare to rural and urban beneficiaries, in rural area 76.67 percent reported that they have received the pension amount 'at the home itself' whereas the corresponding figure is 88.78 percent in urban areas. Diagram 5.7 portray place of receipt of pension by the beneficiaries. (Refer table no. 5.7 in Appendix)

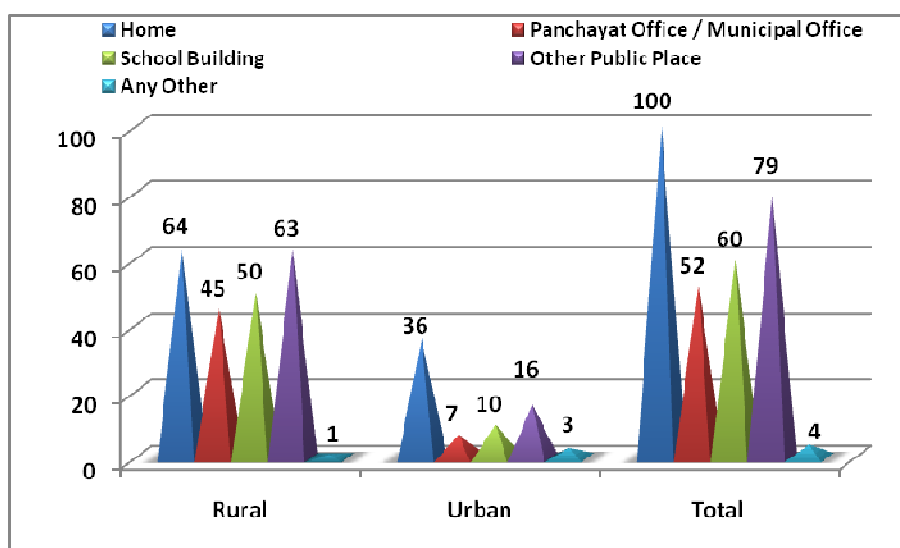
Diagram No. 5.7: Place of Receipt of the Pension by Beneficiaries



Source: Table No. 5.7 in Appendix

Regarding the knowledge of non beneficiaries on the place of the receipt of the pension, 33.90 respondents have reported that the pension amount is received ‘at home itself’. In rural areas, 28.70 percent of the respondents reported that the pension amount is received at home whereas in urban area the corresponding figure is 50 percent. Diagram 5.8 illustrates awareness of non beneficiaries about place of receipt of pension. *(Refer table no. 5.8 in Appendix)*

Diagram No. 5.8: Awareness of Non Beneficiaries about Place of Receipt of the Pension

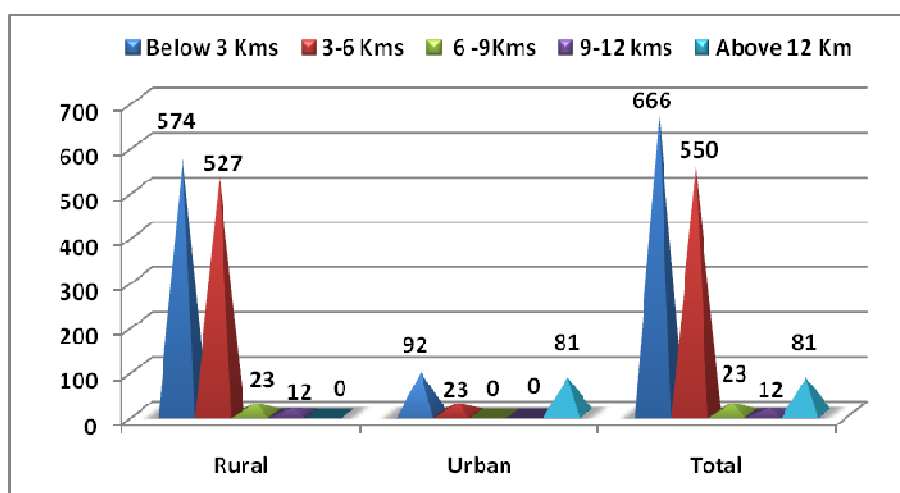


Source: Table No. 5.8 in Appendix

5.5 Distance of Receipt of Pension under IGNOAPS

It is noticed that 50 percent of the beneficiaries have received the pension amount by traveling at a distance of below 3 km. Another 41.29 percent of the beneficiaries had to travel at a distance of 3-6 km. In rural areas, 50.53 percent have opined that the amount is received by traveling a distance of below 3 km and 46.39 percent by covering 3-6 km. In urban area 46.94 percent of the beneficiaries reported that they received the pension by covering a distance below 3 km. Diagram 5.9 describes the distance of receipt of pension by the beneficiaries. *(Refer table no. 5.9 in Appendix)*

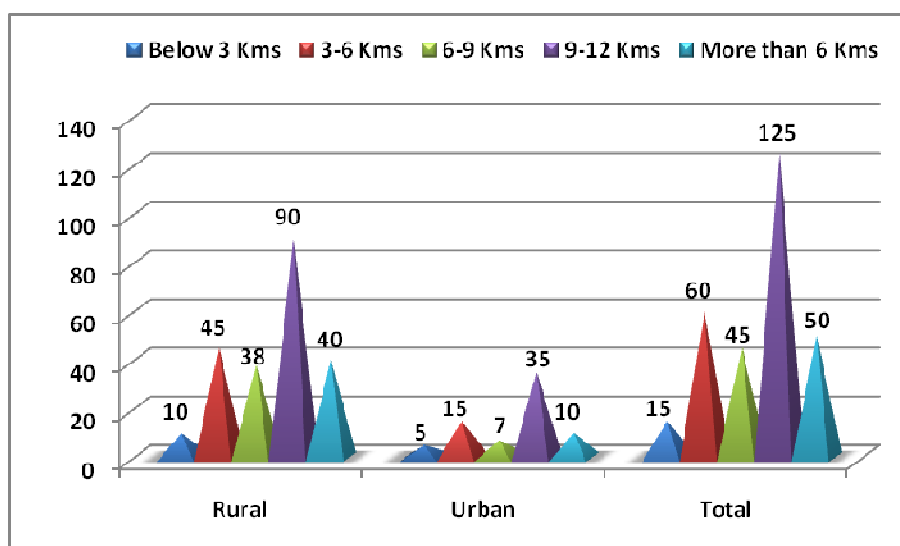
Diagram No. 5.9: Distance of Receipt of Pension by Beneficiaries



Source: Table No. 5.9 in Appendix

Nearly half of the non beneficiaries (42.37 %) hold the view that the pension is received by the beneficiaries after traveling at the distance of 9-12 km. Another 20.34 percent and 15.25 percent opined that the distance is 3-6 km and 6-9 km respectively. The same view is having among the rural and urban respondents without wide difference. Diagram 5.10 depicts awareness of non beneficiaries about the distance of receipt of pension. (Refer table no. 5.10 in Appendix)

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



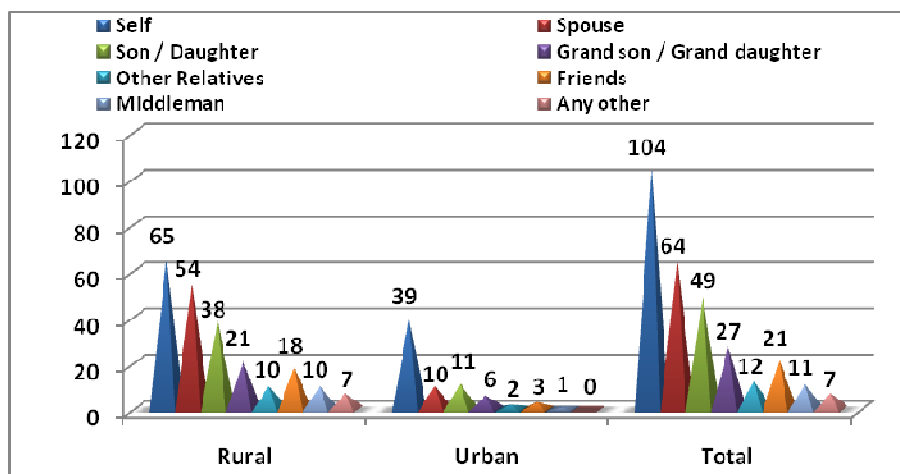
Source: Table No. 5.10 in Appendix

5.6 Receiver of Pension under IGNOAPS

It is very significant to note that 96.02 percent of the surveyed beneficiaries the pension amount is directly received by the beneficiaries themselves and 1.05 percent of the beneficiaries the pension amount is received by the spouse. More than 95 percent of the rural beneficiaries and more than 98 percent of the urban beneficiaries the pension amount is directly received by the beneficiaries. (Refer table no.5.11 in appendix)

Among the non beneficiaries, 35.25 percent of them hold the view that the pension amount is directly received by the beneficiaries and 21.69 percent by the spouse, 16.61 percent by the son/daughter, 9.15 percent by the grant son / daughter, 4.07 by the relative and 7.12 percent by the friends. Another 3.73 reported that the amount is received by the middlemen and 2.37 percent by the others. In rural area 29.15 percent of the respondents reported that the pension amount is directly received by the beneficiaries whereas in urban area 54.17 percent holds the same view. Diagram 5.11 illustrates awareness of non beneficiaries about the receiver of pension. (Refer table no. 5.12 in Appendix).

Diagram No. 5.11: Awareness of Non Beneficiaries about Receiver of Pension



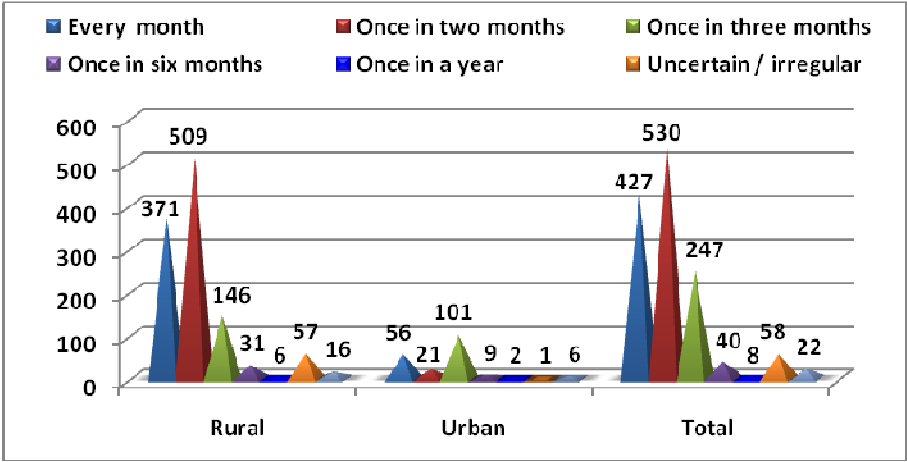
Source: Table No. 5.12 in Appendix

5.7 Periodicity of receiving Pension under IGNOAPS

In the state the pension disbursement is not regular, which is very clearly understood from the opinion of the respondents. More than 39 percent of the beneficiaries reported that the pension is received once in two months, 32.06 percent in every month, 18.54 percent once in three months, and 3 percent once in six months. 'Uncertain or irregular' is the answer of 4.35 percent of respondents. In rural areas, 32.66 percent reported that they received the amount in every month, 44.81 percent once in two months, 12.85 percent once in three months and 2.73

percent once in six months. Only 5.02 percent reported that it is irregular. In urban area areas, 28.57 percent reported that they received the amount in every month, 10.71 percent once in two months, 51.53 percent once in three months and 4.59 percent once in six months. Only less than one percent (0.51 %) reported that it is irregular. Diagram 5.12 depicts the periodicity of receiving pension by beneficiaries. (Refer table no. 5.13 in Appendix).

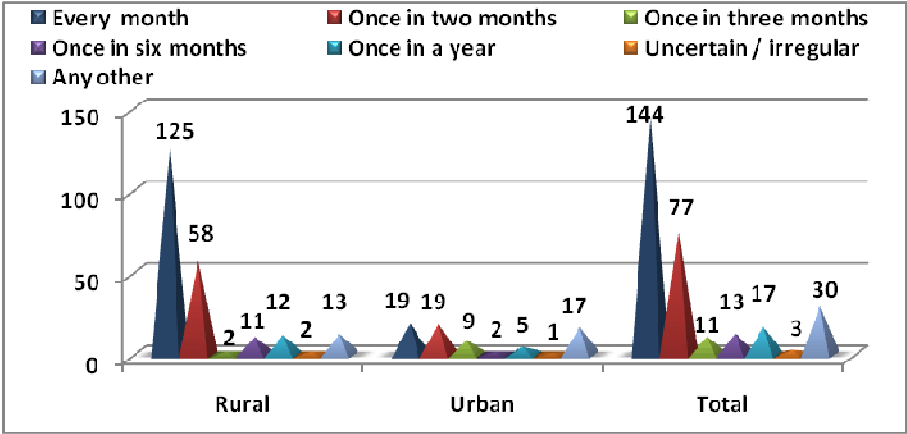
Diagram No. 5.12: Periodicity of Receiving Pension by Beneficiaries



Source: Table No. 5.13 in Appendix

Majority of the non beneficiaries (51.19 %) holds the view that the disbursement of the pension is not in every month whereas 48.81 percent is under the opinion that pension is disbursed in every month. In rural areas, more than 56 percent of non beneficiaries hold the view that that the pension disbursement is regular where as in urban area only 26.39 percent has the same opinion. Diagram 5.13 depicts the awareness of non beneficiaries about periodicity of receiving pension. (Refer table no. 5.14 in Appendix).

Diagram No. 5.13: Awareness of Non Beneficiaries about Periodicity of Receiving Pension



Source: Table No. 5.14 in Appendix

5.8 Delay and gaps in disbursement of Pension under IGNOAPS

It is noticed that only around one third of the pensioners reported that they the pension disbursement is regular. From the official source, it is reported that the pension amount is sent through the money order in every month. However, the Revenue Department officials are not cross checked whether the pension amount is disbursed in time or not. The majority of the beneficiaries want the pension amount should be disbursed in monthly basis.

5.9 Reason for Delay of Pension under IGNOAPS

It is noticed that the delay is due to the problems in treasury offices and the postal departments. However, so far it has not been noticed by the authorities.

5.10 Summery and Suggestion

5.10. a. Summery

- ❖ Majority of the beneficiaries have received the pension amount directly by themselves.
- ❖ In majority cases the full amount is received by the beneficiaries.
- ❖ Pension amount is received 'at the home itself' through money order mode of payment.
- ❖ There is inordinate delay in the disbursement of pension amount.
- ❖ There is an equal amount of state share in the pension disbursement.
- ❖ The pension amount is mainly utilized for covering medical expenses by the majority of beneficiaries.
- ❖ It is noticed that the pension amount is the major survival strategy of the beneficiaries under destitute category.

5.10. b. Suggestion

- It is better to implement the scheme through Gram Panchayats with the support of Biometric card.
- For distributing the pension amount, the service of anganvadi teacher / members of SHGs can be utilized
- The amount of pension may be increased due to the price hike of essential items.
- Monthly basis disbursement of pension amount is very much helpful to the poor beneficiaries.
- Regular monitoring of the scheme is very much essential in sub district, district and state level, which is lacking in Karnataka.

Chapter 6

Process and Effectiveness of Present Implementation System

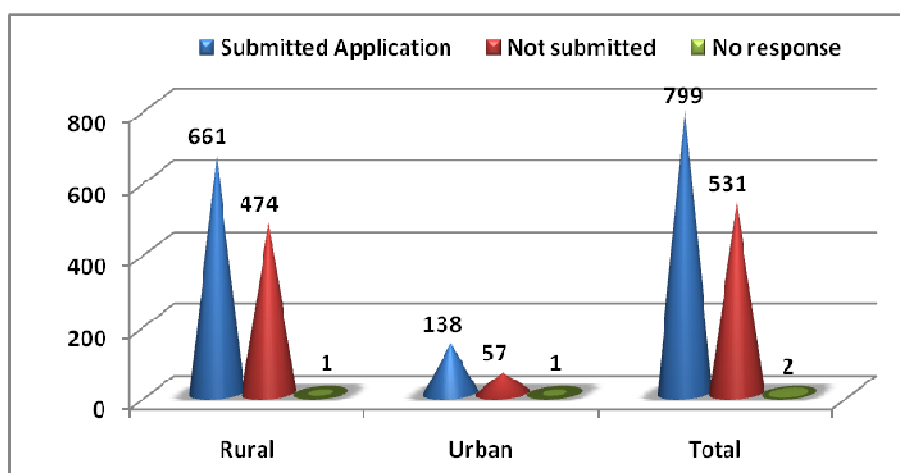
The beneficiaries have to submit the application for the pension under IGNOAPS to the Revenue Department. Along with the application form, age proof certificate from competent authority and proof of BPL status have to be submitted. The applicants are mainly using ration cards, voter ID card and certificate issued by a medical officer for proving their age and BPL status. The application is verified by the revenue inspector (RI) and eligible application is recommended to the Special Tahasildar for further process and releasing the pension.

The pension scheme is implemented by the Revenue Department with the support of the Treasury and the Postal Department. The pension amount is disbursed through money order in every month. But the beneficiaries reported that the pension amount is not getting regularly.

