

**GOA INSTITUTE OF PUBLIC ADMINISTRATION AND RURAL
DEVELOPMENT (GIPARD)**

A Study on

“Effective Implementation of Indira Gandhi National Old
Age Pension Scheme/Dayanand Social Security Scheme
in Goa”

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Submitted to:

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Abbreviations/Acronyms

1. BPL- Below Poverty Line
2. DSWO- District Social Welfare Officer
3. DSSS- Dayanand Social Security Scheme
4. EAS- Employment Assurance scheme
5. GSCB-Goa State Co-op. Bank
6. IAY-Indira Awas Yojana
7. ICD Integrated Child Development
8. IGNOAPS- Indira Gandhi National Old Age Pension Scheme
9. LIC-Life Insurance Corporation of India
10. MoU-Memorandum of Understanding
11. MUCB- Mapusa Urban Co-operative Bank
12. NFBS -National Family Benefit Scheme
13. NMBS- National Old Age Pension Scheme
14. NOAPS-National Old Age Pension Scheme
15. NSAP- National Social Assistance Programme
16. OASIS-Old Age Social and Income Security
17. SECC-Socio-Economic Caste Census
18. SGSW-Swarnajayanti Gram Swarozgar Yojana

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Chapter I

Introduction

“Recall the face of the poorest and the weakest man (woman) whom you may have seen, and ask yourself, if the step you contemplate is going to be of any use to him (her). Will he (she) gain anything by it? Will it restore him (her) to a control over his (her own life and destiny? In other words, will it lead to swaraj (freedom) for the hungry and spiritually starving millions?”

...Mahatma Gandhi

“Father of the Nation”

1. Introduction

The prevalent joint family system of India, which used to provide a natural support system to the elderly, is fast eroding due to the changing socio-economic scenario. Increasing number of youth is migrating either from the rural areas to the cities, or to another country, in search of better job opportunities. Often, the elder members of the family are left behind with no one to care for them.

There are instances of parents and grandparents being ill-treated by their children and daughter-in-laws and are deprived of their valuables such as gold, money and property, besides being driven out from their homes and abandoned to live as destitute in the old age homes. As parents, these senior citizens have given their children life, educated them and enabled them to earn a decent living.

Whatever maybe the social problem, the children should realize that it is their bounden duty to care for their parents in their old age and shower with affection and respect. Domestic problems can occur, but elders crave to be wanted and it is cruel to neglect and harass them. One must remember that the wheel of life is constantly turning and youngsters themselves will have to one day turn old and may have to depend on the next generation. Hence, to support the elderly people, the Government has come up with Social Security Schemes.

Social security system is a system of protection of vulnerable and weaker sections of the society provided by the State to enable them to maintain a minimum standard of life. Such support is

relevant in contingencies such as retirement, sickness, old age, unemployment, disability, etc. Many old people receive pension from the government/employers on retirement known as pension. But for many elderly persons, who have not been previously employed in an organized set-up or do not have any source of income face undue hardships.

1.1 Demographic Facts: Size and Growth of Elderly Population (Indian Scenario)

In India, as a result of the change in the age composition of the population over time, there has been a progressive increase in both the number and proportion of aged people.

According to Census of India (2011), there has been a steady rise in the share of elderly population (aged 60 years or above) in the total population over the decades. The proportion of elderly people in the population of India rose from 5.6 percent in 1961 to 7.5 percent in 2001. According to SRS statistical report (2011) it rose further to 8.0 percent.

As per the Old Age Social and Income Security (OASIS) Project 3, the percentage growth in the elderly population is more than double than that of the population as a whole. Both male and female population in India at age 60 today is expected to live beyond 75 years of age. Thus, an average person should have adequate resources to support approximately 15 years post retirement.

In rural areas the proportion of elderly population rose from 5.8 percent in 1961 to 8.1 percent in 2011 and on the other hand in urban areas it rose from 4.7 percent to 7.9 percent during the corresponding period. According to NSSO surveys the proportion of elderly population in rural areas was 7.3 percent during 2004-05 and increased up to 7.6 percent in 2007-08. While on the other hand in urban areas the proportion of elderly population rose from 7.0 percent to 7.2 percent during the corresponding period. It has been observed that the percentage share of elderly to total population remained higher in rural areas than in urban areas.

“The state shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in case of unemployment, Old Age, sickness and disablement and in other cases of undeserved want”
(Article 41 of Indian Constitution deals with the State’s role in providing social security to the

aged, The Constitution of India as on 1 June, 1996, Government of India.). With a view to address these problems faced by the senior citizens, Government of India started with the National Social Assistance Programme (NSAP).

The objective of all these welfare programmes is to improve the quality of life, reduce economic inequality and human deprivation. On these premises the Government both at the Centre and in the States have introduced various intervention schemes to provide social assistance to the needy sections of the society.

1.2 National Policy on Senior Citizens 2011

The centrally supported Social Assistance Programme marks a significant step towards providing financial aid to the society especially the poor people.

This policy provides a broad framework for inter-sect oral collaboration and cooperation both within the government as well as between government and non-governmental agencies. In Particular, the policy has identified a number of areas of intervention—financial security, healthcare and nutrition, shelter, education, welfare, protection of life and property etc. for the wellbeing of older persons in the country.

1.3 Policy Objectives

The foundation of the new policy, known as the “National Policy for Senior Citizens 2011 is based on several factors. These include the demographic explosion among the elderly, the changing economy and social milieu, advancement in medical research, science and technology and high levels of destitution among the elderly rural poor (51 million elderly live below the poverty line). A higher proportion of elderly women than men experience loneliness and are dependent on children. Social deprivations and exclusion, privatization of health services and changing pattern of morbidity affect the elderly.

All those of 60 years and above are senior citizens. This policy address issues concerning senior citizens living in urban and rural areas, special needs of the “oldest old and older women”. In principle the policy values an age integrated society. It will Endeavour to strengthen integration between generations, facilitate interaction between the old and the young as well as strengthen

bonds between different age groups. It believes in the development of a formal and informal social support system, so that the capacity of the family to take care of senior citizens is strengthened and they continue to live in the family. The policy seeks to reach out in particular to the bulk of senior citizens living in rural areas who are dependent on family bonds and intergenerational understanding and support.

1.4 The focus of the new policy:

1. Mainstream senior citizens, especially older women, and bring their concerns into the national development debate with priority to implement mechanisms already set by governments and supported by civil society and senior citizens' associations. Support promotion and establishment of senior citizens' associations, especially amongst women.
2. Promote the concept of Ageing in Place or ageing in own home, housing, income security and homecare services, old age pension and access to healthcare insurance schemes and other programmes and services to facilitate and sustain dignity in old age. The thrust of the policy would be preventive rather than cure
3. The policy will consider institutional care as the last resort. It recognizes that care of senior citizens has to remain vested in the family which would partner the community, government and the private sector.
4. Being a signatory to the Madrid Plan of Action and Barrier Free Framework it will work towards an inclusive, barrier-free and age-friendly society.
5. Recognize that senior citizens are a valuable resource for the country and create an environment that provides them with equal opportunities, protects their rights and enables their full participation in society. Towards achievement of this directive, the policy visualizes that the states will extend their support for senior citizens living below the poverty line in urban and rural areas and ensures their social security, healthcare, shelter and welfare. It will protect them from abuse and exploitation so that the quality of their Lives improves
6. Employment in income generating activities after superannuation will be encouraged. Support and assist organizations that provide counseling, career guidance and training services.
7. States will be advised to implement the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 and set up Tribunals so that elderly Parents unable to maintain themselves are not abandoned and neglected.

8. States will set up homes with assisted living facilities for abandoned senior- citizens in every district of the country and there will be adequate budgetary support.

The policy has one of the components for senior citizens in India and based on this the National Old Age Scheme for senior citizens have been formed.

1.5 National Old Age Pension Scheme

The National Old Age Pension Scheme (NOAPS) under National Social Assistance Programme (NSAP) is a centrally sponsored welfare scheme launched throughout the country on August 15, 1995 to mitigate hardships faced by the destitute old population. Central assistance under the NOAP is available for the aged who are: (a) 65 years or higher and (b) is a destitute with no regular means of subsistence from his/her own sources of income.

The objectives of this programme are:

- a. To ensure national minimum standards of social assistance for vulnerable groups
- b. To be an addition to the benefits that States are currently providing or might provide in future.
 - i. National Old Age Pension Scheme (NOAPS)
 - ii. National Maternity Benefit Scheme (NMBS)
 - iii. National Family Benefit Scheme (NFBS)

The responsibility of identification of the beneficiaries, sanctioning of benefits and disbursement of the same is a responsibility of the State Government/UT Administration. With the rate of the Old Age Pension Scheme being increased to 75 Rs to 200 per month per beneficiary and the introduction of two new Pension Schemes, one each for widows and the disabled in February 2009, the NSAP emerged as one of the important social security programmes. The States were requested to contribute another 200 from their own resources so that a beneficiary could get at least 400 per month.

1.6 Indira Gandhi National Old Age Pension Scheme (IGNOAPS):

With advancement in medical sciences, health care systems, awareness in preventive health care and healthy living, life expectancy has increased. Consequently, the proportion of the elderly population has gone up. The magnitude of their problems has also multiplied. To address these

issues, Government of India as well as the State Governments introduced various schemes for the elderly. Programmes for assistance to voluntary organizations for setting up of Day Care Centers, Old Age Homes, Mobile Medicare Services and the Old Age Pension Scheme were introduced.

National Old Age Pension was introduced by the Government of India on 15 August 1995 and was renamed in the year 2007 as “Indira Gandhi National Old Age Pension Scheme”. Under the National Old Age Scheme, a destitute elderly of 65 years of age and above belonging to Below Poverty Line (BPL) households, earning less than Rs. 6,000 per annum are entitled to a pension of Rs.75 per month. The pension amount was subsequently enhanced to Rs.200 per month. For applicants aged above 80 years, the amount Rs. 500 a month, that is revised in 2011.

The scheme provided pensions only to destitute in the state. The Indira Gandhi National Old Age Pension is implemented through the Gram Panchayats. In district level the department of revenue and in state level the department of social welfare handled the scheme.

1.7 Implementation Process of the Scheme

Eligibility Criteria

The assistance under the sub-schemes of NSAP is applicable only for persons belonging to Below Poverty Line (BPL) category.

Indira Gandhi National Old Age Pension Scheme (IGNOAPS): The eligible age for IGNOAPS is 65 years. The pension is Rs. 200 p.m. for persons between 60 years and 80 years. For persons who are 80 years and above, the pension is Rs.500/- per month.

Identification

For the identification of new beneficiaries, Gram Panchayats/Municipalities should be given the central role. Elected heads and representatives should be sensitized on the criteria and processes of NSAP. The state Government should launch an awareness campaign on NSAP through the media and locally through the Gram Panchayats/Municipalities. Based on the available BPL list, the beneficiaries should be proactively identified by reaching out to their households.

Applications are needed for enrollment of a new beneficiary. A specimen form is given as Annexure. The States may prepare simple format in the local language and make the application forms available widely, free of cost. Also it should be downloadable from the website. Field

level workers/officials should be entrusted with the task of identifying beneficiaries and getting the forms filled up. Also support should be provided to get the requisite certificates from the authorities concerned.

Disbursement of Pension

The guiding principle for disbursement of pension has to be convenience of the beneficiary. Given their physical, social and economic vulnerability, it should be ensured that the beneficiary will not have to travel more than 3 km to access his/her pension account. As far as possible, for people who cannot cover the distance physically, the goal should be to provide door step services.

The possible modes of payment are Banks, Post Office Account, Money Order and Cash disbursement. Since inception of the Scheme, all the above modes of payment were suggested and States have followed different methods based on the convenience of the beneficiaries and feasibility. However the preferred mode of payment should be Bank Account or Post Office Savings Account. At the same time it is observed that in some areas, the spread of banks and post offices across the country is not even. Crediting the pension amount into the bank/post office may not entirely serve the purpose as the old age pension beneficiaries and disabled beneficiaries may find it difficult to travel to the nearest bank/post office branch. In order to deliver the pension at the door step, banking correspondent/banking facilitator model should be adopted as per the instructions issued by the RBI.

Postal Money Order ensures door step delivery of pension, and has been adopted by many States successfully. However, to encourage savings, to ensure financial inclusion, the States should consciously encourage transfer to Bank/Post Office Accounts, which when enabled through IT intervention will result in timely delivery, and there will be no leakage or delays in disbursement.

Payment of assistance in cash to beneficiaries should be adopted only if other modes are not workable. If the payment is to be made in cash, the following measures should be adopted:-

- a. The payment will be disbursed in public meetings such as Gram Sabha in rural areas and Mohalla Committees in urban areas.

- b. The payment should be made on a specific day of every month which is widely publicized.
- c. The amount of pension due will be disbursed to the beneficiaries in terms of Rs.100 denomination by the Block Development Officer or any other officer sub-ordinate to him in rural areas and the District Social Welfare Officer (DSWO) or any officer sub-ordinate to him in the urban areas. The idea is to prevent harassment of the beneficiaries for change etc. which they may not be able to provide.
- d. In extreme hard cases where a beneficiary is found to be incapable of receiving his/her pension due at the specified place of disbursement, door step delivery of the pension dues shall be ensured within seven days.
- e. Necessary arrangements must be made by the BDO/DSWO at the places of disbursement for convenience of the beneficiaries especially during the summer and rainy seasons.
- f. The list of beneficiaries in respect of that particular Gram Panchayat/Ward in vernacular language must be displayed at the place of disbursement for information of general public on the day of disbursement.
- g. Adequate security arrangements must be ensured by the officer concerned at the place of pension disbursement and for transportation of the pension funds.
- h. Receipt of payment shall be taken from the beneficiary and kept on record in the Gram Panchayat/Ward Office.
- i. The name of the beneficiary should be announced in the Gram Sabha/Ward meetings in the presence of all members.
- j. The case disbursement process should be verified specifically in Social Audit.

Allocation of Central Funds –Criteria

Funds are allocated by the Planning Commission for the schemes of NSAP. As per the existing criteria funds are allocated between States/UTs based on the estimated number of beneficiaries under the different schemes of NSAP in each State/UT. The estimated number of beneficiaries for each State/UT is calculated taking into account the Census of 2001 and the poverty ratio determined by the Planning Commission. If the States/UTs report a lower coverage of beneficiaries than the estimated number, the allocation of funds for such State/UT would be based on the reported number.

Till the Socio-Economic Caste Census (SECC) is finalized, the allocation of funds among the States/UTs would be based on the existing criteria as mentioned in the above paragraph. Once the SECC is finalized, the allocation of funds to the States/UTs for the schemes of NSAP would be on the basis of the number of old age, widows and disabled people from among the BPL population once the Socio-Economic Caste Census (SECC) currently under way is finalized. It will be based on criteria fixed by the Ministry of Rural Development.

In case the number of eligible beneficiaries is more than the estimated number of beneficiaries in any State/UT, the expenditure on excess number of beneficiaries can be met from the resources of the State/UT. Three percent of the funds allotted to a State/UT may be used for administrative expenses.

The States/UTs shall intimate the distribution of the total Central Assistance between the sub schemes of NSAP to the Ministry of Rural Development within a month after the allocation of State/UTs is conveyed to them.

As mentioned above, the Central scheme “Indira Gandhi Old Age Pension Scheme” is merged with the State sponsored Old age pension scheme i.e. Dayanand Social Security Scheme under which Rs 1800 is added to the “IGNOAPS” and distributed to the beneficiaries.

Adding of funds from the state government has benefited the old people to a great extent.

Indira Gandhi National Old Age Pension Scheme (IGNOAPS), launched in November 2007, is a component of National Social Assistance Programme (NSAP). Central assistance of Rs 200/- per month per beneficiary is provided to the States under IGNOAPS and States have been urged to contribute Rs. 200/- from their resources.

Table No: 1.7.1 Amount of Contribution of Indira Gandhi old age pension Scheme (central and State)

Sr no.	State	Central Contribution (inRs.)	State Contribution (inRs.)	TOTAL PENSION
1	Bihar	200	0	200
2	Chandigarh	200	0	200
3	J & K	200	0	200
4	MP	200	0	200
5	Assam	200	50	250
6	Punjab	200	50	250
7	Chhattisgarh	200	100	300
8	Jharkhand	200	100	300
9	Odisha	200	100	300
10	Uttar Pradesh	200	100	300
11	Gujarat	200	200	400
12	Karnataka	200	300	500
13	Rajasthan	200	300	500
14	Himachal Pradesh	200	400	600
15	Kerala	200	400	600
16	Maharashtra	200	400	600
17	West Bengal	200	550	750
18	Uttarakhand	200	600	800
19	Andhra Pradesh	200	800	1000
20	Delhi	200	800	1000
21	Tamil Nadu	200	800	1000
22	Telangana	200	800	1000
23	Haryana	200	1000	1200
24	Goa	200	1800	2000
25	Pondicherry	200	1800	2000

<https://www.helpageindia.org/images/pdf/pension-schemes.pdf> (accessed on 28/12/16)

Table No: 1.7.1 shows that Goa and Pondicherry are disbursing the highest pension amount as far as the state contribution of Rs 1800. The lowest amount paid is in states of Assam, Punjab with State contribution of Rs 50 and Rajasthan, Karnataka, Gujarat, Uttar Pradesh, Orissa, Jharkhand, Chhattisgarh with the Pension amount contribution of Rs 100. Demographic profile of the Elderly in Goa

In the two decades that followed Goa's liberation, the state's population growth gained speed with a rise by 34 percent in the 1970s and 26 percent in the 1980s. But it has only been a downward trend, since. According to the latest data released under census 2011, Goa's population has grown only by 8.23 percent since the 2001 census.

Goa's share in the country's total population is just 0.12 percent. From 1961 to 1971, the population growth rate was 34.77 percent. It declined to 26.74 percent between 1971 and 1981 and to 16.08 percent between 1981 and 1991. The growth rate in North Goa is marginally lower at 7.84 per cent percent to that in South Goa of 8.73percent. Population of North Goa district is higher at 8.18 lakh as against South Goa district's 6.40 lakh.

The 2001 Census has shown that the elderly population was only 50566; it increased to 73742 in 1981 to 82507 in 1991 and to 112273 in 2001 and still expected to rise much higher. This is also true of other older age groups. The elderly population aged 70 years and above which had counted just 18768 in 1961 rose to 41711 in 2001. There has been a steady rise in the growth of old age population in Goa since Liberation.

1.8 Indira Gandhi National Old Age Pension Scheme in Goa

In Goa, Indira Gandhi National Old Age Pension was implemented in 1995 through District Rural Development Agency. Initially, the pension amount was Rs 75 per person, later it was raised to Rs 150 and currently the addition of Rs 50 makes it to Rs 200 per person from the centre contribution. This amount was paid in the form of cash earlier which then shifted to transactions through cheques and in the recent times the pension is given directly through bank transaction.

Table No: 1.8.1 Year wise no. of beneficiaries of Indira Gandhi National Old Age Pension Scheme in Goa

Year	Number of beneficiaries	Expenditure (Rupees in Lakhs)
North & South Goa		
1995-96	447	0.67
1996-97	907	9.21
1997-98	1758	9.40
1998-99	2195	24.93
1999-2000	2195	31.80
2000-01	2170	33.67
Only North Goa		
2001-02	1210 (Only North Goa)	10.89 (only North Goa)
North & South Goa		
2002-03	3734	28.99
2003-04	3787	36.09
2004-05	3731	32.54
2005-06	3439	29.75
2006-07	3409	35.11
2007-08	2687	64.49
2008-09	2049	65.23
2009-10	2734	64.56
2010-11	2734	65.64
2011-12	2136	54.64
2012-13	2136	51.24
2013-14	1648	Transferred to Directorate of social welfare
2014-15	1648	
2015-16	1648	
2016-17	1648	

Source: District Rural Development Agency (DRDA), Goa

Table no. 1.2 provides the details of number of beneficiary and expenditure under Indira Gandhi National Old Age pension scheme in Goa. From the FY 2007-08 there is sudden increase in expenditure due to hike in the IGNOAPS from Rs 75/- per month to Rs 200/- per month from the centre Government.

In Goa state, the National Old Age Pension Scheme (NAOPS), has been merged with Dayanand Social Security Scheme, (DSSS) Sponsored by Government of Goa, under Social Welfare Ministry and came into effect from 1st January 2002. Its aim is to provide Financial Assistance to the needy senior citizens. Where, an amount of Rs.2000/- per month is given to each beneficiary under DSSS. DSSS scheme is undertaken by Directorate of Social Welfare, wherein around 69,430 senior citizens are covered out of which 1648 of beneficiaries are covered under the NOAPS by rural development agency.

1.9 Dayanand Social Security Scheme (DSSS)

The Government of Goa introduced the Dayanand Social Security Scheme (DSSS) from January 2002 (under the Goa Dayanand Social Security Rules 2001) to provide financial assistance of Rs 500 per month with an increase of Rs 25 per annum to the most vulnerable sections of the society viz., senior citizens above the age of 60 years, single women and disabled persons up to the age of 60 years.

The benefits under the scheme were available only if the per capita income of the applicant was less than the amount of financial assistance under the scheme and the applicant was not in receipt of financial assistance from any other source.

The first phase (January 2002) of the scheme was implemented through the Life Insurance Corporation of India (LIC) by entering into a Memorandum of Understanding (MoU) in terms of which the Government purchased pension for each pensioner by paying a price computed by LIC based on the age of the beneficiary. The LIC in turn was required to pay pension to the beneficiaries at Rs 500 per month for life with an annual increment of Rs 25.

The second phase (September 2003) was implemented through the Mapusa Urban Co-operative Bank (MUCB) and the third phase (February 2006) through the Goa State Co-op. Bank (GSCB), as disbursing banks for pension. The financial assistance was increased from Rs 500 per month to Rs 750 per month with effect from November 2005 and further to Rs 1,000 per month from April 2007 and since 2017 pension for senior citizen is increased to Rs 2000/- per month.

The scheme is aimed at providing security to the most vulnerable sections of society, irrespective of whether their children earn, provided the beneficiaries income is less than the total amount of pension per year. Today each beneficiary (60 years and above) under the scheme gets a pension of Rs 2000 per month. The monthly pension amount is transferred by electronic clearance system in the individual accounts. The beneficiaries are: Toddy Tappers, Coconut Pluckers, Rickshaw Drivers, Taxi Drivers, Motor Cycle Pilots, Traditional Fisherman, Agricultural Labourers, Bus and Truck Drivers, Bus Conductors and Bus/Truck Cleaners.

Objective of the scheme

The main objective is to provide Financial Assistance to the needy Senior Citizen, Single Women and Disabled Persons. Mental illness Immune Deficiency Persons.

Eligibility Criteria

- a. Senior Citizens/disabled persons/single women who are unmarried and above the age of 50 years: Provided that:
 - i. Senior Citizen: Applied 60 years of age at the time of applicable
 - ii. Single Women: Woman who is above the age of 18 years and includes those whose husband has expired, divorcees deserted or judicially separated women and unmarried women above the age of 50.
- b. Person with Disability:**
 - i. Blindness
 - ii. Hearing/ Speech Impairment
 - iii. Locomotor disability

Pattern of Assistance

State Sector Scheme

Assistance Available under the scheme

Rs.2000per month for Senior Citizens, Widow and Adult Disabled Person etc., Rs 2500 per month for Disabled Children &Rs. 3500 per month whose disability is 90 percent to 100 percent.

