



**GOVERNMENT OF KARNATAKA**

**STUDY OF THE STATUS OF SENIOR CITIZENS  
IN KARNATAKA**



ಕರ್ನಾಟಕ ಮೌಲ್ಯಮಾಪನ ಪ್ರಾಧಿಕಾರ  
Karnataka Evaluation Authority

**KARNATAKA EVALUATION AUTHORITY  
DEPARTMENT OF PLANNING, PROGRAMME MONITORING AND  
STATISTICS  
GOVERNMENT OF KARNATAKA  
DECEMBER 2020**



# **STUDY OF THE STATUS OF SENIOR CITIZENS IN KARNATAKA**

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## FOREWORD

The ageing population is increasing rapidly as India is proceeding through demographic transition. The old age share in population is expected to increase from 8.9% in 2016 to 13.3% by 2026. In Karnataka is around 9.71 percent (2016) This transition is accompanied by modernization and social change leading to dominance of nuclear families. To address the vulnerabilities faced by the senior citizens, the two major pension schemes in existence are Indira Gandhi National Old Age Pension Scheme (IGNOAPS) by Central Government and Sandhya Suraksha Yojane (SS Y) by the State Government. The Directorate of Welfare of Disabled and Senior Citizens & Directorate of Social Security and Pensions initiated the evaluation of impact these two pension schemes on status and living conditions of senior citizens in the State through Karnataka Evaluation Authority (KEA). The study was taken up by Grass roots Research And Advocacy Movement (GRAAM) under the guidance of KEA.

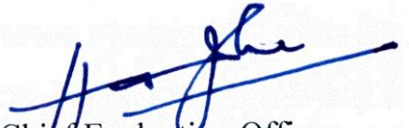
The primary data for the study is collected from the sample survey of 6018 beneficiaries and 16 Focused Group discussions under the two schemes from eight districts of four administrative divisions, as well as in depth interviews with implementing officers at various levels. The major findings are: About 50% of the aged population in Karnataka are covered by both these schemes, the schemes cover targeted population as 24% of SS Y beneficiaries and 20% of IGNOAPS beneficiaries belong to SC/ST sections and about 40 percent to OBC. The schemes have a positive impact on income and social status of the beneficiaries. But the beneficiaries face inconvenience of multiple travelling to submit applications (70 percent & above), the procedure is complex, lack of mobile numbers has increased their dependency, the pension amount covers only 50 percent of their needs as many of the beneficiaries are indebted, and therefore, receiving pensions has not eliminated the need to work for many of them, majority of the beneficiaries receive their pension through DB T, and one of the enabling factors is that the beneficiaries possesses Aadhaar card.

The major recommendations are: as per NSAP guidelines, Gram Panchayats and SHGs should play pro-active role in identifying eligible beneficiaries and facilitate the process, the application form for IGNOAPS should be simplified and made user friendly, DB T expansion should be

combined with measures to tackle the bank access and usage barriers, Business correspondents to disburse pension amount at beneficiaries' door step, grievance redressal mechanism should be operationalized to ensure time bound redressal of grievances by officers, the list of beneficiaries could be shared in the public domain, BPL based allocation of pension to be gradually replaced by SECC related data-based allocation, the pension amount must be raised to 50% of minimum wage or at least Rs 2000/- per month and the monthly pension amount should be indexed to inflation bi-annually and revised in every two to three years. IGNOAPS to be converged with other schemes to enhance the benefits for senior citizens such as food security and health insurance. Karnataka should move towards universal pension scheme with a well-defined exclusion and inclusion criteria, on the lines of Aasara model in Telangana.

I expect that the findings and recommendations of the study will be useful to the Government Central and the State- and to the Directorate of Welfare of Disabled and Senior Citizens & Directorate of Social Security and Pension to redesign the schemes and bring in the necessary modifications to achieve the objective of maximising the welfare of senior citizens.

The study received support and guidance of the Additional Chief Secretary Planning, Programme Monitoring and Statistics Department, Government of Karnataka. The report was approved in 49<sup>th</sup> Technical Committee meeting. The review of the draft report by KEA, members of the Technical Committee and an Independent Assessor, has provided useful insights and suggestions to enhance the quality of the report. I duly acknowledge the assistance rendered by all in successful completion of the study.



Chief Evaluation Officer  
Karnataka Evaluation Authority

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Our special thanks to data enumerators and GRAAM's Field NGO Partners who helped us complete the data collection despite difficulties because of flood and other field challenges. They have also given us a greater insight on the implementation and challenges related to the *Sandhya Suraksha Yojane* and Indira Gandhi National Old Age Pension Schemes in the field. We also thank all the participants of the study for their time and sharing their responses in the survey.

We would like to thank the community consultation team and project management team at GRAAM for effective management of data collection and constant communication with KEA, respectively.

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Sd/-  
(Dr. Basavaraju. R)  
Executive Director, GRAAM





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## LIST OF ABBREVIATIONS

<b>ACA</b>	Additional Central Assistance
<b>AJSK</b>	<i>Atalji Jana Senhi Kendra</i>
<b>APL</b>	Above Poverty Line
<b>ATM</b>	Automated teller machine
<b>BPL</b>	Below Poverty Line
<b>CAG</b>	Comptroller and Auditor General
<b>CRISIL</b>	Credit Rating Information Services of India Limited
<b>CSS</b>	Centrally Sponsored Scheme
<b>DBT</b>	Direct Benefit Transfer
<b>DSSP</b>	Directorate of Social Security and Pensions
<b>EPIC</b>	Electoral Photo Identity Card
<b>ESIC</b>	Employees Provident Fund
<b>FGDs</b>	Focus Group Discussion
<b>FIFO</b>	First In First Out
<b>FY</b>	Financial Year
<b>GDP</b>	Gross Domestic Product
<b>GOI</b>	Directorate of Social Security and Pensions
<b>GOK</b>	Government of Karnataka
<b>GP</b>	Grama Panchayat
<b>GRAAM</b>	Grassroots Research And Advocacy Movement
<b>GSDP</b>	Gross State Domestic Product
<b>HDI</b>	Human Development Index
<b>ICT</b>	Information Communication Technology
<b>IDIs</b>	In-depth interviews
<b>IGNDPS</b>	Indira Gandhi National Disability Pension Scheme
<b>IGNOAPS</b>	Indira Gandhi National Old Age Pension Scheme
<b>IGNWPS</b>	Indira Gandhi National Widow Pension Scheme

<b>ILO</b>	International Labour Organisation
<b>KEA</b>	Karnataka Evaluation Authority
<b>LDCs</b>	Least Developed Countries
<b>LIC</b>	Life Insurance Corporation
<b>M/F</b>	Male/Female
<b>MDCs</b>	More Developed Countries
<b>MIS</b>	Management Information System
<b>MO/EMO</b>	Money Order/Electronic Money order
<b>MPCE</b>	Monthly Per Capita Expenditure
<b>NFBS</b>	National Family Benefit Scheme
<b>NGO</b>	Non-government organizations
<b>NOAPS</b>	National Old Age Pension Scheme
<b>NSAP</b>	National Social Assistance Programme
<b>OAP</b>	Old Age Pension
<b>OBC</b>	Other Backward Communities
<b>PO</b>	Post Office
<b>POS</b>	Point of Sale
<b>PPS</b>	Probability Proportionate to Size
<b>PSUs</b>	Primary Sampling Units
<b>SC</b>	Scheduled Caste
<b>SDGs</b>	Sustainable Development Goals
<b>SRS</b>	Sample Registration Survey
<b>SSY</b>	<i>Sandhya Suraksha Yojane</i>
<b>ST</b>	Schedule Tribe
<b>UN</b>	United Nations
<b>UNFPA</b>	United Nations Population Fund
<b>UT</b>	Union Territories

## Executive Summary

### Background

The Government of India and state government have initiated social security pension schemes for the aged, which are being implemented in Karnataka. Government of India initiated 'National Old Age Pension Scheme' (NOAPS) for BPL people above the age of 60 years in 1995 (renamed as Indira Gandhi National Old Age Pension Scheme or IGNOAPS in 2007). The financing of the scheme is shared by the Central and the State Governments. IGNOAPS is part of National Social Assistance Programme (NSAP). Apart from IGNOAPS, Government of Karnataka also implements the state government senior citizen pension scheme known as *Sandhya Suraksha Yojane* (SSY) introduced in 2007. It intends to cover the larger section of poor elderly who may not be covered through IGNOAPS. The objective of SSY, entirely funded by Government of Karnataka, is to provide financial assistance to the eligible senior citizens of Karnataka while the objective of IGNOAPS is to provide a basic level of financial support to the destitute elderly.

Given the vulnerabilities faced by the senior citizen population, it is pertinent to evaluate the senior citizen pension schemes IGNOAPS and SSY. This study by GRAAM, commissioned by KEA, evaluates the effectiveness of IGNOAPS and SSY in the state of Karnataka and its effect on the socio-economic conditions of elderly populations of the state. The objectives of the evaluation study are as follows:

- a) To analyse the functioning of IGNOAPS and SSY and identify their contribution for the welfare of the poor
- b) To analyse the knowledge and awareness about pension schemes among beneficiaries and non-beneficiaries.
- c) To examine the enrolment process for pension schemes
- d) To study the pension disbursement mechanism
- e) To study the factors affecting the Aadhaar linked DBT coverage for pension schemes
- f) To examine the adequacy of the financial assistance in providing a minimum livelihood to the old age people.

### **Methodology and Sampling**

- This study adopted a mixed methods approach and made use of both primary and secondary data.
- Secondary data for this project came from beneficiary list of the entire state, maintained by the DSSP, Government of Karnataka.
- This study has also reviewed the good practices of other states pertaining to old age pensions.
- Primary data for this study came from quantitative and qualitative methods covering a range of stakeholders.
- The quantitative data largely came from a survey which covered a large sample of 6087 beneficiaries (2994 IGNOAPS beneficiaries + 3093 SSY beneficiaries) and 112 non-beneficiaries.
- On the qualitative side, data came from 105 In-depth Interviews or IDIs of functionaries at various levels such as State level officials of DSSP, Assistant District Commissioner, Deputy Thasildar, Village Accountant and Postman.
- 33 FGDs of beneficiaries and 31 FGDs of non-beneficiaries also generated qualitative insights for the study.

### **Results and Findings of the Study**

This study has delved into the processes and outcomes of pension provision under IGNOAPS and SSY. The results and findings of the study, organized study objective wise, are summarized as follows:

#### **Functioning of Old age security for the poor in the country**

A review of literature reveals the following insights about the functioning of old age security for the poor in India:

- Only about 16 percent of India's total elderly individuals and 21 percent of elderly individuals within BPL families are IGNOAPS beneficiaries. This shows the inadequate coverage of IGNOAPS among the elderly BPL at a national level.
- There is minimal leakage from the pension amount received by IGNOAPS beneficiaries.

- Beneficiaries have difficulties in accessing the banking system and face inordinate delays in receiving their meagre pensions.
- IGNOAPS functions as an important provider of social security to the elderly and helps older persons living alone to live with a sense of dignity and confidence. For persons who live with families, the pension helps them to improve their quality of life. The pension amount, however, was inadequate to cover their entire expenditure on basic needs.
- IGNOAPS reduces household poverty by increasing consumption expenditure, food and non-food expenditure.

### **Functioning of IGNOAPS of Central Government and SSY of State Government and contribution for the welfare of the poor**

#### ***Performance in terms of coverage of elderly population***

- SSY and IGNOAPS together were providing pensions to 29.32 lakh aged persons in 2015-16. Considering the old age population as per Census 2011, about 50% of the aged population in Karnataka are covered by both these schemes.
- SSY has less restrictive exclusion criteria that also allow APL beneficiaries meeting the lower income limits. SSY has complemented IGNOAPS very well in enhancing coverage of vulnerable senior citizen population in view of the ceiling on the number of beneficiaries under IGNOAPS. In the five-year period 2011-12 to 2015-16, SSY's beneficiaries grew 95% while IGNOAPS beneficiaries grew by only 27%. In 2015-16, SSY covered 22 lakh beneficiaries compared to 7.2 lakh covered by IGNOAPS.

#### ***Performance in terms of targeting of the vulnerable aged***

- The demographic and socio-economic characteristics of the surveyed scheme beneficiaries show that the scheme is effectively targeting the vulnerable among the aged population.
- More than 80% of the beneficiaries of both schemes are from rural areas.
- The majority of beneficiaries (90% in SSY and 79% in IGNOAPS), are below 80 years, which means relatively lower coverage of super senior citizens. IGNOAPS has a relatively larger share of 80 plus aged beneficiaries (16%) as compared to 6.3% under SSY.
- While the age eligibility criteria are largely met, a small share of beneficiaries do not meet the minimum age limit of the schemes (3.8% of SSY beneficiaries reported their age to be

below 65 years and 1% of IGNOAPS beneficiaries reported their age below 60 years). This may be looked into for enrolment clarity as either the respondents are wrongly enrolled and they do not meet the scheme requirement or they do not remember their age. Cross verification with Aadhaar/ Voter ID card / Ration card could help better reach.

- About half the beneficiaries catered to by both SSY and IGNOAPS are women. Given that the schemes cater to more single women than single men, it is evident that they are catering to the especially vulnerable sections of the aged who lack support and this is significant.
- The schemes are a source of support to more than one-fifths beneficiaries who live alone or with spouse, without the support of children.
- Significant shares of beneficiaries are from the less privileged social categories. 41% of SSY beneficiaries and 36% of IGNOAPS beneficiaries belong to Other Backward Class (OBC) category. 24% of SSY beneficiaries and 20% of IGNOAPS beneficiaries belong to SCST sections.
- The illiterate aged are disadvantaged in many ways, and both schemes significantly benefit this most vulnerable group, including the women in this group. Around 79% of total beneficiary sample is illiterate. For both schemes, women constitute the majority of the illiterate beneficiaries (54% in SSY and 64% in IGNOAPS).
- For both schemes, majority of the beneficiaries are either living in *kutcha* or semi-*pucca* houses.
- SSY beneficiaries has average annual income of Rs. 12881 while IGNOAPS beneficiaries have an average annual income of Rs. 11589. Such low income levels indicate the overall income targeting of the scheme.
- While most IGNOAPS beneficiaries meet the required BPL criterion, 2% beneficiaries have made it into the scheme in spite of not being BPL, indicating the presence of inclusion errors under IGNOAPS.
- In spite of pensions, a small share of aged beneficiaries is having to work for a living. 4.6% of SSY and 11.6% of IGNOAPS beneficiaries are still working. It is a matter of concern that 3% of SSY and 8% of IGNOAPS beneficiaries in the age bracket of 80 and above are still working.

### **Knowledge and awareness about pension schemes among beneficiaries and non-beneficiaries**

- Even though they benefit from the schemes, 46.3% SSY beneficiaries and 26.8% IGNOAPS beneficiaries were unaware about the pension schemes. Ignorance of SSY may be more since it is a newer scheme than NOAPS/IGNOAPS. While low awareness may be due to their family member enrolling them into the scheme, the trend is significantly prominent in rural beneficiaries. It is also a fact that not much awareness generation has happened among the beneficiaries through official channels. Also, while some beneficiaries may be aware that they are receiving a pension, they may not be aware of the scheme/source of the pension.
- A majority of non-beneficiaries (62.5%) are aware of the pension schemes.
- Beneficiaries aware of the pension schemes have a general, though not nuanced idea of the eligibility criterion of the schemes.
- The local elected representatives do not seem to be actively contributing to generating awareness about the schemes, since no beneficiary identified the local elected representative as the source of information about the schemes.
- Regression results show that rural, relatively younger and the less educated senior citizens, and those having lesser family income and living alone or with spouse are less aware of the scheme.

### **Enrolment process for various pension schemes in Karnataka**

- Most beneficiaries (70.8% of SSY beneficiaries and 75% of IGNOAPS beneficiaries) are submitting online applications at the Nada Kacheri or Taluka Panchayat.
- Most beneficiaries are undergoing the inconvenience of travelling alone to submit applications (87% of IGNOAPS beneficiaries and 71% of SSY beneficiaries). All the beneficiaries are further inconvenienced by having to travel multiple times to submit the applications.
- The lengthy application formats of IGNOAPS, which asks for a number of unnecessary details, makes it more burdensome for the aged beneficiaries to enrol.
- Beneficiaries also have to travel long distances to submit the applications. Rural SSY beneficiaries travelled an average of 5 km and rural IGNOAPS beneficiaries travelled an average of 6 km to submit the applications.