6.1 Process of Filling and Submitting of Applications by the Beneficiaries

It is reported that 59.98 percent of the beneficiaries have submitted the application for getting pension under IGNOAPS, 39.86 percent reported that they have not submitted any application and two beneficiaries not responded to the question. All the social security schemes are implemented through the Revenue Department. It is the duty of the Department to receive the application from the local people, process and recommend eligible applications to the concerned authorities. Majority of the beneficiaries are illiterate. They are not fully aware of the scheme, the process of filling and submitting the applications. In their case, either relatives or friends have helped them or submitted applications for the beneficiaries. More than one third of the beneficiaries' responses were that they have not submitted the application for getting the pension under IGNOAPS and it may be correlated with the rate of illiteracy among the beneficiaries. Diagram 6.1 shows the details about the submission of application by the beneficiaries. *(Refer table no. 6.1 in Appendix)*

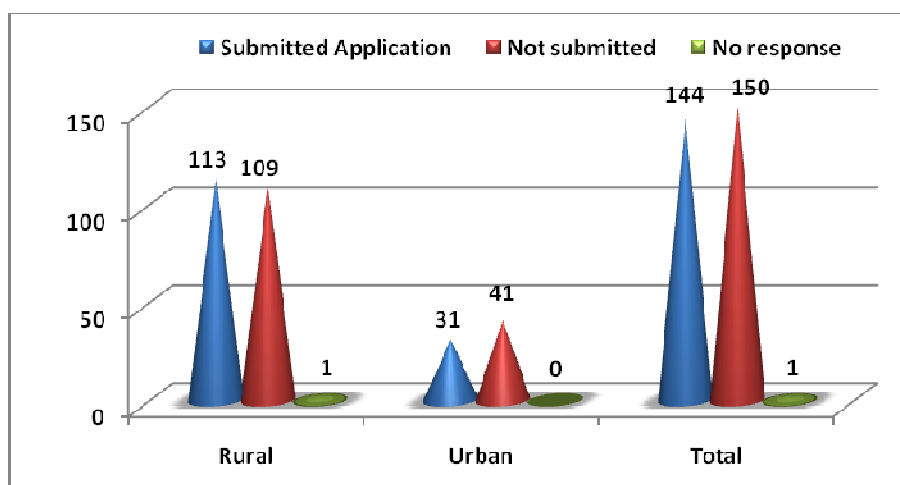
Diagram No.6.1: Submission of Application by Beneficiaries



Source: Table No. 6.1 in Appendix

Among the non beneficiaries, more than 48 percent of the respondents hold the view that the beneficiaries themselves have submitted the applications for getting the pension amount under IGNOAPS. In rural category more than 50 percent and in urban category more than 43 percent are having the same opinion. Diagram 6.2 depicts 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 the Application by the beneficiaries

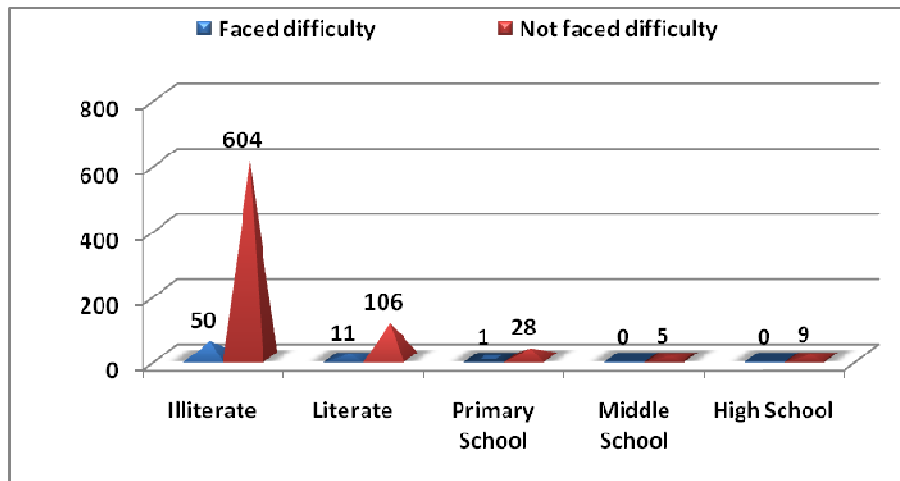
Out of the 814 beneficiaries who have responded to this question, only 62 beneficiaries (7.62 %) have reported that they have faced difficulties in getting the application form and 752 (92.38 %) not faced any problem in getting the application for applying for the old age

pension. Among the 62 beneficiaries who have faced problems in getting the application form 17 (27.42%) beneficiaries are male and 45 (72.58 %) are female. More details have been worked among the group of beneficiaries who faced difficulties in getting in to the process.

6.2. a Education Wise

While correlating the difficulty to getting application with education status it is noticed that out of the 62 beneficiaries who have faced problems in getting the application form 50 beneficiaries (80.65 %) are illiterate and 11 are neo literate. Among the male beneficiaries nine are illiterates and eight are mere literates. Among the female beneficiaries 41 are illiterate, three are neo literates and one has primary level of education. Diagram 6.3 illustrates 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

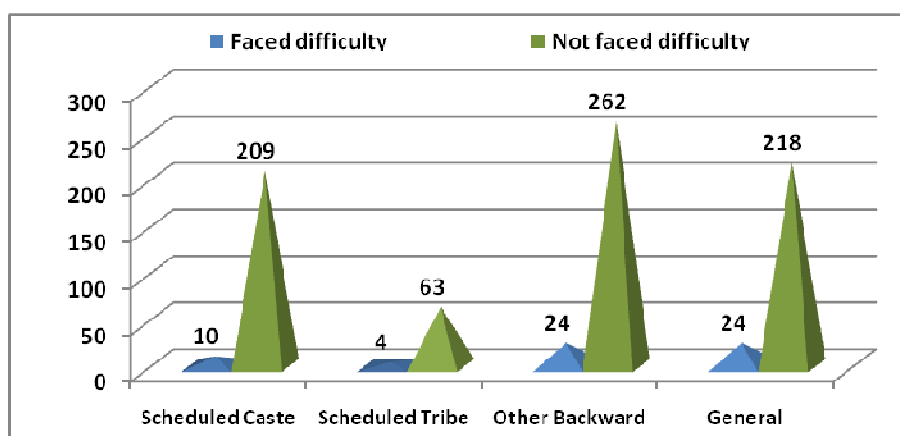


Source: Table No. 6.3 in Appendix

6.2. b Caste Wise

When we look in to the caste wise, it is noticed that out of the 62 beneficiaries who have faced difficulties 10 beneficiaries are scheduled caste, 4 beneficiaries are scheduled tribe and 24 beneficiaries each from other backward caste and general category. Among the male beneficiaries, one is from scheduled caste, 11 are from other backward caste and five are from general category. In female group 9 are scheduled caste, 4 beneficiaries are scheduled tribe, 13 are other backward caste and 19 from general category. Diagram 6.4 describes 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

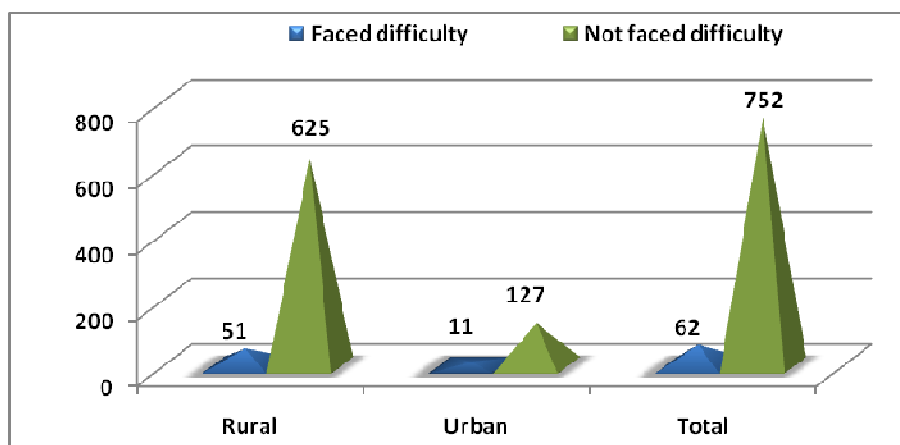


Source: Table No. 6.4 in Appendix

6.2. c Area Wise

In the area wise analysis of difficulties in getting the application, it is noticed out of the 62 beneficiaries who have faced difficulties 51 are from rural area and 11 are from urban area. In the case of male beneficiaries 13 are from rural area and four are from urban area. In the female group 38 are from rural area and seven are from urban area. Diagram 6.5 depicts difficulties in getting application by the beneficiaries in area wise. (Refer table no. 6.5 in Appendix)

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



Source: Table No. 6.5 in Appendix

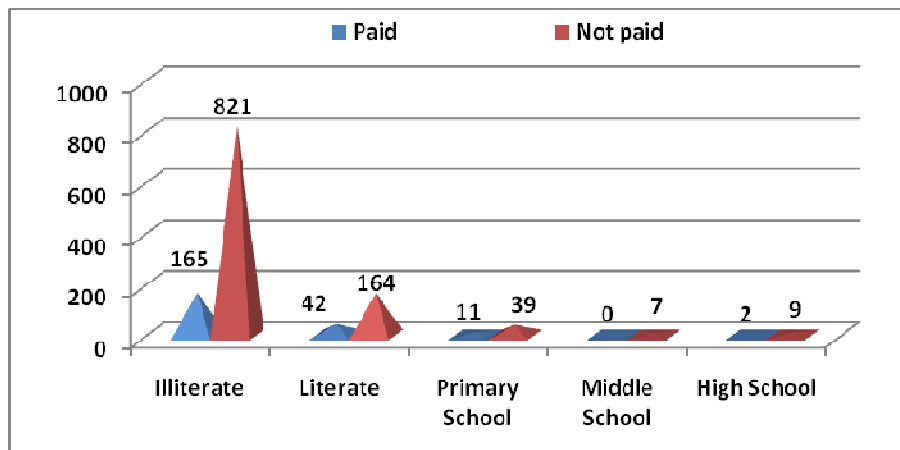
6.3 Consideration Paid

Out of the 1332 beneficiaries surveyed 16.52 percent reported that they have paid some amount for approval of their applications. Among this group, 71 beneficiaries (31.60 %) are male and 149 beneficiaries (67.73 %) are female.

6.3. a Education Wise

Among the 220 beneficiaries, those who have reported that they paid some amount for the approval of application, 165 beneficiaries are illiterate, 42 are neo literate, 11 have primary education and two beneficiaries have high school education. Among the 79 male beneficiaries, 54.93 percent are illiterate, 35.21 percent are neo literate, 7.04 percent has primary school education, and 2.82 percent has high school or intermediate education. Among the female group, 84.56 percent are illiterate, 11.41 percent are neo literate and 4.03 percent has primary education. Diagram 6.6 gives 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

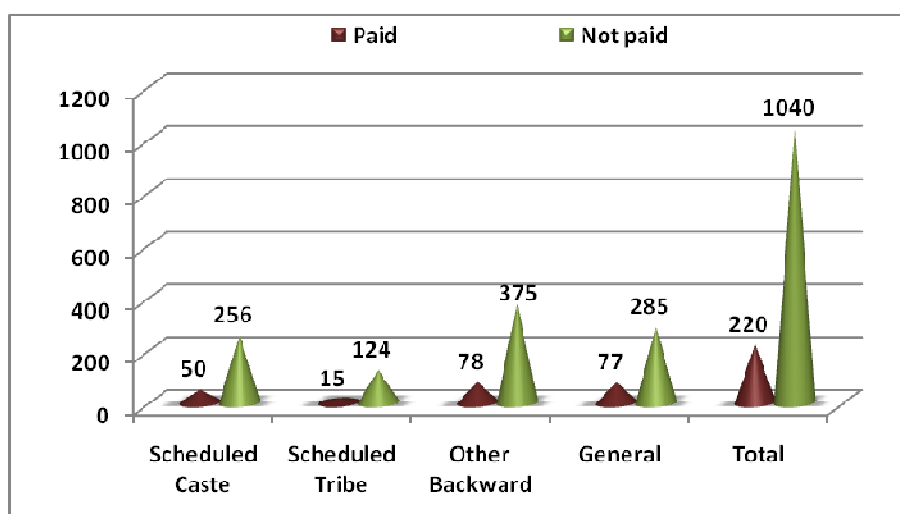


Source: Table No. 6.6 in Appendix

6.3. b. Caste Wise

While analyzing the caste wise details of those who have paid amount for approval of their application, out of 220 beneficiaries who have reported that they have paid some amount for the approval of application 50 from scheduled caste, 15 from scheduled tribes, 78 from other backward caste and 77 from general category. Out of 71 male beneficiaries, 16 of them are scheduled caste, seven are scheduled tribe, 17 are backward caste and 31 are from general category. When we look in to the female beneficiaries group, out of 149, those who have paid amount for the approval of application, 34 are scheduled caste, eight are scheduled tribe, 61 of them are backward caste and 46 are from the general category. Diagram 6.7 depicts 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

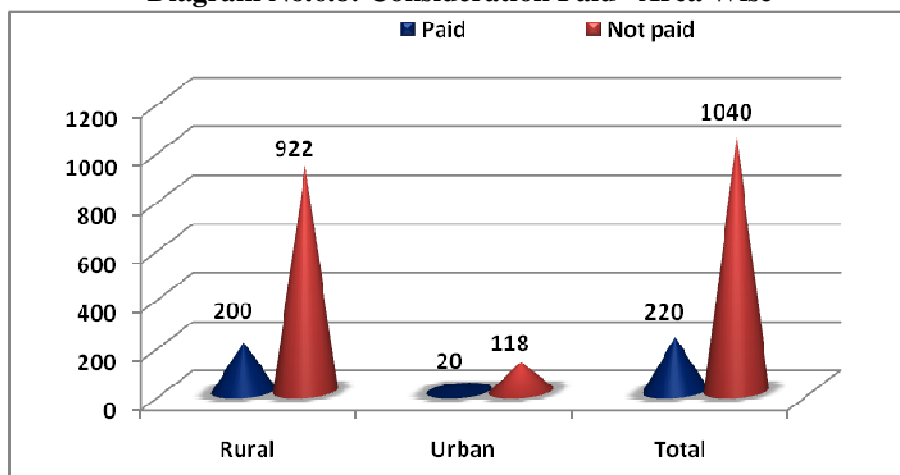


Source: Table No. 6.7 in Appendix

6.3.c. Area Wise

When we analyzing the area wise difference, out of the 220 beneficiaries who have paid some amount for the approval of their application 200 are from rural area and 20 are from urban area. Out of 71 male beneficiaries, 88.73 percent are from rural area and 11.27 percent from urban area. In female group, 91.95 percent are from rural area and 8.05 percent from the urban area. Diagram 6.8 portrays 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

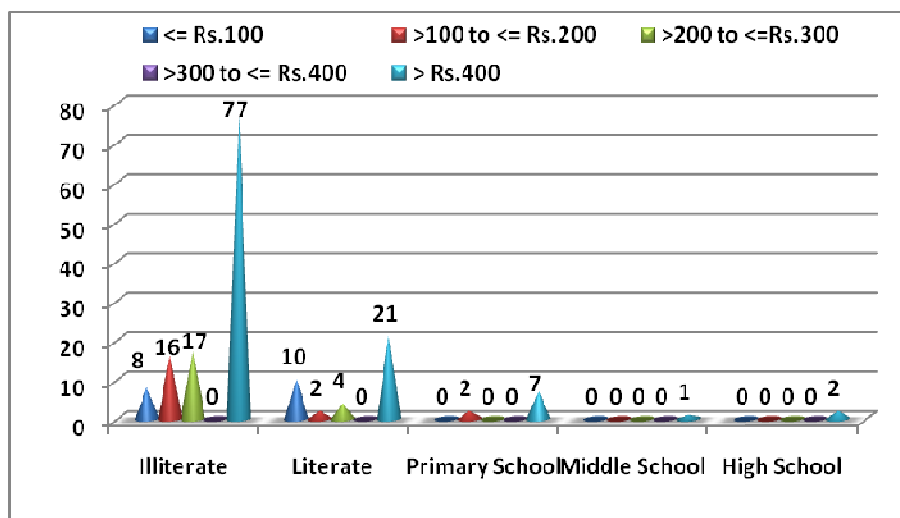
6.4. Details of Amount Paid

Out of 220 beneficiaries who have paid some amount for the approval of the application, only 167 beneficiaries responded to the question, 'how much amount has been paid'? Out of that 34.73 percent are male and 65.27 percent are female. Out of the 167 beneficiaries 18 beneficiaries (10.78 %) reported that they paid Rs. 100, 20 beneficiaries (11.98 %) paid an amount between Rs.100-Rs.200, 21 beneficiaries (12.57 %) paid an amount between Rs.200-Rs.300 and 108 beneficiaries (64.97 %) paid more than Rs.400.