Medical Assistance

Senior citizens covered under Dayanand Social Security scheme, who are having Medical Problems requiring continuous medication as part of treatment on producing Medical Certificate

from the Chief Medical Officer/Health officers of the Health Department with the application for claim of Medical Re-imburement will be eligible for availing the medical assistance of Rs. 500 per month. Financial assistance of Rs.1, 00,000/- is provided to DSSS Beneficiaries belonging to persons with Disabilities category for purchase of aids & appliances.

Procedure to avail benefits

Application is to be submitted to the Directorate of Social Welfare in the prescribed format along with the necessary documents.

Check-list of Documents required

1. Birth Certificate or any other valid age proof notified by Government
2. 15years Residence Certificate.
3. Income certificate or Self declaration on 50 rupees stamp paper in Prescribed Format.
4. Ration Card copy.
5. Verification
6. Aadhar Card
7. Disability Certificate
8. Death Certificate of Spouse
9. Marriage Certificate
10. In case of mentally retarded and Autism Legal Guardianship certificate
11. In Case of Unmarried Single Women Self declaration on 50 rupees stamp paper in Prescribed format.

Table No: 1.9.1 Year wise number of beneficiaries and expenditure deatials of Dayanand Social Security Scheme in Goa

Year	Number of beneficiaries	Expenditure by LIC (Rupees in Rs)	Expenditure by State (Rupees in Rs)
June 2013-14	99022	91747350	1763234598
2014-15	101717	107344505	2184918807
2015-16	101286	111553825	21227092635
2016- till February 2017	101187	90369575	2077315640

Source: Department of Social Welfare, Goa

Table number 1.3 provides the details about the number of beneficiaries and the expenditure on pension. The pension amount is contributed through the state government fund and a part of it has been contributed by the Life Insurance Corporation (LIC). The Department of Social Welfare has provided the information from June 2013 onwards. The details of contribution of LIC towards pension and state govt. were unable to get proper information as the concern person from that department has been transferred.

Chapter II

Literature review

This research studies the effectiveness of Old age pension scheme/Dayanand social security Scheme in Goa. It examines and analyzes the Demographic structure of the beneficiaries, pattern of utilization of the Old Age Pension, the attitude of beneficiaries towards the schemes and assesses the loopholes in implementation of the scheme. For which Research articles, Journals, New articles, Research papers on Old age pension schemes implemented in different states of India have been reviewed. Also, to get statistical data Governmental departments websites are reviewed to understand the problems in implementation of the Scheme and the steps which can be taken up to improve the same.

2.1 Review on issues related with senior citizens

- (Goswami, 2013) in the research on "Indian pension system: Pension and Prognosis" highlighted that Indian pension system is passing through a crisis of confidence. Current system are moving in troublesome directions in terms of Demographic aging, Changing social more, Skewed coverage etc. Further he recommended the policy makers to take a fresh view and develop new mechanisms to rejuvenate the pension system.

- (CMIG, 2009) In their research on "Ageing and Society" Deals with the issues old elderly in India. In this modern world most of the families are becoming nuclear. The concept of joint families is given less importance about. This has created an unpleasant living for the old which further makes their situation worse. Currently a lot of NGO's are working on the same and for the cause of elderly.

- (Raju Shiva) States that the needs and problem of the elderly vary significantly according to their age, Socio-economic status, health, living status and other background characteristics. There are many psychological, economic, emotional and interpersonal facets of ageing influencing the social functioning and well being of the individuals in different ways. Due to industrialization and changing trends in the society, it is the urban elderly who are more to face the consequences of this transition as the infrastructure does not meet their needs. The

diversity that has emerged in the ageing process necessitates the efforts to promote effective development, age related policies and programmes.

- (Shaw) In the research on "Social Security and Senior Citizen" emphasizes on the nature of problems faced by the old age people. Problems such as Economic problems(income deficiency and economic insecurity), Physical and physiological problems, include health and medical problems, nutritional deficiency, and the problem of adequate housing, Psycho-social problem which cover problems related with their psychological and social mal adjustment as well as the problem of the elder abuse. The disappearance of large family system in India that "took care of the social security needs of all members" has necessitated provision of social security for senior citizens. Government has taken number of initiatives to address the issues related with senior citizens. These measures are in one or the other way related with social security of the senior citizen like pensions, travel concessions, income tax relief, medical benefit, extra interest on savings, and security of older persons.

2.3 Review on Demographic profile of Senior Citizens

- (Singh, 2013) in the research on "Ageing population in India" found that the elderly population of India is expected to rise about 8 percent of the total population in 2011 to about 20 per cent of the total population in 2050. Further he suggested that the government and private sector to come together in areas such as health, education and caring for the elderly also needs to be carefully explored. It is important that the financial issues are given more significance in the context of population ageing. Since most of the elderly are illiterates, special efforts should be taken to make them aware about such schemes.
- "India rank second among the countries of the world in terms of absolute number of ageing in China. The proportion of persons aged above 60 in India rose from 5.5. per cent in 1951 to about 8.3 per cent in 2011 roughly 93 million people. It is estimated that the 60 plus population will increase from 160 million in 2013 to 198 million by 2030. This calls for proper implementation of the schemes for the old and regular monitoring of the same so that everything works in a proper channel and direction(Baruha, 2015).

- (Venkatesh & Vanishree, 2013) in their research on " Awareness of Pension Schemes among unorganized sector: An empirical study" Elaborated on the awareness of pension schemes among the unorganized sector in India. the study was based on the hypothesis i.e. **a.** demographic profile have higher effect on employability **b.** there is a positive correlation between income level and contribution for old age scheme **c.** awareness of pension schemes are affected by place of belonging and marital status. the study revealed that the demographic profile of the respondents have no significant influence on their employability. The awareness level regarding various old age pension schemes provided by either government or private players are not significantly affected by the marital status or place of belonging of the respondents. The contribution of the unorganized sector to the Indian economy is immense hence government is required to handle the unorganized sector more appropriately.
- According to (United Nation, 2015)"The global share of the population has increased from 9.3 percent in 1990 to 11.7 percent in 2013 and will continue to grow and is expected to rise by 21.1 percent by 2050. There are major social and economic consequences of ageing like poverty, prevalence of diseases, disability, pressure on health expenditure etc. for which the countries needs to look into.
- (Chathukulam, Rekha, & Thilakan, 2012) Evaluated the Indira Gandhi Old Age Pension in the state of Kerala. In the structure of the beneficiaries, it was found that 60 percent of the beneficiaries surveyed were women. The study revealed that women are more benefitted from IGNOAP scheme. Furthermore, more than 80 percent of the beneficiaries are above 70 years of age and more than 75 percent of surveyed beneficiaries are BPL. In terms of effectiveness, the study observed that there is no separate monitoring and supervision mechanism followed. This gives a scope for improvement of the functioning of the appointed body for the state which would bring strengthening of the same. The pension amount should be increased due to price hike and regular monitoring is required in order to make the scheme function better.

2.4 Review on evaluation study on NOAP in different state

- A study carried out by (Shekhar, 2015) focuses on the role played by the Gram Sabha in implementation of the scheme. The majority of the village population consists of *dalits* and tribes. Dalit population stands at 733 individuals and the tribal population are 513 individuals. The study reveals that most of the people were aware of the pension scheme but almost none availed it. People believed that it is the Sarpanch who gets to decide the distribution of the pension amount. The situation was so worse that people informed that those who were close to the Sarpanch could avail the pension amount. This concludes with suggestion that strict monitoring and assessment would help poor people avail the pension amount and help them have a financial aid.
- The research titled “Evaluation report on IGNOAPS in Jammu & Kashmir State (2009-10) & (2010-11)” carried out by (PAD J&K, 2011) was mentioned on how the pension is distributed among the elderly. Majority of beneficiaries were feeling themselves socially and economically secure as a result of pension being provided to them. One of the major findings of the study was the cases found availing the benefits below 60 years of age. Furthermore, it reflects the careless attitude of the welfare department in implementing the scheme. However, the pension amount is too little to help the elderly have a better life in terms of financial security.
- A study conducted by (Garroway, 2013) speaks about the schemes provided to elderly people. He stated that the pension forms the core of India’s fledging minimum social protection floor. The paper provided an evaluation of NSAP’s two important schemes i.e. Old age pension scheme and widow pension scheme. This study found out that these pensions have helped in reducing the poverty to a great extent and lot more to improve and played a major role of protecting the vulnerable role in India.
- (Lal, 2015) Highlights about the welfare scheme for old age people and evaluate how this scheme is implemented. The researcher stated that majority of the respondent’s falls in the age group of 65-70 years followed by 71-75 years. This further suggests that the village panchayats is following the rules and regulations of NSAP. The benefits of NOAP schemes

have been effectively delivered by the implementing authorities ensuring only people applicable could get the benefits. However, there is always scope for improvement in the areas of regular release of funds for disbursement.

- The study on (Pension Social Security Schemes and the Elderly) throws a light on social security benefits and its impacts, source of awareness of schemes and purpose of using social security amount, profile of the beneficiaries, spending pattern of the amount received. Majority of the people spends on the basic needs such as food and clothing. The study found that women are more likely to give away their pension amount to spouse or children than men. Providing social security to the aged is a challenging thing and social security amount is the major source of income for elderly. It is also found that all the listed problems, women outnumber men. At last, family nature is the most important factors in influencing life satisfaction of the elderly.
- The study carried out by (PRC, 2009) on the “Evaluation on NOAPS” Evaluated the important schemes such as: Employment Assurance Scheme (EAS), Indira Awas Yojana (IAY), Swarnajayanti Gram Swarozgar Yojana (SGSY), Integrated Child Development (ICD), and National Old age Pension Scheme (NOAPS) in four different districts of Jammu & Kashmir. It also focuses on some facts and functioning of NSAP. It has been observed that decline in fertility rate and increase in the life expectancy, had lead to increased number of old age people and funds allotted by NSAP do not match the same. The number of old destitute women is higher than men but no separate allocation have been marked for women. Further, district level screening committees hardly meet which leads to delays in the sanctioning of new cases and disbursement of the payments.
- The study on(welfare measures for the elderly in Goa) highlights all the initiatives that the government has taken up to support the elderly to live a healthy and a better life in terms of financial aid. Some of these are, providing pension and other related schemes, recreation centre, homes for aged, day care centre’s, grandmothers club etc. It’s been found that these measures have really helped the elderly in Goa to live life more easily. Government has taken up this step so that the elderly spend the rest of their life in dignity, peace and free

from any kind of anxiety. Furthermore, the government has realized that elderly who do not have children, and hence started with the free medical facilities and other facilities as well.

- (vasudeva, 2008)in her research on “performance of social pensions in the state of Rajasthan” states that the scheme was launched in 1995 as a part of NSAP. Later, the implementation of program was shifted to the state government from 2002/03 which resulted in weak ownership. Resulting in diversion of transfer of money for other purposes or in payment delays. The main issue/problem faced by the pensioners understand the eligibility criteria’s, followed by time for compiling and cost of compiling the documents. The complicated procedure makes the elderly step back from applying for the same. As far as the government part is concerned it’s reaching out to maximum people and helping the elderly avails the benefits of the same.
- (Chathukulam; Balamurali &Rekha, 2012)in their research on evaluation f IGNOAPS in the state of Tamil Nadu highlights that more than 85 percent of the beneficiaries have reported that they have submitted the application for getting IGNOAPS. It is important to note that majority of the beneficiaries under this scheme fully depend on the pension amount to meet their daily needs. The satisfaction level with the scheme is rated high by the beneficiaries. Some of the important point suggested in this paper are awareness about the scheme to the people can be created through SHG’s, and the amount of the pension to be increased due to price hike of the essential items.
- The study carried out by Planning Department, (Planning Department, Government of Himachal Pradesh on “Beneficiaries under Old Age, Widow and National Security Pension Scheme” in the state of Himachal Pradesh found out that 28 percent of the beneficiaries live alone and 30 percent of the pensioners have no source of living other than the pension amount. It is also observed that pensions have resulted in socio-economic development of the pensioners and more social acceptability and enhanced dignity. There are also cases found where the beneficiaries were found ineligible for the pension scheme on the basis of income criteria which was found to be as high as 23.5 percent. The study states that the little more intervention by the government along with strict monitoring would make it better in

terms of functioning.

- (Helpage India, 2008)in their study on “The social Pension in India: A participatory study on the poverty reduction impact and role of monitoring groups” focuses on a general situation prevailing in India related to the old age pension scheme. The weakening Families and social support system and growing number of older people resulted in government of India playing a bigger role providing social safety net. The older population has increased from 5.3 percent in 1961 and is expected to rise 9.9 percent by 2021. Due to these schemes it was found that poverty fell down from 60 percent to 42 percent. Most of the elderly reported that 5 percent of their pension amount is spent on the education of their grand children. Pension plays a very important role for them. Some of the respondents said “Conditions would have been worse without pension”.
- The study carried out in the Peren district of Nagaland by the Directorate of evaluation, Kohima, 2013reveals that during 2006-07, 1167 beneficiaries were covered under SOAP and NOAP. The funds for implementation of NOAP and SOAP for Peren district increased from 6.18 lakh in 2002-03 to 17.79 lakh in 2006-07. Loopholes existed in the pension system and many beneficiaries did not receive full amount. To tackle verification and recommendation of beneficiaries by village council/town council members along with registrar of births and deaths should be made compulsory

The review of literature has given the insights on different aspects related to the senior citizen and about NOAP in different parts of the country on issues related to senior citizens, demographic profile of senior citizens, evaluation study on NOAP.

Chapter III

Research Methodology

3.1 Rational of the study

National Old Age Pension Scheme & Dayanand Social Security Scheme tries to provide Social Security to the Senior Citizens of Goa. But how far it has been effectively implemented and has impact in the life of the aged are the questions often raised by the people. Thus the study has focused on actual implementation and overall impact of the Scheme.

3.2 Objectives of the study

The research was based on the following objectives:

- To study the pattern of utilization of the Old Age Pension.
- To analyze the attitude of beneficiaries towards the scheme.
- To assess the loopholes in implementation of the scheme.
- To suggest recommendations for effective implementation of the scheme.

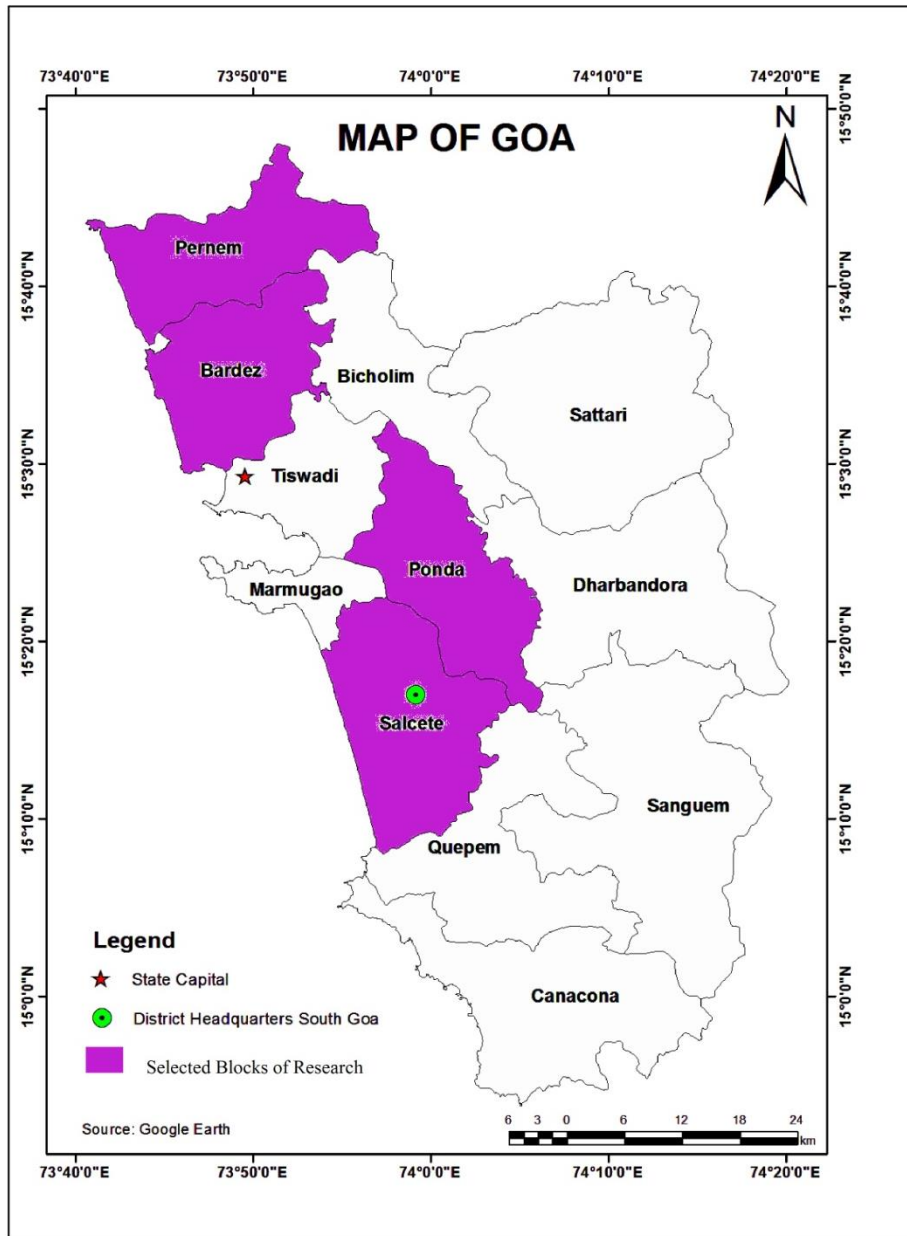
3.4 Hypothesis

- BPL Status and Income Level are statistically independent.
- There is no relationship between Financial support and Medical expenses
- There is no significant difference between gain respect in family and economic stability.

3.5 Area of the study

A study is carried out mainly in the rural areas and data is collected from Senior Citizens. The study has covered both the Districts of Goa i.e. North & South Goa wherein equal number of beneficiaries are chosen from both the districts on the bases of highest number of beneficiaries at block and panchayat level. From each district, two blocks are selected on the basis of number of beneficiaries and further, villages having highest number of beneficiaries under NOAPS are selected from each block. Details of area covered in study are as follows.

Fig. 3.5.1 Selected Blocks of Study Region



Source: Author, 2017

The areas highlighted are the Taluka's selected for the research purpose. These blocks are selected on the basis of having highest number of old age beneficiaries and hence further study is carried out.

Table No: 3.5.1 Details of Districts, Blocks and Village Panchayats covered under Data Survey

Sr. no	District	Bolck	Village Panchayat
1	North Goa	Pernem	V.P Corgao, V.P Dhargal, V.P Virnoda & V.P Poroscodem
		Bardez	V.P Thivim, V.P Nachinola, V.P Moira, V.P Aldona, V.P Pilerne, V.P Pirna, V.P Nerul, V.P Socorro, V.P Pomburpa, V.P Ucassaim, V.P Reis Mogos, V.P Penha-De-Franca
2	South Goa	Ponda	V.P Bandora, V.P Priol-Veling, V.P Shiroda, V.P Panchwadi
		Salcete	V.P Loutolim, V.P Mazorda, V.P Nuvem, V.P Rachol, V.P Dhavorlim, V.P Navelim V.P Chandor-Cavorim, V.P Guirdolim V.P Paroda, V.P Ambelim, V.P Velim V.P Cavelossim, V.P Orlim, V.P Carmona, V.P Sarzora, V.P Curtorim, V.P Macasana, V.P Aquem-Baixo

Source: DRDA, Goa

Fig. 3.5.2 Village Panchayats covered in the research study under data survey



Source: <http://packersnmovershyderabad.com/movers-and-packers-hyderabad-to-go>

3.6 Source of data

In order to achieve the objectives, both primary and secondary method is used to collect data. Primary data is collected in two ways. Firstly, a questionnaire survey for beneficiaries and other semi-structured interview schedules were carried out with stakeholders of the local representatives and officials of implementing agency. The secondary data is collected through books, literature, official records, articles, journals.

3.7 Sample Design

For the purpose of this study, simple random sampling method is used to collect data. The total sample size consists of 292 beneficiaries. The sample population for the semi-structured face to face interviews consisted of 30 local representatives, functionaries and senior officials.

3.8 Tools of Analysis

Data is analyzed keeping in the view the objectives of the research and scope of the study. The nature of data is analyzed through statistical method in the form of frequency, percentage etc

Chapter IV

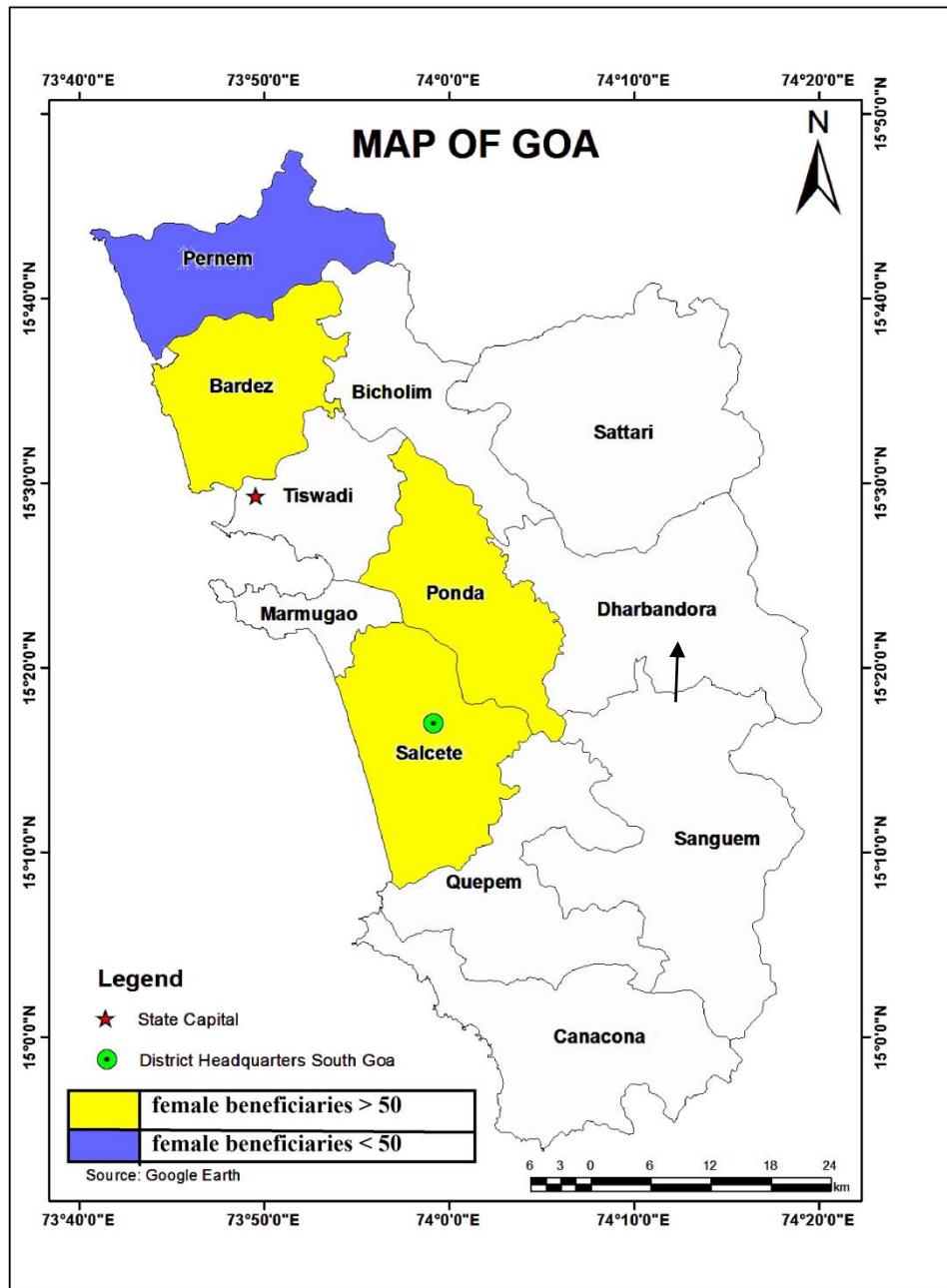
Data analysis and interpretation

This chapter analyzes the details of the beneficiaries of old age pension in the state of Goa. It examines the Demographic structure of the beneficiaries, pattern of utilization of the Old Age Pension and attitude of beneficiaries towards the schemes.