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- Most (but not all) beneficiaries experience probity and transparency in the application process; 4.4% of SSY beneficiaries and 5.3% IGNOAPS beneficiaries had to pay transaction charges. Additional transaction charges are given at two levels: while accessing age proof from the government hospitals and/or during the submission of application at *Nada Kacheri*.
- 37% SSY beneficiaries and 37.4% IGNOAPS beneficiaries had expressed difficulty in travelling to *Nada Kacheri* to submit the applications because of old age, losing a days' pay, distance and cost of travel.
- Verification processes at application stage have been carried out for most beneficiaries. 72% of SSY beneficiaries and 78% of IGNOAPS beneficiaries had received visit for verification of documents and living conditions by the relevant government functionaries.
- Because of lacking their own mobile numbers, beneficiaries are having to state their family members' or friends' phone numbers on the application form. This makes them dependent on others for keeping track of status updates on their pension applications.

### **Pension disbursement mechanism to pension beneficiaries and the performance of pension schemes in Karnataka at micro level**

- Pensions for both schemes are supposed to be disbursed within 2 months of application, and most beneficiaries (64.4% SSY beneficiaries and 44.7% IGNOAPS beneficiaries) receive their pensions on time or in a near timely manner (within one to three months of submitting the application).
- 19% SSY and 33.6% IGNOAPS beneficiaries receive the pension after 3 months or more after the application.
- Most beneficiaries obtain their pensions every month.

### **Factors affecting the Aadhaar linked DBT coverage for pension schemes in Karnataka**

- A large share of beneficiaries (70%) have been brought under DBT coverage and their pensions are transferred directly to their bank or post office accounts, without the intermediation of village postmen.
- FGD findings show that the DBT mode of transfer leads to certain challenges for beneficiaries, especially because of poor access to banking facilities, inadequate financial



literacy and lack of banking habits. It also exacerbates dependence on other family members for withdrawal of pensions.

### **Adequacy of the financial assistance in providing a minimum livelihood to the old age people**

- The pension amount (Rs 600 or Rs 1000) is not covering the entire monthly consumption expenditure of the beneficiaries, the average of which is Rs 4770/- for SSY beneficiaries and Rs 3580/- for IGNOAPS. The average expenditure-pension gap for SSY beneficiaries is about Rs 3840 and that of IGNOAPS is Rs 3040 per month, which calls for enhancement of the amount. Notable, the bulk of monthly expenditure of beneficiaries is on loan repayment; for SSY beneficiaries, Rs 3109/- out of monthly expenditure of Rs 4770/- was on loan repayment, and for IGNOAPS beneficiaries, Rs 1962/- out of monthly expenditure of Rs 3580/- was on loan repayment.
- Beneficiaries spend the largest share of their pension on food expenses (almost 25%). 17% of the pension is spent on medication.
- Even though the pension amount is meagre, 30% of the beneficiaries share it with their family members.

### **Recommendations of the study**

- Government should provide free Seva Sindhu service at the Gram Panchayat to enable beneficiaries to enrol closer to their homes with greater convenience.
- The NSAP guidelines recommend the active involvement of Panchayats in identification of beneficiaries. Hence Gram Panchayats and SHGs should play more pro-active role in identifying eligible beneficiaries and in supporting senior citizens in submitting their applications and should be oriented about the schemes and their procedures.
- The application form for IGNOAPS should be less complicated and convenient, bearing in mind the poor, less educated senior citizens.
- DBT expansion should be combined with measures to tackle the bank access and usage barriers. Business correspondents should disburse pension amount at beneficiaries' door step.

- Grievance redressal mechanism/complaint redressal system should be operationalized to ensure time bound redressal of grievances by officers of due seniority.
  - The list of beneficiaries could be shared in the public domain either in the village or in the municipal wards, so as to help in easy identification through periodic social audit process so that it reaches the actual eligible beneficiaries and misappropriation at any level, if any is detected and addressed promptly and in a timely manner. Beneficiary details may be shared online only with name, address and age. Public disclosure of information is a good practice in transparency and accountability of the scheme. It also helps the local authorities to seek validation of reach of the scheme as also a close vigil ensures that dependent senior citizens are well looked after due to fear of scrutiny by authorities.
  - BPL based allocation of pension allocation may be gradually replaced by SECC related data-based allocation so that all kinds of vulnerable are covered and there is greater and wider reach of the pension scheme ensuring the broad-based rationale for disbursement of pensions among the senior citizens. It will then be addressing multi-dimensional poverty as against mere economic poverty.
  - There is a need to move towards universal pension scheme by adopting more expansive inclusion criteria and less restrictive exclusive criteria.
  - SHGs should be engaged for enhancing the financial literacy of beneficiaries.
  - The present pension amount is found to be inadequate and for reasons cited in detail in the report (gaps in pension amount and expenditure, inadequacy mentioned by the respondents, having to work at old age to make ends meet etc.), the amount must be raised to 50% of minimum wage or at least Rs 2000/- per month.
  - The monthly pension amount should be indexed to inflation bi-annually and revised every two to three years.
- IGNOAPS should be converged with other schemes to enhance the benefits for senior citizens such as food security and health insurance.

# Chapter 1

## INTRODUCTION

### 1.1 Background

Globally, the elderly population constitute about 12 percent of the total world population (of 7.3 billion persons). It is estimated that by the year 2050, the number of elderly people will double, reaching a figure of 2 billion, and accounting for 22 percent of the global population, outnumbering those under the age of 15 (UNFPA, 2017) around the same time, and for the first time in history.

Changing demographics in Least Developed Countries<sup>1</sup> (LDCs) have put the focus on the elderly population, who are now seen as being particularly vulnerable and in dire need of social security, though their proportion in the total population may not be as high as seen in the More Developed Countries (MDCs). The population ageing, started in the last century with developed countries, is now encompassing developing countries too. India, by no means, is an exception to this phenomenon. Over the years, the structure of population has changed and will further change in the time to come. The proportion of older persons in the population will increase in the coming years (GoI, 2016).

India is one of the emerging economies in the world with the advantage of having a favourable demographic dividend. At the same time, the country is witnessing a rise in its elderly population, which stands at 8.6% as per the decadal Census of 2011. In the 90s and the decade thereafter, India witnessed many social changes due to rapid economic growth facilitated by liberalization. Advent of technology and rapid changes in the employment patterns led to multiple challenges for the elder citizen in the nation. Inequality of opportunity in employment, inadequate income, lack of or unsuitable housing, lack of social services and physical and mental health issues due to the liberalization induced-changing family patterns and relations.

The rationale of this study is to understand the status of senior citizens in the state of Karnataka with a view to assess the adequacy of social service benefits under the two elderly pension schemes

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<sup>1</sup> United Nations identifies countries as LDCs, based on the 3 criteria of Gross National Income (GNI), Human Assets Index (6 indicators) and Economic and Environmental Vulnerability (8 indicators). The countries under LDCs are reviewed every 3 years on the identified indicators and are graduated to the next level.

of IGNOAPS and SSY among eligible beneficiaries; to identify processual and procedural gaps in their implementation; and to make recommendations for effective, efficient and a responsive mechanism so as to extend the reach of the benefits to all eligible persons and stock-taking for future reforms.

As a first step towards a clearer understanding of the provision of pension / social benefits for elderly persons (male and female), it is important to understand the foundations of the idea and universality of the issue. A conceptual clarity on the ideas and theories in gerontological research that highlight the relevance of this study are shared in the subsequent chapter; historical moorings of aged care are dealt with, in detail here.

## 1.2 Foundations for Entitlements of Senior Citizens

### 1.2.1 Rights of Senior Citizens

The UN Principles of Ageing established in 1982 embody the Rights of Senior Citizens which are the foundation for the entitlements of senior citizens. It has five principles (United Nations Department of Economic and Social Affairs, n.d.) and these are: Independence, Participation, Care, Self-fulfilment and Dignity.

<p><b>1. Independence:</b> Older persons should have access to adequate food, water, shelter, clothing and health care through the provision of income, family and community support and self-help. Older persons should have the opportunity to work or to have access to other income-generating opportunities.</p>
<p><b>2. Participation:</b> Older Persons should remain integrated in society and participate actively in the formulation of policies which effect their well-being.</p>
<p><b>3. Care:</b> Older Persons should have access to health care to help them maintain the optimum level of physical, mental and emotional well-being.</p>
<p><b>4. Self-Fulfilment:</b> Older Persons should be able to pursue opportunities for the full development of their potential and have access to educational, cultural, spiritual and recreational resources of society.</p>
<p><b>5. Dignity:</b> Older Persons should be able to live in dignity and security and should be free from exploitation and mental and physical abuse.</p>

Besides, the UN has postulated long term attention on lasting or sustainable development, with proposed goals and targets for nations to meet in order to keep their population including the elderly among them, healthy and engaged.

### 1.3 Global context of SDGs

The 2030 Agenda for Sustainable Development sets out a universal plan of action to achieve sustainable development in a balanced manner. It calls for ensuring that the Sustainable Development Goals (SDGs) are met for all segments of society, at all ages, with a particular focus on the most vulnerable—including older persons.

The SDG India Index Baseline Report 2018 of Niti Aayog (Niti Aayog, 2018) connects the National Social Assistance Programme or NSAP (of which IGNOAPS is one part) to Sustainable Development Goal 1- “End poverty in all its forms everywhere”. In this report, NSAP is connected to certain targets under Goal one, which are listed in the table below. The relevant indicators and national targets for the same are also specified in the table:

**Table 1 SDG Targets, Indicators and National Target Values**

<b>SDG Global Target</b>	<b>Indicator Selected for SDG India Index</b>	<b>National Target Value for 2030</b>
1.1 By 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day	None	N.A.
1.2 By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions	Percentage of population living below National Poverty line	10.95
1.3 Implement nationally appropriate social protection	Percentage of households with any usual member covered by	100

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systems and measures for all, including floors, by 2030 achieve substantial coverage of the poor and the vulnerable	any health scheme or health insurance	
	Persons provided employment as a percentage of persons who demanded employment under MGNREGA	100
1.4 By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control overland and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance	Number of homeless households per 10,000 households	0

Source: Niti Aayog (2018)

While keeping up to its international commitments, the Constitution of India too provides for a dignified living for senior citizens; Article 41 is lays the foundation of the State’s role in providing social security to the aged.

### 1.3.1 Constitutional and Legal Foundations of Entitlements of Senior Citizens

Article 41 of the Indian constitution (under the category of Directive Principles of State Policy) states that “*the State shall also, 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 cases of unemployment, old age, sickness and disablement and in other cases of undeserved want*”. The National Social Assistance Programme for the poor is also an outcome of the Directive Principles of our Constitution (Articles 41–42) recognizing concurrent responsibility of the Central and State governments in this regard. Directive Principles of State Policy are however non-justiciable by nature and cannot be enforced in any court of law.

However, the legal right to claim maintenance by senior citizens are given under personal laws, Code of Criminal Procedure and the more recent Maintenance and Welfare of Parents and Senior Citizens Act, 2007, making them enforceable. The Maintenance and Welfare of Parents and Senior Citizens Act, 2007 particularly aims at providing maintenance to senior citizens in order to prevent their destitution. It additionally seeks to protect the life and property of the senior citizens. By definition 'maintenance' covers basic necessities of life. This Act applies to all the citizens of India, who have crossed the age of 60 years. Some of the salient provisions of the 2007 Act and its recent amendments (December 2019), that merit mention are:

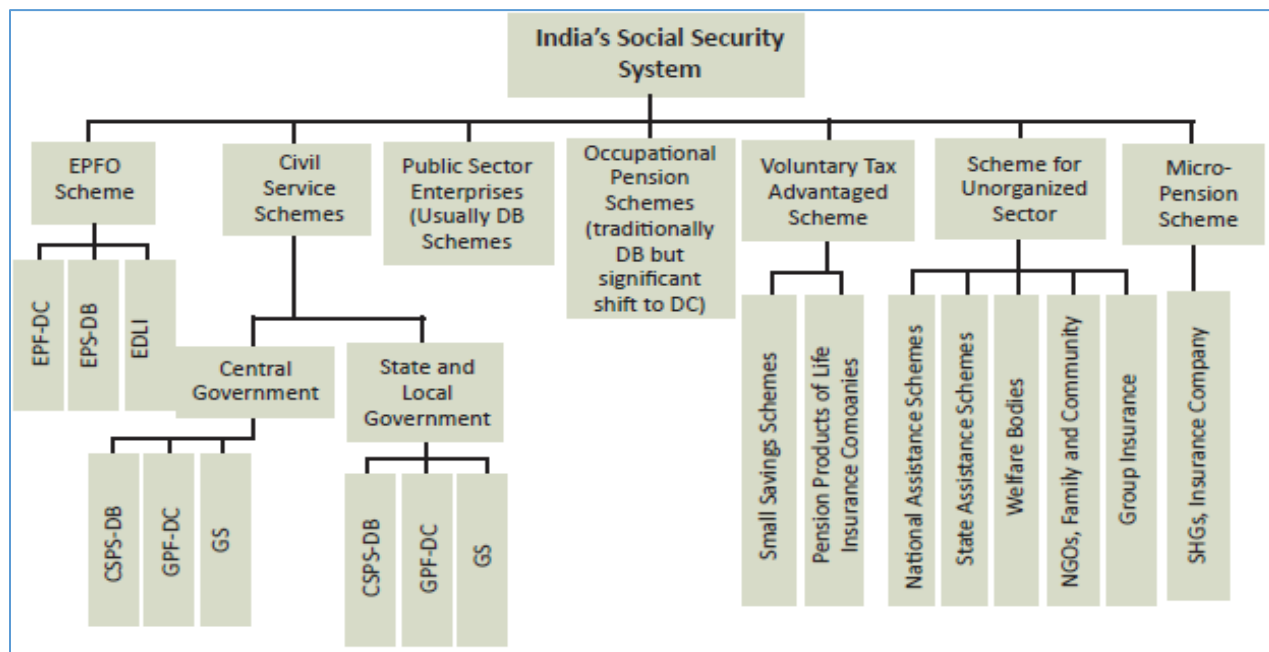
- A childless senior citizen can claim maintenance from any relative who possess his property or who would inherit it.
- The state government is directed to constitute a tribunal which would hear the cases regarding maintenance.
- The maximum maintenance allowance is to be specified by the state government which should not exceed 10,000 per month.
- There is the provision of imprisonment if a person defaults in the payment of maintenance as per the order of the tribunal.
- The appeal against the order of the tribunal can be made to the appellate tribunal within a period of 60 days.
- The tribunal may conduct a summary
- The parties cannot engage a legal practitioner for the proceedings to cut the cost of the proceedings.
- The Act provides for establishment of at least one old-age home in each district with a capacity to shelter 150 senior citizens.
- A senior citizen can also cancel the transfer of his/her property by will or gift by applying to the tribunal.
- The Act prescribes punishment for the abandonment of parents or senior citizens by a person who is liable to take care of them (ipleaders, 2016).

## 1.4 Policy Response to Ageing in India

### 1.4.1 Historical Account and Evolution of Senior Citizen Pensions in India

The British introduced the concept of retirement benefits for employees, and a multi-tiered system of social security for the aged and the poor has been evolving in India. The pension system that was created for government employees in 1881 by the British rulers was retained by the Indian government even after independence. The Adarkar Report of 1944 laid the groundwork for a social security system in India. Pension policies that evolved from 1940s to 1960s cover mainly employees in the organized sector. (Kulkarni, et al, 2007). The elderly, who were working in the organized sector could also avail of the benefits under various acts such as the Employees’ Provident Fund Act 1952, Family Pension Scheme 1971, Payment of Gratuity Act, 1972, Deposit-linked Insurance Scheme 1976, Group Insurance and General Provident Fund Scheme 1982 and finally, the National Pension Scheme, 2004.

**Figure 1 India’s Social Security System**



*Source: Asher and Bali (2010)*

The overview of contributory schemes indicates group insurance, contributory provident fund and general provident fund. According to Bloom et.al (2010), around 40-45 million individuals or about 10% of the working population mandatorily contribute to pension and retirement saving



schemes for formal sector workers and a third of these contribute to Employees Provident Fund or Employees' Pension Scheme (or both). In 2010, the Employees State Insurance Corporation (ESIC) provided retirement benefits and health coverage to about 50 million employees who were formally employed in private sector enterprises.