6.4. a. Education Wise

Among the 167 beneficiaries, those who have reported how much amount have been paid for the approval of application, it is noticed that 70.66 percent are illiterate 11.98 percent are neo literate, 5.39 percent have education at primary level, 0.60 percent at middle school level and 1.20 percent at high school level. Again it is noticed that, among the illiterate 8 beneficiaries paid Rs.100, 16 beneficiaries paid between Rs.100-Rs.200, 17 beneficiaries paid between Rs.200-Rs.300 and 77 beneficiaries paid more than Rs.400. Among the neo literate group 10 beneficiaries paid Rs.100, two paid between Rs.100-Rs.200, four paid Rs.200-Rs.300 and 21 paid more than Rs.400. Among those who have primary level of education, two paid between Rs.100 - Rs.200 and seven paid more than Rs.400. In middle school level of education group, it is noticed that one beneficiary paid more than Rs.400. Among those who have high school level of education, it is noticed that two paid more than Rs.400 for the approval. Diagram 6.9 shows 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

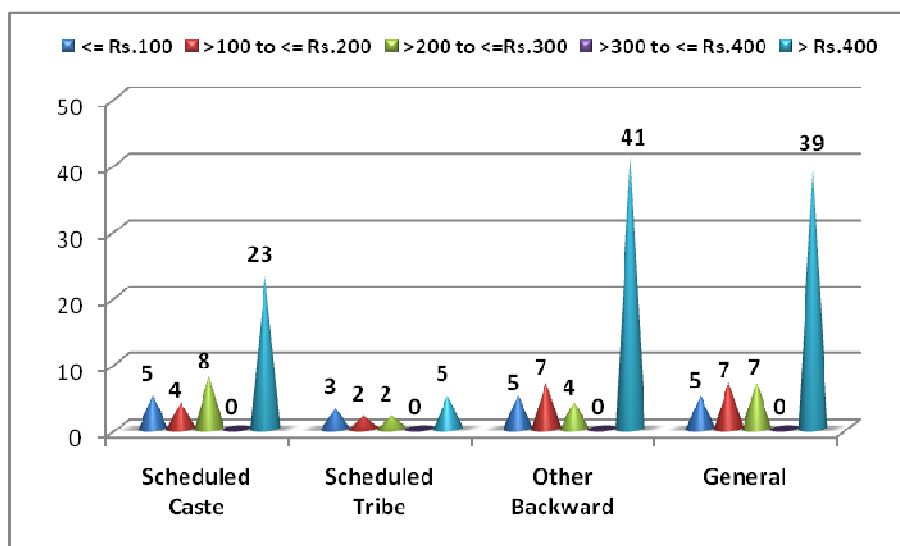


Source: Table No. 6.9 in Appendix

6.4. b. Caste Wise

While analyzing the caste wise details of payment made for the approval of application, it is noticed that, 24 percent are scheduled caste, 7 percent are scheduled tribe, 34 percent are other backward community and 35 percent are general category. Among the scheduled caste beneficiaries, five of them reported that they paid an amount of Rs.100 for the approval, four paid in between Rs.100- Rs.200, eight paid in between Rs.200- Rs.300 and 23 of them paid more than Rs.400. Among the scheduled tribe beneficiaries, three of them paid an amount of Rs.100, two of them paid in between Rs.100- Rs.200, another two paid Rs. 300-Rs.400 and five paid more than Rs.400. Among the other backward communities, five paid an amount of Rs.100, seven of them paid in between Rs.100- Rs.200, four paid Rs.200-Rs.300 and 41 paid more than Rs.400. In general category five paid an amount of Rs.100, seven paid in between Rs.100- Rs.200, another seven paid Rs. 200-Rs.300 and 39 beneficiaries paid more than Rs.400. Diagram 6.10 illustrates 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



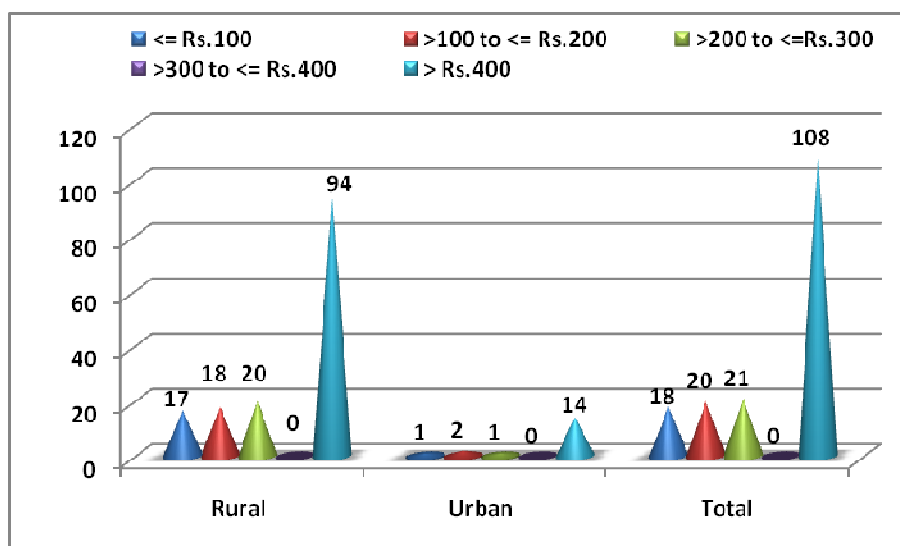
Source: Table No. 6.10 in Appendix

6.4. c. Area Wise

Out of the 167 beneficiaries those who have reported how much amount have been paid for the approval of application, 149 are from rural area and 18 from urban area. In beneficiaries under rural area, 17 paid an amount of Rs.100, 18 paid in between Rs.100- Rs.200, 20 paid an amount of Rs.200- Rs.300 and 94 paid more than Rs 400. In beneficiaries under urban area, one paid an amount of Rs.100, two paid between Rs.100- Rs.200, one paid an amount

between Rs.200- Rs.300 and 14 paid more than Rs 400. Diagram 6.11 gives 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

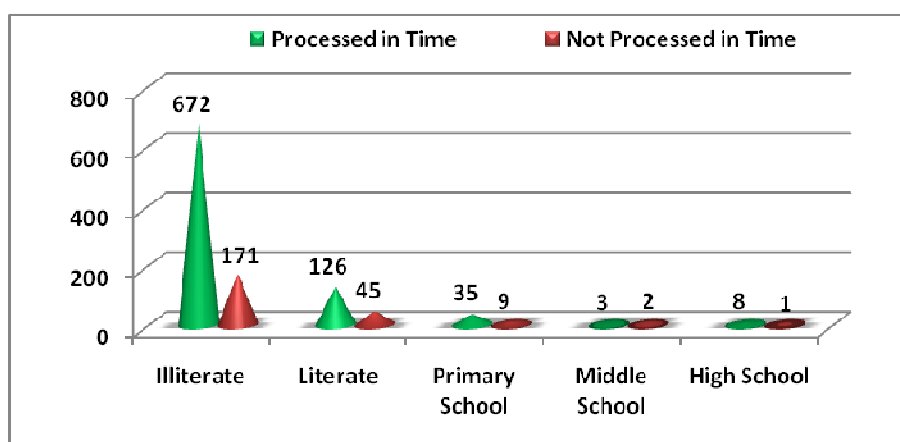
Out of the 1332 beneficiaries surveyed only 1072 beneficiaries are responded to this question

Out of the 1072 beneficiaries 844 (78.73 %) reported that the application was processed in time and 228 beneficiaries (21.27 %) reported it was not processed in time.

6.5. a. Education Wise

While establishing a relationship between the two factors of timely processing of the application and education status, it is noticed that 672 illiterate beneficiaries reported that the application was processed in time and 171 was not processed in time. Among the neo literate beneficiaries 126 reported that application is processed in time and 45 not processed in time. Among the beneficiaries those who have primary level of education, 35 reported that the application was processed in time and nine cases was not processed in time. Among those who have middle school level of education attainment, it is noticed that three out of five reported that the application was processed in time. Among those who have high school level of education eight reported that the application was processed in time and one not processed in time. Diagram 6.12 depicts details about timely processing of application by the beneficiaries in education wise. (Refer table no. 6.12 in Appendix)

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

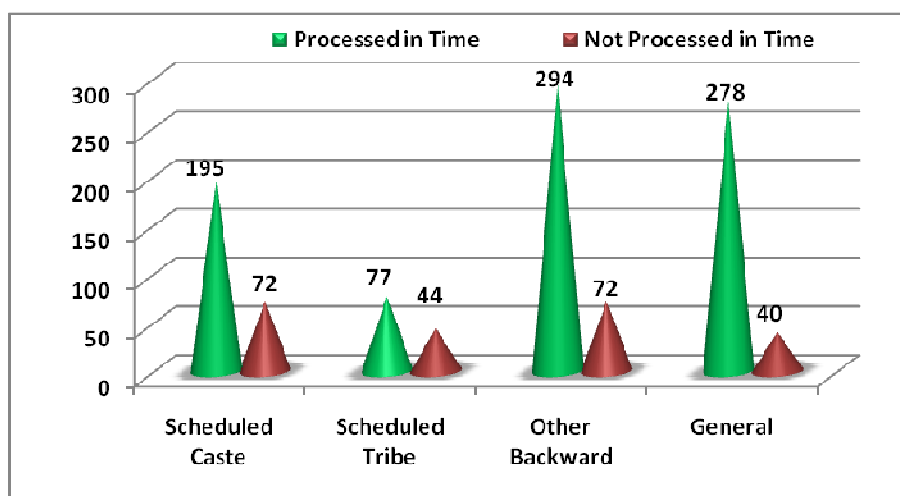


Source: Table No. 6.12 in Appendix

6.5. b. Caste Wise

While analyzing the processing of application by caste position, it is noticed that out of 844 beneficiaries and those who have positively responded, 195 are scheduled caste, 77 scheduled tribe, 294 other backward community and 278 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

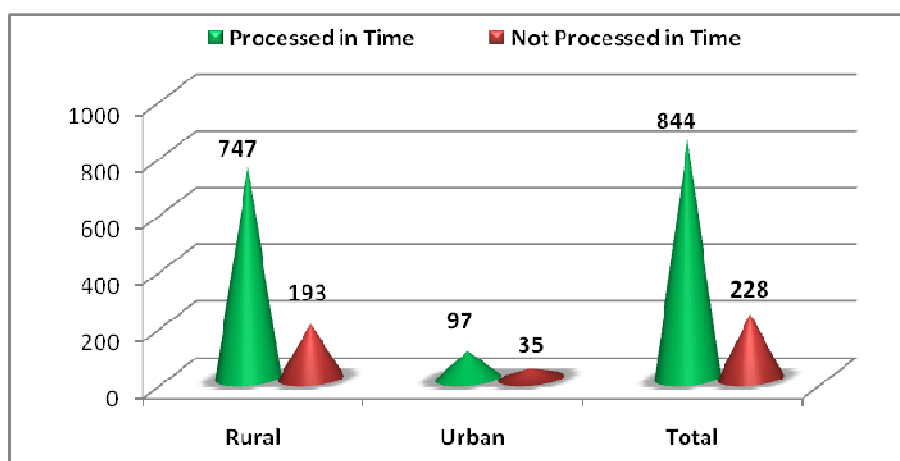


Source: Table No. 6.13 in Appendix

6.5. c. Area Wise

When one look in to the spatial data and those who have positively responded, it is found that 747 are from rural area and 97 from urban centers. Diagram 6.14 represents 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

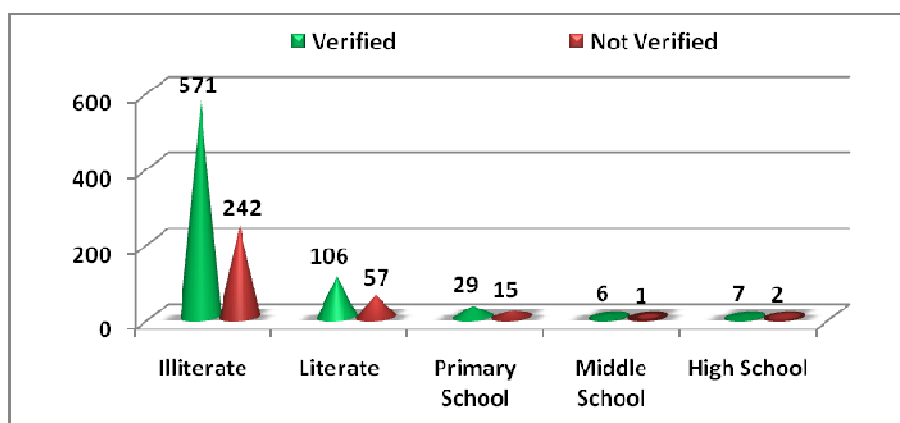
6.6 Method used for Verification of Facts

Out of 1332 beneficiaries surveyed, 1036 beneficiaries are responded to this question. Out of the 1036 beneficiaries 719 responded that their age and particulars are verified and 317 beneficiaries responded that it is not verified. Among the beneficiaries who have responded that their age and particulars are verified, 31.02 percent are male and 68.98 percent are female.

6.6. a. Education Wise

Out of the 719 beneficiaries who have responded that their age and other particulars are verified, 571 are illiterate, 106 are neo literate, 29 have primary level of education, six have middle school level of education and 7 have high school level of education. Diagram 6.15 gives 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

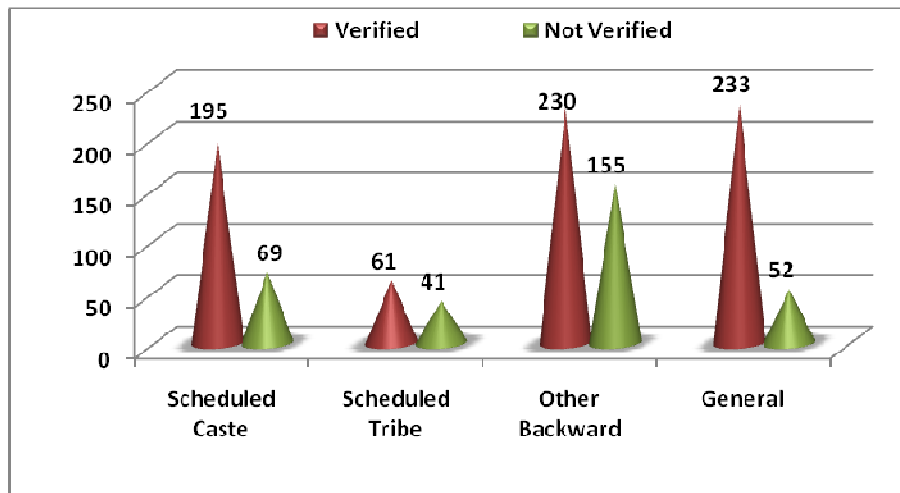


Source: Table No. 6.15 in Appendix

6.6. b. Caste Wise

Out of the 719 beneficiaries positively responded, 195 are scheduled caste, 61 scheduled tribe, 230 backward community and 233 from general category. Diagram 6.16 illustrates details about verification of facts by the beneficiaries in caste wise. (Refer table no. 6.16 in Appendix)

Diagram No.6.16: Verification of Details –Caste Wise

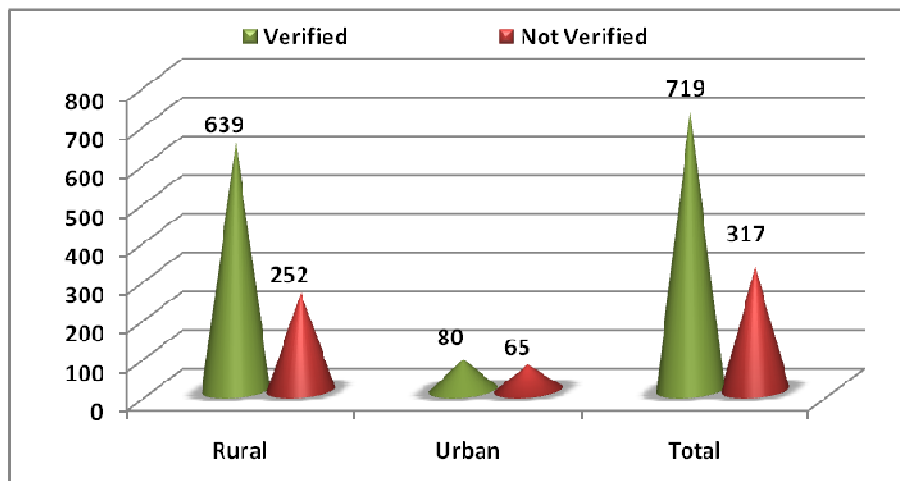


Source: Table No. 6.16 in Appendix

6.6. c. Area Wise

While analyzing the situation between rural and urban areas, it is found that 639 beneficiaries from rural area reported that the details are verified and 80 from urban area also reported so. 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

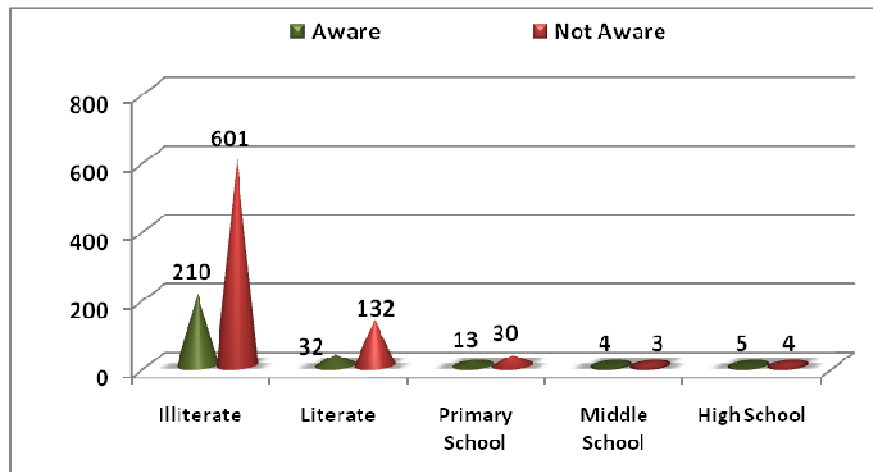
6.7 Approval of Application

Out of the 1332 beneficiaries surveyed 1034 beneficiaries are responded. Out of that 264 beneficiaries reported that they are aware of who approved the application and 100 of them are male and 164 female.

6.6. a. Education Wise

While examining the approval of application by education status, out of the 264 beneficiaries who responded positively, 210 are illiterate, 32 are neo literate, 13 have primary level of education, four have middle school level and five have high school level of education. Diagram 6.18 gives awareness about who approved the application in education wise. (Refer table no. 6.18 in Appendix)

Diagram 6.18: Awareness about Who Approved the Application in Education Wise.

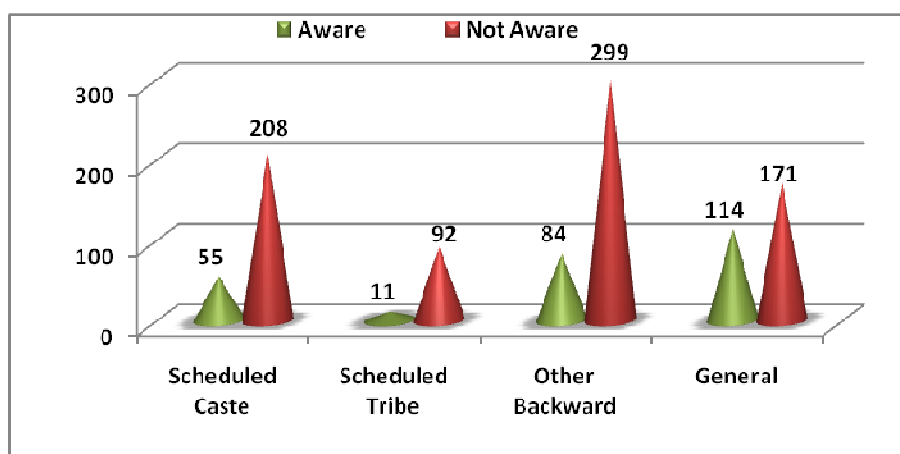


Source: Table No. 6.18 in Appendix

6.6. b. Caste Wise

Among the beneficiaries who have positively responded 55 beneficiaries are from scheduled caste, 11 from scheduled tribe, 84 from other backward community and 114 from general category. Diagram 6.19 shows awareness about who approved the application in caste wise. (Refer table no. 6.19 in Appendix)

Diagram 6.19: Awareness about Who Approved the Application in Caste Wise.