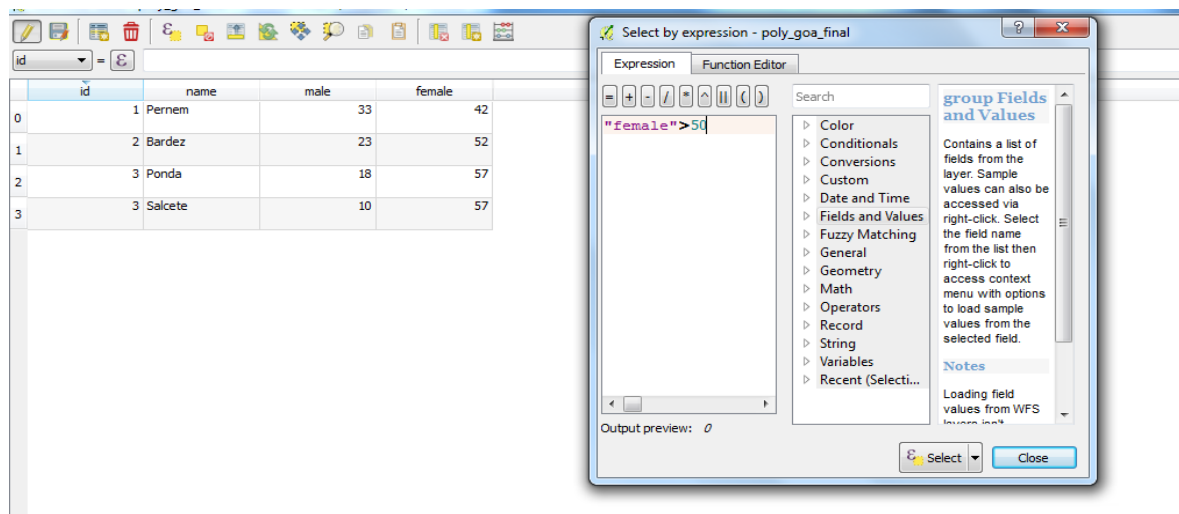
Basically Blocks with highest number of beneficiaries i.e. Pernem, Bardez, Ponda and Salcete were selected. The total sample size was 292 from all four blocks which makes it to 75 beneficiaries from each block. But because the list of DRDA was not updated we could attain the target of surveying only 67 beneficiaries from the Salcete block.

4.1 Demographic data of beneficiaries

Fig. 4.1.1 Highest number of female beneficiaries in the research blocks



Source: Author, 2017

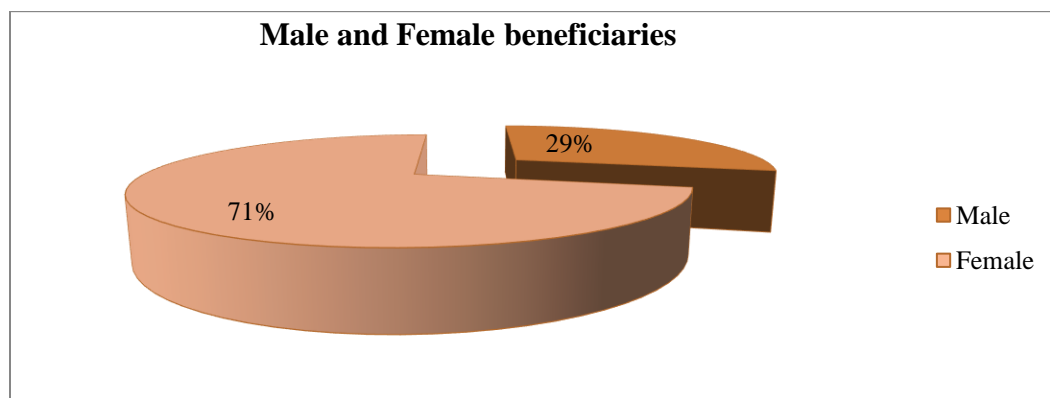


Attribute query was applied to know, among the four study blocks which block has highest number of female beneficiaries i.e. more than 60 percent out of the selected sample size of each block. It was understood that blocks of Salcete, Ponda and Bardez has females beneficiaries more than 60 percent and this due to increased sex ratio, early male deaths, etc.

Table: 4. 1.1 Details of Sex

Sr. no.	Sex	No of Beneficiaries
1.	Male	77
2.	Female	215
	Total	292

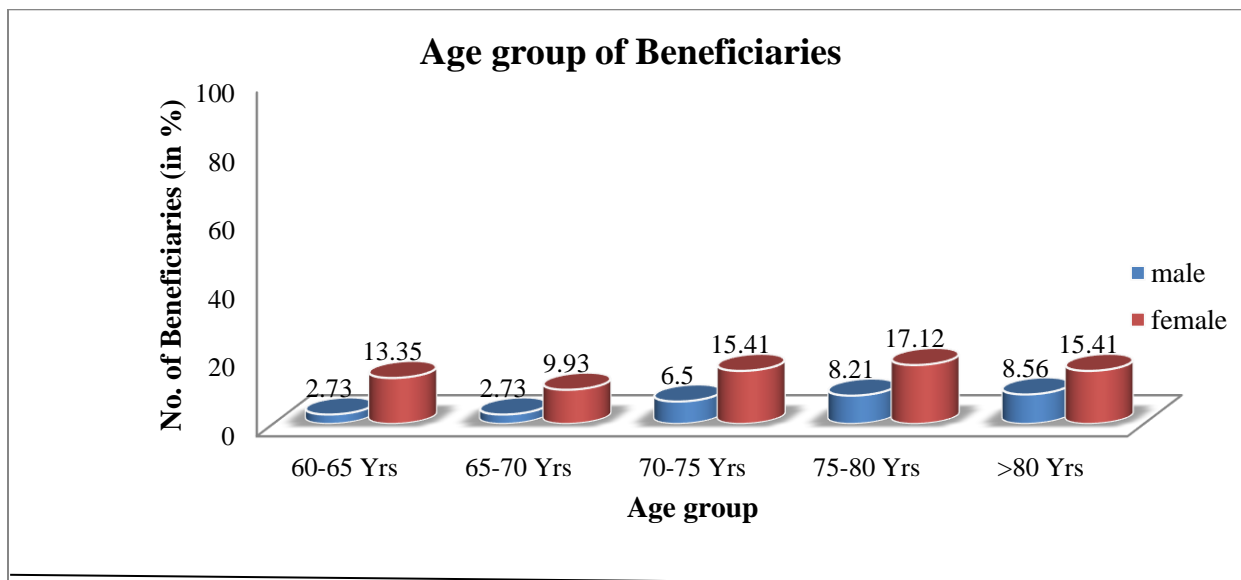
Fig. 4.1.2: Percentage of male and female beneficiaries in the research blocks



Source: Author, 2017

Fig 4.1.2 shows the number of male and female beneficiaries of the research study. From the graph it is seen that the percentage of female population is more than the male beneficiaries i.e. 71.23 percent compared to male beneficiaries i.e. only 28.76 percent.

Fig. 4.1.3: Age Group of beneficiaries in the research blocks



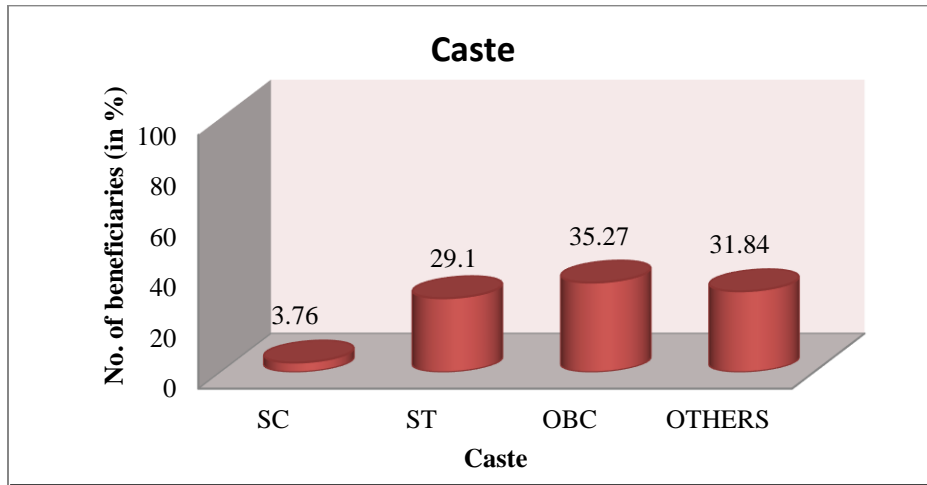
Source: Author, 2017

Fig 4.1.3 shows the age group of beneficiaries for which male and female beneficiaries are being categorized. It is being categorized as 60-65 yrs, 65-70 yrs, 70-75 yrs, 75-80 yrs and 80 above. The figure indicates clear dominance of female beneficiaries over male beneficiaries in all the age groups that are being made. As far as male beneficiaries are concerned, age group of 80 and above shows more number of beneficiaries where as for female the dominance is seen in the age group of 75-80 yrs.

Table no. 4.1.2. Details of caste of respondents

Sr. no.	Caste	No of Beneficiaries
1.	SC	11
2.	ST	85
3.	OBC	103
4.	Others	61
	Total	292

Fig. 4.1.4: Details of caste of beneficiaries in the research blocks



Source: Author, 2017

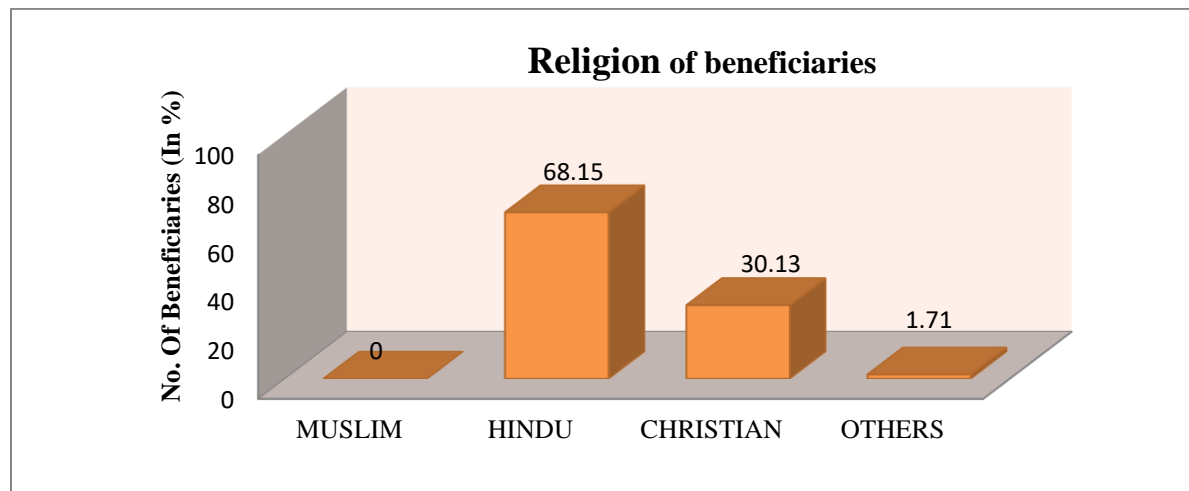
Fig. 4.1.4 gives details of the distribution of beneficiaries in different castes. These beneficiaries are Scheduled Caste, Scheduled Tribes, Other Backward Class and others caste. It is observed that the highest number of beneficiaries belongs to OBC category with 35.27 percent followed by other caste i.e 31.84 percent, Scheduled tribes with 29.1 percent and lastly scheduled caste with 3.76 percent.

Table no. 4.1.3 : Details of religion of respondents

1. Religious

Sr. no.	Religious	No of Beneficiaries
1.	Muslim	7
2.	Hindu	193
3.	Christian	87
4.	Others	2
	Total	292

Fig 4.1.5: Details of religion of beneficiaries



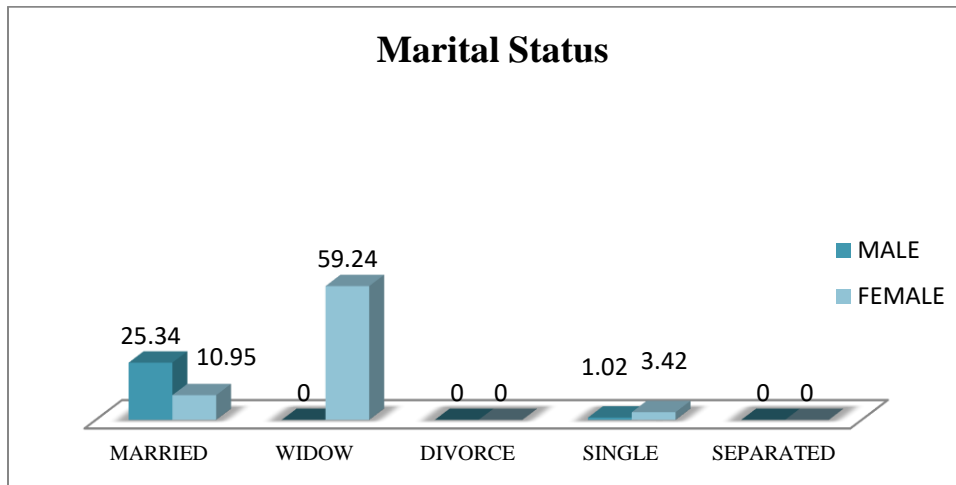
Source: Author, 2017

Fig. 4.1.5 indicates the details of the religion of beneficiaries. It is observed that the majority of the old age pension beneficiaries belong to the Hindu religion i.e 68.15 percent followed by Christian with 30.13 percent and others contributing to 1.71 percent. Striking point to be noted is that none of the beneficiaries belong to Muslim religion.

Table 4.1.4: Details of marital status of respondents in numbers

Sr. no.	Marital Status	No of Beneficiaries
1.	Married	106
2.	Widow	173
3.	Divorce	13
4.	Single	0
5.	Separated	0
	Total	292

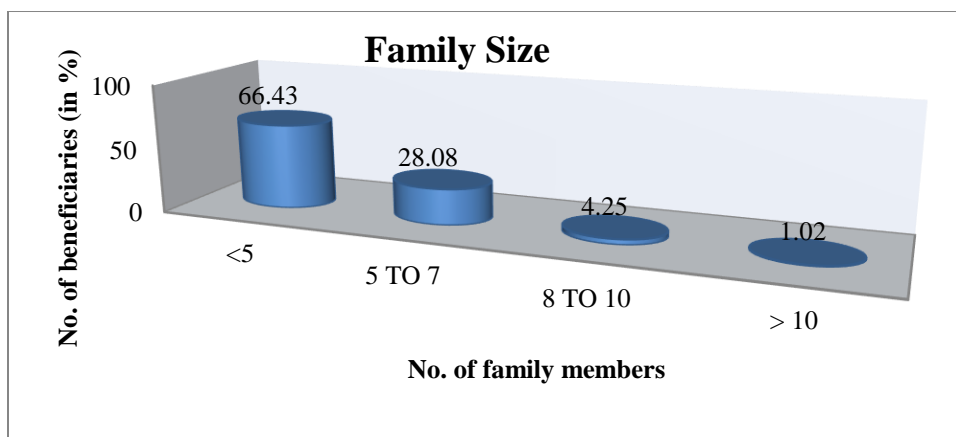
Fig 4.1.6: Details of marital status of beneficiaries



Source: Author, 2017

Fig. 4.1.6 depicts the marital status of the beneficiaries. 59.23 percent of the female beneficiaries are widow, 10.95 percent were found to be married and only 3.42 percent were found to be single. In case of male beneficiaries 25.34 percent were married where as only 1.02 percent were found to be single and the reason for higher number of female beneficiaries is higher life expectancy of women than men.

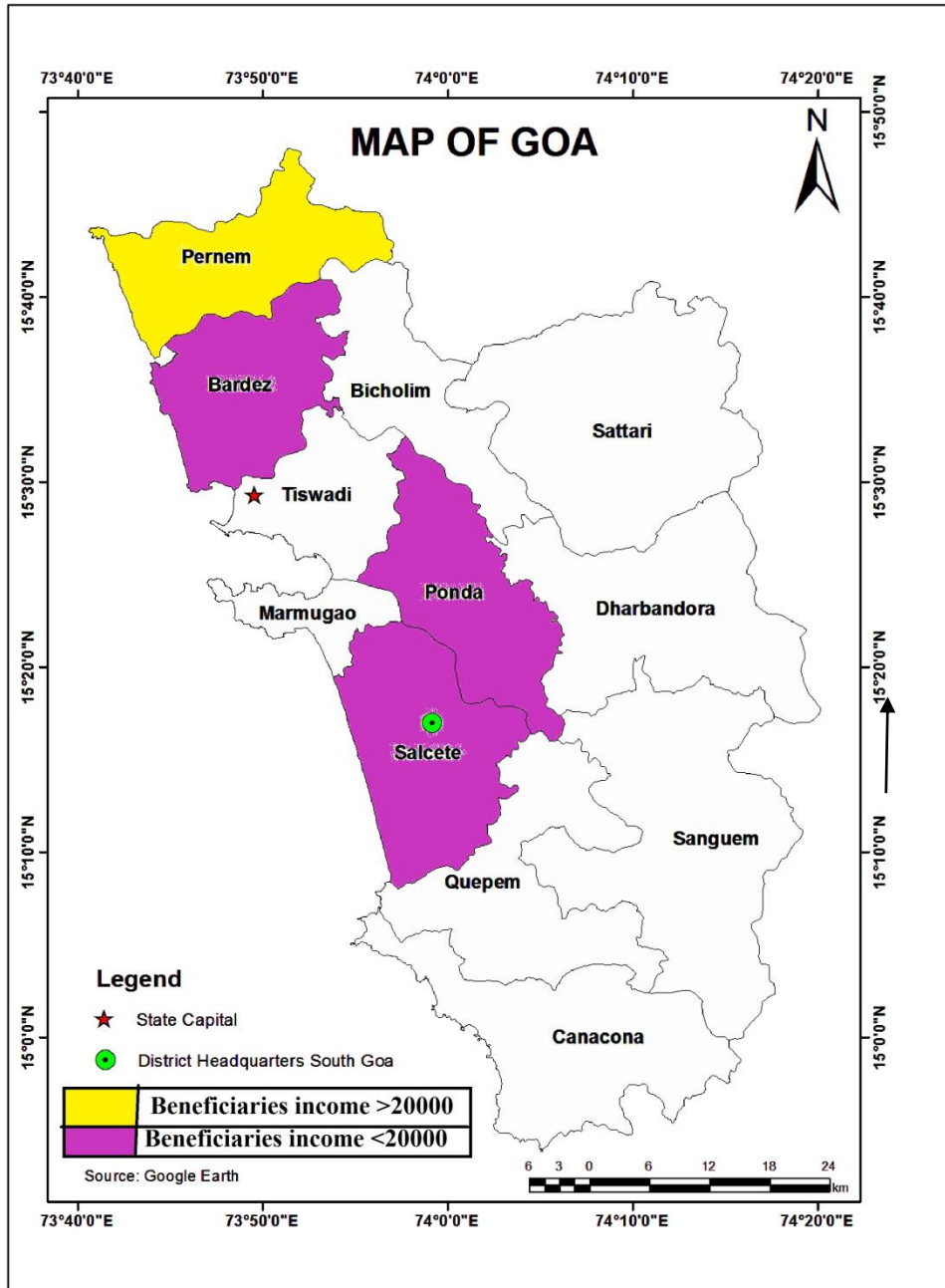
Fig. 4.1.7: Family Size of beneficiaries



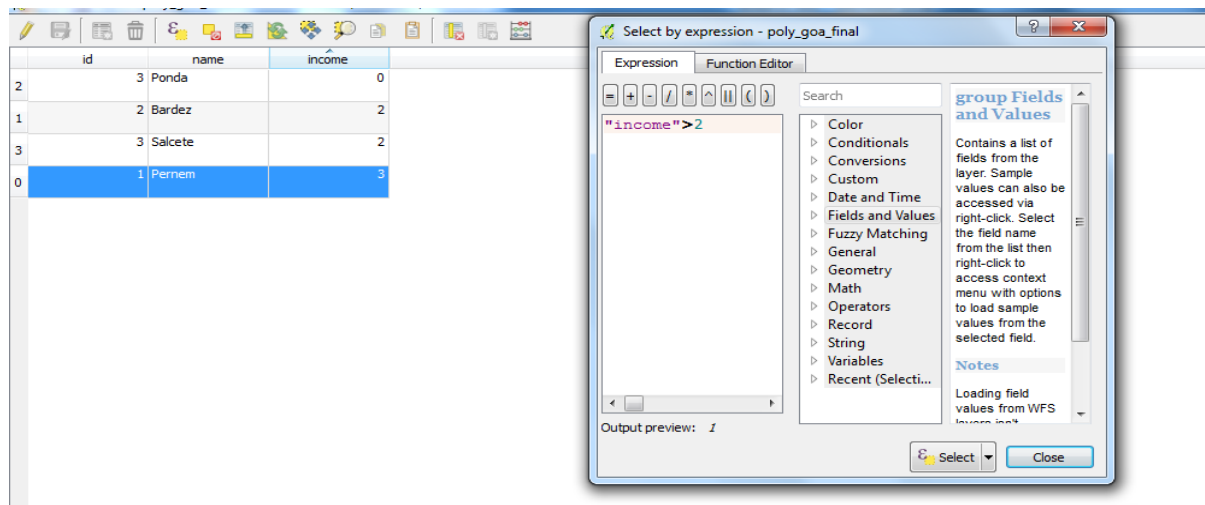
Source: Author, 2017

Fig. 4.1.7 highlights about the family size of the beneficiaries. Family size is categorized into four groups i.e. less than 5 members, 5-7 members, 8-10 members and more than 10 members. The graphs above indicates that category less than 5 members contributes the highest i.e. 66.43 percent, followed by 5-7 members with 28.08 per cent, 8-10 members with 4.25 percent and lowest is family size more than 10 members which shows the lowest percentage i.e. 1.02.