To provide social security for workers in the unorganized sector and other weaker sections of population, the Government of India and several state governments have launched subsidized insurance schemes through the Life Insurance Corporation of India and General Insurance Corporation of India via different policies such as *Jeevan Akshay* for the self-employed, endowment plans (which are savings-linked insurance plans like *Jeevan Mitra* policy), money back policies that are designed to provide old age security through lump sum benefits over periodic intervals ( *Jeevan Dhara*, *Jeevan Suraksha*, *Jeevan Arogya* etc.) Under the *Janshree* scheme, which is subsidized to the extent of 50%, a premium of Rs. 100 is to be paid by the insured person, which is matched by an equal amount from the Social Security fund of LIC. These schemes are funded by individuals or through employers' contributions, but none of them involve direct funding by the government.

Most of them are not suitable for agricultural workers, as the contribution levels are high (Vijay Kumar, 2003). In 2001, the Government of India launched, in certain clusters, the *Khetihar Mazdoor Bima Yojana*, which provided a lump sum payment in case of accident, disability or death and an old-age pension ranging from Rs. 190-1900 per month. The premium to be paid by the insured was Rupee one per day (Rs. 365 per year). The government contributes double the amount (Rs.730 per annum) from its side.

The Government of India also launched the accident insurance scheme, called the *Pradhan Mantri Suraksha Bima Yojana* (PMSBY) in 2015, which provides a one-time accidental death and disability cover which can be renewed annually. The risk coverage available is Rs 2 lakh for accidental death and permanent total disability, and Rs 1 lakh for permanent partial disability. All individual (single or joint) bank account holders in the 18-70 age group are eligible to join PMSBY. The premium payable is Rs 12 per annum per member<sup>2</sup>. One source points out that it has

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<sup>2</sup> <https://economictimes.indiatimes.com/wealth/insure/pradhan-mantri-suraksha-bima-yojana-accidental-death-disability-coverrs-12-p-a/articleshow/54458290.cms>

been the experience of insurance companies that regardless of how low the premium may be, the take-up of subsidized insurance policies has not been encouraging (Subrahmanya, 2005).

The Atal Pension Yojana (APY) launched by the Government of India in 2015 caters to unorganized sector workers. It is open to all saving bank/post office saving bank account holders in the age group of 18 to 40 years and the contributions differ, based on pension amount chosen. Subscribers would receive the guaranteed minimum monthly pension of Rs. 1,000/ Rs. 2,000/ Rs. 3,000/ Rs. 4,000/ Rs. 5,000 at the age of 60 years. Minimum pension would be guaranteed by the Government, i.e., if the accumulated corpus based on contributions earns a lower than estimated return on investment and is inadequate to provide the minimum guaranteed pension, the Central Government would fund the gap (Department of Financial Services, n.d.). Around 1.9 Crore subscribers were enrolled in APY by November 2019 (Narayanan, 2019) in India.

Benefits available on non-contributory basis are pension programs, pension dearness relief, and unused leave encashment on retirement and gratuity. Government of India has been implementing targeted pension scheme for the older people (for identified destitute above 70 years only) since 1964. That scheme has been, however, modified as National Old Age Pension and came into effect from August 15, 1995 as a part of National Social Assistance Programme (NSAP). As mentioned previously, the NSAP represents a significant step towards the fulfilment of the Directive Principles in Article 41 of the Constitution.

#### **1.4.2 NSAP and the three main schemes targeted especially at the Elderly**

The NSAP was initiated in 1995 as a fully funded Centrally Sponsored Scheme (CSS) targeting the destitute to be identified by the States<sup>3</sup> and UTs with the objective of providing a basic level of financial support. Later, instead of ‘destitute’, the program included specified BPL households — of the aged, widows, disabled and also included provision for one-time assistance in the case of death of the primary bread winner in a BPL family.

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<sup>3</sup> Destitute is defined as any person who has little or no regular means of subsistence from his/her own source of income or through financial support from family members or other sources. The States/UTs can follow their own criteria (if any) in order to determine destitution. Karnataka has defined destitute as a person without any financial support and without adult son (Margaret Owen, 1996)

From 2002-03 to 2013-14, the schemes under NSAP were under Additional Central Assistance (ACA) and under State Plan. Funds for these schemes were allocated by Planning Commission and were released as Additional Central Assistance (ACA) by the Ministry of Finance to States and by Ministry of Home Affairs to UTs in a combined manner for all the schemes together under NSAP (malhansandeeep.blogspot.com, 2013). From the year 2014-15 again, NSAP has been converted into a Centrally Sponsored Scheme (CSS) and funds are being released by the Ministry of Rural Development to States /UTs scheme-wise.

NSAP consists of the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS), and *Annapurna* Scheme. Details pertaining to beneficiary category, eligibility and pension amount are given in the table below:

**Table 2 Eligibility and assistance provided under each scheme**

Scheme	IGNOAPS	IGNWPS	IGNDPS	NFBS	Annapurna
Beneficiary	People above 60 years	Widows between the age group of 40-79 years	Person with severe or multiple disabilities	Given to bereaved family in the case of death of primary breadwinner in the age group of 18-59 years	Beneficiaries who are though eligible but remain uncovered under the erstwhile NOAPS
Eligibility	Only for BPL Card Holders	Only for BPL Card Holders	Only for BPL Card Holders	Only for BPL Family	
Pension/Benefit (Amount as per central contribution. As per state)	60-79 years: INR 200/month	40-79 years: INR 300/Month	18-79 years: INR 300/Month	Onetime assistance of INR 20,000	10 KG of food grains/month

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contribution, the amount varies across states)	Above 80 years: INR 500/month	Above 80 years: Shifted to IGNOAPS	Above 80 years: Shifted to IGNOAPS		
All India Coverage (up to December, 2017) <sup>4</sup>	178 lakh	46 lakh	7 lakh	2.72 lakh (cumulative)	928333 (till 2014-15) <sup>5</sup>

*Source: Annual Report, Ministry of Rural Department, 2016-17*

NSAP is being implemented mainly by Social Welfare Department in the States. In some States, it is being implemented by Rural Developments Departments and in a few by Women and Child Development Departments.

In Karnataka, Department of Social Security & Pension is responsible for implementing the scheme. As per the Annual Report of Ministry of Rural Development (2018-19), total number of beneficiaries under NSAP in the country were 2,89,21,827, of which only 4.94 percent (1429954) were with Karnataka. In the FY of 2018-19, Karnataka had received around 7.15 percent of the total fund released under NSAP schemes in the country.

<sup>4</sup> Annual report of Ministry of Rural Development, GoI, 2018-19 .

<sup>5</sup> Data from [www.data.gov.in](http://www.data.gov.in)

**Figure 2 Journey of NSAP over the years.**

1995	<ul style="list-style-type: none"> <li>• Initiated NSAP to provide financial assistance to the identified destitutes.</li> <li>• Initially it had three components: a) National Old Age Pension Schemes (NOAPS), b) National Family Benefit Scheme (NFBS), and c) National Maternity Benefit Scheme (NMBS).</li> </ul>
2000	<ul style="list-style-type: none"> <li>• Introduced Annapurna Scheme to provide 10 kgs of food grains per month free of cost to eligible beneficiaries not covered under NOAPS.</li> </ul>
2001	<ul style="list-style-type: none"> <li>• National Maternity Benefit Scheme (NMBS) was transferred to Department of Family Welfare to become part and parcel of the Population Stabilization Programme.</li> </ul>
2002	<ul style="list-style-type: none"> <li>• NSAP was transferred to the State Plan</li> <li>• Funds were, from then on, released as Additional Central Assistance (ACA) to States and UTs</li> <li>• The Ministry of Finance releases funds to the States Consolidated Fund as a single allocation for all the sub schemes with the freedom given to the States to allocate to the individual sub-schemes as per their requirement.</li> <li>• In the case of UTs, the Ministry of Home Affairs makes the release.</li> </ul>
2006	<ul style="list-style-type: none"> <li>• Monthly pension amount for NOAPS raised from ₹75 to ₹200</li> </ul>
2007	<ul style="list-style-type: none"> <li>• The scheme was expanded to cover all eligible persons Below Poverty Line (BPL)</li> <li>• The NOAPS was renamed Indira Gandhi National Old Age Pension Scheme (IGNOAPS).</li> </ul>
2009	<ul style="list-style-type: none"> <li>• Introduced Indira Gandhi National Widow Pension Scheme (IGNWPS) – for widows aged 40–64 years, and Indira Gandhi National Disability Pension Scheme (IGNDPS) – for persons with multiple or severe disabilities aged 18–64 years living below the poverty line.</li> </ul>
2011	<ul style="list-style-type: none"> <li>• Age limit for IGNOAPS is lowered from 65 to 60 years under IGNOAPS and monthly pension amount for those 80 years and above is raised from ₹200 to ₹500.</li> <li>• Age limits for IGNWPS and IGNDPS are changed to 40–59 and 18–59, respectively.</li> </ul>
2012	<ul style="list-style-type: none"> <li>• Monthly pensions under IGNWPS and IGNDPS increased from ₹200 to ₹300. Age limit changed to 40–79 years and 18–79 years, respectively.</li> <li>• Increase in lump sum grant to ₹20,000 and eligibility criteria change from 18-64 years to 18-59 years</li> </ul>
2013	<ul style="list-style-type: none"> <li>• Report of the Task Force on Comprehensive Social Assistance Programme by Task Force submitted with a recommendation of raising monthly pension and expanding coverage.</li> <li>• The Direct Benefit Transfer (DBT) of three pension schemes of NSAP - IGNOAPS, IGWPS and IGDPs has been rolled out in 121 districts of 26 States/Union Territories</li> </ul>
2014	<ul style="list-style-type: none"> <li>• NSAP has been converted into a Centrally Sponsored Scheme (CSS) and funds are being released by the Ministry of Rural Development to States /UTs scheme-wise.</li> <li>• Bank accounts of NSAP beneficiaries were open under Pradhanmantri Jan Dhan Yojana to improve financial inclusivity</li> </ul>
2016	<ul style="list-style-type: none"> <li>• Initiation of DBT mode and NSAP MIS Portal based transfer of funds to Aadhaar linked Bank/PO accounts with consent of the beneficiaries</li> </ul>
2017	<ul style="list-style-type: none"> <li>• Report on social economic and caste census (SECC) submitted by the expert group to identify people below poverty line. This also helped to allocate fund to the State accordingly.</li> </ul>
2018	<ul style="list-style-type: none"> <li>• Constitution of Social Assistance Advisory committee to assist the Ministry of Rural Development in the monitoring and evaluation of the NSAP and to advise on matters related to policy and its effective implementation</li> <li>• On boarding of NBFS on DBT Bharat portal</li> </ul>
2019	<ul style="list-style-type: none"> <li>• Banking arrangements of the State/District Level Implementing Agencies handling Central Sector Schemes will be handled only by the Public Sector Banks and Regional Rural Banks.</li> </ul>

The suggested modes of disbursement of pensions are Bank Accounts, Post Office Accounts, Money Order and Cash, where cash is to be preferred (if the beneficiary so desires), and where no other mode is available<sup>6</sup>. The guiding principle in this regard has to be the convenience of the beneficiary. Given the physical, social and economic vulnerability of the beneficiaries, States have been advised to ensure monthly disbursement of pensions, and also to ensure that the beneficiary does not have to travel long distance to receive their pension. For beneficiaries who cannot travel, disbursement should be ensured at their door step. Cash disbursement should be done in a transparent manner, and to be adopted if other modes are not implementable.

Three major schemes were launched by the Government of India that were targeted specifically at the BPL elderly. These are important landmarks in the history of social security for the elderly in India. They provide directly income and food security to the elderly covered by the schemes.

### **1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**

National Old Age Pension Scheme (renamed as Indira Gandhi National Old Age Pension Scheme (IGNOAPS) in 2007), targeted at the destitute elderly, was launched by the Central Government on 15th August 1995. This was seen as a big step towards fulfilment of Article 41 and 42 of the Constitution. From April 2011, the eligibility age for this scheme was reduced from 65 to 60 and the central pension amount was raised from Rs.75 to Rs. 200 per month for elderly persons in the age group 60-79 years and Rs 500 for those above 80. The entire funding for this is disbursed by the central government to the states and cover is limited to 50% of the BPL population above age 65 (now 60).

### **2. Indira Gandhi National Widow Pension Scheme (IGNWPS)**

The Indira Gandhi National Widow Pension Scheme (IGNWPS), introduced in 2009, provides BPL widows in the age group 40-64 (later revised as 40-59) with a monthly pension of Rs. 200/- per beneficiary. After they attain the age of 60, they qualify for pension under IGNOAPS.

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<sup>6</sup> Guidelines of NSAP 2014

### 3. Annapurna Scheme

Launched in 2000, the scheme provides food security (35kg food grains per month free of cost) to senior citizens not covered under IGNOAPS. As per the National Food Security Act 2013, every person belonging to priority households shall be entitled to receive five kilograms of food grains per person per month at subsidised prices specified in Schedule-I from the State Government under the Targeted Public Distribution System. The act specifically states that “The provisions of this Act shall not preclude the Central Government or the State Government from continuing or formulating other food Based welfare schemes”.

#### 1.4.3 Integrated Well-being of the Aged: The National Policy on the Older Persons

The **National Policy on Older Persons** (NPOP) was announced in January 1999 to reaffirm the commitment of the state to ensure the well-being of the aged population (Ministry of Social Justice and Empowerment, 1999). The primary objectives of NPOP are:

- To encourage individuals to make provision for their and their spouse’s old age
- To encourage families to take care of older family members
- To support voluntary and non-government organisations to supplement the care provided by families
- To provide care and protection and health care facilities to the vulnerable elderly
- To promote research and training facilities for geriatric care
- To help the elderly to lead productive and independent lives and to create awareness about the elderly

Keeping in view the changing demographic pattern, socio-economic needs of the senior citizens, social value system and advancement in the field of science and technology over the last decade, the NPOP, 1999 was replaced by the National Policy for Senior Citizens, 2011. The 2011 National Policy advocates the notion of senior citizens ageing in their own homes and considers institutional care of the aged as a last resort. This policy also envisages that the old age pension would cover all senior citizens who live below the poverty line. It advocates the rise of the IGNOAPS amount to Rs 1000/- per month and periodic revision to keep up with increasing cost of living. Additionally, it envisages that the ‘oldest old’ would be covered under IGNOAPS and additional

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pension in case of disability, loss of adult children and responsibility for grandchildren (Govt of India, 2011).

The Ministry of Social Justice and Empowerment is implementing the Central Sector Scheme of **Integrated Programme for Senior Citizens (IPSrC)** - previously known as Integrated Programme for Older Persons (IPOP) - under which grants up to 100% of Project cost are given for running and maintaining the following projects:-

- a) **Senior Citizens' Homes/ Senior Citizens' Homes** for 50 Elderly Women including those under Sansad Adarsh Gram Yojana (SAGY) – popularly known as Old Age Homes - to provide food, care and shelter for a minimum number of 25 destitute Senior Citizens or for 50 senior citizen women, respectively.
- b) **Continuous Care Homes and Homes** for senior citizens afflicted with Alzheimer's disease/ Dementia- for a minimum of 20 Senior Citizens who are seriously ill requiring continuous nursing care and respite or those who are afflicted with Alzheimer's disease/Dementia.
- c) **Mobile Medicare Units-** to provide medical care to the Senior Citizens living in rural, isolated and backward areas.
- d) **Physiotherapy Clinics** for Senior Citizens-Grant-in-aid under this project to be given to agencies that have shown a credible track record in running projects for the welfare of the Senior Citizens for running of physiotherapy clinic for a minimum of 50 Senior Citizens per month.

**Regional Resource and Training Centers** – RRTCs are key collaborating partners for ensuring effective implementation of the policies and programs of the Ministry. Broad activities include monitoring and providing technical support, advocacy and networking, training and capacity building for effective delivery of service by the Centers for Senior Citizens, funded by the Ministry (Ministry of Social Justice and Empowerment, 2018).

#### **1.4.4 Measures Taken by Karnataka State for Welfare of Senior Citizens**

The Government of Karnataka (through the Department for the Empowerment of Differently Abled and Senior Citizens) has undertaken a number of initiatives for its elderly population in the



state which include several measures besides pensions. A glimpse of various programs is provided below:

- **Old age Homes:** State Govt. extends financial assistance to NGOs to establish and operate Old-Age Homes to take care of elderly persons providing all the basic amenities including Health, protection to life etc.
- **Help Line for Senior Citizens:** Help lines are established at 14 places in the State namely Bangalore, Mysore, Hubli-Dharwad, Gulbarga, Mangalore & Belgaum Davangere, Raichur, Bellary and Shimoga with the help of Police Dept. and NGO's to redress the grievances of senior citizens in distress.
- **Day Care Center for Senior Citizens:** Day care centers are established at Bangalore, Hubli-Dharwad, Gulbarga and Belgaum Corporation areas (Department for the Empowerment of Differently Abled and Senior Citizens, n.d.).
- **Sandhya Suraksha Yojane** (state government pension scheme implemented by the Revenue department). This scheme and its various components and dimensions are dealt with in detail in this as well as subsequent chapters as it is the subject of present study.