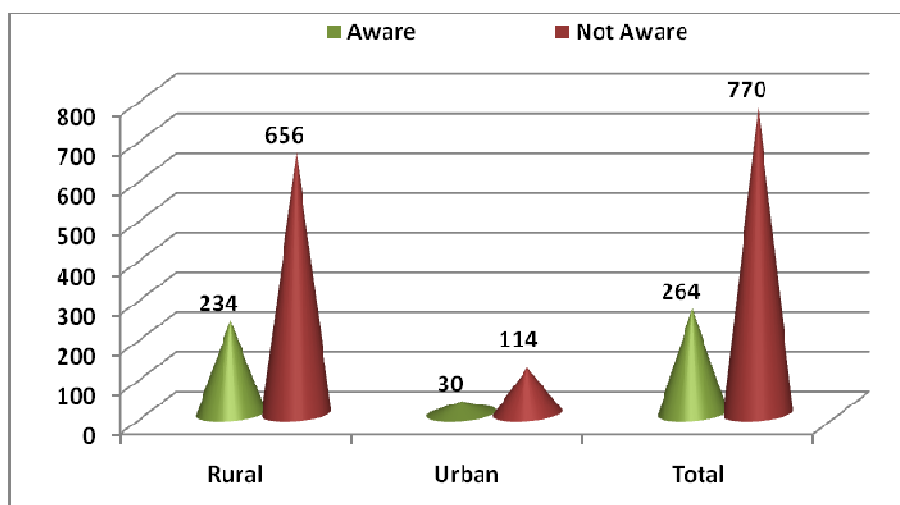


Source: Table No. 6.19 in Appendix

6.6. c. Area Wise

The spatial distribution on this issue shows that among those who are aware the question, 'who approved the application'? 234 beneficiaries are from rural area and 30 beneficiaries from urban area. Diagram 6.20 portrays awareness about who approved the application in area wise. (Refer table no. 6.20 in Appendix)

Diagram 6.20: Awareness about Who Approved the Application in Area Wise.



Source: Table No. 6.20 in Appendix

Summery & Suggestions

Around 60 percent of the beneficiaries reported that they have submitted the application for getting pension under IGNOAPS. In the case of the remaining beneficiaries, the applications might have been submitted by the relatives, friends, local social and political workers .In many cases it is felt that beneficiaries are not aware of it. It is found that 92.38 percent of

beneficiaries did not face any problem in getting the application and only 62 have reported that they have faced difficulties. Majority of the 62 beneficiaries are female (45), illiterate (50) and rural (51).

More than 83 percent of beneficiaries have not paid any amount for approval of their applications. However, around 16 percent have reported 'something' has been paid and in this case there may be under reporting. No doubt, the actual situation may be more than the reported percentage of 16. Out of the 220 beneficiaries who have 'paid some amount' for approval of their application, 146 are female, 207 illiterates and neo literates, 143 marginalized communities (STs,SCs & other backward castes) and rural 143. Again, there are 167 beneficiaries who have reported the exact amount which is paid as 'consideration' for processing the application. In this case more than Rs .400 is paid by 98 illiterates and new literates, 69 marginalized communities, 94 rural inhabitants and 67 women.

Out of the 1072 beneficiaries 844 (78.73 %) reported that the application was processed in time. There are 228 beneficiaries who stated that their application was not processed in time. It is seen that out of them 216 are illiterates and neo literates, 158 women, 188 marginalized communities 193 rural inhabitants.

It is noted that 719 beneficiaries responded that their age and other particulars are verified and 264 beneficiaries are aware of the system, procedure and officials who are in charge of the sanction of the application.

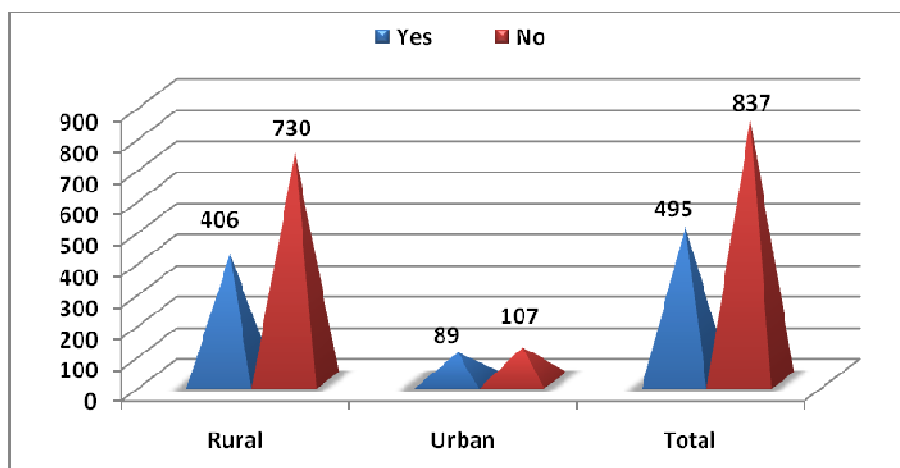
Chapter 7

Income and Expenditure Pattern

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

Out of 1332 surveyed beneficiaries 37.16 percent have income from some other sources (other than old age pension). In rural area 35.74 percent have the income from other sources whereas in urban area 45.41 percent have the income from other sources. Diagram 7.1 describes whether the beneficiaries have other source of income (*Refer table no. 7.1 in Appendix*).

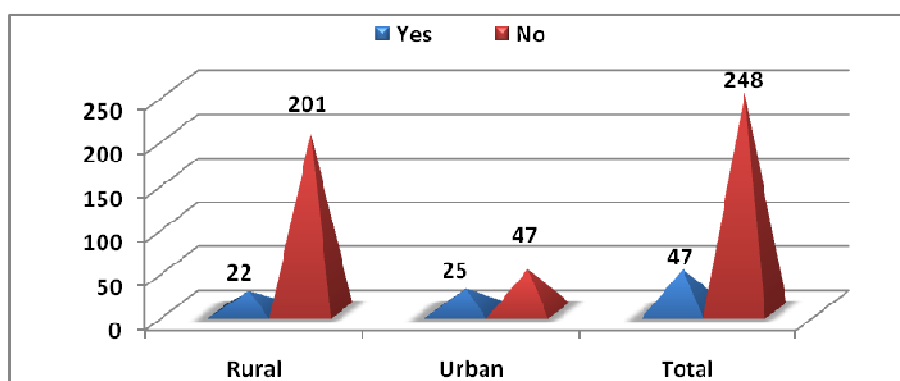
Diagram No.7.1: Other Sources of Income- Beneficiaries



Source: Table No. 7.1 in Appendix

In non beneficiary category, out of 295 respondents only 15.93 percent have income from other sources. In rural area 9.87 percent have the income from other sources and in urban area it is 34.72 percent . Diagram 7.2 shows whether the non beneficiaries have any source of income (*Refer table no. 7.2 in Appendix*)

Diagram No.7.2: Sources of Income- Non Beneficiaries

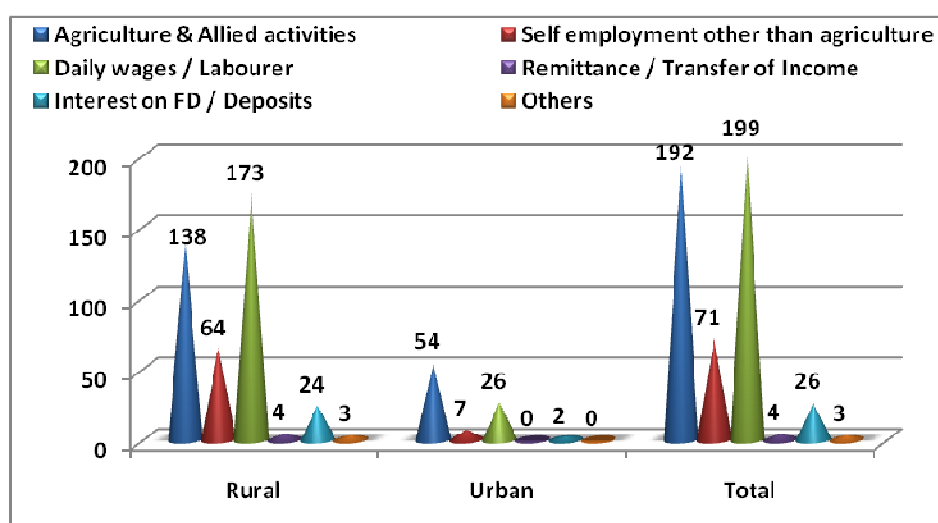


Source: Table No. 7.2 in Appendix

7.1 Source of Income

Out of the 495 beneficiaries and those who have income from other source, it is noticed that 38.79 percent have income from agriculture and allied activities. Another 14.34 percent have income from self employment, 40.20 percent from daily wage earning, 5.25 percent from fixed deposit, 0.81 percent from other remittances and 0.61 percent from other sources. In rural areas, 42.61 percent from daily wage earning, 33.99 percent have income from agriculture and allied activities, 15.76 percent from self employment and 5.91 percent from the interest of the fixed deposit. In urban area 60.67 percent have income from agriculture and allied activities, 29.21 percent from daily wage earning and another 7.87 percent from self employment. Diagram 7.3 depicts details about sources of other income to the beneficiaries. *Refer table no. 7.3 in Appendix)*

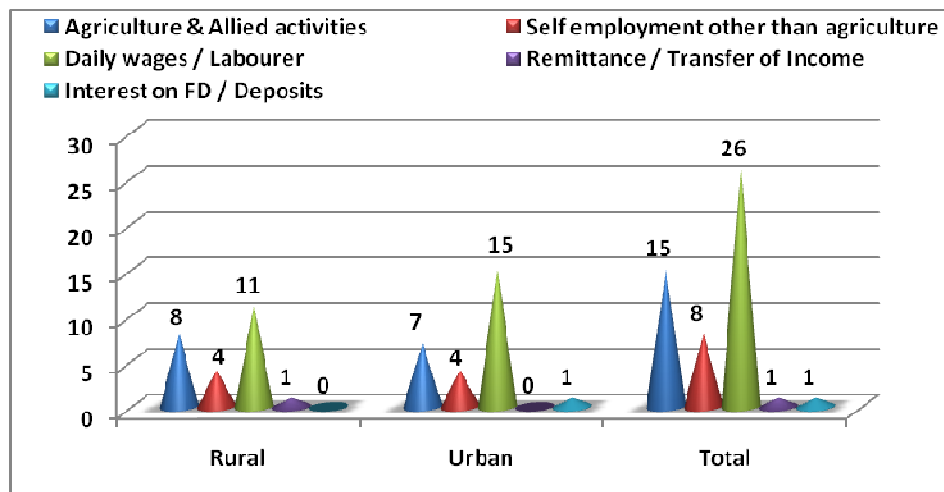
Diagram No.7.3: Details of Sources of Other Income- Beneficiaries



Source: Table No. 7.3 in Appendix

In the case of 47 non beneficiaries, those who have income from some sources gave multiple answers about their sources of income. It is noted that 50.98 percent have income from daily wages, 29.41 percent from agriculture and allied activities and 15.69 percent from self employed. In rural areas 45.83 percent are daily wage earners, 33.33 percent are engaged in agriculture and allied activities and 16.67 percent self employed. In urban areas 55.56 percent are daily wage earners, 25.93 percent are engaged in agriculture activities and 14.81 percent self employed. Diagram 7.4 gives details about sources of income to the non beneficiaries. (Refer table no. 7.4 in Appendix)

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

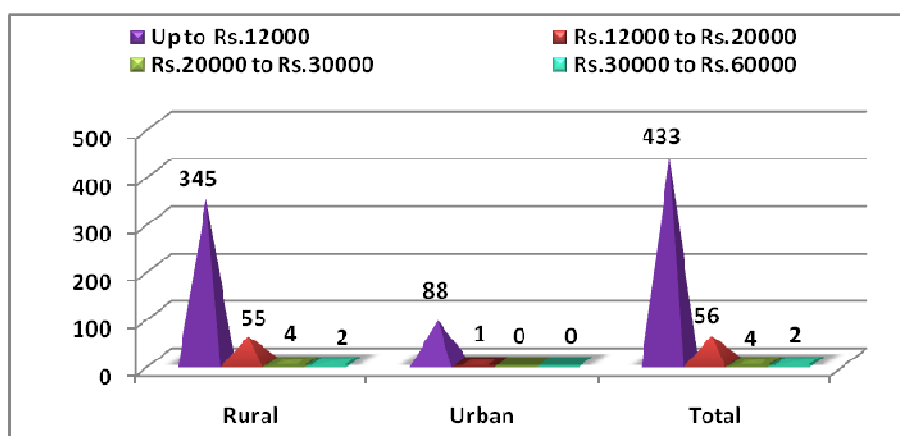


Source: Table No. 7.4 in Appendix

7.2 Details of Amount of Annual Income - Beneficiaries

Out of the 495 beneficiaries, 87.47 percent of them have an annual income of up to Rs. 12000 and 11.37 percent have income between Rs.12000- to Rs. 20000. The remaining percent has more than an annual income of Rs. 20000. In rural area 84.98 percent has an annual income up to Rs. 12000 and 13.55 percent has income between Rs.12000- to Rs.20000. In urban area 98.88 percent has income up to Rs. 12000 and 1.12 percent has between Rs.12000- to Rs.20000. Diagram 7.5 portrays amount of annual income to the beneficiaries. (Refer table no. 7.5 in Appendix)

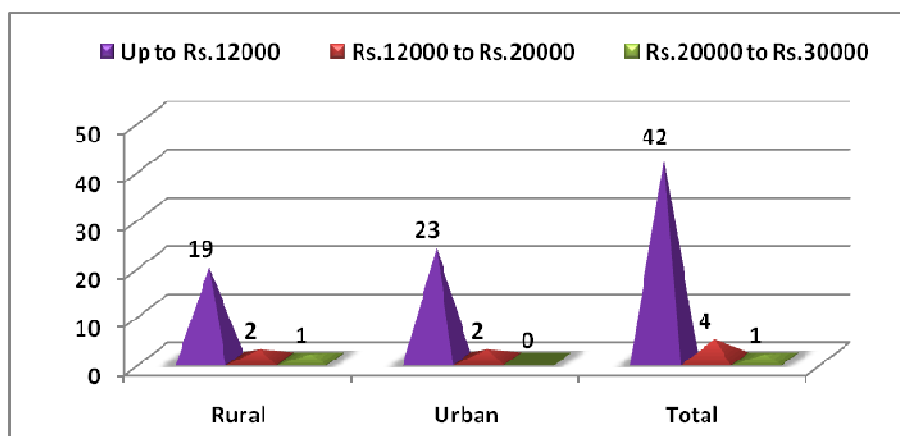
Diagram No.7.5: Amount of Annual Income - Beneficiaries



Source: Table No. 7.5 in Appendix

Out of the 47 non beneficiaries who have some source of income, 89.36 percent has an annual income up to Rs.12000, 8.51 percent between Rs. 12000 - Rs.20000 and 2.51 percent between Rs.20000- to Rs.30000. In rural area 86.36 percent has an annual income up to Rs.12000, 9.09 percent between Rs. 12000 - Rs.20000 and 4.55 percent between Rs.20000 - Rs.30000 .In urban area, 92 percent of them have an annual income up to .Rs 12000 and 8 percent in between 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

In the State beneficiaries under IGNOAPS has received Rs. 400 per month as pension under the scheme. As per the guideline of IGNOAPS, the share from the Govt. of India (Central share) is Rs. 200 per month per beneficiary subsequently the State Government also

contributing Rs.200 per month to the pension scheme. It is very clear that a beneficiary under IGNOAPS in the State is being received Rs. 400.

7.4 Total Income

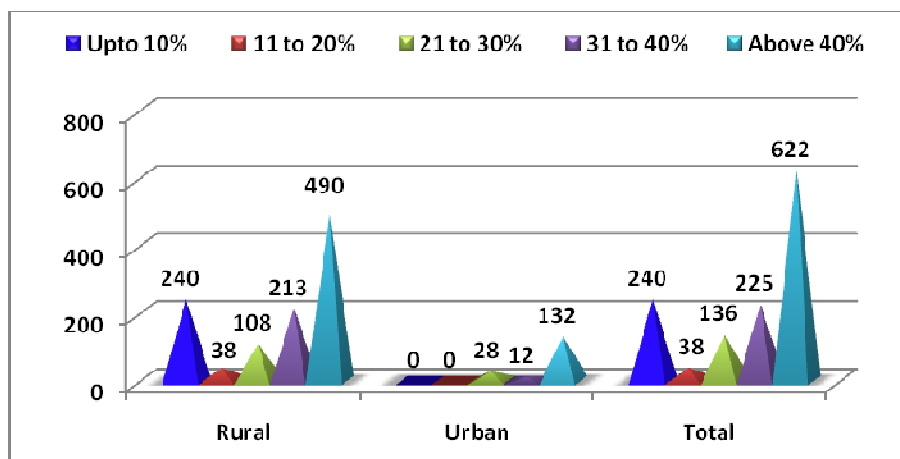
It is noticed that each beneficiary in Karnataka is being received Rs. 4800 per year as pension under IGNOAPS. It is an additional income to 37.16 percent of beneficiaries who have some sources of income other than IGNOAPS. But 62.84 percent of beneficiaries have only an annual income of Rs. 4800 and it is from their pension

7.5 Utilization of Last Pension Amount

7.5.1 Food

Out of the 1332 surveyed beneficiaries, 1261 beneficiaries (94.67 %) have utilized some amount from pension for purchasing food items. Out of 1261 beneficiaries 49.33 percent of the beneficiaries reported that above 40 percent of the pension amount is utilized for the purchase of food items, 19.03 percent have utilized up to 10 percent, 3.01 percent spent 11 to 20 percent, 10.79 percent utilized 21 to 30 percent and 17.84 percent spent 31 to 40 percent of the amount for the food items. In rural areas 45 percent of the beneficiaries spent more than 40 percent of the pension amount for food items and in urban area 76.74 percent of the beneficiaries spent more than 40 percent of the pension amount for food items. Diagram 7.7 depicts utilization of pension amount for food by beneficiaries. (Refer table no. 7.7 in Appendix)