Fig. 4.1.8 Income more than 20000 per month

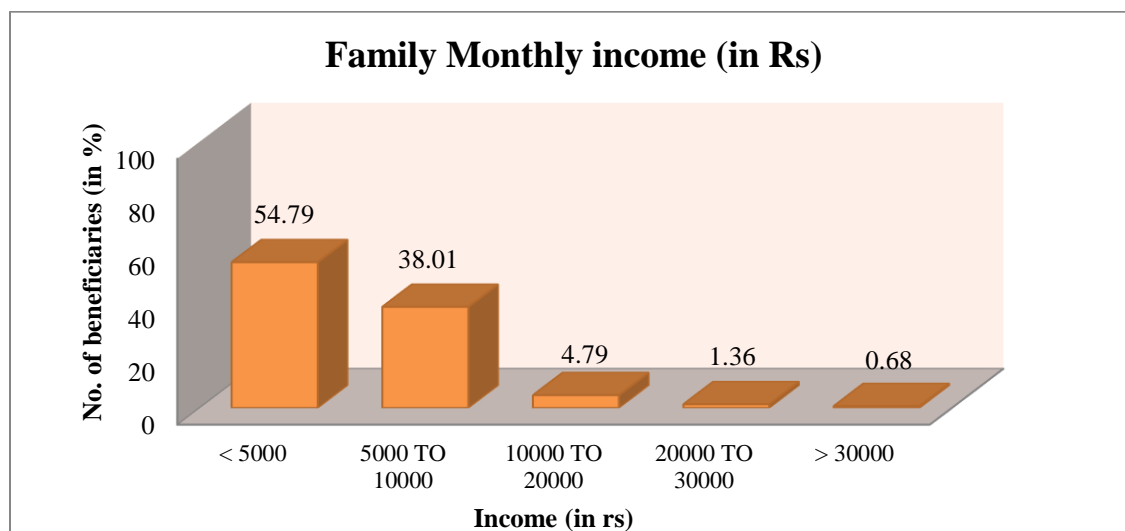


Source: Author, 2017



The attribute query is applied to understand has the highest population having monthly income more than 20000 per month among selected talukas. In this it is observed that Pernem taluka has the highest number of beneficiaries having more than 20000 income per month.

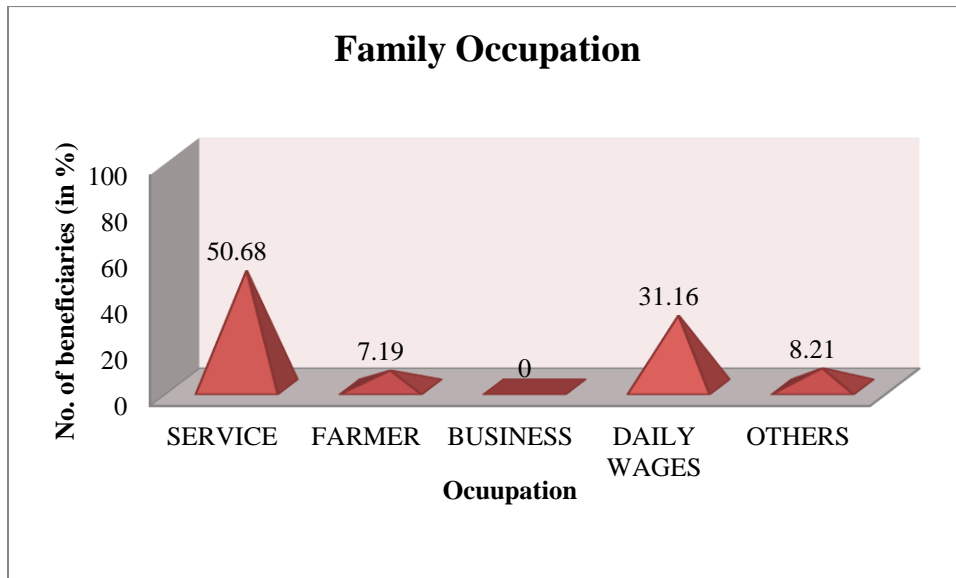
Fig. 4.9: Monthly income of beneficiaries



Source: Author, 2017

Fig 4.1.9 emphasizes on the monthly Family income of the beneficiaries. Family income ultimately indicates the financial status of the family. Hence monthly family income of the beneficiaries was noted. Further these were divided into the groups as income less than 5000/-, 5000/- -10000/-, 10000/- -20000/-, 20000/- - 30000/- and more than 30000/-. It was seen that majority of the beneficiary falls under the first category i.e. income less than 5000/- with 54.79 per cent, followed by 5000/- -10000/- with 38.01 per cent, 10000/- to 20000/- with 4.79 per cent, 20000/- to 30000/- with 1.26 per cent and the lowest was seen in the category of monthly income more than 30000/- with percentage as low as 0.68 percent.

Fig. 4.1.10: Family Occupation of beneficiaries



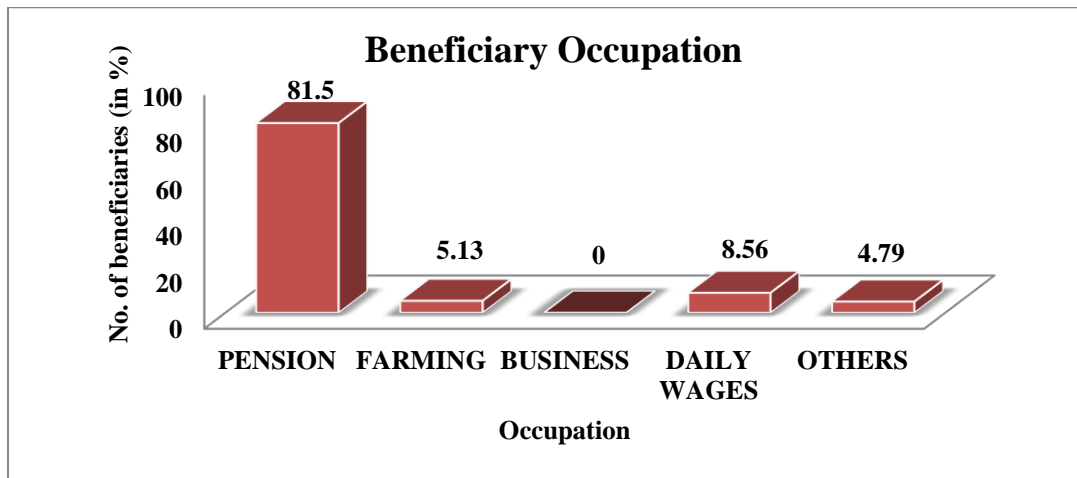
Source: Author, 2017

Fig. 4.1.10 indicates the family occupation of the beneficiaries. Most of the beneficiaries family occupation is seen to be service sector with percentage as high as 50.68 percent. This is followed by daily wage work with 31.16 percent. Other occupation has percentage of 8.21 per cent which is followed by farming which is bit low compared to the rest of the occupations i.e. 7.19 percent. Business category has no beneficiaries under it.

Table. 4.: Monthly income of respondents

Sr. no.	Main Income beneficiary	No of Beneficiaries
1.	Pension	238
2.	Farming	15
3.	Business	25
4.	Daily Wages	14
5.	Others	0
	Total	292

Fig 4.1.11: Details of Occupation of beneficiaries



Source: Author, 2017

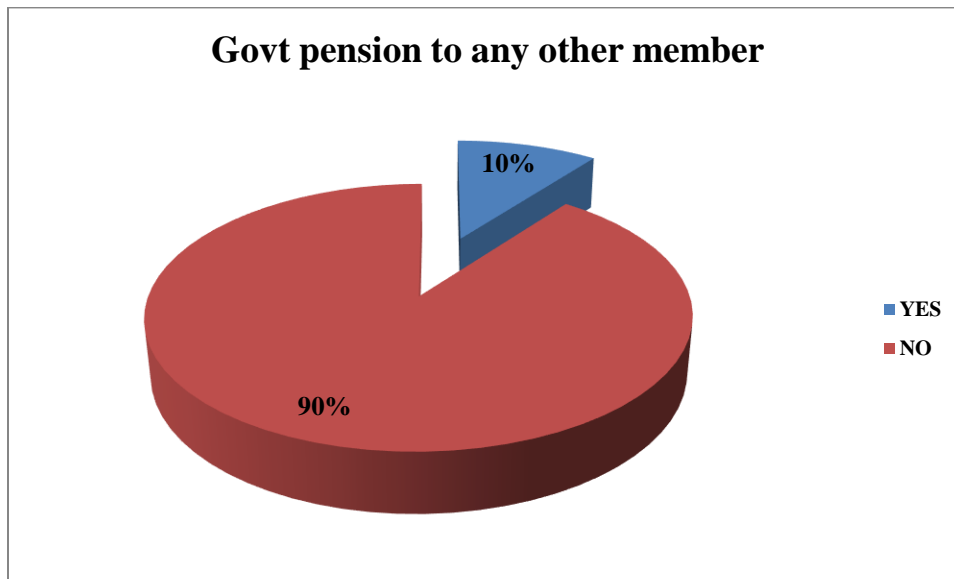
Figure 4.1.11 highlights about occupation of the beneficiaries. Around 81 percent of the beneficiaries are surviving on their pension amount. Beneficiaries working on daily wages are found to be 8.56 percent. About 5.13 percent are doing farming and consider it to be the main source of income. Other activities contribute to 4.79 percent where as none of them said business as their main source of income.

Table 4.1.6: Details of Government pension to any other member of the family

1. If any family member receive government pension

Sr. no.	If any family member receive government pension	No of Beneficiaries
1.	Yes	30
2.	No	262
	Total	292

Fig. 4.1.12: Government pension to any other member of the family



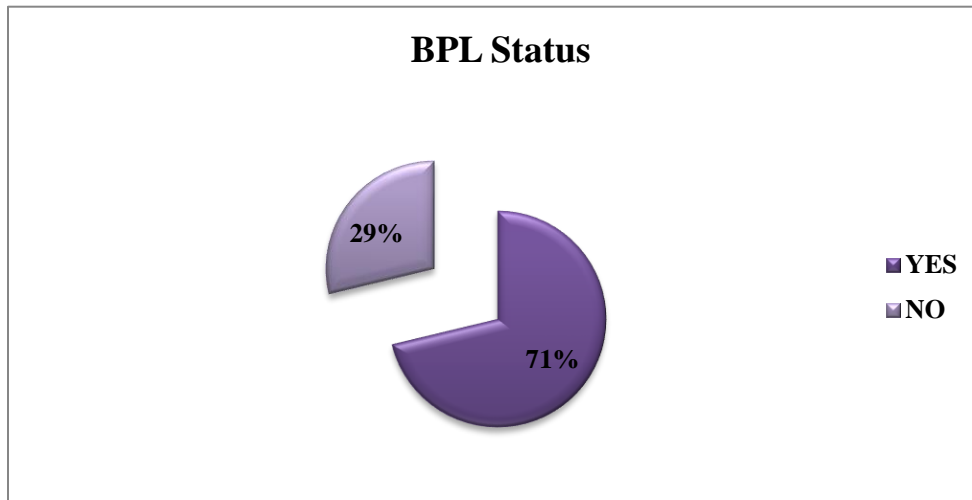
Source: Author, 2017

Fig. 4.1.12 shows whether any other member from the family receive government pension. 90 per cent of the beneficiaries responded that no other member receive government pension where as 10 per cent of the members said that yes, apart from them other member from the family also receive government pension.

Table 4.1.7 : Details of Beneficiary belongs to BPL family

Sr. no.	Whether Beneficiary belongs to BPL family	No of Beneficiaries
1.	Yes	208
2.	No	84
	Total	292

Fig. 4.1.13: Details of BPL status of beneficiaries



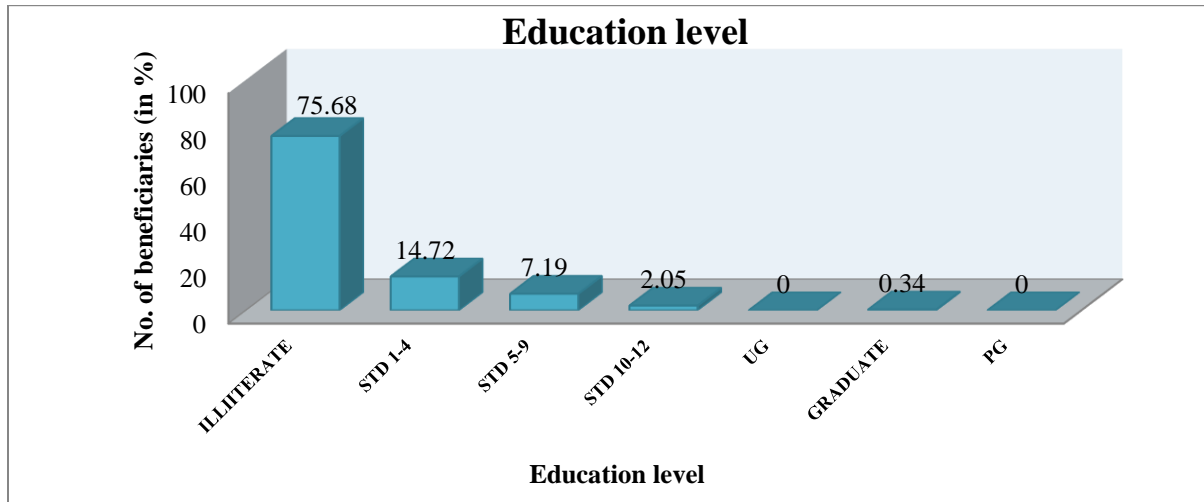
Source: Author, 2017

Fig. 4.1.13 illustrates about the BPL status of the beneficiaries. BPL is one of the most important criteria's of the scheme. Here, it shows that 71. 23 percent of the beneficiaries fall under the category of below poverty line where as 28. 76 percent do not hold BPL status.

Table 4.1.8 : Details of Education level

Sr. no.	Education level	No of Beneficiaries
1.	Illiterate	221
2.	1 st - 4 th Std	43
3.	5 th - 9 th Std	21
4.	10 th - 12 th Std	6
5.	Under Graduation	0
6.	P.G.	0
7.	Graduation	1
	Total	292

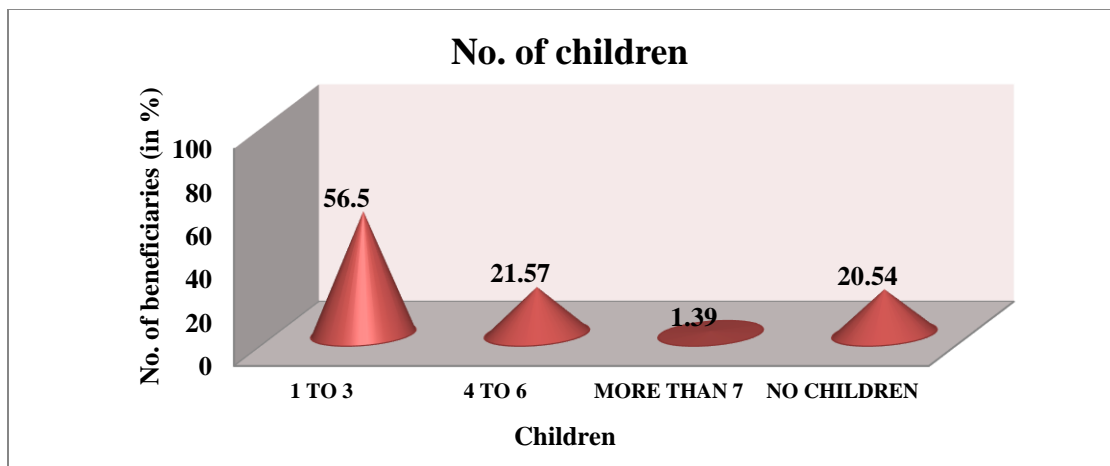
Fig. 4.1.14: Education status of beneficiaries



Source: Author, 2017

Fig 4.14 highlights the details about education level of the beneficiaries. It is observed that most of the beneficiaries i.e 75.68 percent of the beneficiaries are illiterates. 14.72 percent of them have studied up to the primary schooling, 7.19 percent have studied till 9thstd, 2.02 percent has completed their higher secondary education and graduation being the lowest with 0.34 percent. None of the beneficiaries were found who have studied professional courses. The reason is lack of money, poor status of the people and lack of awareness among them about education.

Fig. 4.1.15: Number of children of beneficiaries



Source: Author, 2017

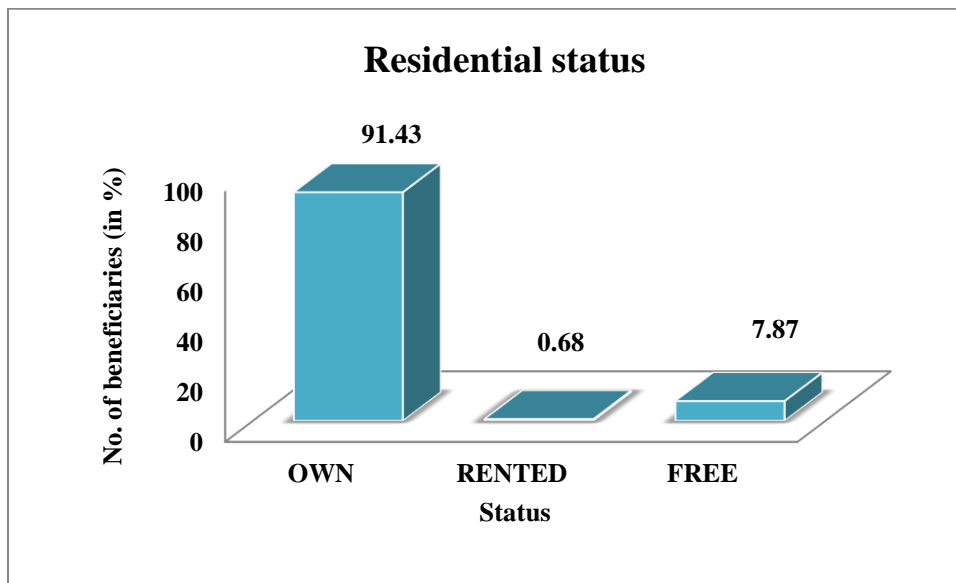
Fig. 4.1.15 shows the no. of children beneficiaries have. From the graph it is seen that maximum no. of beneficiaries i.e 56.5 percent of the total beneficiaries have children less than or equal to

three Where as 21.57 percent of the beneficiaries said that they have children ranging from 4-6. Only 1.39 percent of the beneficiaries have children more than 7. There were also beneficiaries with no children which contribute to 20.54 percent.

Table no. 4.1.9 : Details of Residential Status of beneficiaries

Sr. no.	Residential Status of beneficiaries	No of Beneficiaries
1.	Own	267
2.	Rented	2
3.	Free	23
	Total	292

Fig. 4.1.16: Details of Residential status of beneficiaries



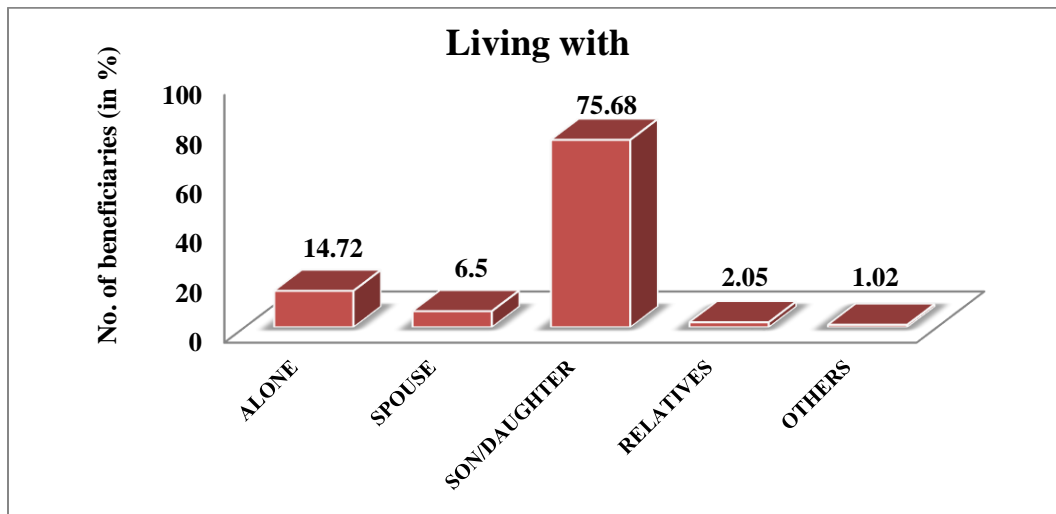
Source: Author, 2017

Fig. 4.1.16 shows Residential status of the beneficiaries. It signifies that the beneficiaries live in their own respective houses with the percentage being 91.43 percent, followed by staying at relatives place with 7.87 percent and staying in a rented house contributes the lowest i.e. 0.68 percent.

Table no. 4.1.10 : Details of Living Presently with of the respondents

Sr. no.	Living Presently	No of Beneficiaries
1.	Alone	43
2.	Spouse	19
3.	Son/Daughter	221
4.	Relatives	6
5.	Others	3
	Total	292

Fig. 4.1.17: Details of stay of beneficiaries



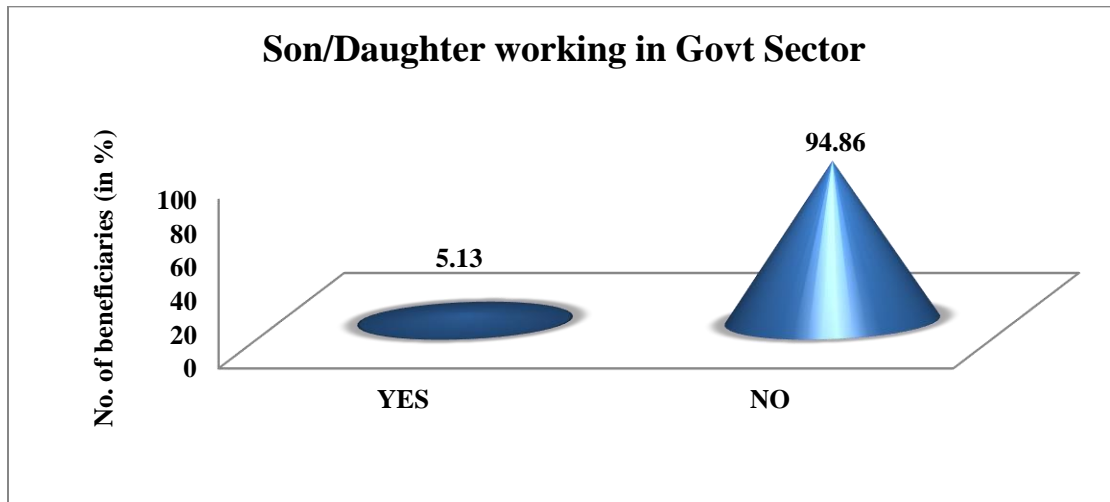
Source: Author, 2017

Fig. 4.1.17 gives the details of with whom the beneficiaries are living. Most of the beneficiaries live with their son/daughter with the percentage being as high as 75.68 percent. This is followed by staying alone with 14.72 percent, staying with spouse i.e. husband or wife contributes to 6.5 percent, staying with relatives with 2.05 percent and the lowest being other with 1.02 percent.

Table no. 4 .1.11:Son or daughter –in- law working in government sector.