## 1.5 Status of Senior Citizens in India and Karnataka

### 1.5.1 Demographics of Old Age Population in India

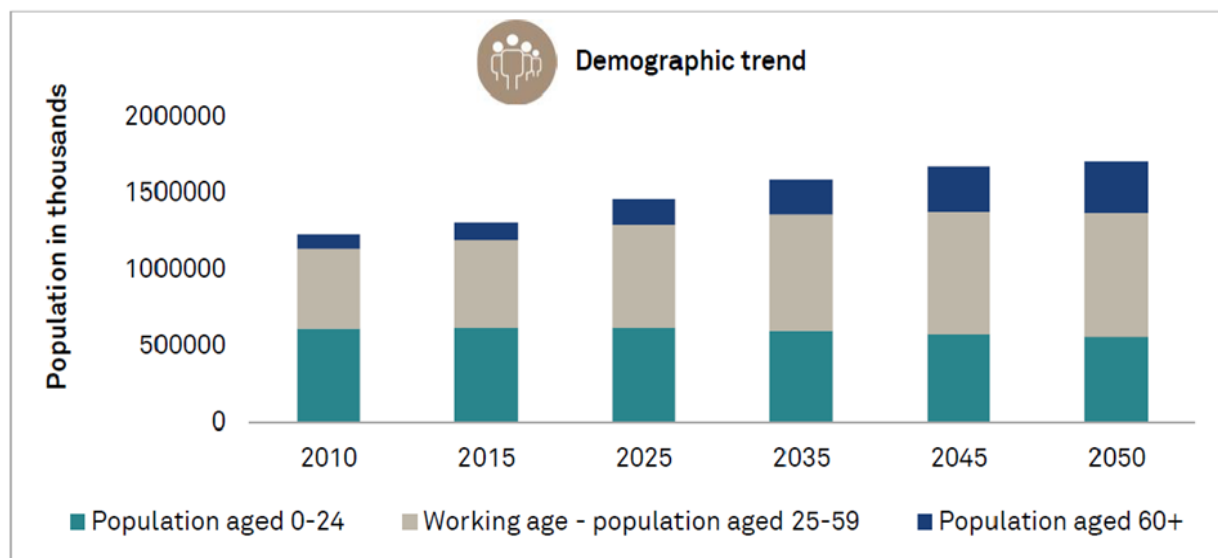
The number of elderly in India is rising rapidly. India's elderly population is estimated at 10 crores in 2011, and is projected to reach 20 crores by 2030. The proportion of elderly persons in the total population is expected to increase from 8.3 percent in 2011 to 12.4 percent in 2026 (Bharati and Singh, 2013). In this context, a few important characteristics need to be considered. In 2010, about two-third of the elderly lived in villages and nearly half were of poor socio-economic status. Half of the elderly are dependents mainly due to widowhood, divorce or separation and a large number of these are females (Bharati and Singh, 2013).

While the transition from a young to an older age reflects a positive record in health improvements in the country, the fact that individuals are reaching the older ages in unprecedented numbers and with varying needs and resource requirements is likely to pose many policy challenges arising out of increasing proportions of elderly and decreasing proportions of children. This trend leads to a decreasing support base combined with higher levels of old age dependency. Fewer working age

persons supporting a greater number of elders, greater likelihood of experiencing the loss of one's spouse, especially for women, and low levels of literacy are some of the sources of vulnerability that are faced in old age. As years go by, the demographic dividend or the young population gradually moves up constituting the next generation of the old, requiring old-age social security measures. The population growth and its projection are generally depicted by demographers through a population pyramid that shows a broad base and a leaner peak with the demographic dividend shown during static population computation as well as over the years.

A growing older population implies the need for a higher quantity and quality of geriatric services, arrangements of income security and improved quality of life in general. Studies point out that low-income household cannot cope with increased dependency because they work in informal labour markets and have fewer work opportunities at a time when there will be fewer children for parents to count on in their old age, (Alam, 2006). The need for social pensions to meet the increasing old age dependency and decreasing support base has become more important.

India is home to one-fifth of the world's population, which includes a third of the world's poor and one-eighth of the world's elderly (Kulkarni et al, 2017). India's rich demographic dividend makes it a young country. Most of the population is under the age of 25 years, and is expected to remain so for the next couple of decades. Almost 90% of the population was below the age of 60 years and the working age population proportion stood at 44% in 2015 (CRISIL, 2017)

**Figure 3 India population trend**

Source: UN population estimates

India's demographic dividend advantage would diminish over the next three decades as the population is also ageing with each passing day. The percentage of the elderly in India has been increasing at an increasing rate in recent years and the trend is likely to continue in the coming decades. The share of population over the age of 60 is projected to increase from 8 percent in 2015 to 19 percent in 2050. By the end of the century, the elderly will constitute nearly 34 percent of the total population in the country, as per the State of the World Population 2019 report by the United Nations Population Fund (UNFPA, 2019).

By 2050, every fifth Indian will be a senior citizen compared with every twelfth now, putting the country in a position similar to today's developed world in terms of the share of the elderly in population. The elderly population in India is the second largest in the world with its share increasing over time from 5.6% in 1961 to 8% in 2011 (GoI, 2016).

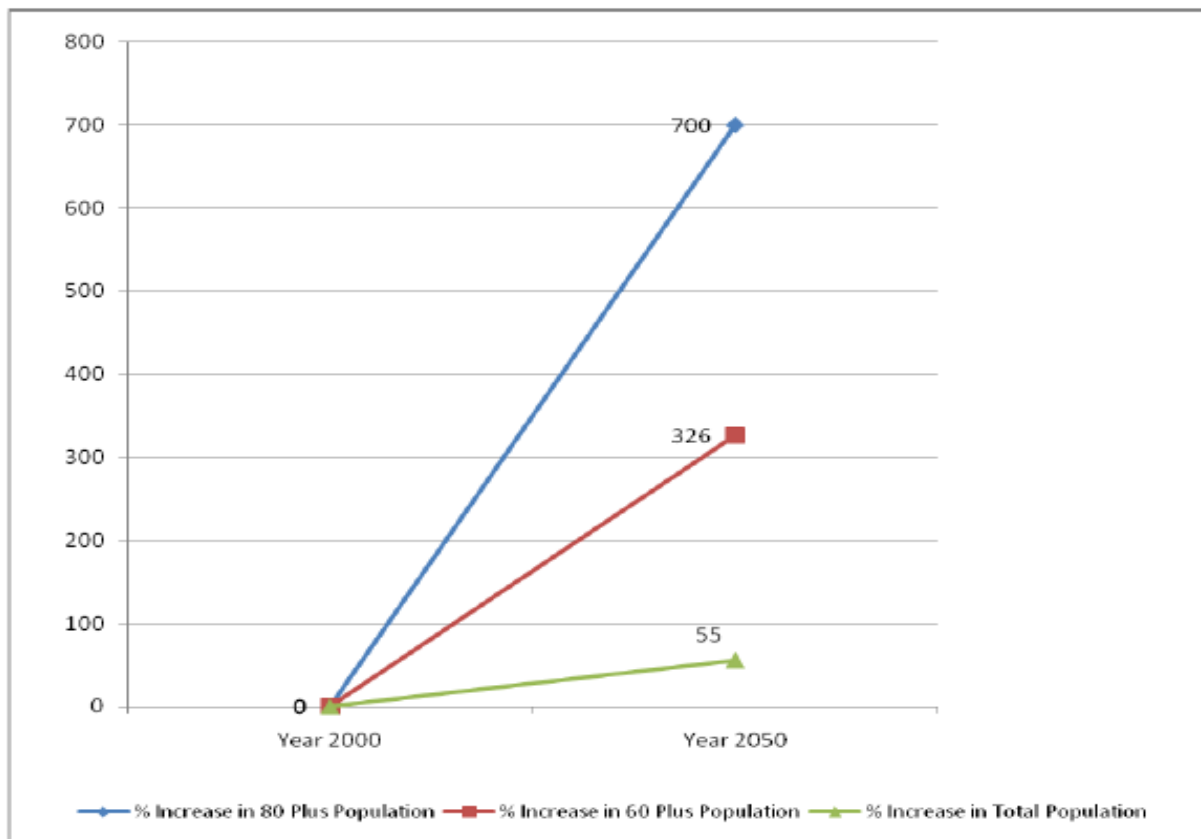
The increase in human life expectancy over the years has resulted in a major increase in the populations in the age groups of 80 and above. In the years 2000-2050, the overall population in India will grow by 55% whereas population of people in their 60 years and above will increase by 326% and those in the age group of 80+ will increase by 700% (UNFPA, 2019).

**Table 3 Demographic profile projections for India during the years 2000-2050**

Years	Total Population (millions)	60+ (millions)	80+ (millions)
2000	1008	76	6
2050	1572	324	48

Source: World population Ageing: 1950-2050; Department of Economic and Social affairs, Population Division, United Nations. New York.2002

**Figure 4 Demographic profile projections for India during the years 2000-2050**



As per 2011 Census, total population of Senior Citizens (people aged 60 years and above) is 10.38 crore in India, of which population of males and females are 5.11 crore and 5.27 crore respectively, indicating more female senior citizens than males. In 2011, about 8.57% of the total population, 8.20% of the total male population and 8.97% of the total female population in India were aged 60 years and above. These figures are projected (census) to go up to 12.4%, 11.7% and 13.1% respectively in 2026. The senior citizen population is concentrated largely in the rural areas. As per the 2011 Census, out of the total senior citizen population in the country, 7.31 crores (70.6%)

are living in the rural areas and 3.05 crores (29.4%) are living in the urban areas. For every 1 senior citizen in an urban area, there are 2 in the rural areas, making the distinction an important aspect of policy dimension in the universal coverage of social security services.

The life expectancy at birth during 2009-13 was 69.3 for females as against 65.8 years for males. At the age of 60 years, the average remaining length of life was found to be about 18 years (16.9 for males and 19.0 for females) and that at age 70 was less than 12 years (10.9 for males and 12.3 for females) (as per the SRS Report 2009 – 13). For 2013, the age specific death rate per 1000 population for the age group 60 – 64 years was 19.7 for rural areas and 15.0 for urban areas. Altogether it was 18.4 for the age group 60 – 64 years. As regards, sex – wise, it was 20.7 for males and 16.1 for females. (Elderly in India, 2016). This has implications for services to be offered and the policy planning for the same.

**Old Age Dependency Ratio** is defined as the number of persons in the 60+ Age group per 100 persons in the age group 15-59. This Ratio has been steadily rising during the past three decades. The old – age dependency ratio climbed from 10.9% in 1961 to 14.2% in 2011 for India as a whole. Not surprising as the population also grew along. For females and males, the value of the ratio was 14.9 % and 13.6% in 2011 respectively. In rural areas, 66% of elderly men and 28% of elderly women were working, while in urban areas only 46% of elderly men and about 11% of elderly women were working (Bhagat and Syeed, 2006). Working here is being defined as gainfully employed or earning their livelihood.

The percentage of literates among elderly persons increased from 27% in 1991 to 44% in 2011. The literacy rates among elderly females (28%) is less than half of the literacy rate among elderly males (59%). Likewise, prevalence of heart diseases among elderly population is much higher in urban areas than in rural parts. Most common disability among the aged persons was locomotor disability and visual disability as per Census 2011 (Elderly in India, 2016).

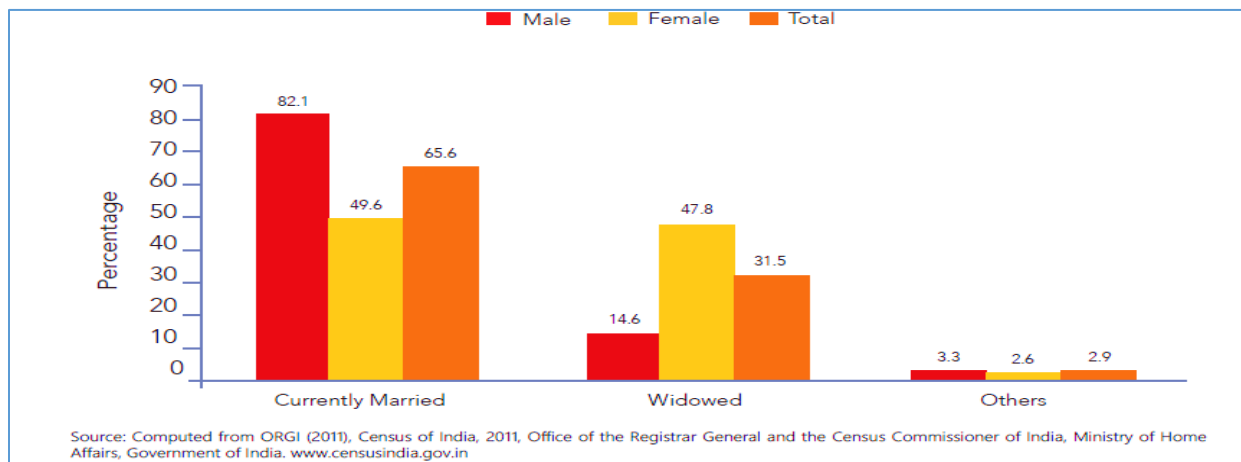
With the number of older persons in general increasing and highest elderly population in the age group of 60-64, increased longevity of women has jointly resulted in higher numbers of female population in the age group of 60 years and above and their dependency.

### 1.5.2 Feminization of Ageing

In India, the sex ratio of the elderly has increased from 938 women to 1,000 men in 1971 to 1,033 in 2011 and is projected to increase to 1,060 by 2026 (with some variations across states) given the insignificant decline in mortality among males particularly during adult and older years.

The common outcome of feminization of ageing is the discrimination and neglect experienced by women as they age, which is often aggravated by widowhood and complete dependence on others. Loss of spouse in old age adds significant vulnerability in later years. The marital status distribution of the older persons as per 2011 Census data shows that nearly 66 percent are currently married, 32 percent are widowed and about 3 percent are separated or divorced. Among the older men, 82 percent are currently married, while among older women, only 50 percent are currently married. About 48 percent of older women are widowed while only 15 percent of older men belong to this category.