Diagram No.7.7: Utilization of Pension Amount for Food by Beneficiaries

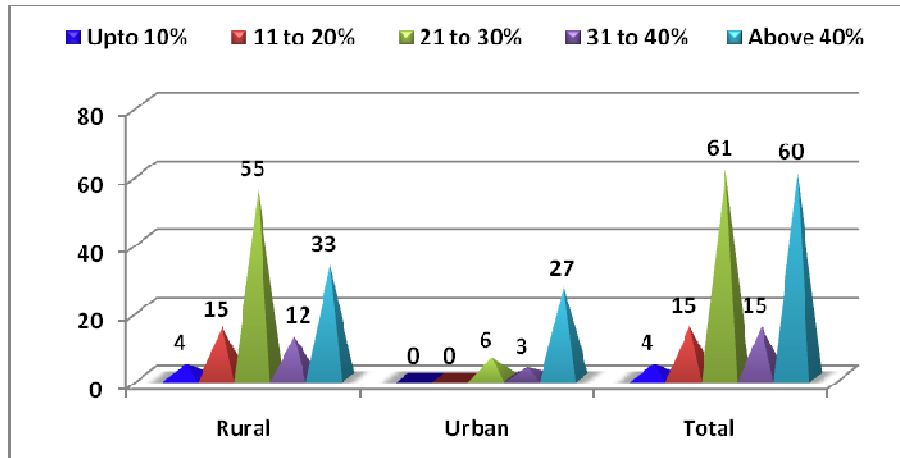


Source: Table No. 7.7 in Appendix

In non beneficiary category out of the 155 non beneficiaries around 39 percent reported that more than 40 percent of the income is utilized for the food items. In rural area 27.73 percent

spent more than 40 percent of income for food items and in urban area 75 percent utilized more than 40 percent of income for food items. Diagram 7.8 shows utilization of income for food by non beneficiaries. (Refer table no. 7.8 in Appendix)

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

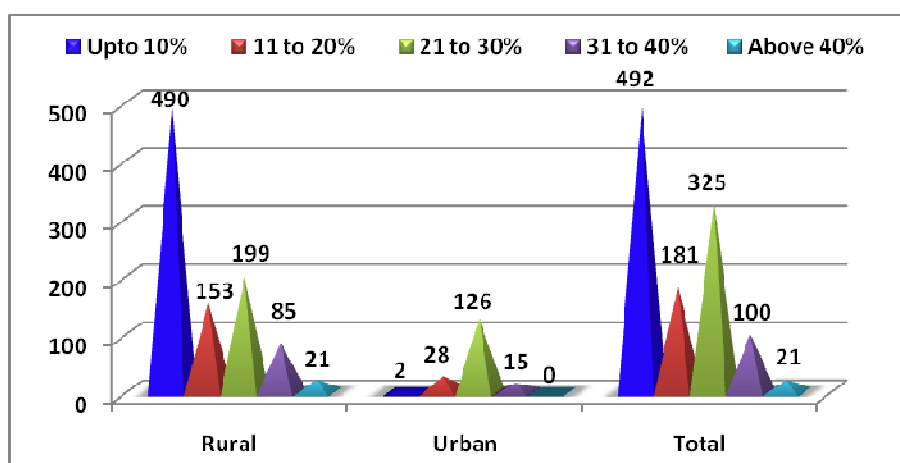


Source: Table No. 7.8 in Appendix

7.5.2 Cloth

The 1119 beneficiaries (84 %) also utilized some amount from the pension for purchasing cloth materials. Out of 1119 beneficiaries, 43.97 percent spent up to 10 percent of the amount for clothing , 16.18 percent spent 11 - 20 percent for this purpose, 29.04 percent spent 21 - 30 for the same purpose , 8.94 percent spent 31 - 40 percent of the amount for clothing and around 2 percent spent more than 40 percent of the amount . In rural areas, 51.69 percent of them reported that they spent up to 10 percent of the amount for cloth items, 16.14 percent spent 11 - 20 percent , 20.99 percent spent 21 - 30 percent , 8.97 percent spent 31 - 40 percent of the amount for clothing and 2.22 percent spent more than 40 percent of the amount . In urban areas 1.17 percent have utilized up to 10 percent for cloth items, 16.37 percent of them reported that they spent 11 - 20 percent for this purpose, 73.68 percent spent 21 – 30 percent and 8.77 percent spent 31 - 40 percent for clothing. Diagram 7.9 portrays utilization of pension amount for clothes by beneficiaries. (Refer table no. 7.9 in Appendix)

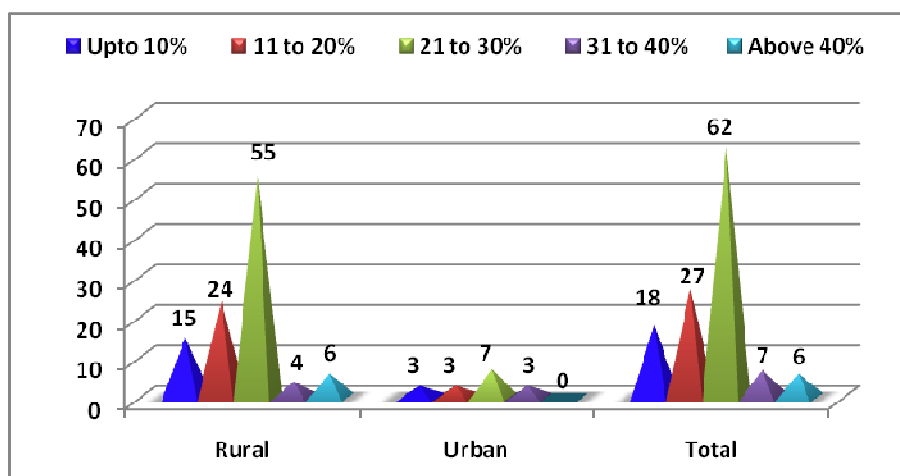
Diagram No.7.9: Utilization of Pension Amount for Clothes by Beneficiaries



Source: Table No. 7.9 in Appendix

In the non beneficiary category, it is reported that 15 percent spent up to 10 percent of their earnings for cloth items, 22.50 percent spent 11 - 20 percent for this purpose, 51.67 percent spent 21 - 30 percent , 5.83 percent spent 31 - 40 percent and 5 percent spent more than 40 percent of the amount for the same purpose. Diagram 7.10 shows utilization of income for clothes by non beneficiaries. (*Refer table no. 7.10 in Appendix*)

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



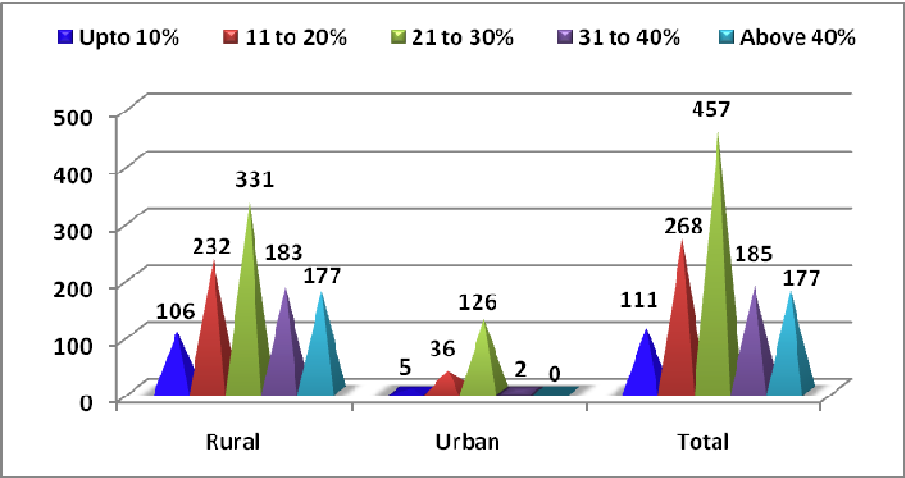
Source: Table No. 7.10 in Appendix

7.5.3 Medical Care Health

Out of the 1332 beneficiaries, 1198 beneficiaries (89.94 %) spent some amount from the pension for medicine. It is reported that 9.27 percent spent up to 10 percent, 22.37 percent utilized up to 11 - 20 percent, 36.15 percent spent 21 - 30 percent for health care. Another 15.44 percent and 14.77 percent spent 31 - 40 percent and more than 40 percent respectively for the same. In rural area, 10.38 percent spent up to 10 percent , 22.55 percent have utilized

an amount between 11 - 20 percent, 32.17 percent spent 21 - 30 percent, and 17.78 percent spent an amount between 31 - 40 percent and 17.20 percent spent more than 40 percent for the medical treatment. In urban centers around 21 - 30 percent was utilized by 74.56 percent of beneficiaries for the medicinal purpose. Diagram 7.11 describes utilization of pension amount for medicines by beneficiaries. (Refer table no. 7.11 in Appendix)

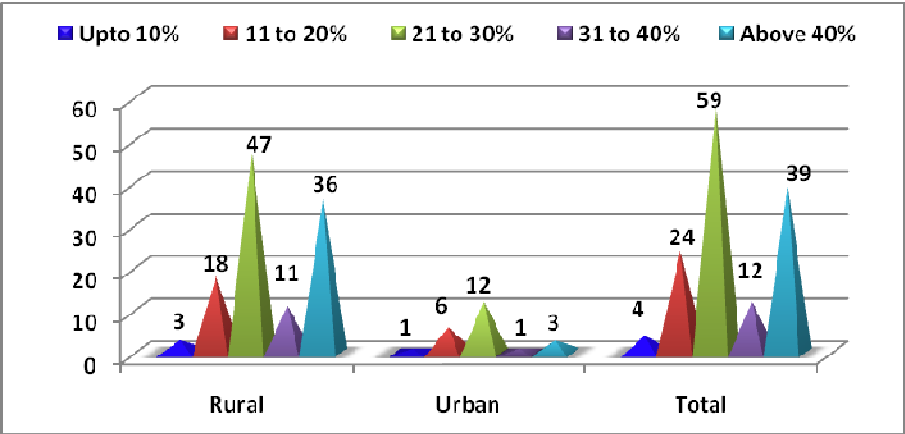
Diagram No.7.11: Utilization of Pension Amount for Medicines by Beneficiaries



Source: Table No. 7.11 in Appendix

In non beneficiary category, 12.20 percent have spent up to 10 percent of the pension amount for medicine, 17.39 percent spent 11 - 20 percent for the same purpose, 42.75 percent spent 21 - 30 percent of the pension amount, 8.70 percent spent 31-40 percent and 28.26 percent spent more than 40 percent. Diagram 7.12 describes utilization of income for medicines by non beneficiaries. (Refer table no. 7.12 in Appendix)

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

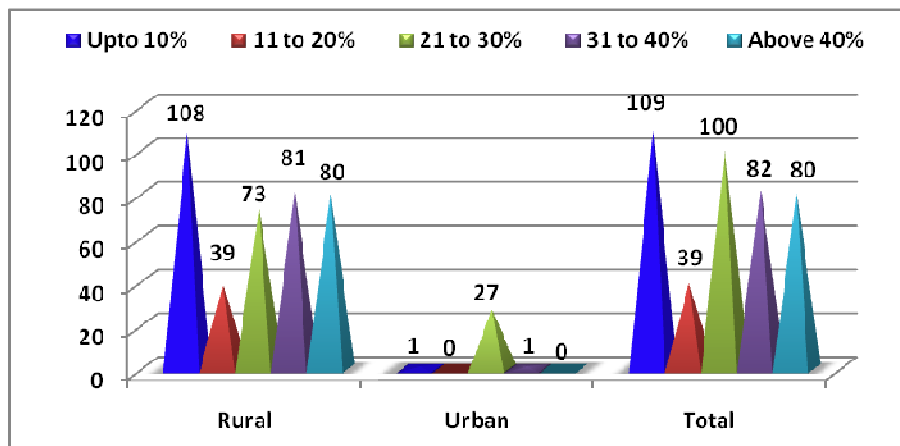


Source: Table No. 7.12 in Appendix

7.5.4 Amount spent for Relatives

Out of the 1332 beneficiaries' contacted for the concurrent evaluation, only 410 beneficiaries (30.78%) spent some amount from their pension for their relatives. Out of that 26.59 percent of the beneficiaries have given up to 10 percent to their relatives, 11 - 20 percent of the amount by 9.51percent of the beneficiaries, 21-30 percent by another 24.39 percent, 31 - 40 percent by 20 percent and more than 40 percent by 19.51 percent of beneficiaries. In rural area, 28.35 percent of the beneficiaries reported that up to 10 percent of the amount they have transferred to their relatives, 11 - 20 percent by 10.24 percent, 21 -30 percent by 19.16 percent, again 31-40 percent by 21.26 percent and more than 40 percent of the amount by 21 percent of beneficiaries. In urban area 93.10 percent of beneficiaries transferred 21-30 percent of the pension amount to their relatives. Diagram 7.13 describes utilization of pension amount for relatives by beneficiaries. (Refer table no. 7.13 in Appendix)

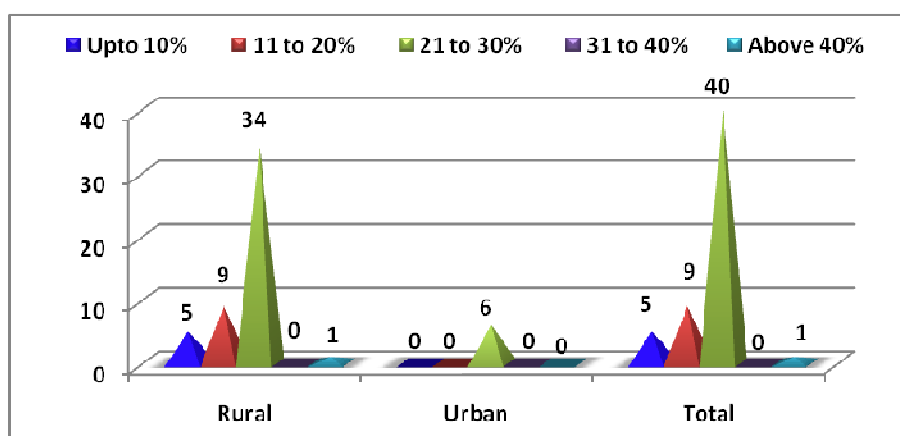
Diagram No.7.13: Utilization of Pension Amount for Relatives by Beneficiaries



Source: Table No. 7.13 in Appendix

Among the non beneficiaries, only 55 non beneficiaries (18.64 %) utilized some portion of their income to relatives. Out of the 55 non beneficiaries 72.73 percent utilized 21-30 percent of their income for their relatives, 11-20 percent by 16.36 percent and up to 10 percent by 9.09 percent of non beneficiaries. In urban area 21-30 percent of income is utilized for relatives by cent percent of non beneficiaries and in rural area by 69.39 percent of non beneficiaries. Diagram 7.14 describes utilization of income for relatives by non beneficiaries. (Refer table no. 7.14 in Appendix)

Diagram No.7.13: Utilization of Income for Relatives by Non Beneficiaries



Source: Table No. 7.14 in Appendix

7.6 Summery and Suggestions

More than 37 percent of the beneficiaries have income from other sources. Those who have income other sources around 39 percent of them got income from agriculture and allied activities and around 40 percent got income from daily wages.

Out of the beneficiaries who have some source of income other than pension, 87.47 percent of the beneficiaries have up to 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. In the state 94.67 percent of beneficiaries utilized some amount from their pension for food, 84 percent for cloth, 89.94 percent for medicine and 30.78 percent have shared some portion of the amount for relatives. It is very important to note that majority of them used to care their health by spending a major share on medicine the pension.

Suggestions

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

Chapter 8

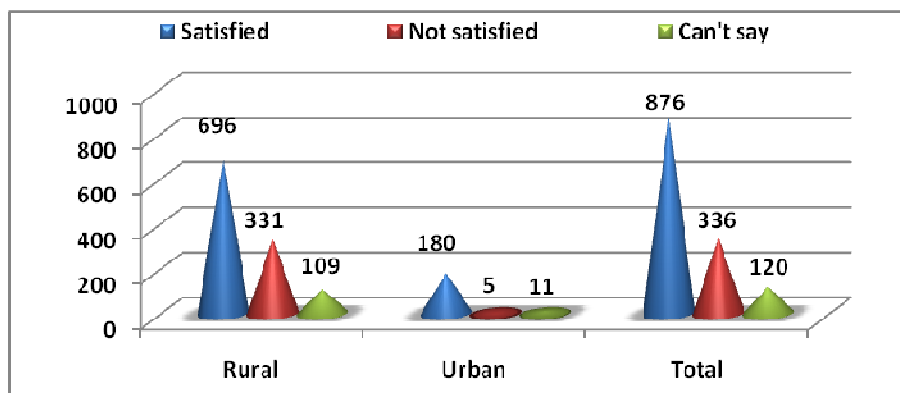
Impression on the Scheme

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

8.1 Satisfaction of the Scheme

There are 1332 beneficiaries surveyed for the concurrent evaluation of IGNOAPS. It is reported that 65.77 percent of them are happy with the scheme whereas 25.23 percent of the beneficiaries are not. Remaining 9.01 percent reported that they have no opinion about the scheme. In rural area, 61.27 percent of them are happy with the scheme, 29.14 percent are not and 9.60 percent of the reported that they can't say anything about the scheme. In urban area 91.84 percent of the beneficiaries are happy with the scheme. Diagram 8.1 illustrates satisfaction of the scheme by beneficiaries. *(Refer table no. 8.1 in Appendix)*

Diagram No. 8.1: Satisfaction of the Scheme by Beneficiaries

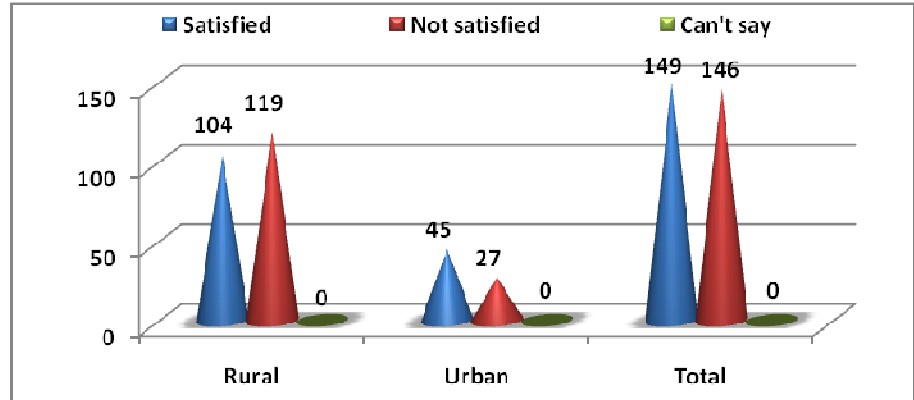


Source: Table No. 8.1 in Appendix

Attempts have been made also to understand the opinion of the non beneficiaries on the scale of satisfaction and the impact of the scheme on the life of persons who are depending on the pension amount under IGNOAPS. Out of the 295 non beneficiaries surveyed 50.51 percent beneficiaries reported that persons benefiting under IGNOAPS are satisfied with the scheme, and 49 percent reported that persons benefiting under IGNOAPS are not satisfied with the scheme. According to the opinion of non beneficiaries 46.64 percent of beneficiaries in rural area and 62.50 percent of beneficiaries in urban area are satisfied with the scheme. Diagram