Sr. no.	Son or daughter –in- law working in government sector	No of Beneficiaries
1.	Yes	15
2.	No	277
	Total	292

Fig. 4.1.18: Son/Daughter working in Government sector



Source: Author, 2017

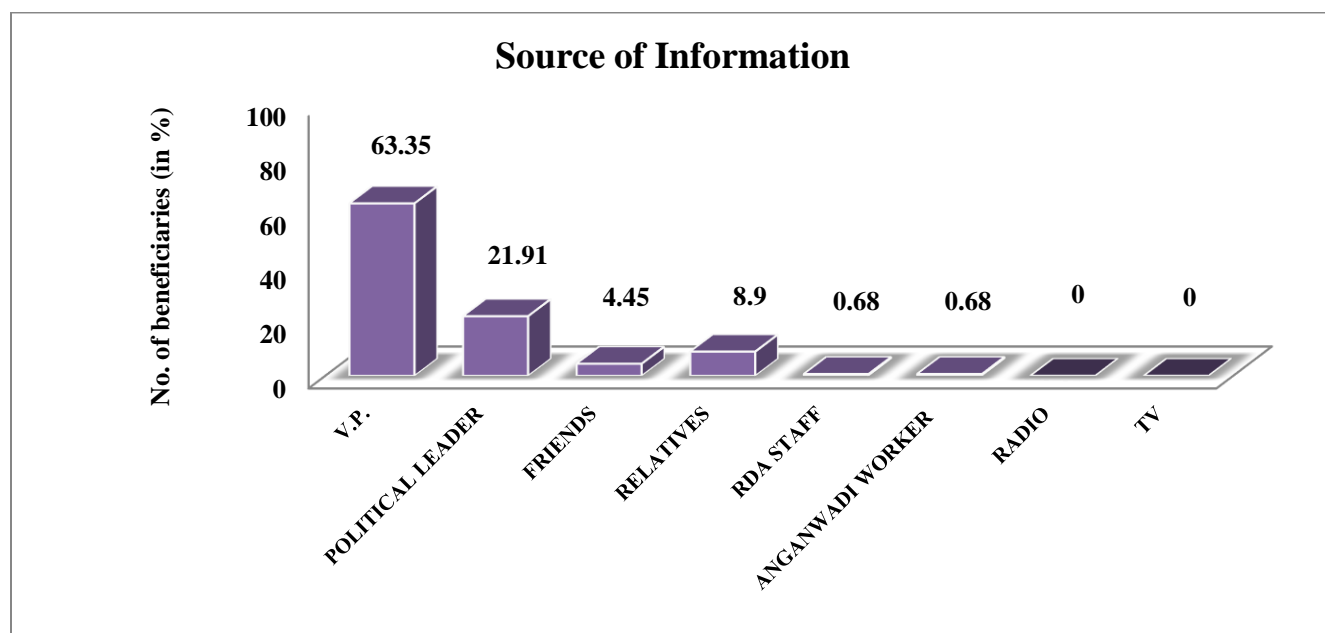
Fig. 4.1.18 shows whether the children of beneficiary are working in government sector. It is seen that 94.86 percent of the beneficiaries said no when they were asked if their children are working in the government sector where as 5.13 percent of beneficiaries said yes to the same.

4.2 Process of availing benefits of scheme

Table 4. 2.1: Details of Source of Information about the scheme

Sr. no.	Source of Information	No of Beneficiaries
1.	Village Panchayat	185
2.	Political Leader	64
3.	Friends	13
4.	Relatives	26
5.	RDA staff	2
6.	Anganwadi Worker	2
7.	Radio	0
8.	TV	0
	Total	292

Fig. 4.2.1: Details of source of information about pension

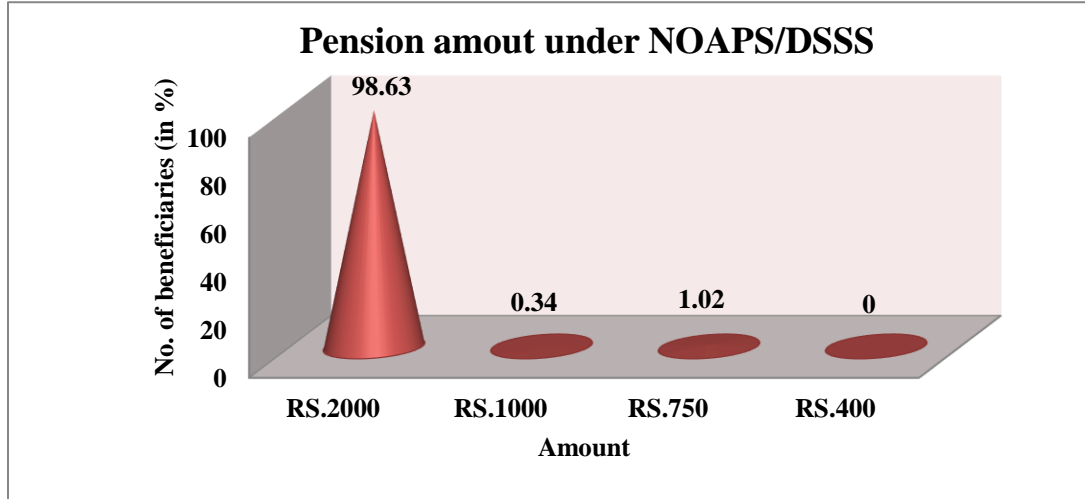


Source: Author, 2017

Fig. 4.2.1 shows that the main source of information is Village Panchayat with the highest percentage i.e. 63.35 percent followed by political leaders with 21.91 percent, relatives with 8.9 percent, friends contributing to 4.45 percent and RDA staff and Anganwadi workers share the

same percentage i.e. 0.68 percent each. The contribution of Radio and TV in being source of information for old age pension is NIL.

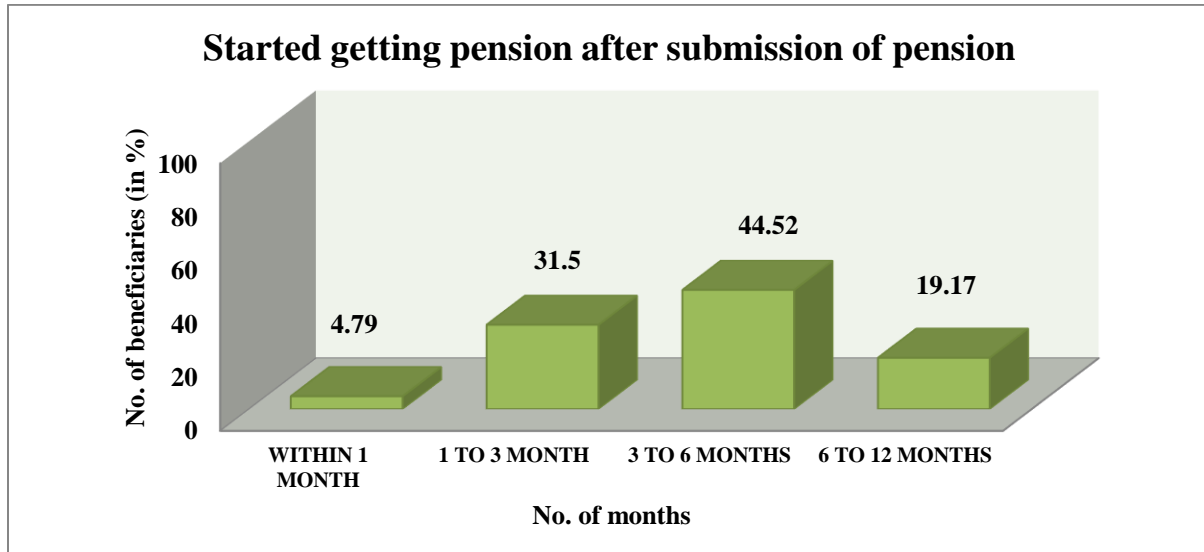
Fig. 4.2.2: Details of pension amount



Source: Author, 2017

Figure 4.2.2 gives a brief review about the pension amount received by the beneficiaries under IGNOAPS/DSSS. About 98.63 percent of the beneficiaries are getting Rs 2000 under the old age scheme where as only few i.e. 0.34 percent and 1.02 percent of beneficiaries are getting Rs 1000 and Rs 750 as the pension amount respectively. The reason for this is the government tie up with the LIC under which the beneficiaries receive the pension amount twice a month i.e. Rs 1000 and Rs 750.

Fig. 4.2.3: Details of receipt of pension



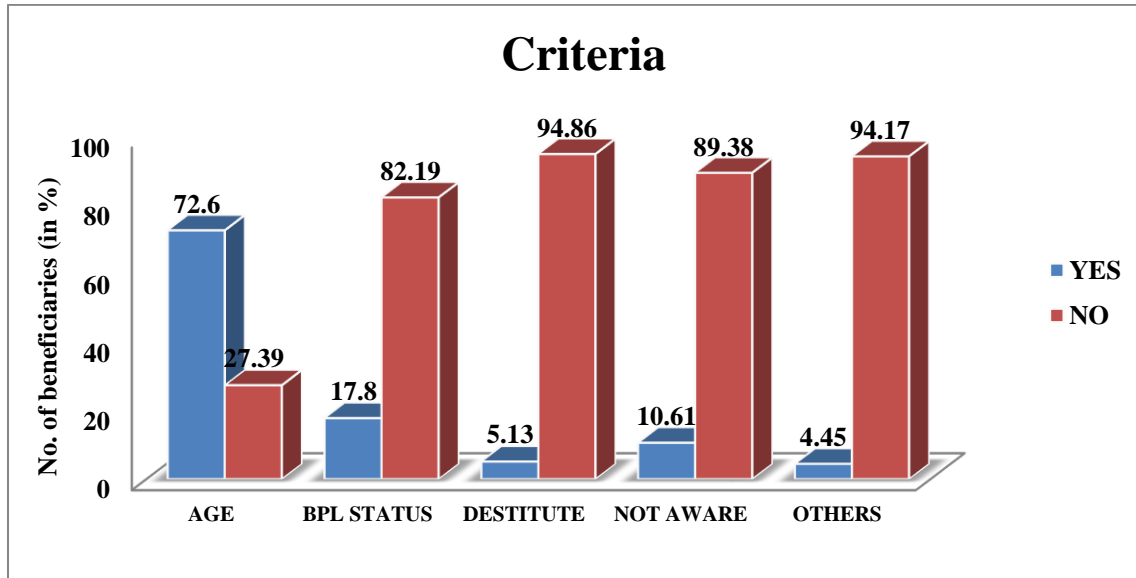
Source: Author, 2017

Fig. 4.2.3 indicates about the details of since when after submission of the forms the beneficiaries started receiving the pension. It is observed that maximum no. of beneficiaries i.e. 44.52 percent of them received pension between 3-6 months after submitting the form. This is followed by 1-3 months with 31.5 percent where as 19.17 percent of the beneficiaries received their pension after 1 month but within 3 months from the submission of the form. Very few i.e. 4.79 percent of the beneficiaries received their pension within 1 month after the submission of the form.

Table no. 4.2.2 : Details of Criteria for eligibility under this scheme

Sr. no.	Criteria for eligibility under this scheme	Yes	No	Total
1.	Age 60	212	80	292
2.	BPL family	52	240	292
3.	Destitute	15	277	292
4.	Not Aware	31	261	292
5.	Other	13	279	292

Fig. 4.2.4: Details of criteria's of old age pension



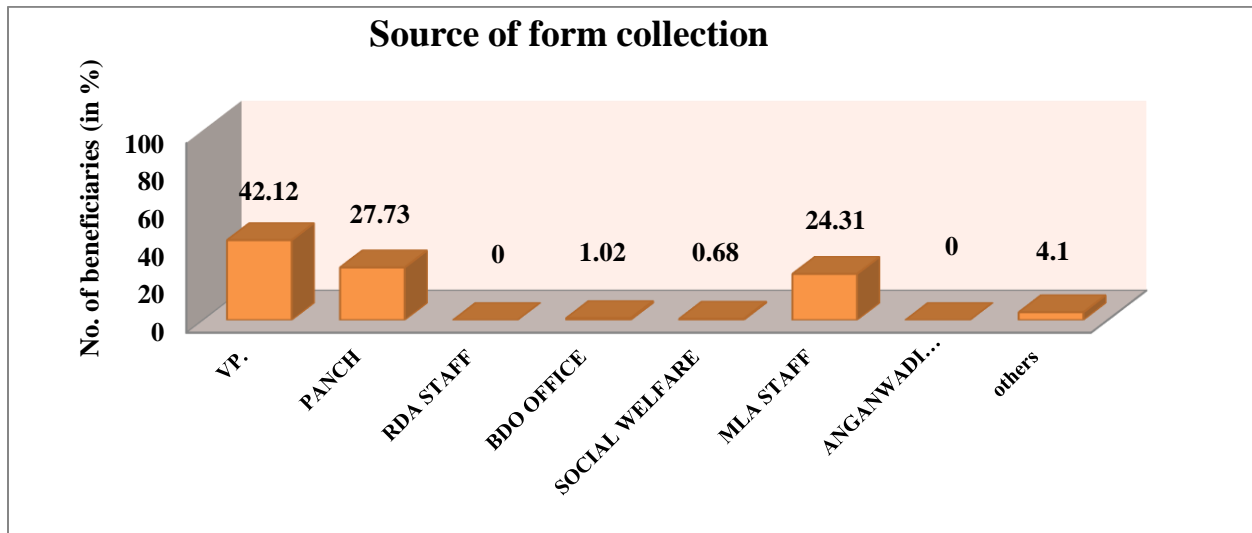
Source: Author, 2017

Fig 4.2.4 specifies the criteria's on which the beneficiaries were allowed to avail the old age pension. The graph shows that maximum no. of beneficiaries i.e. 72.6 percent said that age was the main criteria to avail this pension. This is followed by BPL status, Unaware about the reasons, destitute and others with 17.8 percent, 10.61 per cent, 5.13 percent and 4.45 percent respectively. The criteria that seemed to be uncommon with the beneficiaries are destitute with percentage as low as only 5.13 percent of beneficiaries knew about it.

Table 4.2.3 : Place from Pension form Collected

Sr. no.	Pension form Collected	No of Beneficiaries
1.	Village Panchayat	123
2.	Panch	81
3.	RDA staff	
4.	BDO Office	3
5.	Social Welfare staff	2
6.	MLA officials	71
7.	Anganwadi Workers	0
8.	Any other	12
	Total	292

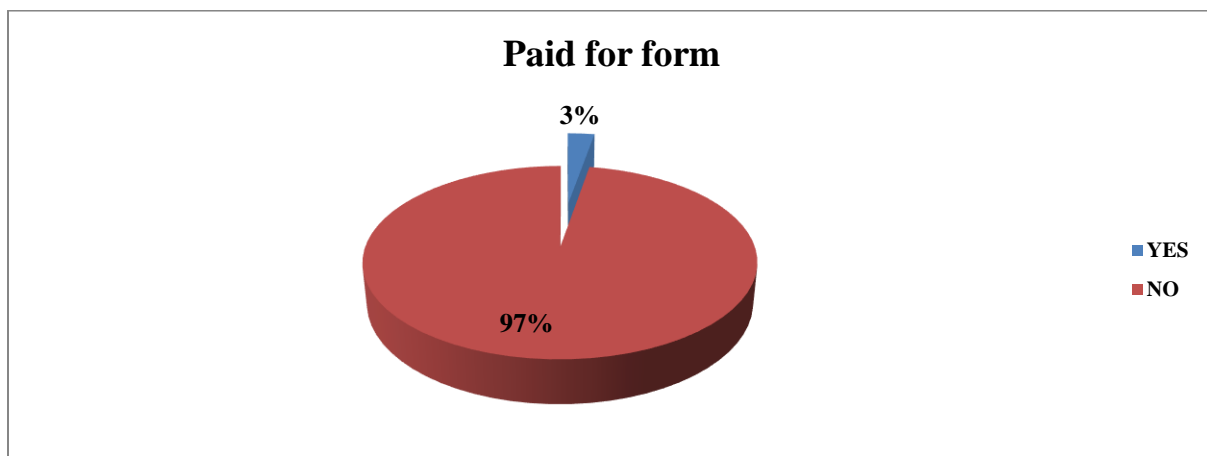
Fig. 4.2.5: Details of Source from where the form was collected



Source: Author, 2017

Fig. 4.2.5 highlights about source of collection of pension forms. In this Village Panchayat shows the highest percentage with 42.12 percent, followed by panch members, MLA staff, others, BDO office with their respective percentage of 27.73 percent, 24.31 percent, 4.1 percent and 1.02 percent. In this Social Welfare department and Anganwadi workers has zero percent contribution which shows that no forms were collected from these places.

Fig. 4.2.6: Details whether any amount paid for the form



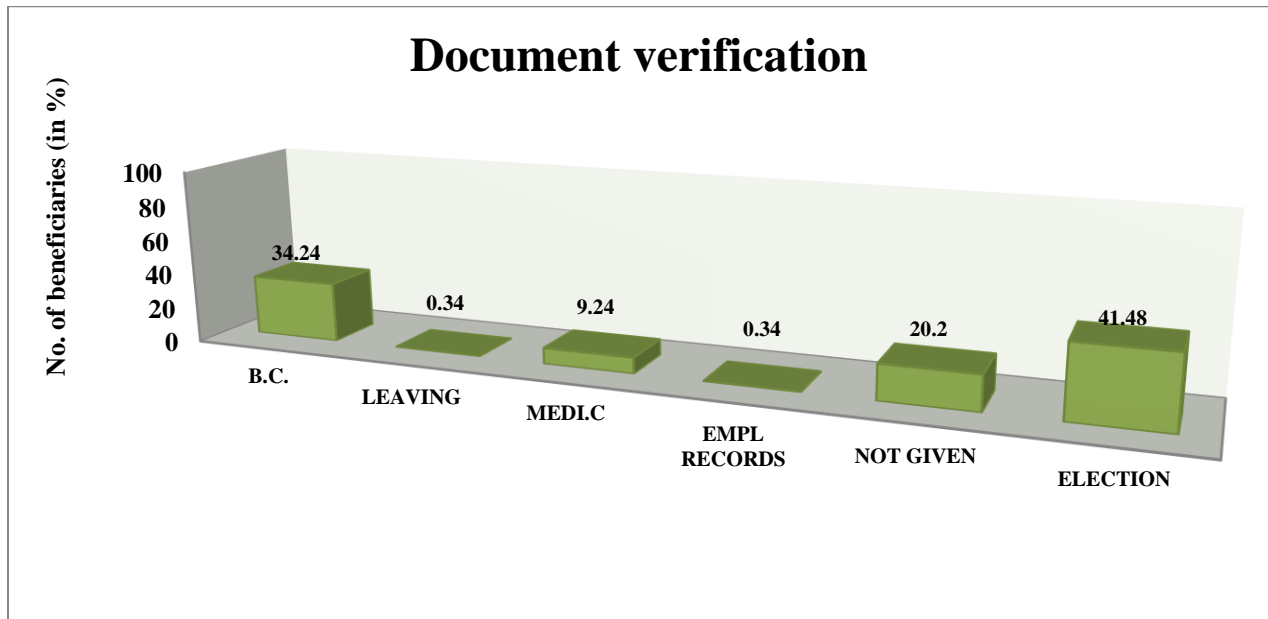
Source: Author, 2017

Fig 4.2.6 shows whether the beneficiaries paid for the old age pension form. Out of 100, 97 per cent of the beneficiaries said they did not pay for the forms but 3 percent of them have paid for the form of which some have paid Rs 50, Rs 100 and Rs 250. This shows that the forms which are to be distributed free are getting charged from the beneficiaries.

Table no. 4. 2.4: Document submitted for verification of age

Sr. no.	Document submitted for verification of age	No of Beneficiaries
1.	Birth Certificate	100
2.	School leaving certificate	2
3.	Medical Certificate	27
4.	Employee records	1
5.	Not given	59
6.	Any other (election card)	103
	Total	292

Fig. 4.2.7: Details of Documents submitted for verification

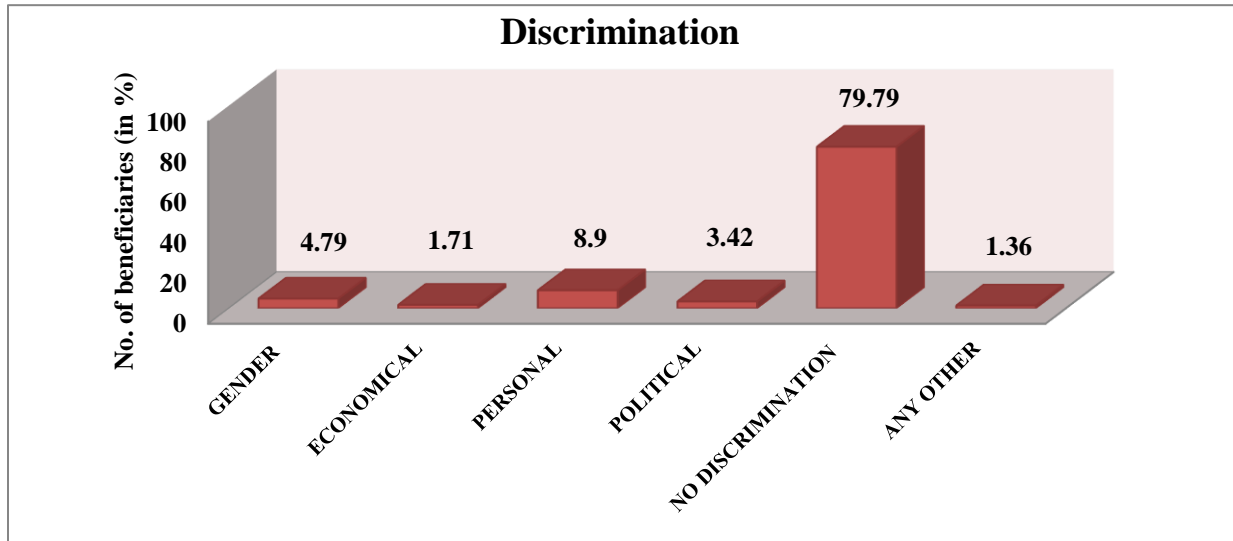


Source: Author, 2017

Fig 4.2.7 throws light on which documents were submitted by the beneficiaries for document verification by the concerned authority. 41.48 percent of the beneficiaries said that they

submitted election cards where as 34.24 percent of them submitted birth certificate for verification. Some of them haven't submitted any documents yet that contributes to 20.3 percent. This is followed by medical certificate with 9.24 per cent and very few i.e 0.34 percent of beneficiaries submitted their medical certificate and employee records for verification.