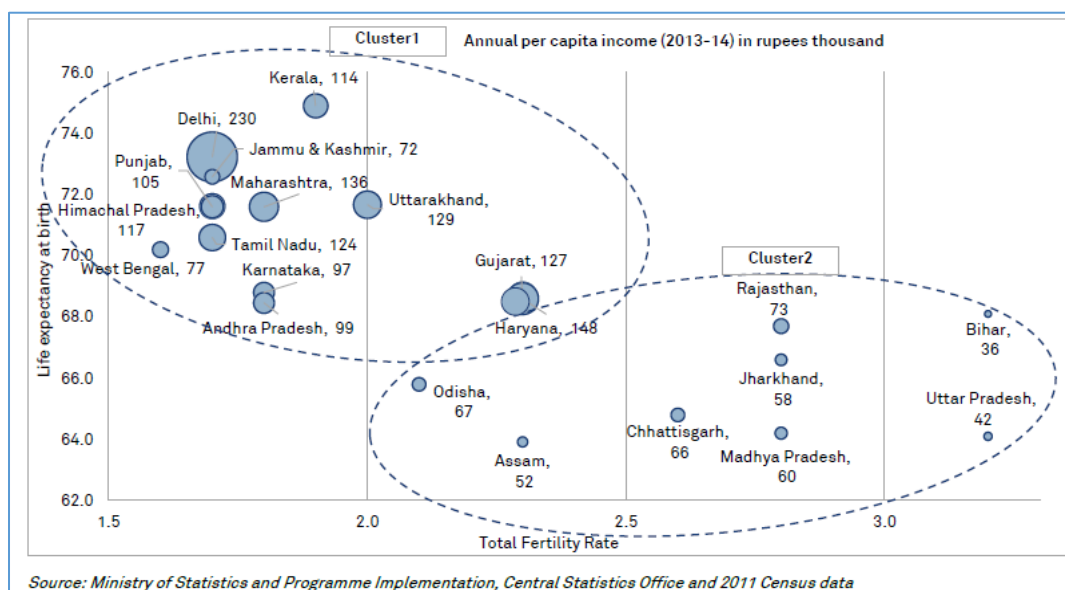
**Figure 5 Marital Status of Elderly (60-plus) in India, 2011**



It is also pertinent to look at the standard of living patterns in the various states (measured in terms of per capita income). The per capita income has been considered as gross state domestic product per capita. Combining the age-related demographics and the per capita income, there are two distinct clusters that emerge:

Cluster 1: Higher elderly population and higher per capita income (Aging cluster)

Cluster 2: Lower elderly population and lower per capita income (Young cluster)

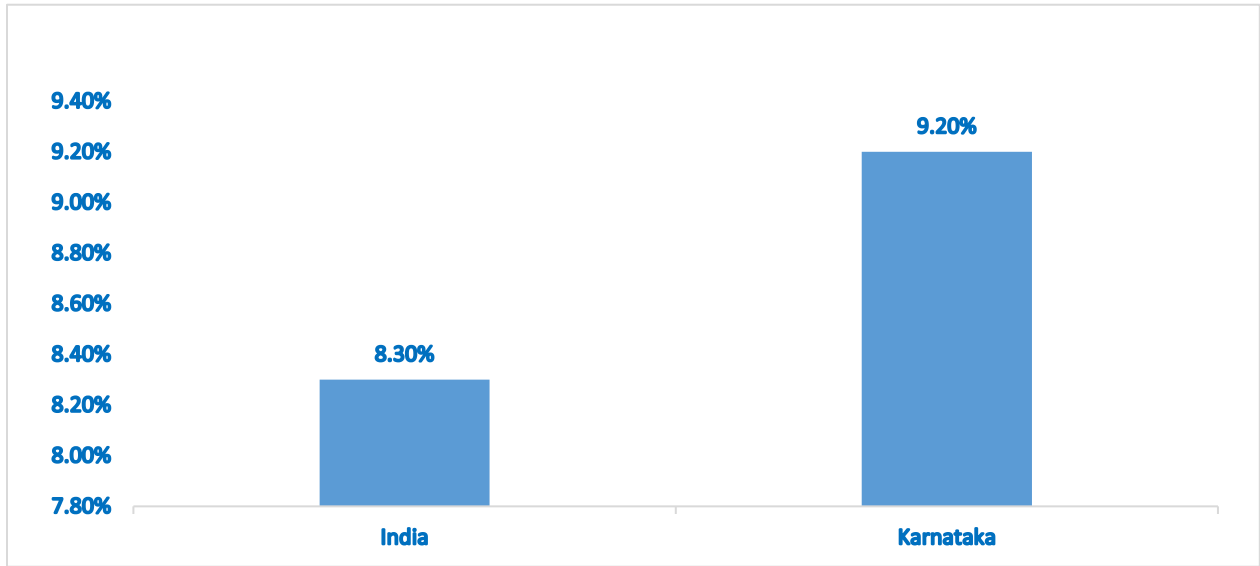
**Figure 6 Per-capita income across States**

As we see in the figure above, Karnataka lies in cluster 1. The reasons and the diagnostics suggest to the history of family structure and the concomitant status of the elderly in the Indian households.

Historically, the joint family system has acted as a social security net for the elderly in India. Subsequent industrialisation and urbanisation led to nuclearization of families and this had adversely affected the institution of joint family, where old age was respected and honoured. The average size of Indian households came down from 4.67 members in 2001 to 4.45 in 2011. The United Nations Population Fund (UNFPA) 2011 report on the Status of Elderly in Select States of India mentions that more than 71% of the working elderly do so out of necessity or some compulsion. Any other form of savings to support retirement years is also nominal (UNFPA, 2011). Overall, 74% of elderly men and about 41% of elderly women report receiving some personal income. However, the majority fall in the low-income category. The distribution shows that 43% of all elderly receive no income, 22% receive less than Rs 12,000/- per annum, 21% receive between Rs 12,000 and Rs 50,000 and around 14% receive more than Rs 50,000 per annum.

The figures below present a comparison of status of senior citizens in India and Karnataka with respect to specific demographic and socio-economic indicators, such as percentage of population, the predominating area of living and the percentage of these livings alone.

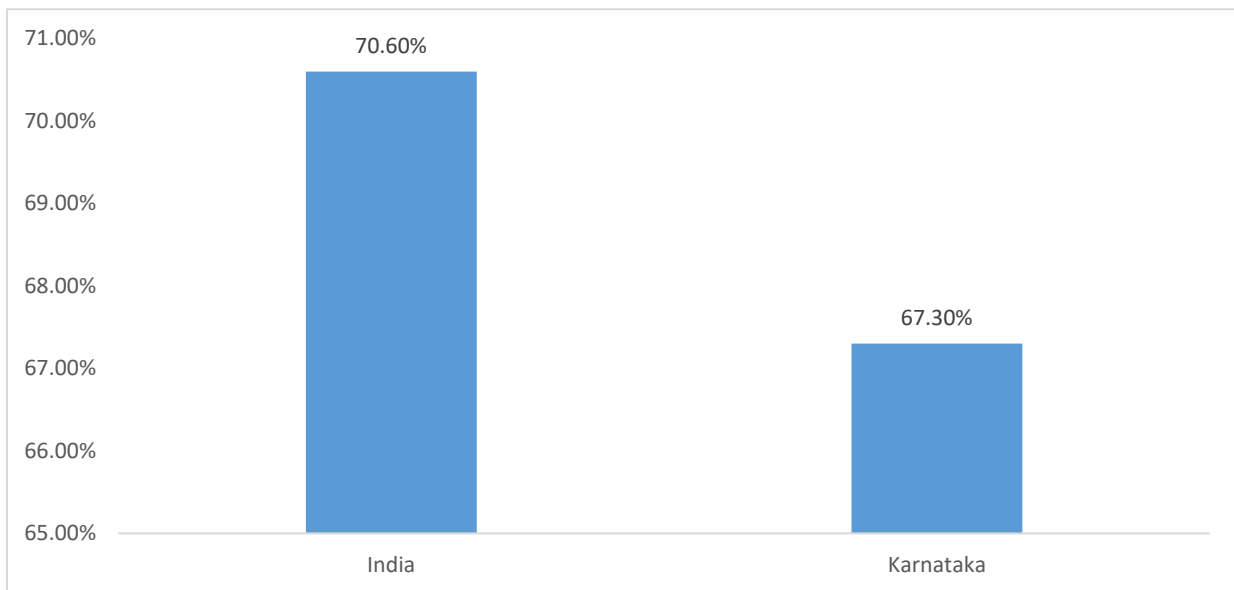
**Figure 7-Percentage of 60-plus population in India and Karnataka State (2011)**



Source: UNFPA (2017); computed on the basis of Census (2011)

The figure above shows that the percentage of senior citizens among the population in Karnataka (9.2%) is slightly above the national average.

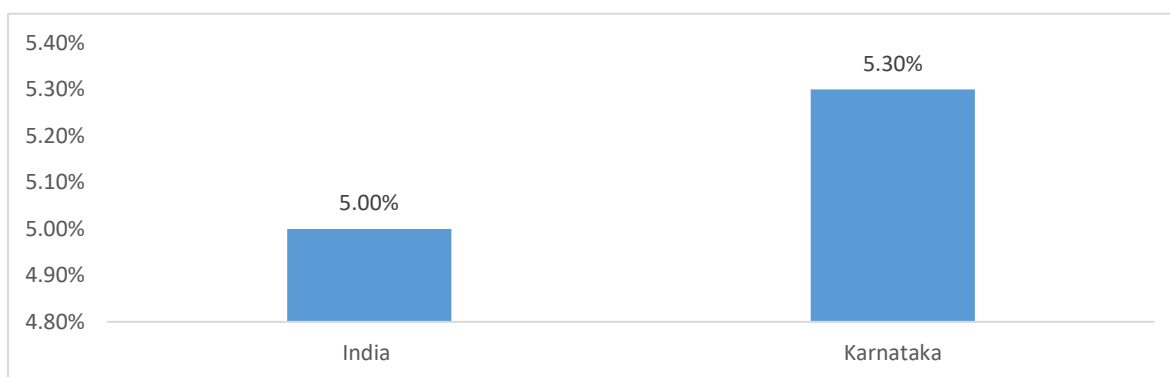
**Figure 8- Percent Population Aged 60 and above Living in Rural areas (2011)**



Source: UNFPA (2017); computed on the basis of Census (2011)

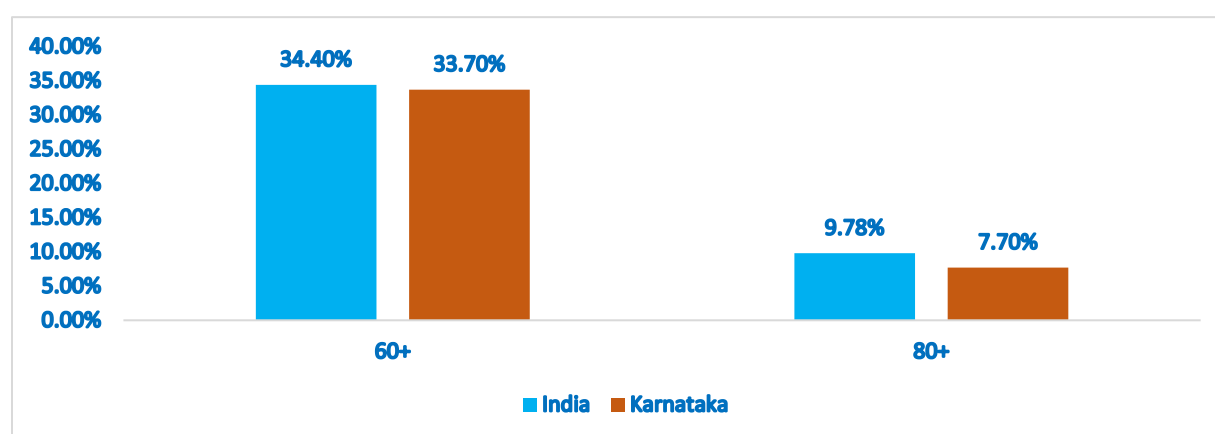
The figure above shows that a predominant share (67.3%) of Karnataka's senior citizen population lives in rural areas. The corresponding figure for India is even higher (70.60%).



**Figure 9 Elderly Living Alone (2005-06)**

Source: National Family Health Survey, Round 3, 2005/06; cited in UNFPA (2017)

The proportion of older persons living alone in India increased from 2.4 % in 1992-93 to 5 % in 2005-06, according to the India Ageing Report -2017 (UNFPA, 2017). Compared to the Indian figure for 2005-6, Karnataka had a slightly higher share of senior citizens living alone (5.3%). The proportion of elderly who live alone varied from 1.7 percent in Jammu and Kashmir, the lowest to 13.7% in Tamil Nadu in 2005-06, the highest in the country (UNFPA, 2017). Karnataka stands a little above the national average. Social security policies must also reckon the work participation of the senior citizens as not all are completely dependent on state, their family or on the younger population, as mentioned earlier, some of them are gainfully employed. The proportion of the same is important to note.

**Figure 10 Work Participation of the Elderly (2011-12)**

Source: NSS 68<sup>th</sup> Round (2011-12) (NSSO, 2013)

## Study of the status of senior citizens in Karnataka

The figure above shows that for both Karnataka and India, more than one-third of the 60-plus age group is involved in work. A much lower share of the 80 plus age group is involved in work; which is obvious given the reducing physical agility with advancing age. Among the 80+ age group about 7.7% in Karnataka were involved in work, compared to 9.78% of the same age group in India.

This background is necessary to understand that the aged in the state are numerous, are not in one place but spread across the rural areas in the state, meriting a targeted approach to reach them and the fact that some of these are alone and thus in need of greater attention from the State as they do not have anyone to support them. Thus, a clear policy intervention to address the financial needs of the elderly in Karnataka will require a thorough review of social security system as it is said that the pension system needs periodic evaluation and overhauling.

Social security is defined as “benefits that society provides to individuals and households – through public and collective measures – to guarantee them a minimum standard of living and to protect them against low or declining living standards arising out of a number of basic risks and needs” (ILO, 2003). One can easily discern certain distinct elements in this definition. The first element in this definition establishes that people derive individual rights and entitlements from social security. The second element defines the social element of social security, that it is provided within the context of public or collective – and often voluntary – not-for-profit arrangements. The third element makes it clear that social security aims at protection, and that its role should not be confused with policies for the promotion of employment and the economy. And finally, it makes the point that social security is not only concerned with cash benefits and benefits in kind for a limited range of contingencies, but also with reducing the impact on the household budget of the cost for basic needs and capabilities, such as medical care, education, housing and nutrition. On the basis of the ILO definition, it can also be argued that social security is the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner.

The objective of social security is to provide economic and social support to those who cannot work and earn their livelihood because of age, chronic reasons. This concept was introduced in More Developed Countries and Less Developed Counties due to chronic unemployment and

extreme deprivation that is integral in the social structures, the level of vulnerability is well beyond the risks that are normally covered by the social security systems that exist in the MDCs. The economic feasibility of social security at a comparable level is a vital constraint in LDCs.

In India, where less than nine percent of the population is engaged with the formal economy, a pension is available to a fortunate few. Even though India still is a predominantly agrarian society<sup>7</sup>, precarious and unsustainable income from agriculture and allied industries forces many of its younger citizens to move to urban areas for better earning opportunities. They then settle down in the cities with their family, leaving their elderly parents in ancestral homes in rural areas. In a way, Indian society is moving towards an individualistic (with weak inter-generational family support) society from a *familiastic* (with strong exchange between familial generations) society. Without much economical support the older generation, especially those who were unable to save much from their meagre income, lives in poverty. Often, while expending their income towards basic living expenses, education, marriage of kids and conspicuous health requirements within families, nothing much is saved or left for their twilight life. Hence the role of state in ensuring that care is taken so that old-age by itself does not lead to poverty.

The PDS has taken care of the basic food requirements of the people below the poverty line (BPL) but old age brings many other expenses, especially towards health. To meet the health expenses, the elderly is forced to seek support from their children, which in many cases is either denied or ignored. ‘The Maintenance and Welfare of Parents and Senior Citizens Bill’ introduced in 2007 is directed to provide a dignified life to the older people. The bill mandated children to look after their parents and pay monthly allowance up to INR 10,000/- as maintenance. However, neither many children are paying maintenance allowances nor the parents are knocking the doors of the court to get the same probably due to lack of awareness about the new law. Awareness and willingness are both missing to access the maintenance allowances.

To ensure the social security to the elders, both union and state government have initiated social security pension schemes which are being implemented in Karnataka. In order to provide a dignified living to the elderly, the Government of India initiated ‘National Old Age Pension

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<sup>7</sup> From the number of people employed perspective

Scheme' (NOAPS) for BPL people above the age of 60 years (the scheme was later renamed as Indira Gandhi National Old Age Pension Scheme or IGNOAPS) and Government of Karnataka initiated '*Sandhya Suraksha Yojane*' (SSY) on similar lines for people above 65 years.

## **1.6 About the Scheme IGNOAPS and *Sandhya Suraksha Yojane***

### **1.6.1 IGNOAPS**

National Old Age Pension Scheme (renamed as Indira Gandhi National Old Age Pension Scheme -IGNOAPS-in 2007), targeted at the destitute elderly, was launched by the Central Government on 15<sup>th</sup> August 1995. This was a big step towards fulfilment of Article 41 and 42 of the Constitution. From April 2011, the eligibility age for this scheme was reduced from 65 to 60 and the pension amount (centrally given) was raised from Rs.75 to Rs. 200 per month for elderly persons in the age group 60-79 years and to Rs 500 for those above 80. The cover is limited to 50% of the BPL population above age 65 (now 60).

It was made explicit that the central assistance is not a substitute for state governments' expenditure on pensions for the elderly, but is intended to ensure that a uniform minimum amount is paid. State governments, however, may expand coverage or increase the pension amount per person. It is also specified that the benefits of the scheme should be disbursed in not less than two instalments in a year. The ceiling on numbers and qualifying financial entitlements for the states are worked out by the following formula:

Numerical Ceiling =  $\frac{1}{2}$  of population in the state aged 65 and above multiplied by the poverty ratio of the state. (Here, it is assumed that 50% of the population aged 65 + BPL will qualify for pension under the destitution criteria. The Qualifying Financial Entitlement for each state = Numerical ceiling \* 900 (i.e., Rs. 75 for 12 months). *With increase in pension amount figure, the amount of 900 will be suitably modified.* By 2008, about 6.5 million elderly benefitted by the scheme and the qualifying amount was Rs. 6193 million (Rajan, 2008; cited in UNFPA, 2017).