8.2 shows in non beneficiaries' perspective whether the beneficiaries of IGNOAPS are satisfied. (Refer table no. 8.2 in Appendix)

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

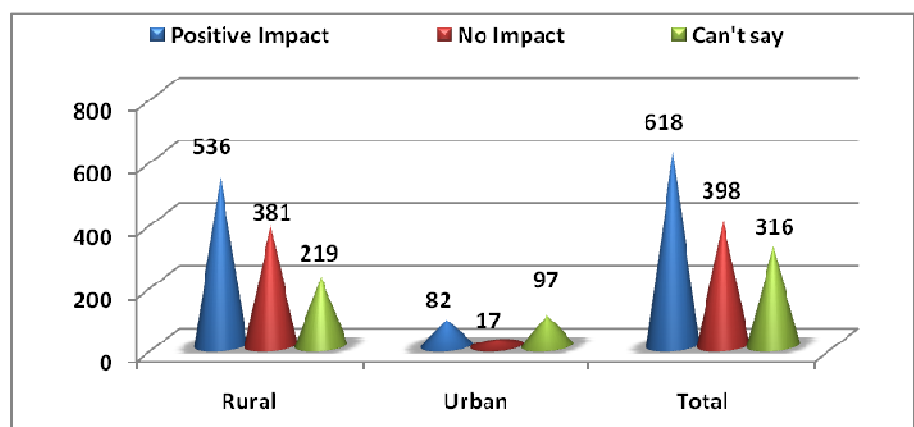


Source: Table No. 8.2 in Appendix

8.2 Impact of the Scheme

Out of the 1332 beneficiaries 618 beneficiaries (46.40%) reported that the scheme have a positive impact on their life, 29.88 percent reported that the scheme have no impact on their life and 23.72 percent of them hesitate to comment or to make opinion on the scheme. In rural area, 47.18 percent of them reported that the scheme have some positive impact on their livelihoods and survival strategy whereas in urban area only 41.84 percent of them are the same opinion. In rural area 33.54 percent of the beneficiaries reported that the scheme have no impact in their life whereas in urban area 8.67 percent of the opined the same. And again in urban area, 49.49 percent of them reported that they are not in a position to make any comment on the issue. Diagram 8.3 describes impacts of the scheme by the beneficiaries. (Refer table no. 8.3 in Appendix)

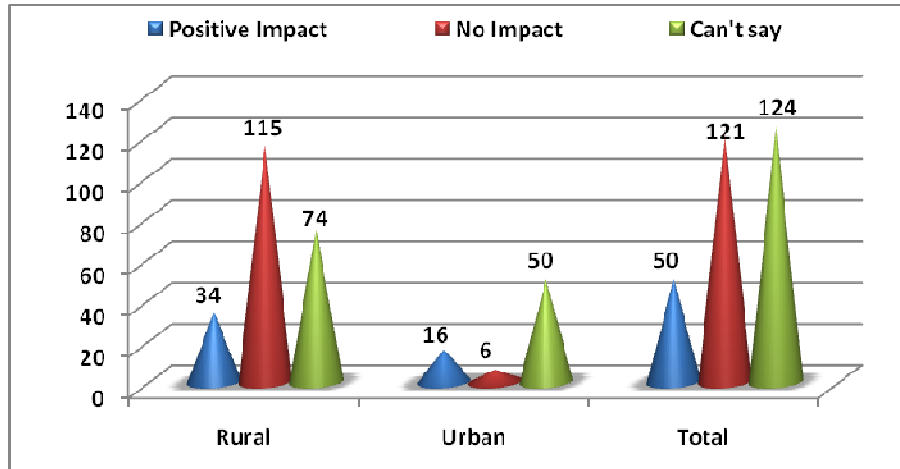
Diagram No. 8.3: Impact of the Scheme by Beneficiaries



Source: Table No. 8.3 in Appendix

Out of the 295 non beneficiaries, 16.95 percent reported that persons benefiting under IGNOAPS have a positive impact on their life, 41.02 reported that persons benefiting under this scheme have no impact on their life and 42.03 percent has no response on the impact of the scheme to the life of the beneficiaries. Diagram 8.4 depicts impacts of the scheme by the non beneficiaries. (Refer table no. 8.4 in Appendix)

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



Source: Table No. 8.4 in Appendix

8.3 Summery and Suggestion

More than 65 percent of the beneficiaries are satisfied with the scheme. In rural area 61.27 percent of beneficiaries are satisfied whereas in urban area 91.84 percent are satisfied.

Majority of the beneficiaries (46.4 %) reported that the scheme has positive impact on their life. As a social security scheme, on the one side IGNOAPS has been appreciated by the beneficiaries and on the other side the pension amount is very negligible to make a positive impact on their life, which is openly expressed. The implication is that the pension amount may be increased.

Chapter 9

Strengthening the Scheme

Strengthening the Scheme

In the State Indira Gandhi National Old Age Pension Scheme is implemented by Revenue Department with the support of Treasury and Postal Department. In the district and the village level the Department of Revenue is handled the scheme. The beneficiary selection is the duty of Revenue Department and those who have at the age of 65 and BPL card holder can apply for the pension. The application form is freely available to the people. The filled application and other supporting documents can be submitted to the Revenue Inspector, (RI) and after the verification; the Revenue Inspector has to recommend the same to the Tahasildar for the approval and sanctioning the pension.

The pension amount is paid in monthly basis through money order. It is the duty of the Treasury Office to disburse the pension amount through money order as per the list provided by the Revenue Department. However, there is no cross verification whether the beneficiary is alive or not. During the field visit at Kodagu District, the evaluation team could not find out some of the beneficiaries as per the list provided by the Revenue Department. The local functionaries of Revenue Department and members of the Gram Panchayats also failed to trace them. The beneficiaries also made complaints that there are unknown names in the list. Delay in disbursement of pension amount is the major complaints raised by the beneficiaries. It is better to implement the scheme by Gram Panchayat with the support of either anganwadi or SHGs. Bio metric card can also be introduced. The disbursement of the pension amount should be done regularly on monthly basis and it is found that the pension amount is the major source of income to the beneficiaries for their daily survival needs like food, medicine, cloth etc.

9.1 Identification of beneficiaries

Beneficiary selection is the duty of the Revenue Department. In general practice, those who fulfill the criteria of the old age pension has to apply directly to the Revenue Department and after the verification by the Revenue Inspector (RI), eligible cases will be recommended for sanctioning to the Tahasildar. In our observation there are non eligible beneficiaries in the list and they are receiving the old age pension. And on the other side, it is also observed that eligible beneficiaries are not fully covered by the scheme. The selection by Gram Sabha may be an answer to avoid ineligible beneficiaries from the list. Therefore, it is recommended that selection should be done through Gram Sabha.

9.2 Verification of BPL Status

The beneficiaries have suggested different kinds of documents for the verification of BPL status. Out of the 1332 beneficiaries surveyed, 60.98 percent opined that for the verification of BPL status income certificate is essential. Another 8.46 percent opined that BPL list is the proof for finalizing the economic status and 15.28 percent reported that copy of the ration card is enough for the fixing up of the economic status. The remaining percent of the beneficiaries stated that the certificate from Gram Panchayat or certificate from the ward member is essential for finalizing their status.

9.3 Verification of Age

Regarding the verification of age, out of 1332 beneficiaries, 75.65 percent of them opined that Voter ID card is essential for the verification of age and 13.33 percent argued that certificate from the medical officer is essential. Another 0.95 percent stated that copy of the ration card is essential for the finalizing the age whereas 10.07 percent proposed that a letter from Gram Panchayat is sufficient for the purpose.

9.4 Verification of 'Alive' Status

It is very essential to ensure the 'alive' status of the beneficiaries of the scheme before releasing the pension amount in each year. Out of 1332 surveyed beneficiaries, 15.09 percent of the opined that a certificate from Gram Panchayat or Tahasildar is essential as evidence of proof for asserting the 'alive' status of the beneficiaries and 56.58 percent had the opinion that election ID card is enough for the purpose. Birth certificate is proposed by 10.84 percent for the purpose. Remaining 14.94 percent opined that copy of the ration card is enough for the purpose and around three percent suggested a fresh survey may be conducted by the Gram Panchayat for ensuring the 'alive' status of the beneficiaries.

9.5 Overlap and interface with State Pension Schemes

In the State there is no overlap in the pension scheme but there is one State sponsored scheme, known as '*Sandhya Suraksha*' which is under implementation. However, at the beneficiary level there is some confusion between IGNOAPS and *Sandhya Suraksha*. Majority of the beneficiaries reported that the pension amount is very low and it is not disbursed in time. When compare to the cost of living and the poor economic status, the opinion of the beneficiaries regarding the pension amount is valid.

9.6 Gender Sensitiveness

Out of the beneficiaries surveyed, around 69.22 percent of them are female. Regarding the gender issues of the scheme, majority of them are not aware of the gender related issues of the scheme. It is noticed that there are number of records submitted along with the application

for the old age pension, like certificate from medical officer, copy of the ration cards, copy of the identity card etc. It is found that without the external support, a woman more than 65 years old who may be a widow or destitute is very difficult to collect these documents. It is better to simplify the formalities for getting pension under Indira Gandhi National Old Age Pension Scheme.

9.6 Summery and Suggestions

- It is better to implement the scheme with the help of biometric cards
- Make arrangements to overcome the delay in pension disbursement.
- Adding of new beneficiaries and deletion of death cases should be done in every month.
- Beneficiary list should be expanded by adding potential beneficiaries.
- Social auditing should be conducted on a pilot basis at Gram Panchayat level.

Chapter 10

Summery, Conclusion and Recommendation

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

10.1: Profile of the Beneficiaries and Non Beneficiaries

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

- More than 69 percent of the surveyed beneficiaries are woman. Therefore one can assert that women are more benefited from this scheme.
- More than one third of beneficiaries are from the age group of 70 -75 and 31.83 percent are from the age group of 65-70 years.
- Three fourth (78.15%) of the beneficiaries surveyed are illiterate and 34.17 percent of their family members are also illiterate.
- More than 35 percent of the beneficiaries belong to OBC, 24.62 percent belongs to SC, 11.26 percent belongs to ST and 28.23 percent belongs to general category.
- More than 96 percent of the surveyed beneficiaries are BPL
- It is very significant to note that 43.92 percent of the beneficiaries are widows and 2.63 percent are unmarried.
- Around 29 percent of the beneficiaries have visual disability and 24.10 percent have locomotive disability
- Majority of the beneficiaries (77.68 %) are not responded about the status of earning members in their family. This is because they are feared that if they say anything about the income of their family members they will be deleted from the beneficiary list.

The profile of the respondents indicates that majority of them are from lowest strata of the society and the scheme has succeeded in reaching the intended beneficiaries. It is better to expand the beneficiaries list by including the eligible people those who are outside the social security net.

10.2: Awareness about the Scheme

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

- More than 83 percent of beneficiaries are aware of the IGNOAPS and more than half of them heard about the scheme through ‘other source of information’ and the remaining by different conventional sources (newspaper, radio, TV Programme, and posters). This is an important finding which may be kept in mind while developing IEC materials and tools for awareness generation.
- Non beneficiaries are not aware of the pension amount. It is very clearly manifested when a question was asked to the non beneficiaries about the amount of pension to a pension holder. The answer varies from the range of below less than Rs 100 to more than Rs 400. This situation needs urgent awareness generation among the potential beneficiaries. It is found that less than half of the non beneficiaries have heard about the scheme through ‘other source of information’ and it is observed that more than 50 percent by conventional methods

10.3: Benefits under IGNOAPS

The amount pension is mainly used by the beneficiaries for the medicine, food and cloths. Majority of the beneficiaries are stayed with their son or daughter, 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 so they regularly take medicines for protecting their health, hence major portion of the amount used for medicine. One of the major advantage of the scheme is beneficiaries can purchase the medicine without depending others.

- Around 94 percent has reported that they received Rs. 400/- per month as pension under IGNOAPS, that is the full amount.
- More than 45 percent of beneficiaries have reported that they have been receiving the pension since for more than last three years and roughly 3 percent of them are newly listed for the scheme.
- More than 86 percent of beneficiaries reported that they received the pension amount by cash. Though the remaining percent have shared that there are different mode of receipts such as ‘directly deposited in the bank’, ‘directly deposited in post office’ , ‘payment of cheque/ draft’ and ‘any other mode’, it is not reflected the field situation . Really, the mode of receipt of pension is by cash. The discrepancy may be due to the

old age related problems of the respondent and the field investigators are asked to report what the respondent says. Only one third of the non beneficiaries have the correct information regarding the mode of receipt of pension and it is reported as cash.

- More than one third (78.45%) of the beneficiaries have reported that the pension amount is received 'at home itself'. And the remaining reported that it is at the office of panchayat / municipality, any other place, More than 50 percent of the beneficiaries have to travel only a distance of less than 6 km. for receiving the pension.
- The pension amount is directly received by the beneficiaries themselves and it is supported by 96.02 percent of the surveyed beneficiaries. It is found that the non beneficiaries are not holding the view.
- The pension disbursement is not very regular in the State and it is reflected by the opinion of the beneficiaries. Around 68 percent of the beneficiaries reported that the pension is not received in every month. The non beneficiaries have wrong information regarding the periodicity of receiving the pension amount.

10.4: Process and Effectiveness of the Present Implementation System

The beneficiaries have to submit the application for the pension under IGNOAPS to the Revenue Department. Along with the application form, age proof certificate from competent authority and proof of BPL status have to be submitted. The applicants are mainly using ration cards, Voter ID card and certificate issued by the medical officer for proving their age and BPL status. The application is verified by the revenue inspector (RI) and eligible application is recommended to the Special Tahasildar for further process and releasing the pension. The pension scheme is implemented by the Revenue Department with the support of the Treasury and the Postal Department. The pension amount is disbursed through money order in every month. Gender, education status and spatial dimensions may have some role in the overall process of getting and submission of applications. Gender, illiteracy and rural background are negative factors in the process of getting an application. It is found an association between 'consideration paid' and vulnerability pattern. Since vulnerable groups are more susceptible to local pressure and power structure there should be some kind of supportive structure in favour of them.

- Around 60 percent of the beneficiaries reported that they have submitted the application for getting pension under IGNOAPS. In the case of the remaining beneficiaries, the applications might have been submitted by the relatives, friends,

local social and political workers .In many cases it is felt that beneficiaries are not aware of it. It is found that 92.38 percent of beneficiaries did not face any problem in getting the application and only 62 have reported that they have faced difficulties. Majority of the 62 beneficiaries are female (45), illiterate (50) and rural (51).

- More than 83 percent of beneficiaries have not paid any amount for approval of their applications. However, around 16 percent have reported 'something' has been paid and in this case there may be under reporting. No doubt, the actual situation may be more than the reported percentage of 16. Out of the 220 beneficiaries who have 'paid some amount' for approval of their application, 146 are female, 207 illiterates and neo literates, 143 marginalized communities (STs,SCs & other backward castes) and rural 143. Again, there are 167 beneficiaries who have reported the exact amount which is paid as 'consideration' for processing the application. In this case more than Rs .400 is paid by 98 illiterates and new literates, 69 marginalized communities, 94 rural inhabitants and 67 women.
- Out of the 1072 beneficiaries 844 (78.73 %) reported that the application was processed in time. There are 228 beneficiaries who stated that their application was not processed in time. It is seen that out of them 216 are illiterates and neo literates, 158 women, 188 marginalized communities 193 rural inhabitants.
- It is noted that 719 beneficiaries responded that their age and other particulars are verified and 264 beneficiaries are aware of the system, procedure and officials who are in charge of the sanction of the application.

10.5: Income and Expenditure Pattern

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

- It is found that around 63 percent of the beneficiaries have only income from the pension. The position varies between the beneficiaries of rural and urban areas. In rural area their share is 54.59 percent whereas in urban area it is 64.26 percent. Therefore their annual income is only Rs.4800. and it is from the pension only. Only 37.16 percent of beneficiaries have some other source of income other than old age pension and the sources are from agriculture and daily wages. .
- Out of the beneficiaries who have some other source of income 87.47 percent of having an annual income of up to Rs. 12000 and 11.37 percent have annual income between Rs.12000- to Rs. 20000.

- In the state 94.67 percent of beneficiaries have utilized some amount from their pension for food, 84 percent for cloth, 89.94 percent for medicine and 30.78 percent utilized some portion of the amount for relatives from the pension amount.
- More than 90 percent of the non beneficiaries are in BPL category and only 15.93 percent of non beneficiaries have some source of income. Therefore, majority of them having the eligibility to become beneficiaries of the scheme. They are potential beneficiaries and they should be included in the social security scheme (IGNPSOA).

10.6: Impression on the Scheme

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

- More than 65 percent of the beneficiaries are satisfied with the scheme. In rural area more than 61 percent of beneficiaries are satisfied whereas in urban area 92 percent are satisfied.
- Around half of the beneficiaries reported that the scheme has positive impact on their life. Since the amount is very trifling, some of them may not be in a position to comment the impact of the scheme on the life and that is why significant number of beneficiary could not respond to the issue. *'It was such a trifling sum of money to argue about!'*, that was the attitude of some the beneficiaries when the question was asked .