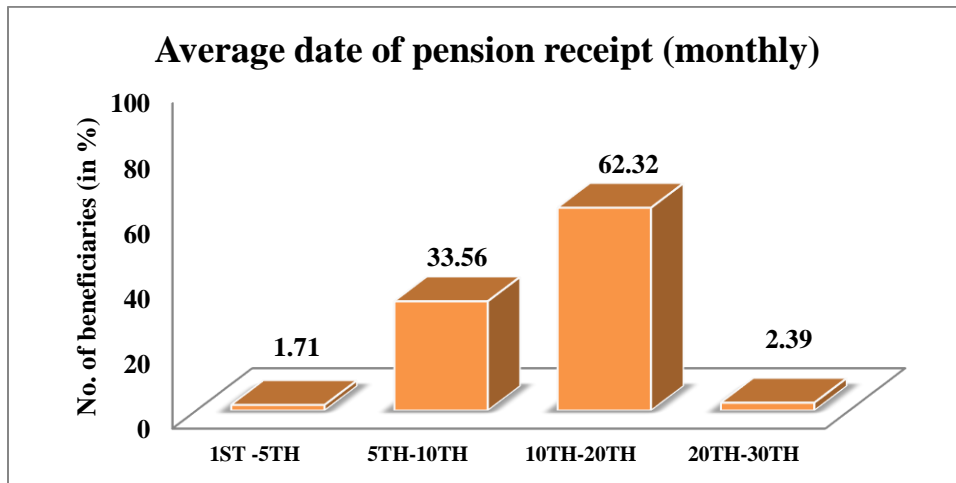
Fig 4.2.8: Whether beneficiaries were discriminated



Source: Author, 2017

Fig 4.2.8 indicates different types of discrimination faced by the beneficiaries to avail the pension. It shows that 79.79 percent of the beneficiaries did not face any discrimination while availing the pension where as 8.9 percent of them faced person biasness, 4.79 percent of the beneficiaries faced gender biasness followed by political biasness and economical biasness with 3.42 and 1.71 percent respectively. There are few beneficiaries i.e 1.36 percent of them faced some other kind of biasness.

Fig 4.2.9: Average date of pension



Source: Author, 2017

Fig 4.2.9 shows the average date of pension receipt. Here, the highest no. of beneficiaries said that the average date of pension received is between 10th -20th of every month with 62.32 percent followed by 5th-10th of every month. Only 2.39 percent said that they receive pension between 20th-30th of every month followed by 1st-5th of every month with percentage s low as 1.71.

Fig. 4.2.10: Pension delay

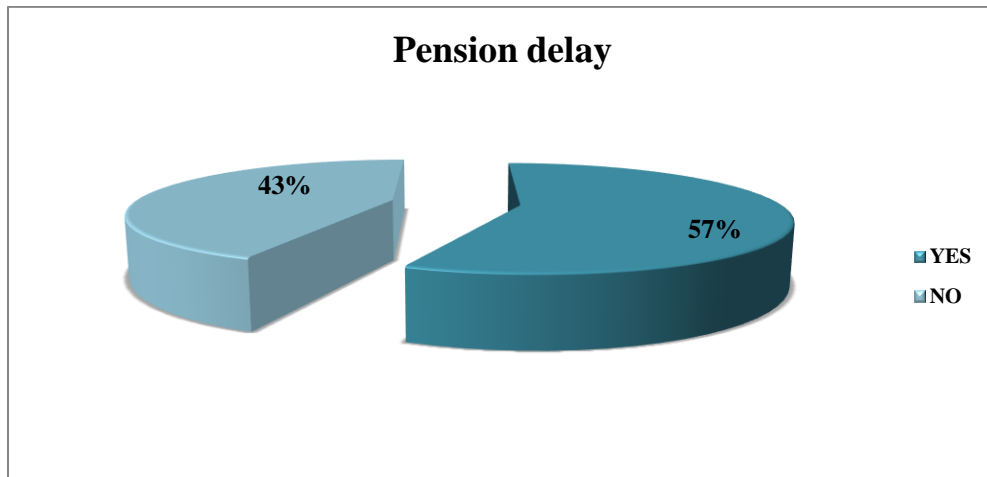
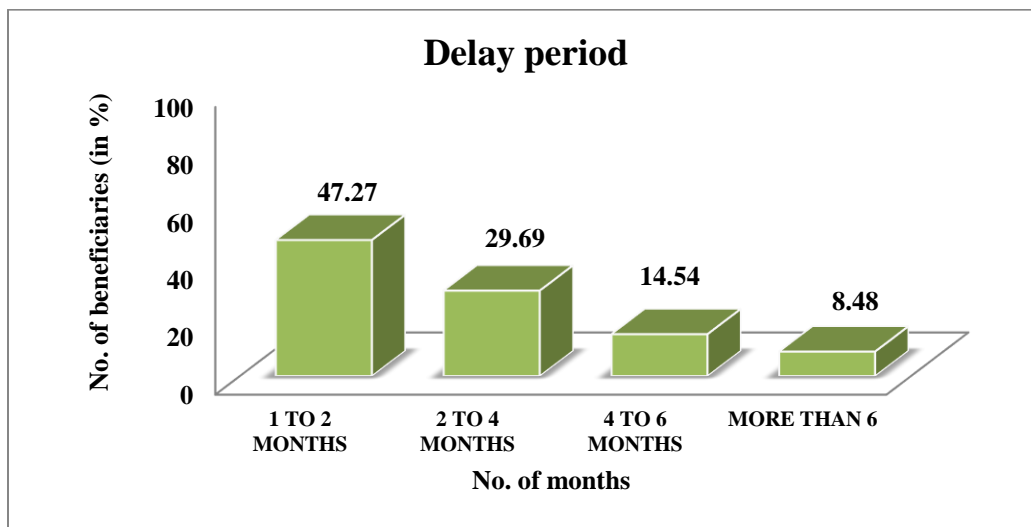


Fig. 4.2.10 Details of period of pension delay



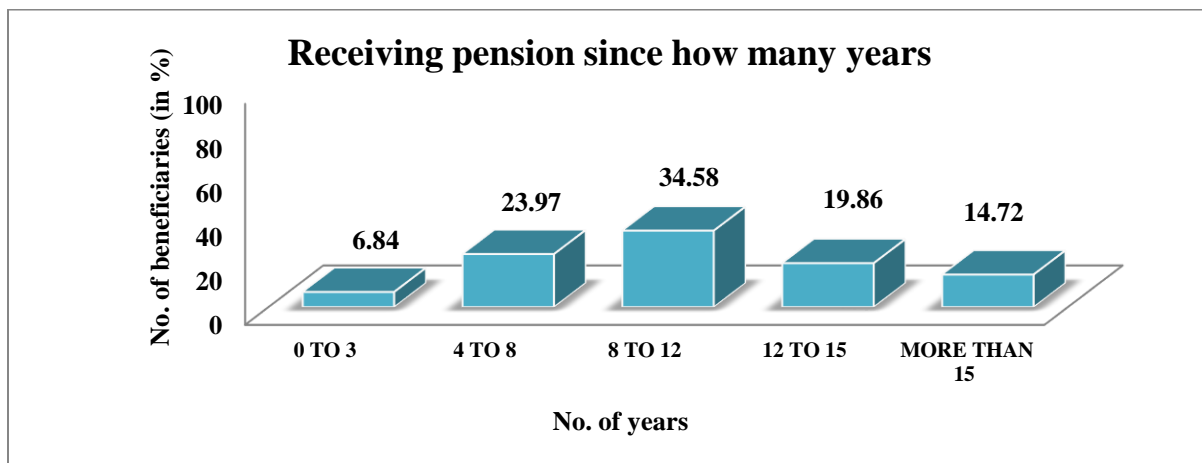
Source: Author, 2017

Fig 4.2.10 indicates whether the pension was delayed to the beneficiaries to which 57 percent of the beneficiaries said yes and 43 percent of them said they never witnessed pension delay. Further those who said yes were asked the delay period for which 47.27 percent of the beneficiaries said it was 1-2 months of delay, followed by 2-4 months with 29.69 percent, 4-6 months with 14.54 percent and lastly the beneficiaries who witnessed pension delay for more than 6 months are 8.48 per cent which is indicated in fig 4.29.

Table no. 4.2.5 : Details of duration of years received pension by the respondents

Sr. no.	Last how many years received pension	No of Beneficiaries
1.	0-3 years	20
2.	4-8 years	70
3.	8-12 years	101
4.	12 to 15 years	58
5.	More than 15 years	43
	Total	292

Fig. 4.2.11: Details of time period since the pension started



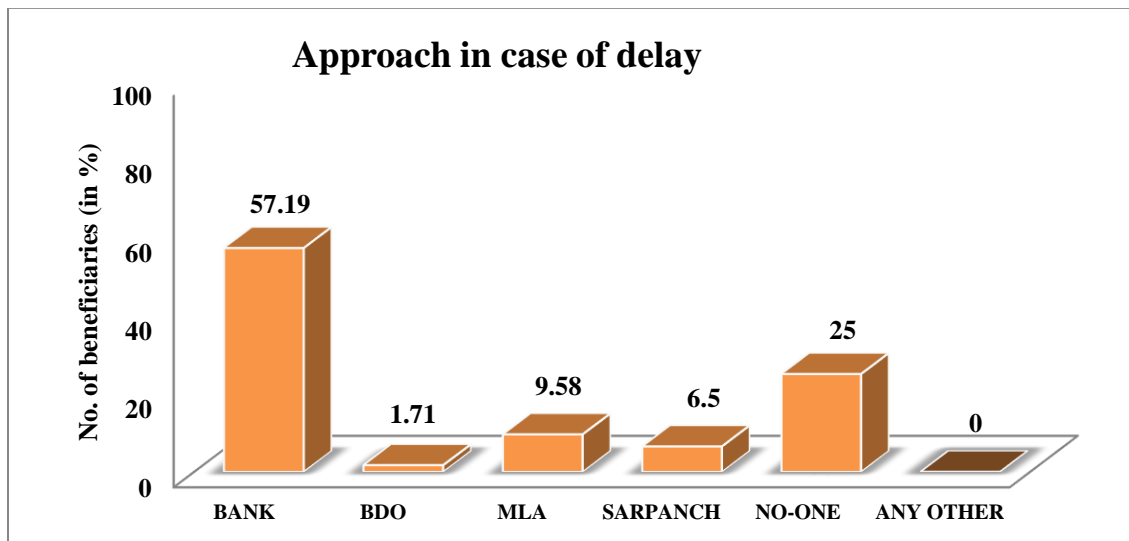
Source: Author, 2017

Fig 4.2.11 emphasizes on since how many years the beneficiaries are receiving the pension. Highest number of beneficiaries i.e. 34.58 percent of them said it's been 8-12 years since the time they started receiving the old age pension. This is followed by 4-8 years of time period with 23.97 per cent. About 19.86 percent of the beneficiaries started receiving pension since 12-15 years where as 14.72 per cent of the beneficiaries are receiving pension for more than 15 years. Only few i.e. 6.84 percent of the beneficiaries have started receiving pension from the recent years i.e. 3 years

Table 4. 2.6: Incase of delay whom do they approach

Sr. no.	Incase of delay whom do they approach	No of Beneficiaries
1.	Bank	167
2.	BDO	5
3.	MLA office	28
4.	Sarpanch	19
5.	No one	73
6.	Any other (Specify)	0
	Total	292

Fig. 4.2.12: Details of whom the beneficiaries approach incase of delay of pension



Source: Author, 2017

Fig 4.2.12 shows whom the beneficiaries approach in case of delay in pension. More than 50 percent of the beneficiaries' i.e 57.19 said that they approach bank in case of delay. 25 percent of beneficiaries do not approach anyone in case of delay of pension. This is followed by people reaching out to the MLA with 9.58 percent of the response. Very few i.e. 1.71 percent of the beneficiaries approach BDO's in case of the pension delay.

Table 4.2.7 : Details of reason for Delay in payment

Sr. no.	Reason for Delay in payment	No of Beneficiaries
1.	Bank Transaction	39
2.	Shortage of Fund	23
3.	Not Aware	230
	Total	292

Fig. 4.2.13: Details of reasons for delay in pension

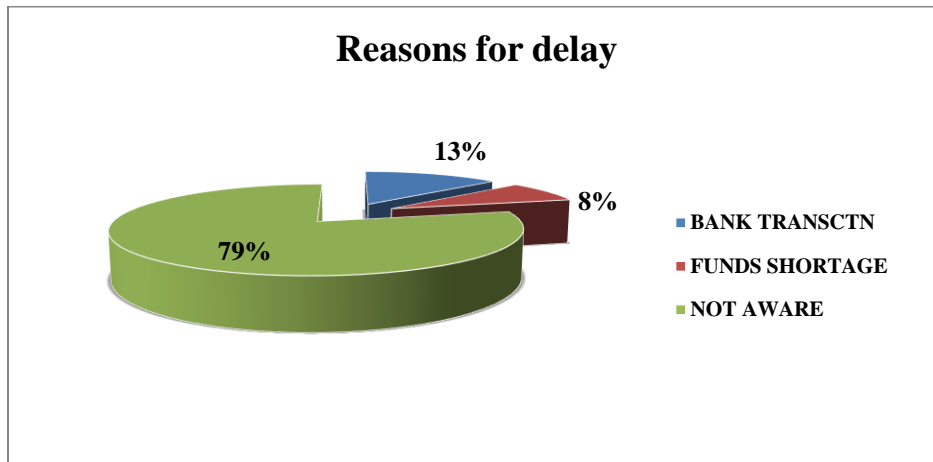
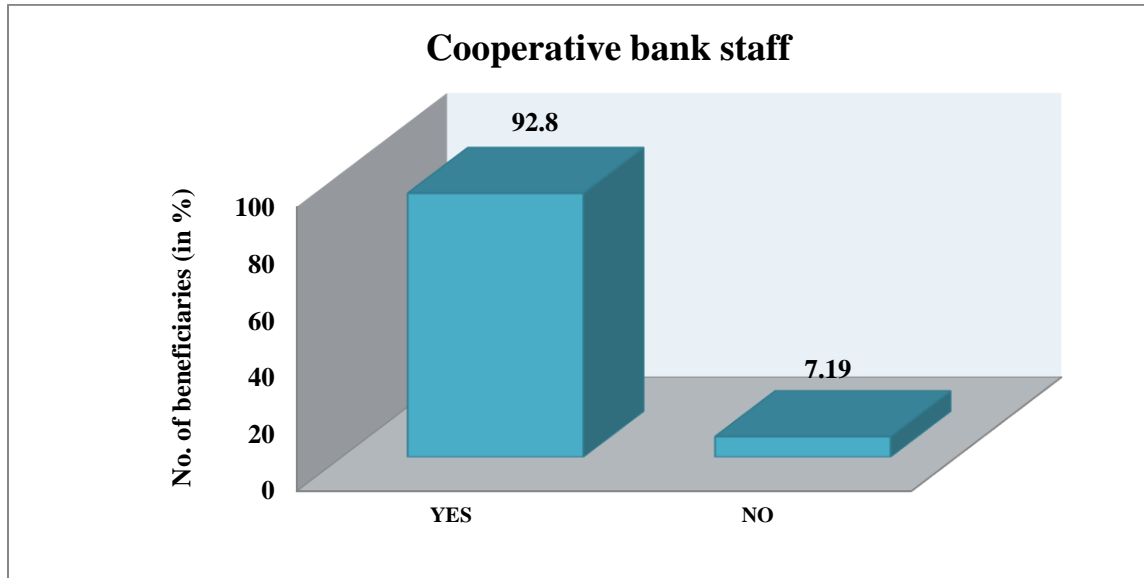


Fig. 4.2.13 gives a brief review of the reasons for delay in pension. Most of the beneficiaries i.e 79 percent of them did not know or are not aware about the reasons for pension delay where as 13 percent of them said bank transaction was the reason for delay and 8 percent of the beneficiaries said that it was due to shortage of funds.

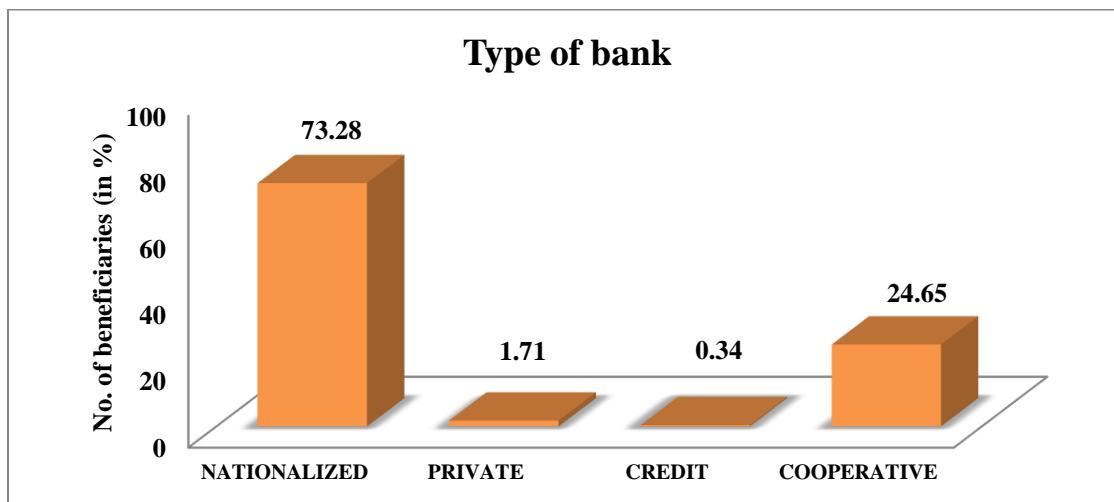
Fig. 4.2.14: Details of behaviour of bank staff with the beneficiaries



Source: Author, 2017

Fig. 4.2.14 indicates whether the bank staff where the beneficiaries hold account are cooperative. 92.8 percent of the beneficiaries said that the bank staff is cooperative where as 7.19 percent of the beneficiaries said they did not find the bank staff cooperative.

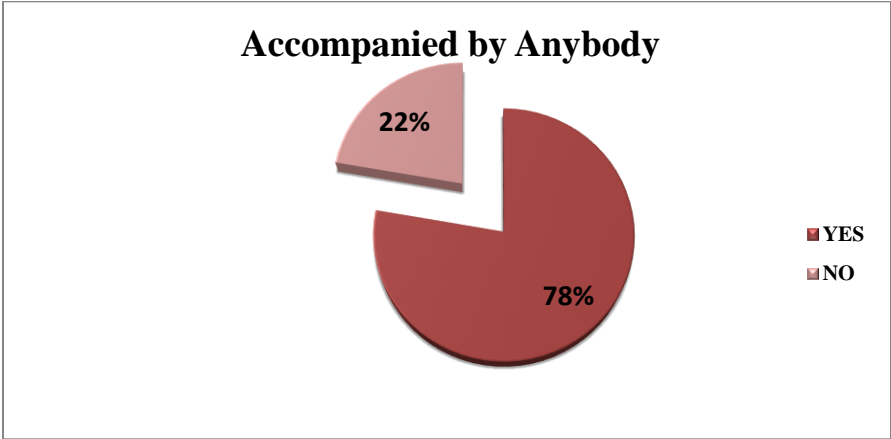
Fig. 4.2.15: Details of type of banks beneficiaries hold account with



Source: Author, 2017

Fig. 4.2.15 gives a brief idea in which account the beneficiaries hold account with. 73.28 percent of the beneficiaries hold account in nationalized bank followed by cooperative bank. This is followed by private bank with 1.71 percent and credit society with 0.34 percent.

Fig. 4.2.16: Whether the beneficiaries are accompanied by family members to the bank to withdraw pension



Source: Author, 2017

Fig. 4.2.16 emphasizes on whether the beneficiaries are accompanied by their family members while withdrawing the pension amount. 78 percent of the beneficiaries responded that they are accompanied by their family members where as 22 percent said they aren't accompanied by anybody this indicates the dependency of beneficiary on family members.

Fig. 4.2.17: Details of withdrawing frequency of the beneficiaries

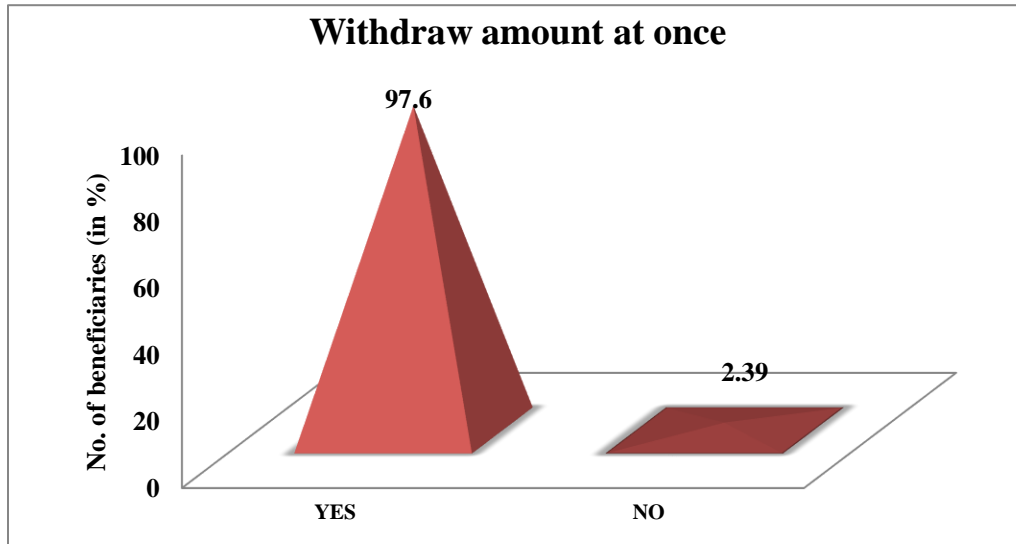
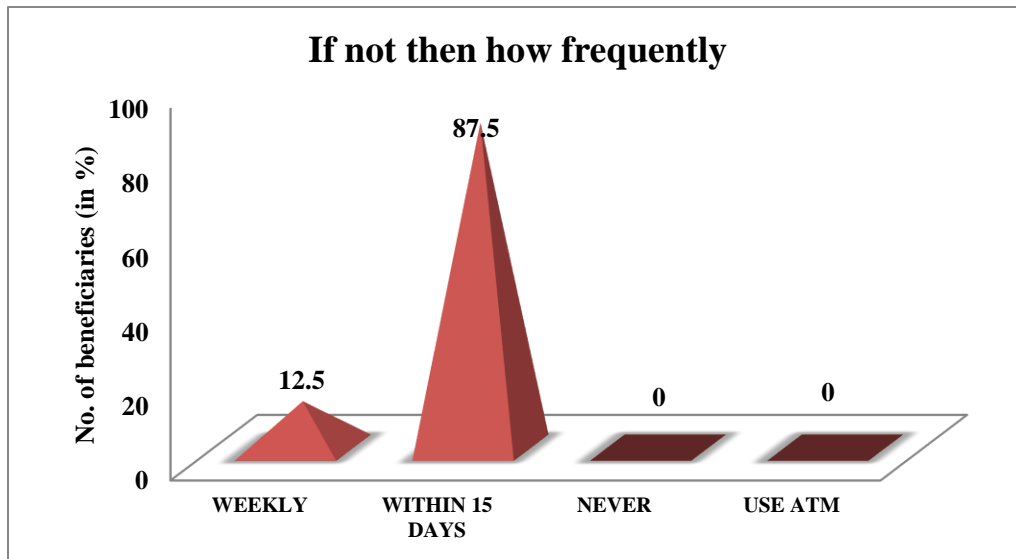


Fig. 4.2.18: Frequency of withdrawal



Source: Author, 2017

Fig. 4.2.17 highlights whether the beneficiaries withdraw the pension amount all at once. To this 97.6 per cent beneficiaries said they withdraw all the money at once where as 2.39 per cent of them do not withdraw the money at one time. In figure 4.2.18 the beneficiaries who do not withdraw at one time i.e 2.39 percent was made 100 per cent and further the category was divided. Out of 100 percent 87.5 percent of the beneficiaries say they withdraw the amount in 15

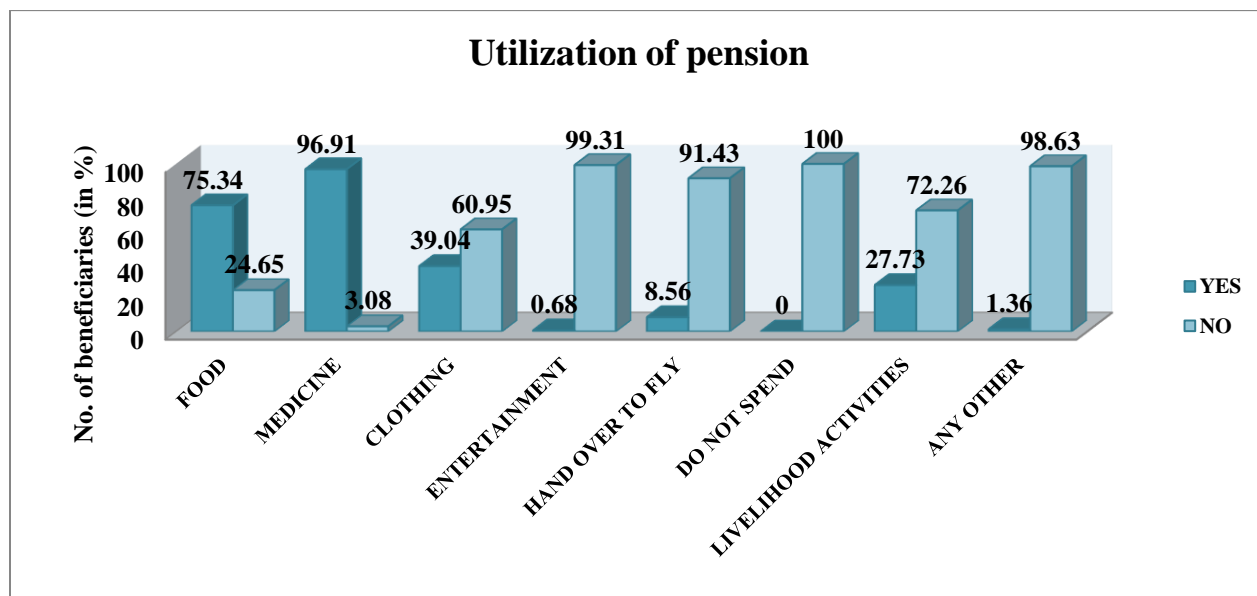
days followed by weekly withdrawal with 12.5 percent. And none of them use ATM cards to withdraw the pension amount.