IGNOAPS provides pension only to destitute old persons belonging to Below Poverty Line (BPL) households. IGNOAPS is targeted towards senior citizens who are considered destitute in the sense of not having any regular means of subsistence on their own or through financial support from family members. For proof of age, the applicant has to submit birth certificate, medical certificate

or age mentioned in EPIC issued by Election Commission of India. The table below shows the details of the pension amount provide under IGNOAPS, and the central and state shares therein.

**Table 4 Fund sharing under Indira Gandhi National Old Pension Scheme (IGNOAPS)**

Age (in years)	Pension benefit (Per month)	Central and State Government Share	
		Central	State
60-64	Rs – 600/-	Rs – 200/-	Rs – 400/-
65-79	Rs – 1000/-	Rs- 200/-	Rs – 800/-
80 & above	Rs – 1000/-	Rs- 500/-	Rs -500/-

Source: DSSP, Karnataka

### 1.6.2 Sandhya Suraksha Yojane

In addition to IGNOAPS, Government of Karnataka (GOK) also implements the state government senior citizen pension scheme *Sandhya Suraksha Yojane* (SSY). The SSY scheme, with similar features to IGNOAPS intends to cover the larger section of poor elderly who may not be covered through IGNOAPS. It is entirely funded by Government of Karnataka. While the benefit amount and age criterion are not same as in the case of IGNOAPS, the difference also lies in income eligibility and pension amount. Benefits under SSY can be availed by elderly persons earning up to Rs. 20,000 per annum and those who were not availing any other benefits like family pension, widow pension, physically handicapped pension and old age pension. As per Directorate of Social Security & Pension, Government of Karnataka, Economic Survey of Karnataka 2017-18, there were more than 2356 thousand beneficiaries across the state under SSY by December 2018. The lower age limit is 65 years and the pension amount is 1,000/- per pension holder.

Both the scheme amount disbursed through two modes, one is direct benefit transfer and through postal electronic money order or direct deposit to postal saving bank account. Both SSY and IGNOAPS are non-contributory pension. It means that the beneficiary does not have to contribute any amount to receive the pension.

### 1.6.3 Comparison of IGNOAPS and SSY in Karnataka – Structural issues

Both the schemes are meant for providing the security net to aged people, but the benefit and criteria of beneficiary selection differ.

**Table 5 Comparison of IGNOAPS and SSY in Karnataka**

S.No	Indira Gandhi National Old Age Pension	Sandhya Suraksha Yojane
<b>Source of Fund</b>		
1	Shared by the Central and the State Governments (state contribution varies across states)	Hundred percent contribution from the State Government of Karnataka.
<b>Demographic Criteria</b>		
2	Age > =60 years (M/F)	Age > =65 years (M/F)
<b>Income Criteria</b>		
3	<p>Below poverty line as per criteria of Government of India (equal or less than 26 points out of 52 points on criteria as fixed by Rural Development and Panchayat Raj Department). As per the existing criteria pension is granted to be a destitute person with little or no regular means of subsistence from his / her own sources of income or through financial support from family members or other sources.</p> <p>In Karnataka, senior citizens with working son are excluded.</p>	<p>Annual Income of the husband or wife or both should not exceed INR 20,000 as certified by the local revenue authority</p> <p>The total value of combined deposited amount held by the pensioner and his / her spouse should not exceed Rs.10,000/-.</p> <p>The income of children will not be counted in the calculation of the income of the proposed social security pensioner</p>
<b>Residential Criteria</b>		
4	He/she should be a resident of Karnataka for 10 Years or more	He/she should be a resident of Karnataka for 10 Years or more
<b>Amount of Pension</b>		
5	A total sum of INR 600 for 60-64 years, and INR 1000 for above 65 years is disbursed to each beneficiary every month.	A sum of INR 1000 is disbursed to each beneficiary every month,
<b>Type of Beneficiaries</b>		
6	<p>BPL</p> <p>The applicant must be a destitute with little or no regular means of subsistence from his/her own sources of income or through financial support from family members or other sources.</p> <p>Persons availing widow pension, physically handicapped pension, Sandhya Suraksha Yojane pension or any form</p>	<p>Beneficiaries are selected from among small farmers, marginal farmers, Agricultural farmers, weavers and unorganized workers (other than construction workers).</p> <p>Persons availing old age pension, destitute widow pension, physically handicapped pension or any form of pension from public / private sources are not eligible under this scheme</p>

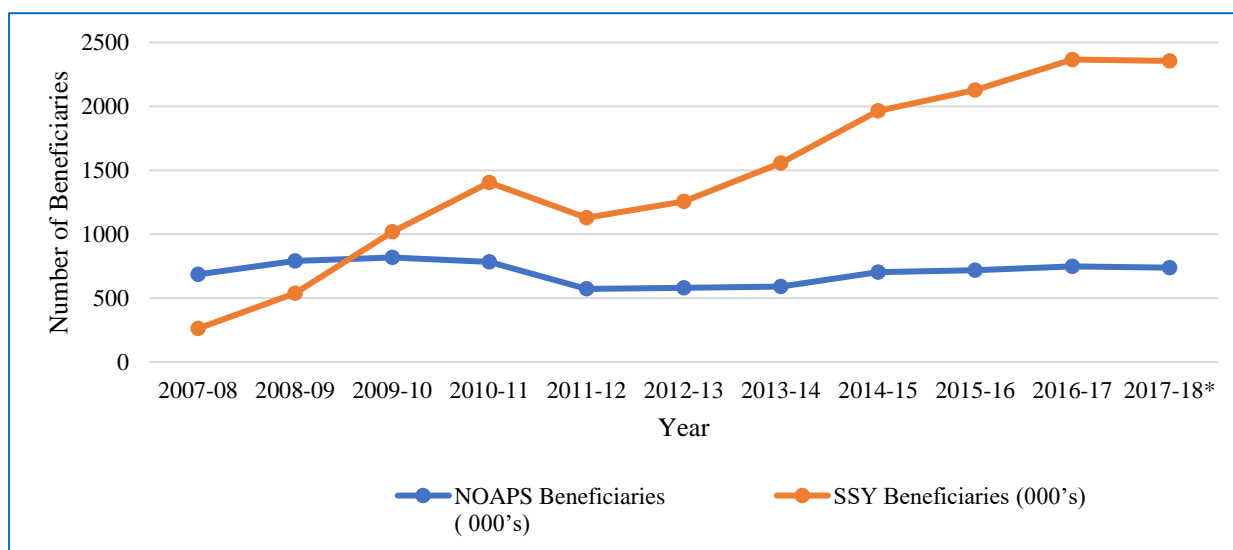
	of pension from public / private sources are not eligible under this scheme	
<b>Mode of Payment</b>		
7	Money Order (MO), Postal Account, Bank Account	Postal Account, Bank Account, MO
<b>Deciding Number of Beneficiaries under the Scheme</b>		
8	As per the ceiling formula imposed by Central Government to decide on number of beneficiaries from each state, only 9,66,595 elderly persons can get pension under IGNOAPS from Karnataka.  State government sanctions the eligible application till they reach the ceiling number/in the light of availability of funds.  Applicant can apply at any time of the year.	No ceiling  All the eligible applicants, whose application is sanctioned, will get the pension.  Applicant can apply at any time of the year.

Source: NSAP and DSSP guidelines

#### 1.6.4 Comparison of IGNOAPS and SSY in Karnataka - Performance

The graph below depicts the number of beneficiaries across the state of Karnataka under NOAPS and SSY over the years. Even though SSY was initiated in 2007 by Government of Karnataka (more than 12 years after the initiation of IGNOAPS), the coverage under the scheme crossed IGNOAPS from third year onwards, and the gap among the number of beneficiaries is constantly increasing after 2011-17 onwards. As per the available data, about 24 percent of the beneficiaries from the state are with IGNOAPS and rest 76 percent are with SSY in FY 2017-18.

**Figure 11 Beneficiaries under IGNOAPS and SSY (Nos)(2007-2018)**



Source: Directorate of Social Security & Pension, Government of Karnataka, Economic Survey of Karnataka 2017-18

**Table 6 Year wise Growth rate of Beneficiaries in Karnataka in Percentages**

Year	IGNOAPS	SSY
2007-08	-	-
2008-09	15.31%	105.73%
2009-10	3.41%	88.87%
2010-11	-4.28%	38.02%
2011-12	-26.95%	-19.57%
2012-13	1.57%	11.24%
2013-14	1.72%	23.95%
2014-15	18.78%	26.12%
2015-16	2.28%	8.35%
2016-17	4.04%	11.18%
2017-18 ( End of November 2017)	-1.20%	-0.46%

Source: Directorate of Social Security & Pension, Government of Karnataka, Economic Survey of Karnataka 2017-18

In the light of continued, unhindered implementation of these schemes simultaneously, for more than a decade now, it is time for stocktaking and evaluating the same in terms of their reach to the intended beneficiaries, adequacy of the scheme, the process and procedural challenges encountered by beneficiaries, disbursing agencies and suggestions for improvement of and in the system. The study derives its importance in the wake of the burgeoning aging population and their multiple vulnerabilities (previously described). It is pertinent to evaluate the senior citizen pension schemes IGNOAPS and *Sandhya Suraksha Yojane* in terms of their outcomes and benefits for the senior citizens belonging to the less privileged section of the population.

### **1.7 Objectives of the Present Study**

This study commissioned by KEA, and undertaken by GRAAM, evaluates the effectiveness of IGNOAPS and SSY in the state of Karnataka and its effect on the socio-economic conditions of elderly populations of the state. While doing so, the study also aims to flag the challenges for the State and make evidence-based recommendations for amplifying the pension coverage for the poor and vulnerable elderly population in Karnataka.

With an aim to provide a comprehensive approach to comprehend the effectiveness of the pension delivery mechanisms of IGNOAPS and SSY and the usefulness of the pension for its enrolled beneficiaries, the following objectives are identified for the study:



1. To review the functioning of Old age security for the poor in the country.
2. To analyse the functioning of IGNOAPS of Central Government and SSY of State Government and identify their contribution for the welfare of the poor.
3. To analyse the knowledge and awareness about pension schemes among beneficiaries and non-beneficiaries and examine the enrolment process for various pension schemes in Karnataka.
4. To study the pension disbursement mechanism to pension beneficiaries and the performance of pension schemes in Karnataka at micro level.
5. To study the factors affecting the Aadhaar-linked DBT coverage for pension schemes in Karnataka.
6. To examine the adequacy of the financial assistance in providing a minimum livelihood to the old age people.

## 1.8 Chapterization Scheme

**Chapter 1** examined the global, national and state contextual background to the subject of the status study – Senior Citizens, the demographic background, situating the problems faced by the aged, by gender and with reference to issues in the developmental context.

**Chapter 2** provides a brief yet specific review of pertinent literature on the subject matter of study. Apart from introducing the theories of ageing, this chapter provides literature-based insights on the first study objective, which is to review the functioning of old age poor in India. Such insights are in the form of the (a) observations obtained from available research and evaluation studies and also (b) in the form of best practices obtained from a study of websites/documentation of other state governments.

**Chapter 3** places the 2 schemes being field examined within their Theory of Change (ToC), and by creating an evaluation matrix drawn for the purpose. It is discussed extensively along with a detailed description of the methodological approach to the study.

**Chapter 4** pertains to a logical presentation of results and discussions emerging from the data analysis. The results are presented and discussed according to the remaining study objectives.

**Chapter 5** covers the Major Findings of the study (organized study objective wise) which are in the nature of inferences and conclusions

**Chapter 6** provided critical policy recommendations that can be deduced from the present study and makes finer suggestions for policy change.

## **1.9 Conclusion**

The increasing share of the elderly in the global and Indian population, along with the vulnerability of the elderly in developing countries such as India, highlights the need for effective social security systems for the less privileged elderly to give them a life of dignity in their golden years. Social security systems for the less privileged aged are crucial to the realization of their rights of dignity, care, independence and self-fulfilment. According to the Directive Principles of State Policy of the Indian Constitution too, the state should endeavour to provide social security to the aged. Old age social security schemes are great importance for the state of Karnataka too, where a slightly higher share of the population compared to the national average is in the elderly bracket and more than one third of the sixty plus population is working.

The National Old Age Pension Scheme was started in 1995 by the Government of India under the National Social Assistance Programme, with a view to initially target the destitute aged and later the BPL aged. However, the NOAPS is limited by its rules in its coverage of the vulnerable aged. To expand the coverage of the vulnerable elderly under the old age pensions, the Government of Karnataka started the Sandhya Suraksha Yojane with more inclusive eligibility criteria such as relaxation of BPL criterion and no ceiling on the number of beneficiaries.

In the context of the vulnerable status of less privileged senior citizens in India and Karnataka, this study aims to evaluate the functioning of the NOAPS (later renamed as IGNOAPS) and the Sandhya Suraksha Yojane, and the benefits and convenience that these schemes have brought to the less privileged elderly population. Under its ambit, this evaluation study would cover themes such as coverage, targeting of vulnerable aged, knowledge and awareness of pension schemes, implementation processes such as enrolment and disbursement and the adequacy of the provided pension for meeting the basic needs of the beneficiaries.

## **Chapter 2**

### **Review of Literature**

This chapter provides the review of literature. Apart from shedding light on the concept and theories of ageing, this chapter provides literature-based insights on an important study objective, which is to review the functioning of old age poor in India. Such insights are in the form of the observations obtained from available research and evaluation studies and also in the form of best practices obtained from a study of websites/documentation of other state governments.

#### **2.1 Review of Theories of Ageing**

Along with the recent academic discourse on aging, evaluation reports and available departmental reports related to old age and pension schemes provide a better understanding of the social security service and its dispensation. This literature review provides, a conceptual clarity, brief review of popular sociological theories on aging, review of evaluations and studies related to old age pension schemes in India, studies on the Karnataka experience in old age pension policy and implementation and summary of main issues and concerns related to the topic. Since social security programme is one of the largest state-dispensed programmes for the older people in India, the scheme has attracted attention from academics, policy makers and institutional evaluations focussing attention on its governance and performance.

##### **2.1.1 Conceptual**

Aging is a process of change occurring in the physiological, psychological and sociological aspects of living among its beings. Studies of aging are categorized under the discipline Gerontology, a term derived from the Greek word 'geron' which means 'old person'.

Aging entails, a chronological growth and thereby aging. A psycho-social approach to aging generally means and stereotyping old age as being infirm, immobile and as economically it means a retirement from active professional engagement. However, by no means does this denote an unproductive life as old age has its social significance and role expectations – senior citizenship, mentoring and guiding youngsters through grand-parenting and socializing with peer and interest

groups through clubs, and more importantly as keepers and transferors of know-how, skills, tradition and culture.

The origin of theories of aging in gerontology are much recent as it is widely believed that while social and cultural practices associated with age are widely prevalent, theorizing these to create a scientific body of knowledge to and these took longer time to develop. Trends in gerontological studies majorly took into account the practices of dealing with aging related health conditions, care for the aged. Other dimensions to the gerontological studies that merit mention and relevant to the present study context include old age and economic deprivation calling for state responsibility to supplement through social service schemes including pension and the additional deprivation caused due to the feminization of ageing.

Considered neither a class nor a status group, the aged are an unstructured disparate group especially if they are not enumerated under any kind of state benefit scheme. While different cultures have viewed their aged as an asset to be benefitted from the know-how that they possessed, the present status of the aged is more fragmented on the basis of the political economy, medical conditions of aged, sociological aspects etc. Not all among the aged are in need of equal special care and support as a major chunk of them draw their financial benefits from savings and pension that they draw after their retirement from service. This aspect points towards a closer examination and a mention of diversity among the groups with those who are not as privileged and who have no means to support themselves.

### **2.1.2 Situating Theories of Aging**

A review of literature pertaining to aging shows that the subject is more inclined towards description of gerontocracy and less established in theories. In fact, it is said that studies in aging were majorly atheoretical (Bengtson, Burgess and Parrott, 1997) because researchers have not applied theories around the subject of aging in gerontology. For this the researchers suggest 7 theoretical positions that are possible to be explain ideas in gerontology, namely, (1) Social constructivist, (2) Social Exchange, (3) Life course, (4) Feminist, (5) Age stratification (age and society), (6) political economy of aging, and (7) critical theory. Any explanation in aging studies would fall within the purview of the 7 that are explained. To add to the suggested, an additional

criterion is suggested to postulate what is recognised as ‘diversity’ (Mcmullin, 2000) among the aged.

Further, gerontological studies are further inclined towards medical and health aspects of aging and very less literature exists on sociological aspects of aging, especially so in India. The subject has garnered importance in societies where the aged care is considered a state responsibility like the Nordic Finland, Norway and Sweden, whereas the aging and the State interplay is confined to retirement and disbursal of pensions in other developing countries like India. With state and its governance of pension and other social security benefits, old age pensions have been extensively evaluated for their efficacy.