10.7: Strengthening the Scheme

In the State there is one state sponsored scheme known as *Sandhya Suraksha*. There is no overlap and interface with IGOAPS and *Sandhya Suraksha*. However, at the local level there is some degree of confusion among beneficiaries and sub state level officials. As it is mentioned ,it is the duty of the Treasury Office to provide the pension through money order as per list furnished by the Revenue Department .However , there is no cross verification whether the beneficiary is alive or not . During the field visit at Kodagu district the evaluation team could not find some of the beneficiaries as per the list provided by the Revenue Department. The local functionaries of Revenue Department, Post Office and Local Government also could not trace them. The social activists and local political leaders made complaints that there are unknown names (counterfeit) in the list .The same situation has been encountered in other districts of the Karnataka State

10.8: Suggestions

- It is better to conduct more awareness through SHGs, Neighborhoods groups, Gram sabha and MGNREGA work site.
- Publicity through mouth to mouth or one to one is more effective in this scheme which may be possible through local institutions.
- It is better to select prime time in TV and radio for the advertising the scheme.
- It is better to use the platform of Gram Sabha for the awareness generation. Schools may another medium which can be used for awareness building .Children can pass over the information to their respective parents and grandparents.
- It is better to implement the scheme through Gram Panchayats with the support of Biometric card. For distributing the pension amount, the service of anganvadi teacher / members of SHGs can be utilized
- The amount of pension may be increased due to the price hike of essential items.
- Monthly basis disbursement of pension amount is very much helpful to the poor beneficiaries.
- Regular monitoring of the scheme is very much essential in sub district, district and state level, which is lacking in Karnataka.
- Majority of the beneficiaries have spent a good amount of pension for medicine. It better to include the beneficiaries under comprehensive health insurance scheme
- It is better to include the beneficiaries under Annapurna / Anthyothaya/ Anna Yojana
- Free medical check maybe arranged by the nearest PHC.
- It is better to implement the scheme with the help of biometric cards
- Make arrangements to overcome the delay in pension disbursement.
- Adding of new beneficiaries and deletion of death cases should be done in every month.

Appendix

Table No. 3.1: Actual Coverage of Beneficiaries

Name of the District	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Gulberga	400	35.21	66	33.68	466	34.99
Kodagu	336	29.58	65	33.16	401	30.10
Mandya	400	35.21	65	33.16	465	34.91
Karnataka	1136	100.00	196	100.00	1332	100.00

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
Gulberga	80	35.87	24	33.33	104	35.25
Kodagu	63	28.26	24	33.33	87	29.50
Mandya	80	35.87	24	33.33	104	35.25
Karnataka	223	100.00	72	100.00	295	100.00

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	362	31.87	48	24.49	410	30.78
Female	774	68.13	148	75.51	922	69.22
Total	1,136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

Table No. 3.4: Gender Profile of the Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Male	99	44.39	48	66.67	147	49.83
Female	124	55.61	24	33.33	148	50.17
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

Table No. 3.5: Religious Category of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Hindu	984	86.62	152	77.55	1,136	85.29
Muslim	117	10.30	30	15.31	147	11.04
Sikh	09	0.79	08	4.08	17	1.28
Jain	04	0.35	01	0.51	05	0.38
Christain	19	1.67	05	2.55	24	1.80
Neo Budhist	02	0.18	00	00.00	02	0.15
Zorastrian	01	0.09	00	00.00	01	0.08
Others	00	00.00	00	00.00	00	00.00
Total	1,136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

Table No. 3.6: Religious Category of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Hindu	199	89.24	59	81.94	258	87.46
Muslim	16	7.17	09	12.50	25	8.47
Sikh	05	2.24	02	2.78	07	2.37
Jain	00	0.00	01	1.39	01	0.34
Christain	03	1.35	01	1.39	04	1.36
Neo-Budhist	00	0.00	00	0.00	00	0.00
Others	00	0.00	00	0.00	00	0.00
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

Table No. 3.7: Age Profile of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Up to 65	117	10.30	14	7.14	131	9.83
65-70	353	31.07	71	36.22	424	31.83
70-75	367	32.31	86	43.88	453	34.01
75-80	210	18.49	22	11.22	232	17.42
80-85	66	5.81	01	0.51	67	5.03
Above 85	23	2.02	02	1.02	25	1.88
Total	1,136	100.00	196	100.00	1,332	100.00

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	54	24.22	03	4.17	57	19.32
65-70	91	40.81	28	38.89	119	40.34
70-75	41	18.39	26	36.11	67	22.71
75-80	23	10.31	13	18.06	36	12.20
80-85	09	4.04	01	1.39	10	3.39
Above 85	05	2.24	01	1.39	06	2.03
No Response	00	0.00	00	0.00	00	00
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

Table No. 3.9: Educational Profile of the Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	880	77.46	161	82.14	1,041	78.15
Literate	195	17.17	21	10.71	216	16.22
Primary	46	4.05	07	3.57	53	3.98
Middle School	04	0.35	06	3.06	10	0.75
High School	08	0.70	01	0.51	09	0.68
Higher Secondary	02	0.18	00	00.00	02	0.15
Graduate	00	00.00	00	00.00	00	00.00
Post Graduate	00	00.00	00	00.00	00	00.00
Others	00	00.00	00	00.00	00	00.00
No Response	01	0.09	00	00.00	01	0.08
Total	1,136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	134	60.09	50	69.44	184	62.37
Literate	61	27.35	17	23.61	78	26.44
Primary	12	5.38	03	4.17	15	5.08
Middle School	08	3.59	01	1.39	09	3.05
High School	05	2.24	01	1.39	06	2.03
Higher Secondary	03	1.35	00	00	03	1.02
Graduate	00	00	00	00	00	0
Post Graduate	00	00	000	00	00	0
Total	223	100	72	100	295	100.00

Source: Field Survey by CRM

Table No. 3.11: Social Category of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
SC	279	24.56	49	25	328	24.62
ST	137	12.06	13	6.63	150	11.26
OBC	390	34.33	88	44.90	478	35.89
General	330	29.05	46	23.47	376	28.23
No Response	00	00	00	00	00	00
Total	1,136	100.00	196	100	1,332	100.00

Source: Field Survey by CRM

Table No. 3.12: Social Category of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
SC	51	22.87	21	29.17	72	24.41
ST	44	19.73	6	8.33	50	16.95
OBC	58	26.01	28	38.89	86	29.15
General	70	31.39	17	23.61	87	29.49
No Response	00	0.00	00	0.00	00	00
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

Table No. 3.13: Economical Status of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
BPL	1,085	95.51	195	99.49	1,280	96.10
APL	51	4.49	01	0.51	52	3.90
Total	1,136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

Table No. 3.14: Economical Status of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
BPL	199	89.24	67	93.06	266	90.17
APL	24	10.76	05	6.94	29	9.83
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

Table No. 3.15: Marital Status of Sample Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	33	2.90	02	1.02	35	2.63
Currently Married	560	49.30	142	72.45	702	52.70
Widow	533	46.92	52	26.53	585	43.92
Divorced/ Separated	03	0.26	00	00	03	0.23
Others	07	0.62	00	00	07	0.53
No Response	00	00	00	00	00	00
Total	1,136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

Table No. 3.16: Marital Status of Sample Non Beneficiaries

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	36	16.14	03	4.17	39	13.22
Currently Married	125	56.05	60	83.33	185	62.71
Widow	61	27.35	09	12.5	70	23.73
Divorced/ Separated	00	0.00	00	00	00	00
Others	01	0.45	00	00	01	0.34
No Response	00	0.00	00	00	00	00
Total	223	100.00	72	100	295	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	304	26.76	80	40.82	384	28.83
Locomotor disability	289	25.44	32	16.33	321	24.10
Hearing disability	108	9.51	18	9.18	126	9.46
Speech disability	09	0.79	01	0.51	10	0.75
Deaf & Dump	229	20.16	24	12.24	253	18.99
Others	197	17.34	41	20.92	238	17.87
Total	1,136	100.00	196	100.00	1332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	42	18.83	17	23.61	59	19.34
Locomotor disability	71	31.84	08	11.11	79	25.90
Hearing disability	16	7.17	05	6.94	21	6.89
Speech disability	03	1.35	00	0.00	03	0.98
Deaf & Dump	14	6.28	00	0.00	14	4.59
Others	77	34.53	42	58.33	129	42.3
might be these are okey health wise	00	0.00	00	0.00	00	00
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	136	11.97	28	14.29	164	12.31
Diabetes	117	10.30	10	5.10	127	9.53
Hypertension and diabetes	106	9.33	07	3.57	113	8.48
Heart disease	66	5.81	01	0.51	67	5.03
Joint / bones related problems	337	29.67	86	43.88	423	31.76
Chest related problems	78	6.87	27	13.78	105	7.88
Any other chronic or critical disease	296	26.06	37	18.88	333	25
might be these are okey health wise	00	00	00	00	00	00
No. Response	00	00	00	00	00	00
Total	1,136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	36	16.14	22	30.56	57	19.32
Diabetes	24	10.76	04	5.56	27	9.15
Hypertension and diabetes	06	2.69	05	6.94	10	3.39
Heart disease	06	2.69	02	2.78	07	2.37
Joint / bones related problem	70	31.39	14	19.44	83	28.14
Chest related problem	12	5.38	02	2.78	13	4.41
Any other chronic or critical disease	36	30.94	23	31.94	98	33.22
Might be these are okay health wise	00	0.00	00	0.00	00	00
No Response	00	0.00	00	0.00	00	00
Total	223	100.00	72	100.00	295	100.00

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	1869	2.65	214	2.09	2083	2.56

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	305	2.37	96	2.33	401	2.36

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	287	15.36	44	20.56	331	15.89
Married Children	682	36.49	121	56.54	803	38.55
Unmarried Children	126	6.74	14	6.54	140	6.72
Parents	105	5.62	13	6.07	118	5.66
Other Relatives	99	5.30	3	1.40	102	4.90
Grand Children	461	24.67	12	5.61	473	22.71
Others	109	5.83	7	3.27	116	5.57
Total	1,869	100.00	214	100.00	2,083	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Spouse	90	29.51	44	45.83	134	33.42
Married Children	79	25.90	24	25.00	103	25.69
Unmarried Children	34	11.15	12	12.50	46	11.47
Parents	23	7.54	0	0	23	5.74
Other Relatives	21	6.88	7	7.29	28	6.98
Grand Children	40	13.11	5	5.21	45	11.22
Others	18	5.90	4	4.17	22	5.49
Total	305	100	96	100	401	100

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	466	24.93	23	10.75	489	23.48
20-30	282	15.09	40	18.69	322	15.46
30-40	428	22.90	77	35.98	505	24.24
40-50	329	17.60	39	18.22	368	17.67
Above 50	364	19.48	35	16.36	399	19.16
Total	1,869	100.00	214	100.00	2,083	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below 20 years	44	14.43	12	12.50	56	13.97
20-30	54	17.70	11	11.46	65	16.21
30-40	62	20.33	24	25.00	86	21.45
40-50	38	12.46	2	2.08	40	9.98
Above 50	107	35.08	47	48.96	154	38.40
Total	305	100	96	100	401	100

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	648	34.71	63	29.44	711	34.17
Literate	245	13.02	73	34.11	318	15.19
Primary	338	18.10	23	10.75	361	17.35
Middle School	238	12.75	20	9.35	258	12.40
High School	247	13.23	24	11.21	271	13.02
Higher Secondary	121	6.48	10	4.67	131	6.30
Graduate	27	1.45	0	0.00	27	1.30
Post Graduate	2	0.11	0	0.00	2	0.10
Others	1	0.05	0	0.00	1	0.05
No Response	2	0.11	1	0.47	3	0.14
Total	1,869	100.00	214	100.00	2,083	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Illiterate	123	40.33	16	16.67	139	34.66
Literate	57	18.69	9	9.38	66	16.46
Primary	24	7.87	8	8.33	32	7.98
Middle School	24	7.87	13	13.54	37	9.23
High School	55	18.03	2	2.08	57	14.21
Higher Secondary	12	3.93	0	0.00	12	2.99
Graduate	7	2.30	0	0.00	7	1.75
Post Graduate	3	0.98	0	0.00	3	0.75
Total	305	100.00	96	100	401	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	592	31.67	57	26.64	649	31.16
Currently Married	1,237	66.19	157	73.36	1,394	66.92
Widow	32	1.71	0	-0.00	32	1.54
Divorced/ Separated	5	0.27	0	-0.00	5	0.24
Others	3	0.16	0	-0.00	3	0.14
Total	1,869	100.00	214	100.00	2,083	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Unmarried	106	34.75	19	19.79	125	31.17
Currently Married	174	57.05	75	78.13	249	62.09
Widow	25	8.20	2	2.08	27	6.73
Divorced/ Separated	0	0.00	0	0	0	0.00
Others	0	0.00	0	0	0	0.00
Total	305	100.00	96	100	401	100.00

Source: Field Survey by CRM

Table No. 3.31: Details of Earning Members - Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	235	12.57	5	2.34	240	11.52
No	215	11.50	10	4.67	225	10.80
No Response	1419	75.92	199	92.99	1618	77.68
Total	1869	100	214	100	2083	100

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	8	2.62	5	5.21	13	3.24
No	46	15.08	3	3.12	49	12.22
No Response	251	82.29	88	91.67	339	84.54
Total	305	100	96	100	401	100

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	1	0.05	0	0.00	1	0.05
Locomotor disability	0	0.00	0	0.00	0	0.00
Hearing disability	0	0.00	0	0.00	0	0.00
Speech disability	0	0.00	0	0.00	0	0.00
Deaf & Dump	2	0.11	0	0.00	2	0.09
Others	0	0.00	0	0.00	0	0.00
No Disabilities	1866	99.84	214	100.00	2080	99.86
Total	1869	100.00	214	100.00	2083	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Visual disability	0	0.00	0	0.00	0	0.00
Locomotor disability	0	0.00	0	0.00	0	0.00
Hearing disability	0	0.00	0	0.00	0	0.00
Speech disability	0	0.00	0	0.00	0	0.00
Deaf & Dump	0	0.00	0	0.00	0	0.00
Others	0	0.00	0	0.00	0	0.00
Total	0	0.00	0	0.00	0	0.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	0	0.00	0	0.00	0	0.00
Diabetes	0	0.00	0	0.00	0	0.00
Hypertension and diabetes	0	0.00	0	0.00	0	0.00
Heart disease	0	0.00	0	0.00	0	0.00
Joint / bones related problems	0	0.00	0	0.00	0	0.00
Chest related problems	0	0.00	0	0.00	0	0.00
Any other chronic or critical disease	0	0.00	0	0.00	0	0.00
Total	0	0.00	0	0.00	0	0.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Hypertension	0	0.00	0	0.00	0	0.00
Diabetes	0	0.00	0	0.00	0	0.00
Hypertension and diabetes	0	0.00	0	0.00	0	0.00
Heart disease	0	0.00	0	0.00	0	0.00
Joint / bones related problems	0	0.00	0	0.00	0	0.00
Chest related problems	0	0.00	0	0.00	0	0.00
Any other chronic or critical disease	0	0.00	0	0.00	0	0.00
Total	0	0.00	0	0.00	0	0.00

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	969	85.30	138	70.41	1,107	83.11
No	167	14.70	58	29.59	225	16.89
Total	1,136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	124	42.03	63	21.36	187	63.39
No	99	33.56	09	3.05	108	36.61
Total	223	75.59	72	24.41	295	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Newspaper advertisements	120	10.56	30	15.31	150	11.26
Radio advertisements / programmes	155	13.64	14	7.14	169	12.69
T. V. advertisements / programmes	103	9.07	26	13.27	129	9.68
Posters	132	11.62	13	6.63	145	10.89
Any other mode / method	626	55.11	113	57.65	739	55.48
Total	1,136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Newspaper advertisements	36	16.14	10	13.89	46	15.59
Radio advertisements / programmes	42	18.83	11	15.28	53	17.97
T. V. advertisements / programmes	25	11.21	09	12.50	34	11.53
Posters	23	10.31	01	1.39	24	8.14
Any other mode / method	97	43.50	41	56.94	138	46.78
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below Rs.100	09	0.79	00	0.00	09	0.68
Rs.100 to Rs.200	15	1.32	01	0.51	16	1.20
Rs.200 to Rs.300	22	1.94	01	0.51	23	1.73
Rs.300- Rs.400	32	2.82	01	0.51	33	2.48
More than Rs.400	1,058	93.13	193	98.47	1251	93.92
Total	1,136	100.00	196	100	1332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below Rs.100	35	15.70	05	6.94	40	13.56
Rs.100- Rs.200	28	12.56	03	4.17	31	10.51
Rs.200 to Rs.300	40	17.94	10	13.89	50	16.95
Rs.300 to Rs.400	55	24.66	15	20.83	70	23.73
More than Rs.400	65	29.15	39	54.17	104	35.25
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below One Year	42	3.70	02	1.02	44	3.30
1-2 Years	151	13.29	22	11.22	173	12.99
2-3 Years	383	33.71	126	64.29	509	38.21
More than three years	560	49.30	46	23.47	606	45.50
Total	1,136	100.00	196	100.00	1332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below One Year	45	20.18	14	19.44	59	20
1-2 Years	29	13.00	12	16.67	41	13.90
2-3 Years	99	44.39	30	41.67	129	43.73
More than three years	50	22.42	16	22.22	66	22.37
Total	223	100.00	72	100.00	295	100

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	117	10.30	09	4.59	126	9.46
Direct Deposit in Bank Account	29	2.55	06	3.06	35	2.63
Payment by Cheque / Draft	15	1.32	01	0.51	16	1.20
Payment in cash	974	85.74	180	91.84	1154	86.64
Any other	01	0.09	00	0.00	01	0.08
Total	1,136	100.00	196	100.00	1332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Direct Deposit in Post Office Account	39	17.49	06	8.33	45	15.25
Direct Deposit in Bank Account	48	21.52	11	15.28	59	20.00
Payment by Cheque / Draft	56	25.11	15	20.83	71	24.07
Payment in cash	65	29.15	39	54.17	104	35.25
Any Other	15	6.73	01	1.39	16	5.42
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Home	871	76.67	174	88.78	1,045	78.45
Panchayat Office / Municipal Office	18	1.58	01	0.51	19	1.43
School Building	15	1.32	01	0.51	16	1.20
Other Public Place	24	2.11	01	0.51	25	1.88
Any Other	208	18.31	19	9.69	227	17.04
Total	1136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Home	64	28.70	36	50	100	33.90
Panchayat Office / Municipal Office	45	20.18	07	9.72	52	17.63
School Building	50	22.42	10	13.89	60	20.34
Other Public Place	63	28.25	16	22.22	79	26.78
Any Other	01	0.45	03	4.17	04	1.36
Total	223	100.00	72	100	295	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Below 3 Kms	574	50.53	92	46.94	666	50.00
3-6 Kms	527	46.39	23	11.73	550	41.29
6 -9Kms	23	2.02	0	0.00	23	1.73
9-12 kms	12	1.06	0	0.00	12	0.90
Above 12 Km	0	0.00	81	41.33	81	6.08
Total	1136	100.00	196	100.00	1332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Below 3 Kms	10	4.48	05	6.94	15	5.08
3-6 Kms	45	20.18	15	20.83	60	20.34
6-9 Kms	38	17.04	07	9.72	45	15.25
9-12 Kms	90	40.36	35	48.61	125	42.37
More than 6 Kms	40	17.94	10	13.89	50	16.95
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