4.3 Utilization of Pension

Table 4.3.1 : Details of pension utilized by respondents

Sr. no.	pension amount utilized	Yes	No	Total
1.	Food	220	72	292
2.	Medicine	283	9	292
3.	Clothing	114	178	292
4.	Entertainment	2	290	292
5.	Hand over to family member	25	267	292
6.	Do not spend	0	279	292
7.	Livelihood Activity	81	211	292
8.	Any other (Specify)	4	288	292

Fig. 4.3.1: Details of utilization of pension



Source: Author, 2017

Fig. 4.38 gives a detail view of how the monthly old age pension is utilized. Highest no. of beneficiaries i.e. 96.91 percent responded they use pension amount for medical purpose followed by utilization for food with 75.34 percent, 39.04 per cent for clothing. These three are important

things on which most of the amount is spent whereas 27.73 percent of them spend it on other livelihood activities. 8.56 percent of the beneficiaries said they hand over the money to their family. Very few of them use the pension amount for entertainment purpose and on any other activity.

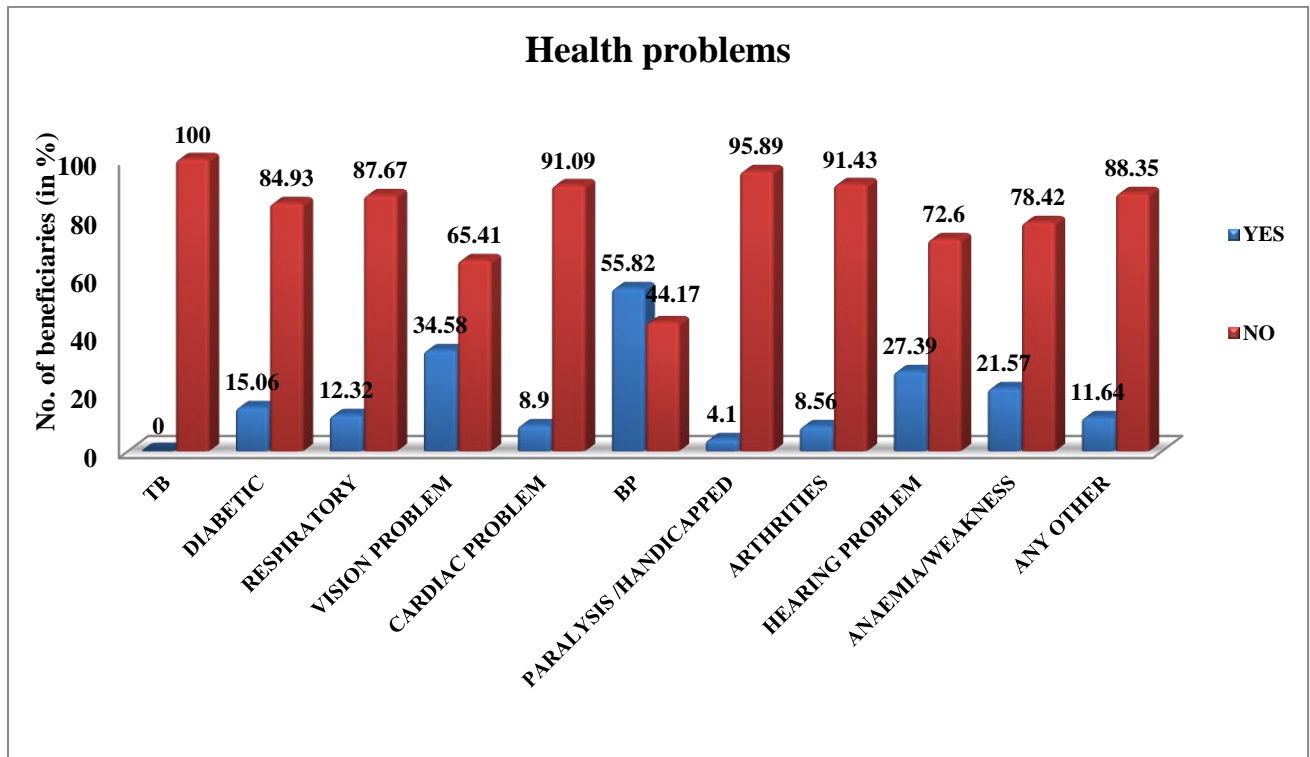
This indicates that medical expenditure is high due to the ageing factor and health issues.

4.4 Health problems of beneficiaries

Table no.4.4.1 : Detail of Health Problems faced by beneficiaries

Sr. no.	Health Problems faced by beneficiaries	Yes	No	Total
1.	TB	0	292	292
2.	Diabetic	43	249	292
3.	Reparatory Problem	36	256	292
4.	Vision Problem	101	191	292
5.	Cardiac Problem	26	266	292
6.	Blood Pressure	163	129	292
7.	Handicapped/Paralysis	12	280	292
8.	Arthritics	25	267	292
9.	Hearing problem	80	212	292
10.	Anemia/Weakness	63	229	292
11.	Any other (Specify)	34	258	292

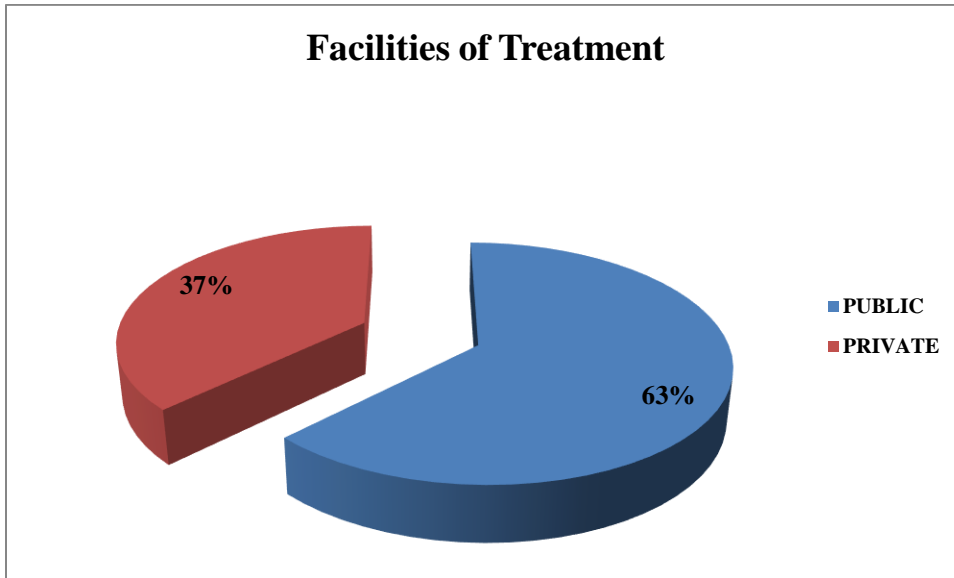
Fig. 4.4.1: Details of health problems faced by of beneficiaries



Source: Author, 2017

Fig. 4.4.1 briefs about the health problems faced by the beneficiaries. Most of the beneficiaries i.e. 55.82 percent has blood pressure problems. Vision problem is yet another important health problem faced by the beneficiaries with 34.58 percent followed by hearing problem with 27.39 per cent, anaemia with 21.57 percent. Very few beneficiaries have diabetes, respiratory, cardiac and paralysis problem with their respective percentages are 15.06 percent, 12.32 percent, 8.090 percent and 8.56 percent. About 11.64 percent of the beneficiaries have other problems such as constant cold, fever back pain etc.

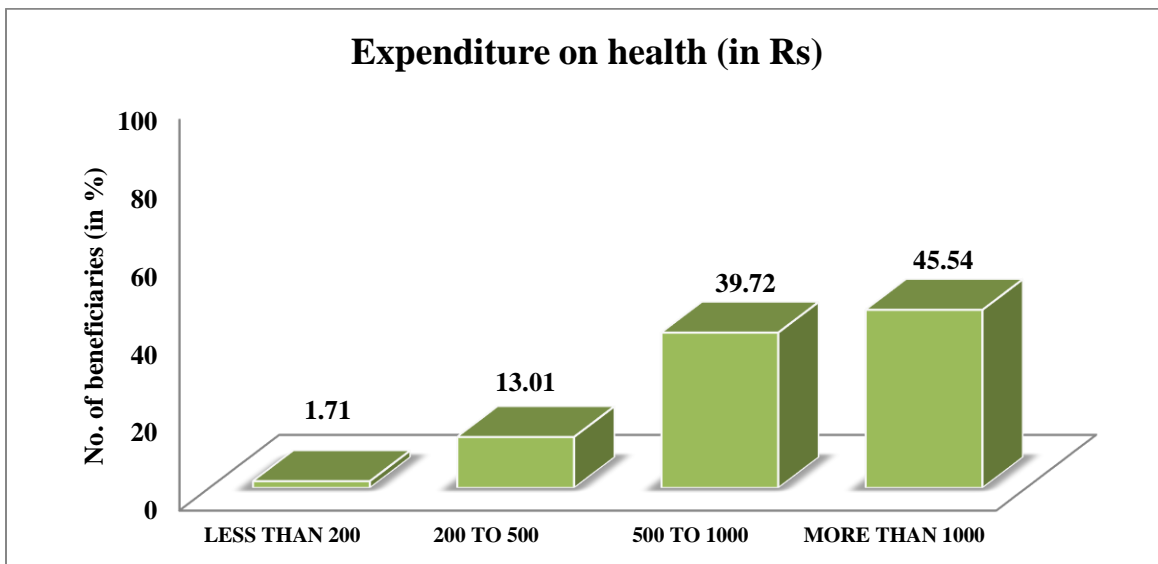
Fig. 4.4.2: Details of facilities of treatment while unwell by the beneficiaries



Source: Author, 2017

Figure 4.4.2 describes the facilities of treatment taken by the beneficiaries. 63 percent of them said they go for treatment under public hospitals where as 37 percent of them go for private treatment when they face health issues.

Fig. 4.4.3: Details of expenditure on health



Source: Author, 2017

Fig. 4.4.3 states about the beneficiaries details of expenditure on health. About 45.54 percent of them spend more than Rs 1000 on health. This is followed by Rs 500-1000 with 39.72 percent. Very few i.e. 13.01 and 1.71 percent of people spend Rs 200-500 and less than 200 respectively on health.

Fig. 4.4.4: Details of whether the beneficiaries have opted for Deen Dayal Swasthya Yojana and if yes whether the benefits are taken

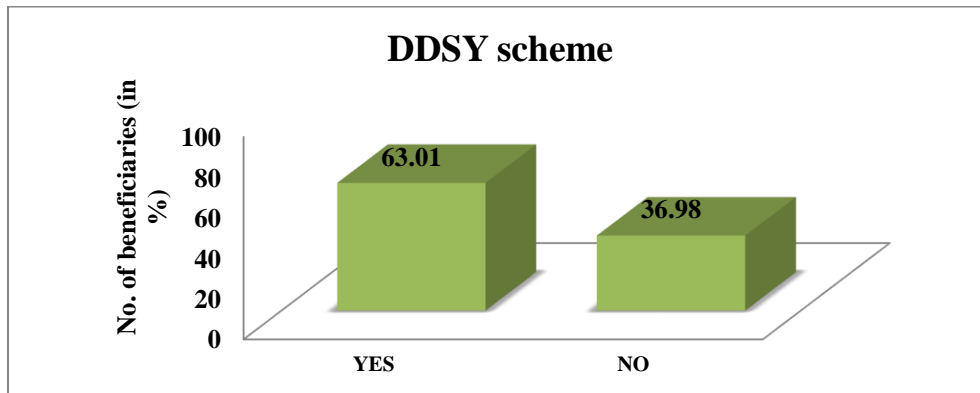
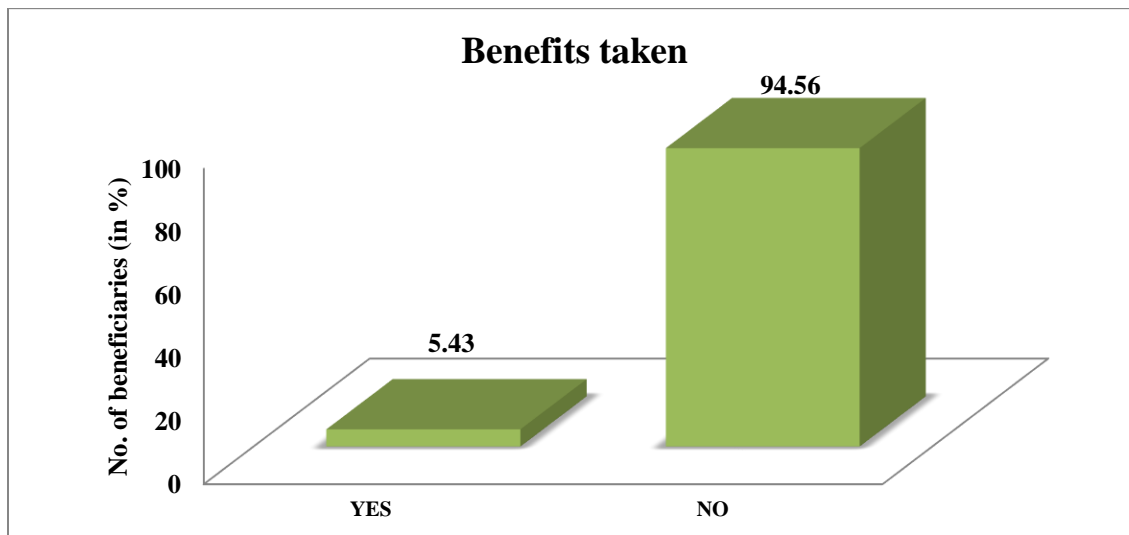


Fig. 4.4.5: Benefits taken under DDSY



Source: Author, 2017

Fig. 4.4.4 shows whether the beneficiaries have enrolled themselves under Deen Dayal Swasthya Yojana and if they have enrolled whether they have taken the benefit. To which 63.01 percent of

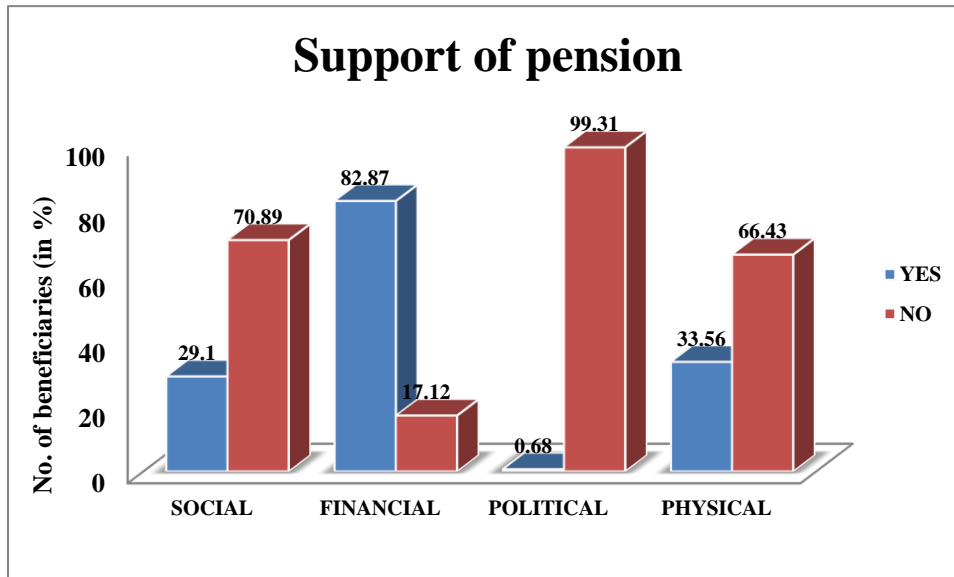
the beneficiaries said they have enrolled themselves under the scheme where as 36.98 percent haven't enrolled themselves yet. Out the beneficiaries who have enrolled themselves, 94.56 percent haven't taken the benefits yet where only 5.43 percent of the beneficiaries haven taken the benefits of the scheme which is indicate in fig 4.4.5.

4.5 Pension Perception

Table 4.5.1: details of pension supported to the beneficiaries

Sr. no.	Way this pension supported	Yes	No	Total
1.	Social support	85	207	292
2.	Financial support	242	50	292
3.	Political support	2	290	292
4.	Physical support	98	194	292

Fig. 4.5.1: Details of way the pension supported the beneficiaries



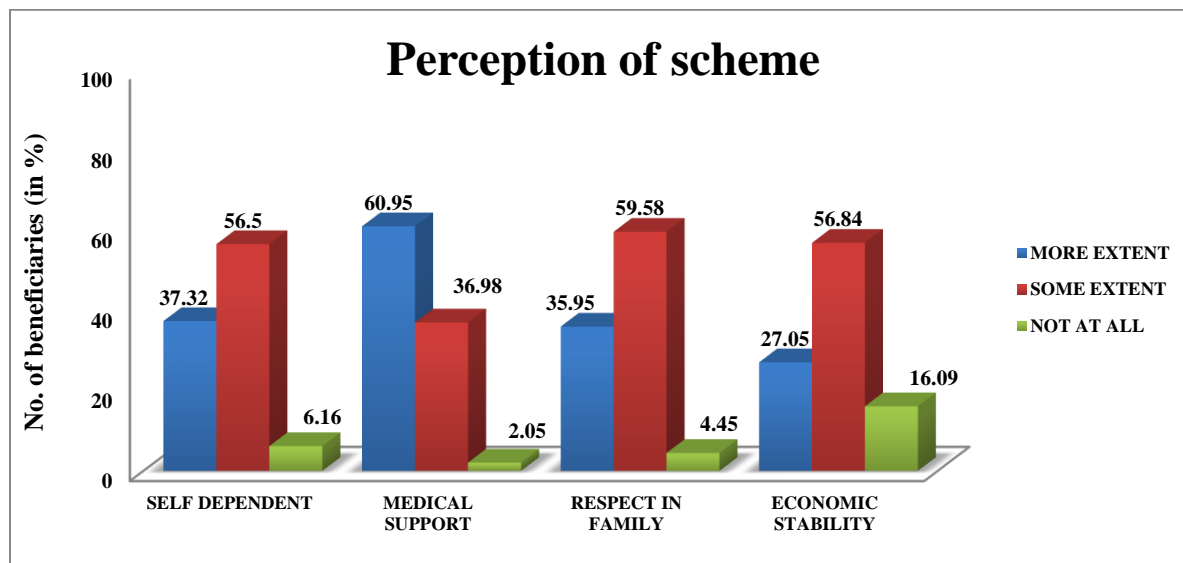
Source: Author, 2017

Fig. 4.5.1 gives details of how the pension has supported the beneficiaries. This is divided into four categories i.e. social, financial, political and physical. Most of the beneficiaries responded that pension mostly supports them financially followed by physical, social with their respective percentage being 82.87 percent, 33.56 percent and 29.1 percent. Political support has only 0.68 percent of the response by the beneficiaries.

Table No.4.5.2 : Perception of pension by the beneficiaries

Sr. no.	Thinking about this scheme	To more extend	To some extend	Not at all	Total
1.	Made me self independent	109	165	18	292
2.	Medical Support	178	108	6	292
3.	Gain respect in family	105	174	13	292
4.	Economic Stability	79	166	47	292

Fig. 4.5.2: Perception of scheme



Source: Author, 2017

Fig. 4.5.2 highlights the perception of beneficiaries about the scheme. Most of the beneficiaries i.e. 60.95 percent of them said that pension is a great for medical support followed by self dependency which says pension made them self dependent and reliable and its percentage being 37.32 percent. Where some beneficiaries also said that pension gained the respect in the family and 27.05 percent of the beneficiaries responded that old age pension has also brought in the economic stability in their lives.

Hypothesis 1

H₀ (null hypothesis): BPL Status and Income Level are statistically independent.

H₁ (research hypothesis): BPL Status and Income Level are statistically dependent.

Association Between BPL Level and Income of the respondent

		income_bene		
		1	2	>=3
		Count	Count	Count
BPL_status	1	103	93	12
	2	57	18	9

Pearson Chi-Square Tests

		income_bene
BPL_status	Chi-square	14.240
	df	2
	Sig.	.001*

Results are based on nonempty rows and columns in each innermost subtable.

*. The Chi-square statistic is significant at the .05 level.

From above Pearson Chi-Square test for independence it is clear that BPL Status and Income level are associated. It proves that null hypothesis is rejected and research hypothesis is accepted. 71.23% of the respondent belongs to BPL family and majority of the beneficiary i.e 54.79 % falls in income less than 5000/- per month.

Hypothesis 2

H₀ (null hypothesis): There is no relationship between Financial support and Medical expenses

H₁ (research hypothesis): There is relationship between financial support and Medical expenses

			Medical expenses	
			Yes	No
Financial Support	Yes	Count	233	9
		N %	96.3%	3.7%

From above table it is clear that about 96.3% persons are used their financial support to medical expenses purpose. Only 3.7% persons are not used this support for medical expenses purpose so it indicates that there is relationship between financial support and medical expenses, hence research hypothesis is accepted and null hypothesis is rejected.

Hypothesis 3

H₀ (null hypothesis): There is no significant difference between gain respect in family and economic stability.