## **2.2 Review of Studies: Functioning of Old Age Security for Poor in India**

This section presents a review of various research and evaluation studies on old age pensions in India, thus generating insights on the functioning of old age pension schemes for the poor in India, going beyond Karnataka.

One of the earliest evaluation studies on NOAPS came from **Rajan (2001)**, using data from the Ministry of Rural Development on the financial outlays and performance (Rajan, 2001). Rajan finds that the “disbursement rates of the scheme” or the utilisation of funds has improved over time, from 74% in 1995-96 to 95% in 1999-2000. The proportion of beneficiaries who are women, SCs, and STs has increased over the years. Palacios and Sluchynsky (2006) report that in 2000 the benefit under the scheme was about 10 percent of the per capita national income.

**Alam (2004)** discusses the method used to target the benefits, and finds that allocations to states had an upper limit (or a “ceiling”) – this was calculated by multiplying the population over 65 in a state with its overall poverty rate, and then halving it (Alam, 2004). Thus, in 2000-01, only about half the population above 65 below the poverty line was considered “worthy of pension benefits”, while it was assumed that poverty among the elderly was prevalent at the same rate as poverty among the general population.

**Desai et al (2010)** asked questions related to the NOAPS and found that 9 percent of the respondents above 60 years were beneficiaries, and about 88% of the villages studied had access to the scheme (Desai et al., 2010). A greater proportion of the beneficiaries were women (10.6%

above the age of 60 were covered, while for men the figure was 7.3%). The beneficiaries were more likely to be from vulnerable sections and living in rural areas. They were also often Dalit or Adivasi, uneducated, and from the bottom income quintile.

**Kumar and Anand (2006)** emphasize on the importance of changes in demographic profiles and their impact on the concept of welfare state in India. They point out that a large population of the elderly population will continue to live in poverty, or at the subsistence level, and will also remain illiterate. This, together with the fact that nearly 50% of the elderly are completely dependent on others can substantiate reasons to strengthen pension programs for the elderly in India today. Further, the paper envisages bigger challenges for India when its projected working population begins to retire, since nearly 90% of the working population is in the unorganized sector. Hence, creating policy space to enable safety nets for this growing elderly population is going to be huge challenge. Commenting on the increased budgetary allocations to NOAPS, the authors opine that the scheme has successfully given space for political engagement at the grassroots level wherein being attentive to the economic situation of the elderly also means political support. Citing other evaluation studies, the authors conclude that NOAPS has been an effective scheme in that, it has reached out to rural elderly with minimal difficulty. The authors conclude with the recommendations to a) popularize the scheme so that all eligible elderly persons are covered with the pension scheme, to streamline the fund disbursement mechanism to avoid delays in delivering pensions, c) to minimize bureaucratic delays in sanctioning the pension and d) stringently follow the eligibility criterion for selection of beneficiaries (Kumar and Anand, 2006).

Previous literature on the targeting performance of social pensions in Indian states is limited.

**Dutta (2008)** pointed out in their study reports under coverage of social security pensions, high transaction costs of the application during the apply. Eligibility criteria was not enforced effectively. Further study identified eligibility of BPL card was not so useful. It is creating lot of unnecessary issues in the scheme. **Ajwad (2007)** identify in his study in Uttar Pradesh during 2004-05 70 percent of individuals from the poorest families did not possess the BPL card or Antyodaya card. However, 13 percent of the richest individuals had one or two ration cards.

**Sathyendra Prakash (2007)**, discusses the demographic trends in India's population growth from other perspectives like gender and rural-urban divide perspectives. The analysis of population

projections in this paper concludes that the percentage share of women in the elderly population of the country will be much higher than that of men. The dependency ratio of the elderly population will also be significantly higher due to migration of the younger population towards urban areas. With this background, the study stresses the need for socio-economic security and access to health systems as the major challenges for senior citizen centric policies.

**Narayana (2019)** carried out a study on distributional impacts of old age pension schemes in India. The study used an official data sample of 9,852 elderly individuals. The study was conducted to know the evidence of poverty reduction effects of IGNOAPS. The study found that the share of old age pension expenditure for civilians has been very low in India. When comes to coverage only about 16 percent of India's total elderly individuals and 21 percent of elderly individuals within BPL families are IGNOAPS beneficiaries in India. The study provides a strong empirical basis for reformulation of a distribution- oriented IGNOAPS in India. Further study suggests that public expenditure on IGNOAPS should be adjusted for inflation and income elasticity. In addition, corrections for inclusion or exclusion errors are essential for effective delivery and so is expansion of coverage to all needy and eligible elderly individuals under the BPL category.

**Narayana (2018)** in his study on 'Organizing old age pensions for India's unorganized workers: A case study of a sector-driven approach' examines the sector specific design and financing of a universal old age pension scheme for India's unorganised workers. Further it focuses on an economic analysis of a financially viable and sustainable old age pension scheme for the entire group of the unorganized Building and other construction workers or BOCW (comprising both registered and unregistered workers) in Karnataka. The main result of this study shows that the Karnataka Building and Other Construction Workers' Welfare Board (KBOCW) 's current pension scheme is financially viable in the short run if the pension liability is not adjusted for inflation. Study reveals that the present scheme is sustainable over 10-25 years, if the annual growth rate of cess collections is above 25 percent, the discount rate is 9 percent or higher, and the contribution of all workers who subscribe to the Atal Pension Yojana (APY) scheme is paid by the Board. A full contribution to the APY by the board is preferable for two specific reasons. First, it ensures the guaranteed pension of Rs. 1000 at age 60 years to all current registered workers at all ages. Second, it is a cost-effective way of provisioning the pension benefits as compared to the current pension scheme of the Board.

**Narayana (2015)**, in his working paper on Public Expenditure Requirements and Financing Options for a National Level Universal Old Age Pension Scheme in India, examines the economic arguments and implications of introducing a national level universal old age pension scheme (UOAPS) in India. A crucial economic argument for a UOAPS is based on poverty-reducing effects of IGNOAPS. The study developed and estimated probabilistic model of elderly poverty at individual level with benefits of IGNOAPS as one of the explanatory variables. Also, two expenditure scenarios of UOAPS have been generated, firstly by extending the IGNOAPS as one of the explanatory variables and secondly, by applying the Pension Parishad's pension proposal to all elderly individuals. The result of the analysis shows that the current old age pension scheme has poverty-reducing effect. The study provides a strong distributive justification for the universal coverage of the current IGNOAPS or introduction of a new UOAPS. Study also found that the public expenditure requirements for introduction of the proposed UOAPS are remarkably higher as compared to the current expenditure on the IGNOAPS. Also, study infers that expenditure is much lower if adjusted for total personal income and tax payments of elderly individuals and higher if adjusted for the official poverty-line, annual inflation and income elasticity of public expenditure. These results show different public expenditure implications and financing options through general taxation for a public-funded UOAPS. Further, the IGNOAPS as well as the UOAPS scenarios are fiscally sustainable in the long run for a given common range of income elasticity of public expenditure on pensions. These results imply that the demands for the UOAPS policy scenarios are strongly justifiable on distributive grounds and on grounds of long-term fiscal sustainability. The study also opined that given different exclusionary clauses for the IGNOAPS, a redefinition of universality for provisioning of old age pension may be desirable for India. For instance, one reasonable redefinition of universality may be to limit old age pensions for elderly individuals who belong to the BPL families, earn less than a cut-off personal income, are non-payers of personal income tax, and are non-recipients of pension in government and other organized sectors. Study suggested that if implemented, this redefinition of universality may ensure old age pension to all the targeted elderly individuals and other things being equal may ensure fiscal sustainability. Such an approach may be called targeted and sustainable universal old age pension scheme for India. The results and implications of the study add to the existing empirical knowledge on India's current policy debates on design of a public-funded UOAPS.



**World Bank** (2011) analyses IHDS data to find that the median annual NOAPS benefit among eligible households was Rs 2,008 (approximately Rs 170 per month). **Dutta et al (2009)** analyse IHDS data and study the NOAPS in Rajasthan and Karnataka through a representative survey conducted in 20 taluks of each state. Their findings are that a large proportion of the beneficiaries are from poor and vulnerable sections. The paper notes that in Rajasthan, in comparison to other schemes, OAP schemes have less incidence of corruption once the beneficiaries are enrolled into the scheme, the pension disbursement schedule is largely timely, the satisfaction levels of beneficiaries are high and there is less leakage of funds. In comparison to other schemes, the study found that eligible beneficiaries had more awareness about the pension schemes, although the full details were not known. In Karnataka, on average, enrolled pensioners received 96 percent of their pension and in Rajasthan, the figure was 93 percent. They also found evidence of corruption. A large number of pensioners – one in five in Karnataka, and one in four in Rajasthan – report paying small bribes to the postman and government officials.

**Rajashekar D et al. (2009)** undertook a baseline survey on the delivery mechanisms in three districts of Karnataka namely Bellary, Chitradurga and Gulbarga. This was also a precursor to try out a different delivery mechanism (through smart cards) for delivering pension amounts to the beneficiaries. According to this report, the major financial hurdle in the delivery mechanism of pensions is the additional cost of Rs 40 crores incurred since most of the pensions are sent through Money Order (MOs) to the beneficiaries. The authors explain in detail the logistics at the field level for the implementation of the scheme, ranging from how the application for pension is applied and verified to how the money is delivered through the post office or through banks. Further, the problem of fund disbursement from the district level to the beneficiaries due to shortage of human resources and infrastructure is highlighted. The authors comment that selection of beneficiaries in these districts is correct in principle, although many beneficiaries would become ineligible if the eligibility criterion for the schemes is strictly followed. A specific example is that of household income. Household income although higher than the selection criterion cannot be looked in isolation since overall indebtedness, necessary expenditures on health, education and other issues play a significant role in deciding the economic well-being of a household. This detailed study in many ways complements the opinions and findings of other studies reviewed here. The findings include the fact that although leakage exists, it exists in small amounts, the beneficiary selection is largely based on actual need although, not strictly adhering to the selection criterion of the

scheme and although not on schedule, the pension remittance to the beneficiary is still dependable. The study finds that there is upward mobility for the beneficiaries of the different welfare schemes and satisfaction levels among the beneficiaries are high. Further, as policy advocacy, the study suggests a single mode of pension disbursement (through banks), computerization and better record keeping at the Sub-Treasury Office level for expedited pension delivery.

**HelpAge International (2008)** conducted a participatory study to see the impact of pension on poverty reduction and the role that can be played by local monitoring groups. The study is participatory and qualitative in approach and uses narratives to capture beneficiary and stakeholder groups' views on the use of the pension scheme. The important conclusions from the study are: a) although the amount is small, it helps older persons living alone with a sense of dignity and confidence and for persons who live with families, helps them to improve their quality of life. However, the study suggests that monitoring groups are necessary not only in helping the elderly with the application process, but also help in creating awareness about the scheme, advocating elderly persons' rights and entitlements and in supporting the administration when logistic help is needed.

**Gupta (2013)** survey of the functioning of the National Old-Age Pension Scheme in two districts of Jharkhand and Chhattisgarh reveals that beneficiaries have difficulties in accessing the banking system and face inordinate delays in receiving their meagre pensions. Yet, the scheme functions as an important provider of social security to the elderly with a least corruption. The pension amount, though very important to beneficiaries, was inadequate to cover their entire expenditure on basic needs, and should be increased to keep up with inflation. The findings suggest that a reasonable increase in the amount of the pension and streamlining the delivery mechanism would significantly help reduce old-age vulnerabilities in the two states.

**Planning Commission's evaluation report on NOAPS for the state of Jammu and Kashmir (2009)** however found shortfalls in the actual amount received by beneficiaries, compared to the stipulated amount. It found that the availability of funds had not increased commensurate with the increased demand for old age pension. It also found that the staff available at the District and Tehsil offices for implementation of NOAPS was inadequate. This report recommended that

beneficiaries should be given the option of receiving pension amount either through banks or money orders.

**Unnikrishnan and Immai (2019)** examined the effect of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) on both short and long-term household welfare indicators, such as consumption, expenditure. Using the household longitudinal data based on the Indian Human Development Survey in 2004-05 and 2011-12, they applied the Propensity Score method (PSM) to build a counterfactual group and have used the fixed effects model to eliminate time-invariant unobservable characteristics to estimate the effect of IGNOAPS on household welfare. To address the issue of endogeneity they have used the instrument variable model. The results showed that IGNOAPS reduces household poverty by increasing consumption expenditure, food and non-food expenditure.

### **Research studies on transaction costs in social pensions in India**

Hurdles to register for schemes benevolent for the elderly poor create an undeclared barrier to enrollment and access of social pensions schemes purportedly due to the high transaction costs. These costs/charges occur due to lack of awareness or exposure to mis-information by the beneficiary (**Asri, 2017**) and it is a burden that few elderly poor can afford resulting in hesitation to access social pensions. Studies of social pensions conducted in states such as Rajasthan (**Dutta, 2008**) and Uttar Pradesh (**Ajwad, 2007**) highlight this aspect. Most earlier studies recommended further cost-benefit studies on transaction cost in the context of social pensions, not many exist to pin-point its effectiveness in reducing poverty.

Recent research on social pensions (**Asri, 2017**) does review lacunae in capabilities, documents, and experience of dealing with local government, as likely causes for hesitation in accessing social pensions. The study summarizes exclusion and inclusion errors in targeting pensions from 2004-05 to 2011-12, concluding that future research must evaluate these on a cost-benefit analysis as transaction costs are an important determinant. Though in the context of the Conditional Cash Transfer scheme, a study on social benefits for women in Delhi, India, (**Gupta, 2017**), finds that reduced transaction costs can accelerate rather than limit take up of schemes that benefit the poor and vulnerable.

A Public Evaluation of Entitlement Programmes (PEEP survey, 2013) on social pension schemes in 10 States (**Chopra and Puduserry, 2014**), gives the following insights:

- Collection cost of an entitlement such as pensions is found to be a deterrent for some old, ill and infirm pensioners. The distance to be travelled to collect the amount from Banks, physical constraints due to illness, turning up to long queues deter pensioners from collecting the already meagre pension amount.
- The travel cost, availability of public transport to reach the Bank/Post Office, and frequency of trips owing to administrative delays cause more difficulties that the elderly can at best avoid.
- Good practices of overcoming the real and perceived transaction cost are noted and documented from Bisra block of Sundargarh district in Odisha where serial numbers are allotted along with time of collection mentioned to ease the transaction cost.
- Another practice in Bedarwadi village of Osmanabad district in Maharashtra, is a display of the list of pensioners that need to collect their pension. The display board in the Bank helps fellow-villagers notice the names of beneficiaries and inform the concerned pensioner to visit and collect their amount.

**GRAAM (2012)** undertook the evaluation of the old age pension schemes in Karnataka and gave very significant findings which are given below.

- The gender trends of beneficiaries show that female beneficiaries across the state and across IGNOAPS and SSY are more than male beneficiaries.
- The growth rates in beneficiary enrolments to IGNOAPS and SSY show in general, a rising trend and trend analysis shows that the beneficiary numbers are extremely responsive to changes in policies. This indicates that pension schemes (and direct cash disbursements through the schemes) are in high demand in the state.
- The analysis of mode of pension delivery reveals that although 75% of the pensions are being delivered through Post Offices, share of the Bank channel for delivery of pensions is increasing in the recent years.
- There are inter-district and intra-district variations in the enrolment patterns of the scheme. In general, the enrolment is low in Malnad and Coastal taluks which have better HDI values.

However, it is difficult to generalize that districts with high HDIs have low enrolments and the vice-versa.

- The trends in enrolment are more related to elderly population than development status. The comparison of IGNOAPS and SSY shows that growth in SSY across districts and taluks is higher than that of IGNOAPS. Also, the positive correlation of SSY with district/taluk populations is more in comparison with IGNOAPS.
- When the pensions being delivered for more than 25 years (which technically means that the beneficiaries are 90+ years old) are mapped to districts and taluks, it is revealed that most of these beneficiaries are mapped to a few districts (namely Ramanagara, Mysore and Tumkur). Kanakapura taluk in Ramanagara district has a high incidence of this phenomenon.
- Coverage of elderly population through the pension schemes shows a marked inverse relationship between pension coverage and district per capita income. Similarly, there is a general inverse relationship between beneficiary coverage and taluk development status as determined by HPCRRI. However, in many districts and taluks, beneficiary coverage shows large variations, not directly related to district/taluk income levels and development status. For example, there are marked differences of over-coverage in districts of Bijapur, Gadag and Ramanagara.
- The quality of beneficiary dataset that exists at the state level in digital format should be thoroughly verified (this activity in process by the DSSP), with all the different demographics related fields filled. This allows specific analysis of age/class groups of interest which could trigger future policy changes.