Table No. 5.11: Receiver of Pension by Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Self	1,086	95.60	193	98.47	1,279	96.02
Spouse	13	1.14	01	0.51	14	1.05
Son / Daughter	10	0.88	01	0.51	11	0.83
Grand son / Grand daughter	09	0.79	01	0.51	10	0.75
Other Relatives	07	0.62	00	0.00	07	0.53
Friends	05	0.44	00	0.00	05	0.38
Middleman	05	0.44	00	0.00	05	0.38
Any other	01	0.09	00	0.00	01	0.08
Total	1,136	100.00	196	100.00	1,332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Self	65	29.15	39	54.17	104	35.25
Spouse	54	24.22	10	13.89	64	21.69
Son / Daughter	38	17.04	11	15.28	49	16.61
Grand son / Grand daughter	21	9.42	06	8.33	27	9.15
Other Relatives	10	4.48	02	2.78	12	4.07
Friends	18	8.07	03	4.17	21	7.12
Middleman	10	4.48	01	1.39	11	3.73
Any other	07	3.14	00	0.00	07	2.37
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

Table No. 5.13: Periodicity of Receiving Pension by Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Every month	371	32.66	56	28.57	427	32.06
Once in two months	509	44.81	21	10.71	530	39.79
Once in three months	146	12.85	101	51.53	247	18.54
Once in six months	31	2.73	09	4.59	40	3.00
Once in a year	06	0.53	02	1.02	08	0.60
Uncertain / irregular	57	5.02	01	0.51	58	4.35
Any other	16	1.41	06	3.06	22	1.65
Total	1,136	100.00	196	100.00	1332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Every month	125	56.05	19	26.39	144	48.81
Once in two months	58	26.01	19	26.39	77	26.10
Once in three months	02	0.90	09	12.50	11	3.73
Once in six months	11	4.93	02	2.78	13	4.41
Once in a year	12	5.38	05	6.94	17	5.76
Uncertain / irregular	02	0.90	01	1.39	03	1.02
Any other	13	5.83	17	23.61	30	10.17
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

Table No. 6.1: Submission of Application by the Beneficiaries

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	661	58.19	138	70.41	799	59.98
No	474	41.73	57	29.08	531	39.86
No Response	01	0.09	01	0.51	02	0.15
Total	1,136	100.00	196	100.00	1332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	113	50.67	31	43.06	144	48.81
No	109	48.88	41	56.94	150	50.85
No Response	01	0.45	00	0.00	01	0.34
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Illiterate	9	52.94	41	91.11	137	63.43	467	87.13	50	80.65	604	80.32
Literate	8	47.06	3	6.67	49	22.69	57	10.63	11	17.74	106	14.10
Primary School	0	0.00	1	2.22	18	8.33	10	1.87	1	1.61	28	3.72
Middle School	0	0.00	0	0.00	4	1.85	1	0.19	0	0.00	5	0.66
High School/ Intermediate	0	0.00	0	0.00	8	3.70	1	0.19	0	0.00	9	1.20
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	17	100.00	45	100.00	216	100.00	536	100.00	62	100.00	752	100.00

Source: Field Survey by CRM

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

Category	Yes				No				Total			
	Male		Female		Male		Female		Yes		No	
	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%	Nos	%
Scheduled Caste	1	5.88	9	20.00	53	24.54	156	29.10	10	16.13	209	27.79
Scheduled Tribe	0	0.00	4	8.89	26	12.04	37	6.90	4	6.45	63	8.38
Other Backward	11	64.71	13	28.89	67	31.02	195	36.38	24	38.71	262	34.84
General	5	29.41	19	42.22	70	32.41	148	27.61	24	38.71	218	28.99
Total	17	100.00	45	100.00	216	100.00	536	100.00	62	100.00	752	100.00

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	13	76.47	38	84.44	186	86.11	439	81.90	51	82.26	625	83.11
Urban	4	23.53	7	15.56	30	13.89	97	18.10	11	17.74	127	16.89
Total	17	100.00	45	100.00	216	100.00	536	100.00	62	100.00	752	100.00

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	39	54.93	126	84.56	203	62.85	618	86.19	165	75.00	821	78.94
Literate	25	35.21	17	11.41	85	26.32	79	11.02	42	19.09	164	15.77
Primary School	5	7.04	6	4.03	22	6.81	17	2.37	11	5.00	39	3.75
Middle School	0	0.00	0	0.00	5	1.55	2	0.28	0	0.00	7	0.67
High School/ Intermediate	2	2.82	0	0.00	8	2.48	1	0.14	2	0.91	9	0.87
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	71	100.00	149	100.00	323	100.00	717	100.00	220	100.00	1040	100.00

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	16	22.54	34	22.82	69	21.36	187	26.08	50	22.73	256	24.62
Scheduled Tribe	7	9.86	8	5.37	43	13.31	81	11.30	15	6.82	124	11.92
Other Backward	17	23.94	61	40.94	120	37.15	255	35.56	78	35.45	375	36.06
General	31	43.66	46	30.87	91	28.17	194	27.06	77	35.00	285	27.40
Total	71	100.00	149	100.00	323	100.00	717	100.00	220	100.00	1040	100.00

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	63	88.73	137	91.95	297	91.95	625	87.17	200	90.91	922	88.65
Urban	8	11.27	12	8.05	26	8.05	92	12.83	20	9.09	118	11.35
Total	71	100.00	149	100.00	323	100.00	717	100.00	220	100.00	1040	100.00

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	2	3.45	6	5.50	8	4.79
	>100 to <= Rs.200	3	5.17	13	11.93	16	9.58
	>200 to <=Rs.300	3	5.17	14	12.84	17	10.18
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	19	32.76	58	53.21	77	46.11
Literate	<= Rs.100	4	6.90	6	5.50	10	5.99
	>100 to <= Rs.200	1	1.72	1	0.92	2	1.20
	>200 to <=Rs.300	3	5.17	1	0.92	4	2.40
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	15	25.86	6	5.50	21	12.57
Primary School	<= Rs.100	0	0.00	0	0.00	0	0.00
	>100 to <= Rs.200	1	1.72	1	0.92	2	1.20
	>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	4	6.90	3	2.75	7	4.19
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	1	1.72	0	0.00	1	0.60
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	2	3.45	0	0.00	2	1.20
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		58	100.00	109	100.00	167	100.00

Source: Field Survey by CRM

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

Category		Yes				Total	
		Male		Female			
		Nos	%	Nos	%	Nos	%
Scheduled Caste	<= Rs.100	1	1.72	4	3.67	5	2.99
	>100 to <= Rs.200	2	3.45	2	1.83	4	2.40
	>200 to <=Rs.300	3	5.17	5	4.59	8	4.79
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	7	12.07	16	14.68	23	13.77
Scheduled Tribe	<= Rs.100	1	1.72	2	1.83	3	1.80
	>100 to <= Rs.200	2	3.45	0	0.00	2	1.20
	>200 to <=Rs.300	0	0.00	2	1.83	2	1.20
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	2	3.45	3	2.75	5	2.99
Other Backward	<= Rs.100	2	3.45	3	2.75	5	2.99
	>100 to <= Rs.200	0	0.00	7	6.42	7	4.19
	>200 to <=Rs.300	0	0.00	4	3.67	4	2.40
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	12	20.69	29	26.61	41	24.55
General	<= Rs.100	2	3.45	3	2.75	5	2.99
	>100 to <= Rs.200	1	1.72	6	5.50	7	4.19
	>200 to <=Rs.300	3	5.17	4	3.67	7	4.19
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	20	34.48	19	17.43	39	23.35
Total		58	100.00	109	100.00	167	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	6	10.34	11	10.09	17	10.18
	>100 to <= Rs.200	5	8.62	13	11.93	18	10.78
	>200 to <=Rs.300	6	10.34	14	12.84	20	11.98
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	33	56.90	61	55.96	94	56.29
Urban	<= Rs.100	0	0.00	1	0.92	1	0.60
	>100 to <= Rs.200	0	0.00	2	1.83	2	1.20
	>200 to <=Rs.300	0	0.00	1	0.92	1	0.60
	>300 to <= Rs.400	0	0.00	0	0.00	0	0.00
	> Rs.400	8	13.79	6	5.50	14	8.38
Total		58	100.00	109	100.00	167	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	152	61.54	520	87.10	40	57.14	131	82.91	672	79.62	171	75.00
Literate	65	26.32	61	10.22	25	35.71	20	12.66	126	14.93	45	19.74
Primary School	20	8.10	15	2.51	3	4.29	6	3.80	35	4.15	9	3.95
Middle School	3	1.21	0	0.00	1	1.43	1	0.63	3	0.36	2	0.88
High School/ Intermediate	7	2.83	1	0.17	1	1.43	0	0.00	8	0.95	1	0.44
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	247	100.00	597	100.00	70	100.00	158	100.00	844	100.00	228	100.00

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	47	19.03	148	24.79	23	32.86	49	31.01	195	23.10	72	31.58
Scheduled Tribe	22	8.91	55	9.21	20	28.57	24	15.19	77	9.12	44	19.30
Other Backward	82	33.20	212	35.51	18	25.71	54	34.18	294	34.83	72	31.58
General	96	38.87	182	30.49	9	12.86	31	19.62	278	32.94	40	17.54
Total	247	100.00	597	100.00	70	100.00	158	100.00	844	100.00	228	100.00

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	221	89.47	526	88.11	66	94.29	127	80.38	747	88.51	193	84.65
Urban	26	10.53	71	11.89	4	5.71	31	19.62	97	11.49	35	15.35
Total	247	100.00	597	100.00	70	100.00	158	100.00	844	100.00	228	100.00

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	143	64.13	428	86.29	59	59.00	183	84.33	571	79.42	242	76.34
Literate	53	23.77	53	10.69	32	32.00	25	11.52	106	14.74	57	17.98
Primary School	16	7.17	13	2.62	7	7.00	8	3.69	29	4.03	15	4.73
Middle School	5	2.24	1	0.20	0	0.00	1	0.46	6	0.83	1	0.32
High School/ Intermediate	6	2.69	1	0.20	2	2.00	0	0.00	7	0.97	2	0.63
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	223	100.00	496	100.00	100	100.00	217	100.00	719	100.00	317	100.00

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	49	21.97	146	29.44	22	22.00	47	21.66	195	27.12	69	21.77
Scheduled Tribe	24	10.76	37	7.46	11	11.00	30	13.82	61	8.48	41	12.93
Other Backward	77	34.53	153	30.85	46	46.00	109	50.23	230	31.99	155	48.90
General	73	32.74	160	32.26	21	21.00	31	14.29	233	32.41	52	16.40
Total	223	100.00	496	100.00	100	100.00	217	100.00	719	100.00	317	100.00

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	199	89.24	440	88.71	89	89.00	163	75.12	639	88.87	252	79.50
Urban	24	10.76	56	11.29	11	11.00	54	24.88	80	11.13	65	20.50
Total	223	100.00	496	100.00	100	100.00	217	100.00	719	100.00	317	100.00

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	61	61.00	149	90.85	141	63.23	460	84.10	210	79.55	601	78.05
Literate	21	21.00	11	6.71	64	28.70	68	12.43	32	12.12	132	17.14
Primary School	10	10.00	3	1.83	13	5.83	17	3.11	13	4.92	30	3.90
Middle School	4	4.00	0	0.00	1	0.45	2	0.37	4	1.52	3	0.39
High School/ Intermediate	4	4.00	1	0.61	4	1.79	0	0.00	5	1.89	4	0.52
Higher secondary	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Post Graduate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total	100	100.00	164	100.00	223	100.00	547	100.00	264	100.00	770	100.00

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	17	17.00	38	23.17	53	23.77	155	28.34	55	20.83	208	27.01
Scheduled Tribe	3	3.00	8	4.88	32	14.35	60	10.97	11	4.17	92	11.95
Other Backward	36	36.00	48	29.27	87	39.01	212	38.76	84	31.82	299	38.83
General	44	44.00	70	42.68	51	22.87	120	21.94	114	43.18	171	22.21
Total	100	100.00	164	100.00	223	100.00	547	100.00	264	100.00	770	100.00

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	85	85.00	149	90.85	203	91.03	453	82.82	234	88.64	656	85.19
Urban	15	15.00	15	9.15	20	8.97	94	17.18	30	11.36	114	14.81
Total	100	100.00	164	100.00	223	100.00	547	100.00	264	100.00	770	100.00

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	406	35.74	89	45.41	495	37.16
No	730	64.26	107	54.59	837	62.84
Total	1136	100.00	196	100.00	1332	100.00

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	22	9.87	25	34.72	47	15.93
No	201	90.13	47	65.28	248	84.07
Total	223	100.00	72	100.00	295	100.00

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	138	33.99	54	60.67	192	38.79
Self employment other than agriculture	64	15.76	7	7.87	71	14.34
Daily wages / Labourer	173	42.61	26	29.21	199	40.20
Remittance / Transfer of Income	4	0.99	0	0.00	4	0.81
Interest on FD / Deposits	24	5.91	2	2.25	26	5.25
Others	3	0.74	0	0.00	3	0.61
Total	406	100.00	89	100.00	495	100.00

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	8	33.33	7	25.93	15	29.41
Self employment other than agriculture	4	16.67	4	14.81	8	15.69
Daily wages / Labourer	11	45.83	15	55.56	26	50.98
Remittance / Transfer of Income	1	4.17	0	0.00	1	1.96
Interest on FD / Deposits	0	0.00	1	3.70	1	1.96
Others	0	0.00	0	0.00	0	0.00
Total	24	100.00	27	100.00	51	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Upto Rs.12000	345	84.98	88	98.88	433	87.47
12000 to 20000	55	13.55	1	1.12	56	11.31
20000 to 30000	4	0.99	0	0.00	4	0.81
30000 to 60000	2	0.49	0	0.00	2	0.40
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
Total	406	100.00	89	100.00	495	100.00

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	19	86.36	23	92.00	42	89.36
12000 to 20000	2	9.09	2	8.00	4	8.51
20000 to 30000	1	4.55	0	0.00	1	2.13
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
Total	22	100.00	25	100.00	47	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	240	22.04	0	0.00	240	19.03
11 to 20%	38	3.49	0	0.00	38	3.01
21 to 30%	108	9.92	28	16.28	136	10.79
31 to 40%	213	19.56	12	6.98	225	17.84
Above 40%	490	45.00	132	76.74	622	49.33
Total	1,089	100.00	172	100.00	1,261	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	4	3.36	0	0.00	4	2.58
11 to 20%	15	12.61	0	0.00	15	9.68
21 to 30%	55	46.22	6	16.67	61	39.35
31 to 40%	12	10.08	3	8.33	15	9.68
Above 40%	33	27.73	27	75.00	60	38.71
Total	119	100.00	36	100.00	155	100.00

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%	490	51.69	2	1.17	492	43.97
11 to 20%	153	16.14	28	16.37	181	16.18
21 to 30%	199	20.99	126	73.68	325	29.04
31 to 40%	85	8.97	15	8.77	100	8.94
Above 40%	21	2.22	0	0.00	21	1.88
Total	948	100.00	171	100.00	1,119	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	15	14.42	3	18.75	18	15.00
11 to 20%	24	23.08	3	18.75	27	22.50
21 to 30%	55	52.88	7	43.75	62	51.67
31 to 40%	4	3.85	3	18.75	7	5.83
Above 40%	6	5.77	0	0.00	6	5.00
Total	104	100.00	16	100.00	120	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	106	10.30	5	2.96	111	9.27
11 to 20%	232	22.55	36	21.30	268	22.37
21 to 30%	331	32.17	126	74.56	457	38.15
31 to 40%	183	17.78	2	1.18	185	15.44
Above 40%	177	17.20	0	0.00	177	14.77
Total	1,029	100.00	169	100.00	1,198	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	3	2.61	1	4.35	4	2.90
11 to 20%	18	15.65	6	26.09	24	17.39
21 to 30%	47	40.87	12	52.17	59	42.75
31 to 40%	11	9.57	1	4.35	12	8.70
Above 40%	36	31.30	3	13.04	39	28.26
Total	115	100.00	23	100.00	138	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	108	28.35	1	3.45	109	26.59
11 to 20%	39	10.24	0	-0.00	39	9.51
21 to 30%	73	19.16	27	93.10	100	24.39
31 to 40%	81	21.26	1	3.45	82	20.00
Above 40%	80	21.00	0	-0.00	80	19.51
Total	381	100.00	29	100.00	410	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Upto 10%	5	10.20	0	0.00	5	9.09
11 to 20%	9	18.37	0	0.00	9	16.36
21 to 30%	34	69.39	6	100.00	40	72.73
31 to 40%	0	0.00	0	0.00	0	0.00
Above 40%	1	2.04	0	0.00	1	1.82
Total	49	100.00	6	100.00	55	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	696	61.27	180	91.84	876	65.77
No	331	29.14	5	2.55	336	25.23
Can't say	109	9.60	11	5.61	120	9.01
Total	1,136	100.00	196	100.00	1332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	104	46.64	45	62.5	149	50.51
No	119	53.36	27	37.5	146	49.49
Can't say	00	0.00	00	00	00	0.00
Total	223	100.00	72	100	295	100.00

Source: Field Survey by CRM

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

Category	Sample Beneficiaries Rural	Percentage	Sample Beneficiaries Urban	Percentage	Total	Percentage
Yes	536	47.18	82	41.84	618	46.40
No	381	33.54	17	8.67	398	29.88
Can't say	219	19.28	97	49.49	316	23.72
Total	1,136	100.00	196	100.00	1332	100.00

Source: Field Survey by CRM

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

Category	Sample Non Beneficiaries Rural	Percentage	Sample Non Beneficiaries Urban	Percentage	Total	Percentage
Yes	34	15.25	16	22.22	50	16.95
No	115	51.57	06	8.33	121	41.02
Can't say	74	33.18	50	69.44	124	42.03
Total	223	100.00	72	100.00	295	100.00

Source: Field Survey by CRM