H₁ (research hypothesis): There is a significant difference between gain respect in family and economic stability.

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
gain respect in family	292	1.68	.553	.032
economic stability	292	1.89	.649	.038

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
gain respect in family	52.059	291	.000	1.685	1.62	1.75
economic stability	49.790	291	.000	1.890	1.82	1.97

(Sig. (2-tailed) value is 0.000)

One sample T Test is paired with beneficiary's related to gaining respect in the family and economic stability due to pension. It is observed that gaining respect in family by the beneficiaries the Mean(M)=2, Standard Deviation (SD)=0.5 where as Economical Stability of the beneficiaries Mean(M)=2 and Standard Deviation (SD)=0.6

The significance value is less than .000 which indicates that there is statistically significant difference between both the conditions i.e. gain respect in family and economical stability among beneficiaries in terms of pension. Thus, null hypothesis is accepted. 35.95% of the beneficiaries felt that in large extend with the support of pension the family members are looking after them at old age as they take care of their own needs and they don't have to dependent on other family members.

Table 4.6.1 Details of Beneficiaries as per block/Village and data extracted from MIS/DRDA for research study.

Sr no.	Block	Village Panchayat	List of beneficiaries as per MIS	List of beneficiaries as per DRDA	Actual no. of beneficiaries (acc to study conducted)	Dead/Migrated/non traceable	Remark
1	Pernem	Corgao	36	30	22	8	Whole village covered under survey
		Dhargal	81	42	35	7	
		Poroscodem	27	15	12	3	
		Virnoda	21	17	6	-	Only 6 beneficiaries were covered
2	Ponda	Shiroda	58	31	27	4	
		Veling_priol	54	34	28	6	
		Bandora	48	19	13	6	
		Panchavadi	22	20	7	-	Only seven beneficiaries were covered
3	Bardez	Thivim	23	16	9	7	
		Penha-De-Franca	5	4	2	2	
		Nachinola	16	13	9	4	
		Moira	15	11	8	3	
		Pirna	11	10	7	3	
		Pilerne	24	14	11	3	
		Nerul	14	12	9	3	
		Socorro	8	8	4	4	
		Pomburpa	12	13	8	5	
		Ucassaim	14	9	5	5	
Reis Mogos	9	5	3	-	Only 3 beneficiaries were covered		
4	Salcete	Nuvem	19	15	14	1	
		Carmona	2	2	2	-	
		Aquem-Baixo	2	3	1	2	
		Macasana	1	1	1	-	
		Sarzora	8	5	3	2	

	Orlim	3	2	2	-	
	Cavelossim	1	1	1	-	
	Velim	16	9	8	1	
	Ambelim	15	6	4	2	
	Loutolim	7	10	6	4	
	Mazorda	-	4	3	1	
	Rachol	13	6	5	1	
	Paroda	4	4	2	2	
	Guirdolim	5	5	3	2	
	Chandor-Cavorim	5	4	2	2	
	Navelim	9	3	4	1	
	Dhavorlim	6	6	6	-	

Source: Author, 2017

It is observed that the list provided by MIS and DRDA are yet to be updated. Out the list provided by MIS and DRDA, Most of the beneficiaries are found dead or migrated and some were non-traceable according to the research study conducted. This list needs to be updated at least once a year so that it would be easier for anyone to understand the statistics. Bnak has sto their payment who are dead but non-traceable people are not found as they are shifted in some other area by payment of pension is been credited in their concern bank.

According to the data provided by MIS the number of senior citizen in Salcete taluka is 116 while list provided by DRDA shows there are only 86 senior citizens in the block, but the research study shows only 67 beneficiaries. There were 21 beneficiaries who were found dead/migrated and non-traceable. Likewise rest of the three blocks depicts the same situation expect for the fact that the research study could get the same size of 75 beneficiaries while it fall short when it came to Salcete block where the sample size taken was of only 67 beneficiaries.

Chapter V

Views and Opinions of stakeholders

Thirty stakeholders were interviewed to understand the planning and implementation process of NOAPS/DSS in the state of Goa. Stakeholder from Panchayats Raj department, DRDA and Social welfare department were interviewed to get the data. From District Rural Development Agency, three Assistant Project Officer's and four Technical Assistants were interviewed. From the Social Welfare Department, Additional Director and four officials from block level office were interviewed. To understand the scenario and implementation at grass-root level, nine Village Panchayat Sarpancha's & Pancha's and eight Village Panchayat Secretaries were interviewed from both the Districts.

5.1 Knowledge about the scheme

- Officials were aware about the salient features of the scheme. But were unable to provide the date of inception of the scheme. Different methods related to IEC (Information, Education and Communication) such as awareness camps, conversation with the locals, magazine releases, announcements in the church were used for the awareness of the scheme.
- The stakeholders of Block and Village level were not aware of the funds sanctioned by the centre and the state for the scheme as it is been decided by the state Officials.
- All the stakeholders were aware about the mode of disbursement of monthly pension to the beneficiaries and also the amount of the pension. Only DRDA staff was able to explain the state contribution to the pension of Rs 1800 and centre contribution of Rs 200.
- Neither the officials of Block nor the village level officials were able to provide proper information/records of beneficiaries because data of DRDA is not updated or it its now merged with the social welfare since 2013. The department of Social welfare has not kept any record at village or block level.
- Stakeholders feel that they have not covered all the beneficiaries as some of the beneficiaries are unable to submit their documents. New beneficiaries should be added

through timely identification and verification of beneficiaries has to done and new beneficiaries should be added.

5.2 Procedure on Identification

- The officials under DRDA informed that under NOAPs, BPL and Age were the major criteria's for the selection of beneficiary. Village camps were organized for awareness of scheme. Documents on age proof were verified and forms were collected for the disbursement of pension. Panchayat body was involved in verification of documents. But under DSSS the criteria was based on income level and age of the beneficiary. The role of Panchayats for identification of beneficiaries is almost nil because the forms are directly provided either at MLA's office or State Office. Most of the beneficiaries completed the procedure with the help of MLA's.
- There is no role of Village Panchayat or of Gram Sabha for the identification or scrutiny of the beneficiaries except creating awareness about the scheme
- Most of the forms are recommended by MLA's office under DSS, there is no political influence at the Block and village level.
- Beneficiaries of DSS are directly submitting the documents to the MLS's and social Welfare head office due to which there is no pension application/ record. However, the officials of state level provided information that there are pending applications due to improper submission of the documents.
- NOAP records are available with the DRDA at Block level till 2002. Since then there are no separate records of NOAP because the scheme was merged with DSS.

5.3 Pension disbursement

- Initially the method of pension disbursement was through cash payment and later it was disbursed by cheques. Nowadays all the beneficiaries are getting their pension through bank transactions.
- There are cases found of disbursement of pension after the death of the beneficiary but later banks took the action of withdrawing/removing the amount from the beneficiaries account.
- There were complaints received regarding the delay of pension and the reason was due to a. fund problems from the government b. technical issues with the bank.

- Presently, all the beneficiaries are linked with the Adhar card which helps in proper identification of the beneficiaries and maintains the authenticity.

5.4 Opinions and suggestions by stakeholders

- The amount of pension should be increased as the standard of living and medical cost has gone up. The living conditions of the beneficiaries have been improved due to pension benefit as it supports them financially.
- There should be less interference from politicians in implementation of the scheme. Proper verification of documents related to income certificate.
- Benefit of old age pension scheme especially BPL families should be given to both i.e. husband and wife instead of only one person.
- Wherever the age proof is not available, the authority should accept it on affidavit basis and needy people should be allowed to avail the benefits.

Chapter VI

Finding, Conclusion & Suggestion

6.1 Findings and Suggestions

During the field work for the evaluation study, information and data on various aspects of the existing facilities for the aged, the mechanism for implementation of the Old Age Pension Scheme and other aspects of aged care was gathered. The data and feedback obtained from the beneficiaries, official and non official sources have been analysed and condensed in this section as findings. Based on the findings, suggestions have been made for improvement in implementation of the National Old Age Pension scheme and Dayanand social Security Scheme.

6.2 Findings

6.2.1 Demographic details

1. The beneficiary profile of the scheme brought a peculiar feature to the fore i.e. the gender combination of beneficiaries. 71 percent of the beneficiaries surveyed are women for the period 2016-17.
2. In the list given by DRDA 93 beneficiaries we're not be able to trace or they were found dead/ migrated to other places in the selected blocks.
3. Most of the beneficiaries' i.e. almost 70 percent of the beneficiaries belongs to Hindu religion and 35 percent of the beneficiaries fall in the OBC caste category.
4. Highlighting the main income source of the beneficiary's then pension is topping the list with 81 per cent of the people responding pension as their major source of income.
5. As far education level is concerned, about 75 percent of the beneficiaries are illiterates. Where as some have completed their education till primary only. Only one beneficiary was found who went for higher education such as graduation.

6.2.2 Process of availing benefits and health issues of the beneficiaries

1. Village Panchayats and Political leaders have played prominent roles in making people aware about the old age pension which makes up to 85 percent whereas relatives, friends and RDA staff consist the rest. TV and radio haven't been much effective in the awareness process.
2. Regarding the payment, 57 percent of the beneficiaries responded delay in payments to which the reasons were given as delay due to technical issues of their respective banks and 79 percent beneficiaries were not at all aware why they had to face delay in monthly old age pension.
3. One of the striking findings of the research study is that the beneficiaries were charged for the application forms of the scheme by their respective places of collection of forms (Village Panchayat, Pancha members, RDA office, BDO office, Social Welfare office, MLA office) which is made available free of cost by the government. Beneficiaries were charged from rupees 50 to 250.
4. Around 78 percent of the beneficiaries are accompanied by their family or friends while going to withdraw pension. Rest 22 percent are not accompanied by anybody. This is a matter of concern.
5. Around 55 percent of them have Blood Pressure problems and 35.58 percent have vision related problems. Other problems noted are hearing problem and weakness among the beneficiaries with 27.39 and 21.57 percent respectively. So around 97 percent of them utilize the pension amount for medicines.
6. Around 63 percent of the beneficiaries have enrolled themselves for the health scheme Deen Dayal Swasthya Yojana (DSSY) and 37 percent of beneficiaries haven't even enrolled themselves yet. Out of the enrolled ones, 95 percent have not taken the benefits of the scheme.
7. Field enquiry also indicates a lack of knowledge/awareness/details of the scheme among the officials.
8. Beneficiaries responded that pension has supported them to more extent in terms of medical support with a response of 61 percent. 37 percent of the beneficiaries stated that pension has made them self dependent and 36 percent of the beneficiaries responded that

pension gained them the respect in their families. There were also beneficiaries who said pension brought economic stability in their life which shows percentage of 27 per cent.

9. Differently abled persons were allowed for invalid pension were placed in the category of senior citizen and their ages were recorded above 65 years in their cards although their actual age was below 65 years.
10. In most of the villages, Village Panchayats do not maintain records. They are ignorant of the number of old age persons in its village, or of beneficiaries getting financial assistance under various schemes of the Government.
11. System of monitoring of the old age pension scheme was very poor at all level.
12. It has been observed that the beneficiaries are decreasing year by year under DSSS.

6.3 Suggestions

1. Implementing department should do verification of all eligible beneficiaries at grass-root level so that all the details of the beneficiaries are accessible at block as well as village level office. Thus, this will help stakeholders to monitor the scheme in a better way.
2. Attention should be given to ensure that benefits of the programme reach the targeted beneficiaries. Details of the programmes and awareness could be publicised through Radio/TV/local media etc.
3. Better co-ordination between Department of Social welfare and Rural development Agency will help for effective implementation of this programme.
4. Application of beneficiaries should be rooted through Gram Panchayats so that Gram Panchayats can evaluate the beneficiaries.
5. Around 5.13 % family members are working in government sector and 10% of the respondent replied that other member of the family also receives govt. schemes. In such cases their names should be withdrawn as it is against the guidelines.
6. NOAPS beneficiary's details should be updated by the District Rural development Agency in MIS website at national level.
7. Convergence between different government programmes and schemes for the senior citizen of different department should be adopted. Schemes such as the Annapurna Scheme for the aged under the Department of Food and Civil Supplies, medical check-up under Department of Health and Family Welfare, under Department of Social welfare

such as old age pension programmes, unmed scheme, Identity cards for senior citizen can be converged with each other.

8. The number of women beneficiaries is higher. Thus, special attention should be given to the issues related to health of elderly women, set up of elderly destitute old age homes as there are no separate provisions for them.
9. Social audit at the Gram Panchayat level should be conducted on pilot study basis to understand the situation and conditions of eligible and ineligible beneficiaries.
10. Pension is very much helpful to the poor beneficiaries since they have no other source of income. The Government of Goa should take initiative for timely disbursement of pension amount on monthly basis.
11. Money spent on giving assistance to ineligible beneficiaries has economic implications on the State. These funds could have been utilized for financing other developmental programmes.
12. There should be a separate counter in the bank for senior citizen specially to disburse pension.
13. Most of the beneficiaries spend their pension on medicines so the government should take the initiatives to arrange for monthly health check up at village level or block level.
14. Awareness about Deen Dayal Swasthya Yojana should be created and all senior citizens should be covered under this.
15. Separate geriatric ward in Goa Medical College which will meet the health care needs of chronically elderly patients.
16. Goa government should take initiative to implement the Maintenance of Parents and Senior citizen Act, 2005 so that the children are bound to take care of their parents.
17. There is a requirement of appropriate monitoring to check loop holes and shortcomings in implementation of the programme. Field visits and verification by the Department officials should be made obligatory to curtail malpractices.

6.4 Conclusion

In India, social pension scheme for senior citizens is been initiated by the central government to enhance the standard of living among elderly in India. Goa government has recognized the need for security for senior citizens and with the implementation of DSSS which was merging with NOAPS for the life of senior citizen to live with dignity, peace and freedom.

With its popularity, awareness among people and quantum of assistance, the scheme has succeeded in creating a social security net for targeted beneficiaries. However due to defective planning and tardy implementation of the scheme, the benefits are also being availed of by a large number of ineligible persons, resulting in a heavy burden on exchequer. The real beneficiaries were denied the rights and this caused a lot of imbalance in the funds available in the hands of the government and the eligible one's were not been able to take the benefits of the old age scheme.

For successful implementation of incentive based schemes, some mechanism is required to be evolved so that assistance provided could be revised on scientific basis periodically, at least after every five years, if not on annual basis. Linking the rate of pension with some suitable price index may provide a solution to this problem. The revision in the rate of Pension is strongly recommended to enable the scheme to achieve the objectives in an appropriate manner.

This scheme is very useful and benefited for poor needy elderly to uplift themselves socially, physically, economically and mentally. The pension plays a major role for the senior citizen as they don't have to dependent entirely on other family members or community to satisfied their basic needs. The pension has surely improved their quality of life through been felt independent, improved their status in family and gaining self confidence in their life. Even thou there are many loopholes in the implementation of this scheme, specially in monitoring of the schemes, it has successfully achieved its aim to a large extent to develop confidence among the senior citizen.

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Annexures

Case Studies

Annexure I

1. Rosa Piexoto



Old age pension has really helped me in my medical expenses

Rosa is one of the beneficiaries of Old age pension and a resident of Chandor area, Margao. She lives with her married daughter and her family. She had a poor family background in the past, her husband expired when she was 62 yrs old. It was very difficult for her to live her life with her daughter. This pension has helped her financially to support her family. She educated her daughter who is working abroad. Even now pension helps her in terms of medical support.

2. GokulGaude



GokulGaude is a resident of Veling area, From village PanchayatVeling-Priol-Cuncoim, Ponda Block. she is 79 years old living alone since her husband expired at early age of their marriage with no Children. Pension has been a great support for her financially to meet her daily expenses. Otherwise she has to depend on her in-laws for her basic needs.

3. Vishwanath Gaude



I am bed ridden for almost 3 years and due to this pension I could meet my medical expenses.

Vishwanath Jhingu Gawade, Age 83 is a resident of Priol area, Ponda. His wife works as a labour on daily wage to run their family. He has a son who is working in a private sector on contract basis with very less salary. The old age pension scheme had helped to meet his medical expenses. Pension has been a great support for the family in terms of finance.

4. Shrimati Ladu Palekar

Pension has helped me meet all my daily needs especially medical expenses.



Shrimati Ladu Palekar is a resident of Dhargal Village, Pernem. She is 82 years of age. She has two sons who are working in Private sector. She stays with them. She said that as both my son are married and working in private company with less amount of salary. It is very difficult for them to maintain their family in this high standard of livings. I am thankful that pension has helped me to look after my medical expenses as I am suffering from hypertension and cardiac problem. It plays an important role in her life to meet her day to day needs as well.

Questionnaire Schedule for Beneficiaries

Annexure II

Block :

Village Panchayat:

1.Name:

2.Age:

3. Sex: Male Female

4. Caste: SC ST OBC Others

5. Religious: Muslim Hindu Christian Others

6. Marital Status: Married Widow Divorce

Single Separated

7. Family Size: Less than 4 Members

6-10 Members

More than 10 Members

8. Income Level: Less than 5000 per month 5000 to 10,000

10000 to 20,000 20000 to 30,000 More than 30000

9. Main Occupation of Family: Service Farmer Business

Daily wages Other

10. Main Income beneficiary: Pension Farming Business

Daily Wages Others

11. If Any other family member receive government pension: Yes No

12. Whether Beneficiary belong to BPL family: Yes No

13. Education Level: Illiterate 1st -4th Std 5th to 9th Std

10th to 12th Std Under Graduation P.G.

Graduation

14. Children: 1-3 4-6 More than 7

15. Residential Status of the beneficiaries: Own Rented Free

16. Living Presently: Alone Spouse Son/Daughter Relatives Others

17. Any other family member receive govt. Pension scheme

Yes No

Process of availing benefits of the scheme:

18. Source of Information

Village Panchayat Political leader Friends Relatives

RDA staff Anganwadi Worker Radio TV

19. How Much amount you receive under NOAPS/DSS

2000 1000 750 400

20. After how many months of submitting form you got pension

Within one Month

One month to three Months

Three Months to six Months

Six Month to 1 Year

21. What were the criteria for eligibility under this scheme?

Age 65 + BPL family Destitute

Not Aware Other

*Multiple responses

22. From where have you collected the form?

Village Panchayat Panch RDA staff

BDO Office Social Welfare Department MLA Official

Anganwadi Workers Any other (specify):

23. Where was the form submitted?

Village PanchayatPanch RDA staff
BDO Office Social Welfare Department MLA Official
Anganwadi Workers Any other (specify):

24. Whether you paid for the form.

Yes No

If Yes How Much

25. Who helped you to fill the application?

RDA staff Political leaders Self Children Relatives
Friends Panch member V.P. Secretary Others (Specific)

26. What document you had submitted for verification of age?

Birth certificate School leaving certificate Medical Certificate
Employee records Not given Any other (specific):

27. Any Discrimination observed while availing this scheme?

Gender bias Economical bias Personal bias Political bias
No Discrimination Any Other

28. No. of visits the applicant had to make to get the pension sanctioned?

Less than 4 4-8 8-12 More than 12

29. Which are the offices Beneficiaries visit to avail the Pension?

Village Panchayat RDA BDO MLA Sarpancha

* Multiple responses

30. What is the average date of receipt f pension?

1st to 5th of every Month 5th to 10^t of every Month
10th to 20th of every Month 20th to 30th of every Month

31. Is there any occasion where the pension was delayed?

Yes No

If Yes how many

One to 2 Months

2 Months to 4 Months

4 Month to 6 Months

More than 6 Months

32. From past how many years you have been receiving pension?

0-3 years 4-8 year 8-12 years 12 to 15 years

More than 15 years

33. In case of delay of pension whom do you approach?

Bank BDO MLA office Sarpancha No One

Any Other(Specify):

34. What was the reason for delay in pension?

Bank Transaction Shortage of Fund Not Aware

35. What is the mode of payment?

Cash Bank transaction Kind form money order

All the above

36. Whether passbook is given to the beneficiaries by the bank.

Yes No

37. Are the Staff of Bank are corporative while dealing with your transaction?

Yes No

38. Type of the Bank where pension is deposited.

- Nationalized Bank Private Banks
Credit Societies Cooperative Bank

39. Does your family or friends accompany you while doing transaction in Bank?

- Yes No

40. Do you withdrawn full amount of pension at one time

- Yes No

If No, then how frequently you visit bank for withdraw

- Weekly Within 15 days Never
Use ATM card

Utilization of pension

41. Where is the major amount of the pension is utilized?

- Food
Medicine
Clothing
Entertainment
Hand over to family member
Do not spend
Livelihood

Any other (specify):

42. Health problems faced by Beneficiaries

- TB
Diabetic
Respiratory Problem
Vision Problem
Cardiac Problem
Blood Pressure
Handicapped/Paralysis
Arthritics

Hearing problem
Anemia/Weakness

43. Regular treatment Facilities: Private Public

44. How much amount do you spend on medicine and treatment per month?

Less than Rs 200 Rs 200 to Rs 500 Rs 500 to Rs 1000

More than Rs 1000

45. Have you covered yourself under Deen Dayal Swasthya Yojana?

Yes No

If yes, have you taken the benefits of it?

Yes No

46. In what way this Pension has supported you?

Social Support Financial Support

Political Support Physical Support

47. Perception about the Scheme

	To more extent	To some extent	Not at all
Made me self independent			
Medical Support			
Gain respect in family			
Economic Stability			

* Multiple responses

Interview Schedule for Officials

Annexure III

- a. Name of the Officer with designation:
- b. Name of the Village:
- c. Name of the Block:
- d. Name of the district:

Awareness level on the Scheme

1. When was National Old Age Pension and Dayanand Social Security programme implemented in your Village/Block/District?
2. What are the different methods of IEC used for publicity campaign?
3. How much fund was sanctioned by the State government for both NOAP and DSSS?
4. Is the pension amount released annually/half yearly/quarterly/monthly?
5. Specify the amount of pension given to each beneficiary under NOAP and DSSS.
DSSS:-
NOAPS:-

Procedure on identification of beneficiaries

6. How many beneficiaries have taken the benefits in your Village/Block/District?
7. Do you think all eligible beneficiaries are covered in your area?
Yes/No.
If no, then why?
8. What is the procedure which is been followed to indentify the beneficiaries?
9. What are the selection criteria under DSSS and NOAP?
DSSS:-

NOAPS:-

10. Are the applications for NOAP/ DSSS recommended by the village Panchayat Gram Sabha?

11. Do you receive any application for NOAP/ DSSS forwarded and recommended by politicians?

Yes/No.

If yes, then how would you deal with it?

12. Are there any pending applications in your Village/Block/District?

Yes / No

If yes, then how many?

13. What are the reasons for pending of application?

14. Do you have NOAP records?

Yes/No

Pension Disbursement

15. What is the method of pension disbursement?

16. Have you found any case/person drawing pension after the death of the beneficiary?

Yes/No.

If yes, what are the actions taken against them?

17. Did you receive any complaint regarding the disbursement of the pension/financial assistance? Yes/No.

If yes what are the reasons?

18. Are the beneficiaries linked with the Adhar Cards?

Opinions and Suggestions

19. Are you satisfied with the implementation of the programme?

20. Do you feel old age pension scheme improves the living conditions of the aged?
Yes/ No.

If yes, then what ways?

21. What is the general opinion of the scheme?

22. Give your Valuable suggestion for better implementation of the scheme.

Signature of Official

Signature of the interviewer