A survey on ‘The Status of the Elderly’<sup>8</sup> was carried out during May- September 2011 in 7 selected States of India having a percentage of elderly population higher than the national average. The states were Himachal Pradesh, Punjab, West Bengal, Odisha, Maharashtra, Kerala and Tamil Nadu. (UNFPA, 2011). The sample for each state was 1280 households having at least one elderly (60 years old or more) person. Using the Probability proportionate to the Population Size (PPS) method, 80 Primary Sampling Units (PSUs) equally distributed between rural and urban areas were

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<sup>8</sup> Survey was conducted under the project ‘Building a Knowledge Base on Population Ageing in India’ (BKPAI), which was jointly undertaken by the UNFPA, New Delhi, Institute for Economic Growth (IEG), New Delhi, Institute for Social and Economic Change (ISEC), Bangalore and Tata Institute of Social Sciences(TISS), Mumbai.

selected from each state. The socio-economic and demographic profiles of the elderly, based on the data thus collected from 9852 elderly coming from 8329 households across the seven states, reliably reflect the different aspects of their economic vulnerability. Data revealed that:

- Nearly 45% of the elderly come from the households which reported having either BPL or Antyodaya card. State wise, the percentage varied from 21 in Punjab to 94 in Tamil Nadu. Since benefits of the various government schemes are linked to the possession of these cards, there exists the possibility of malpractices in preparing the BPL lists. As the accuracy of the lists is often questioned, it is essential to examine the data using alternative indicators of poverty.

Hence, the elderly with Monthly Per Capita Expenditure (MPCE) below Rs. 1000 can be considered a better indicator of economic vulnerability. About one-third of the elderly fall in this category. Vulnerability in this respect is the highest in Orissa (68%) whereas in states like Kerala, Himachal Pradesh and Punjab (17-22%) they are in a better situation.

A similar state wise pattern is observed in terms of wealth index (which is based on household amenities, ownership of household assets and consumer durables) but only a quarter of the elderly households fall in the lowest quintile of wealth index.

About two-fifths of the elderly have no personal income. But this proportion also varies from one-third in Punjab to more than half in Tamil Nadu.

A quarter of the elderly do not own any asset, but in Himachal Pradesh, West Bengal, Odisha and Kerala, 35-40% of the elderly are in this category.

Half of the elderly are fully dependent financially on others. In West Bengal and Tamil Nadu this percentage is around 60. In Punjab only one-third of the elderly are financially dependent.

Lastly, about a quarter of the elderly are in dire need of economic support as they have no other source of security. However, the elderly in this category are much less in W. Bengal and Kerala (14-16%).

The survey found that 39% of elderly men and 11% elderly women are currently working, of whom 68% men and 82% women were working due to economic compulsion. The survey affirms

the story of the special vulnerability of the women elderly. A relatively higher share of women has no income (Men 26%, Women 59%), do not own any asset (Men 11%, Women 34%), and are fully financially dependent on others (Men 33%, Women 66%). The percentage of widows among women who do not own any asset (28.3%) is double the corresponding percentage of widowers' i.e., 14.9 %.

About 70% of the elderly live with their adult children. The main reason for those 30%, not staying with the children is that either they were childless or the children were staying away from their parental home. Nearly a third of the poorest elderly (from the lowest wealth quintile) were either living alone or with their spouse. These elderly are in the greatest need of social security. Even the 57% of poorest elderly, who lived with their children, were in need of social assistance so that their adult children facing financial distress are not burdened while looking after their parents.

The BKPAI report argues that, "India needs a multi-pillar system of social security for the elderly" of which the components would be:

- A government funded social assistance program for the poorest who cannot contribute
- For those on the margins of poverty, a partially contributory social insurance program supplemented with government funded social assistance component
- A fully contributory social insurance programme for the organized sector, with a 'tight link' between contribution and benefits.
- The remaining better off elderly would not need formal social security arrangement.

Thus, while prior research and scholastic works have given insights to the multi-fold issues of social security dispensation and gaps in their implementation, some states have made efforts to make the system beneficiary friendly through digitisation and streamlining of service in accordance with a quick and timely responsive mechanism. A few such practices are discussed in the following pages providing pointers for replication. Numerous states in India have had their State level schemes and have been dispensing pension

## 2.3 Review of Good Practices in Pension Schemes: Functioning of Old Age Security for Poor in India

### 2.3.1 Bihar

The **Bihar Mukhyamantri Vridha Pension Yojana (MVPY)** has put in place an online application process that is user-friendly. It allows the pension applicant to submit the self-attested voter card copy, along with other documents for registration online. The whole process is simple and easy to understand even for a layman. In order to simplify the online application process for pension registration, there is a YouTube presentation available for the pension applicants in local language.

### 2.3.2 Telangana

Telangana conducted a survey of individual households to enhance accuracy in identification of eligible beneficiaries. The data collected during the comprehensive one-day **Samagra Kutumba Survey (SKS)** on August 19, 2014 was expected to form the basis of identifying the poor and vulnerable who are truly eligible for the social safety net protection, disbursed through the **Aasara Pensions**.<sup>9</sup> Telangana's Aasara scheme has adopted a range of exclusion and inclusion criteria which are worth considering for enhancing the inclusiveness of beneficiary coverage of pension schemes, which are elaborated elsewhere in this report.

**Elaborate Manual on Pension Schemes:** The Telangana government has uploaded a very elaborate Manual on old age pension scheme. The highlight of the scheme is that **identification of eligible pensioners and verification of the applications** is done by the Gram Panchayat or the respective municipal/Deputy Commissioner of the Municipal Corporation. This is a very good arrangement as it clearly creates a space and role for the constitutionally and democratically elected institutions. Other states may also consider this provision.<sup>10</sup>

As regards the **age verification**, if no document is available for the proof of age, the verification officer must be able to arrive through a rational assessment of the age by corroborating with other factors such as age of children, grandchildren's marriage etc. In case of indeterminate persons,

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<sup>9</sup> Govt of Telangana order G.O.MS.No. 17 dated 5<sup>th</sup> November 2014

<sup>10</sup> Ibid



they shall be referred to Medical Board for assessment of age through tests such as ossification and recorded documentation of the same.<sup>11</sup>

**Aadhaar Seeding:** All payments for pensions are to be disbursed only biometrically. As far as possible, the disbursement of pensions should be done in a public place such as the school building or the Gram Panchayat Building thus ensuring transparency and accountability. The government follows a strict pension disbursement cycle and also issues Pension card to each pensioner with photograph.<sup>12</sup>

**Social Audit:** Further measures to enhance accountability of pension governance at all levels, especially so at the beneficiary end, 100% social audits are inbuilt into the system of pension disbursement by the Gram Panchayat Secretary/Bill Collector and independently in Urban/GHMC areas by **Society for Social Audit, Accountability and Transparency (SSAAT)**. Social audit of SSP shall be done in all villages along with MGNREGS in rural areas. All involved in the wrongful verification process and certifications of ineligible beneficiaries are severely dealt with besides recovery of the amount<sup>13</sup>.

### 2.3.3 West Bengal

The State Government has introduced two new Old Age Pension schemes namely, **Taposili Bandhu** (Pension Scheme) for **Scheduled Caste (SC)** and **Jai Johar** (Pension Scheme) for **Scheduled Tribe (ST)**. The State government has also decided to enhance the pension given under the existing Old Age, Widow and Disability pension's schemes where monthly pension is Rs. 600 – Rs. 750 to Rs. 1000 per month. Additionally, the State Government has further decided to bring all the new and existing Old Age pension schemes, Widow Pension schemes and Disability pension schemes administered by the State Government, under one **Umbrella Scheme for Pensions**, namely, the **Jai Bangla Scheme 2020**. The Government of Karnataka may examine the feasibility of having a separate old age pension scheme of the SCs and STs with varying eligibilities. In this regard, the West Bengal's Government's memorandum dated 6<sup>th</sup> March 2020

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<sup>11</sup> Ibid

<sup>12</sup> Ibid

<sup>13</sup> Ibid

may be seen in URL <http://www.wbfin.nic.in/writereaddata/Jai%20Bangla-FD%20Memo%20No%201157.pdf>.

## **2.4 Discussion and Conclusion**

The changing demographic situation of the country means that in the years to come, ensuring safety nets to elderly citizens will be a challenge. Further, catering to the health needs of the elderly citizens will be a major issue. Hence, a systematic policy to create socio-economic and health related safety nets need to be evolved.

In the changing demographic scenario, 3 important issues emerge: a) most elderly in India will continue to be substantially dependent on others for economic as well as social needs b) the female elderly population is much more vulnerable and susceptible, and hence, direct financial assistance to this group is crucial, and c) the rural – urban divide and regional variations in demographic profiles will create additional dependency issues, with some regions (like North Indian state) requiring much more budgetary allocation for social assistance. Hence, in the case of Karnataka too, it would be plausible to look for inter- regional variation in degrees of dependency as well as prepare for higher budgetary allocations for social assistance.

There are large inter-district variations in performance when it comes to operationalizing pension schemes.

Looking at the demographic projections, the evolution of direct financial assistance in the form of pensions to senior citizens and the recent trends in increased coverage (both at the national level and the state level) are in the right direction. However, the pension amount should be reviewed, considering the inflation rate, periodically.

Innovative ways of increasing the coverage of pension schemes need to explore. As noted in, political motivations at the grassroots level, voluntary monitoring groups, technological interventions like smartcards and other culture-specific interventions can help increase the reach, efficiency and usefulness of the scheme.

Initial transactional costs (application process, validation of applications) and enrolment in the scheme are the major bottle-necks in the implementation of the scheme.

In terms of comparative efficiency, OAP schemes in general have much better performance indicators than other poverty targeting programmes.

Record keeping, single window disbursal mechanism, monitoring and tracking are the crucial operational factors that guarantee the effectiveness and efficiency of the scheme.

Although major incidences of duplication and fake beneficiaries are low, it is important to recognize that the different parameters of eligibility to be verified for enrolment of pensioners cannot be looked in isolation. Hence, literature suggests that although the beneficiaries covered under the scheme are genuinely disadvantaged, they may not be strictly eligible if scheme guidelines are adhered to in its strict sense.

Even though the direct transfer to beneficiaries account has reduced the leakage but old people are finding difficulty in withdrawing amount from their account. It is recommended to learn from the good practices followed in pension processes in states such as Telangana, where inclusion and exclusion criteria have been defined in a detailed and nuanced way to enhance the inclusiveness of pension schemes. Furthermore, age verification procedures have also been laid down to deal with age proof related irregularities.

In summary, while pension schemes have a huge opportunity to impact the lives of the elderly in a positive way, there are systemic, logistic and infrastructural challenges that have to be overcome to achieve the expected results. However, the important aspects of the scheme: application processing, monitoring the eligibility criterion, delivery of pensions on time (including budgetary and fiscal planning) are all crucial factors on which the success of the schemes depend.



## Chapter 3

### THEORY OF CHANGE AND METHODOLOGY

#### 3.1 Theory of Change for IGNOAPS and SSY

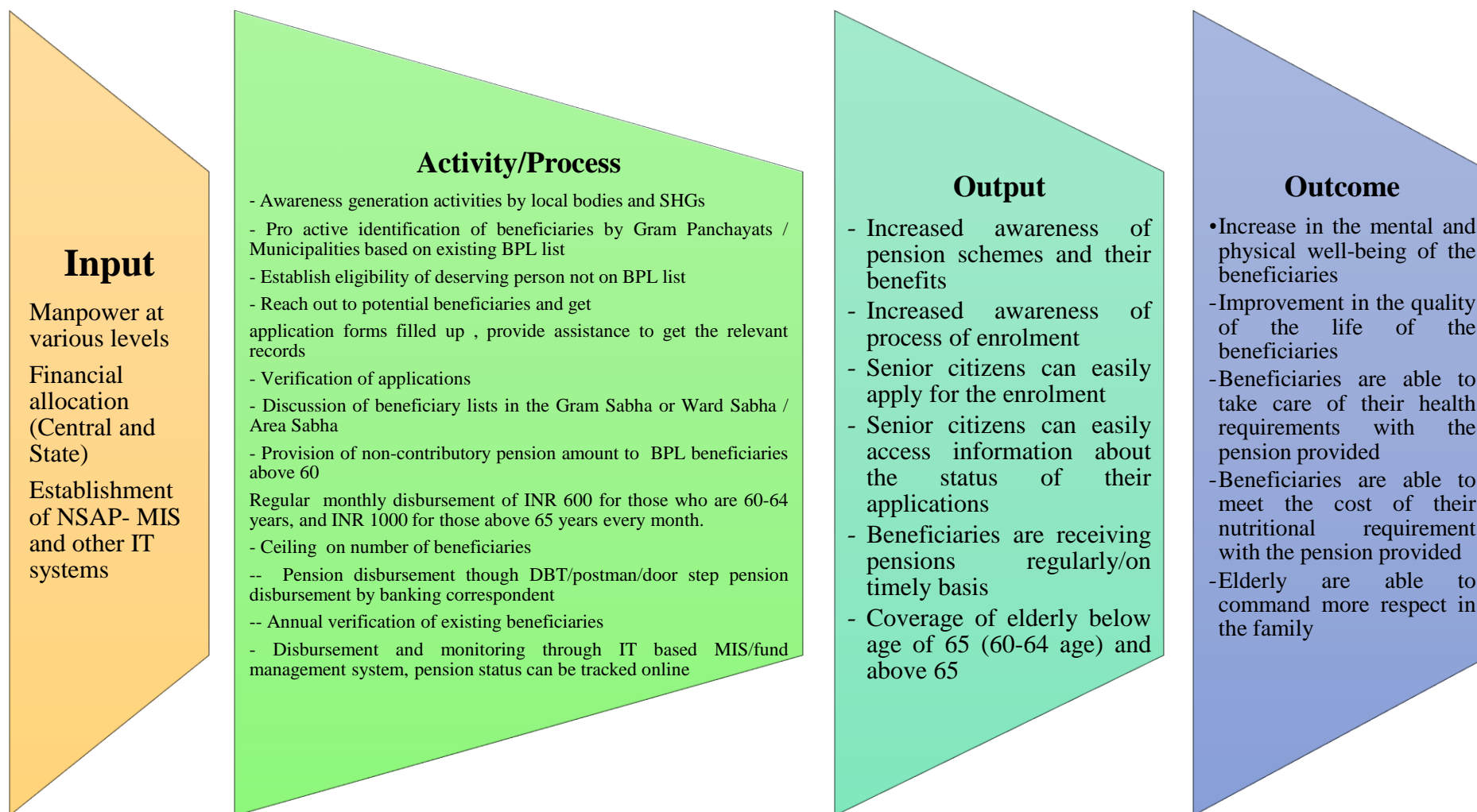
An evaluation is a systematic process of finding value in a policy decision, in order to identify the merits, gaps and review its outcomes against the intended objectives. A process of evaluation of old age pension schemes entails an assessment of its performance vis-à-vis its stated objectives and the valuation of its outcomes for the intended beneficiaries. The essential elements of a policy are its intent of good faith, intended stakeholders, processes of implementation/execution, instruments in place for its execution, the outcome and the perception of outcome among the beneficiaries. A theory of change or ToC best explains the paradigm for evaluation and it constitutes the hypothesis against which the evaluation study is undertaken.

The ToC traces the relationship between the inputs, activities, outputs and outcomes of the scheme. In other words, it chalks out the mechanisms of how the scheme takes effect and the results that would accrue if the scheme functions in its intended way and the assumptions governing the scheme are valid. As the subject of ToC are the 2 social security schemes and their implementation in Karnataka, the ToC of both must be taken into consideration to evaluate their effectiveness.

The below figure lay down the theory of change for IGNOAPS. The expected outcomes with respect to enhanced quality of life, enhanced nutritional status and ability to take care of health needs from the limited pension amount provided (Rs 600 for those who are 60-64 years, and INR 1000 for those above 65 years) are subject to assumptions regarding the sufficiency of the pension amount.

As discussed in Chapter 2, studies have pointed to the need for raising the pension amount and adjusting it to the cost of living index. The assumption regarding enhanced respect of beneficiaries in the family and enhanced quality of life is also subject to the risk of the declining moral values and responsibilities of the younger generation towards their ageing parents, which may inhibit the quality of life of the elderly and their respect in the family.

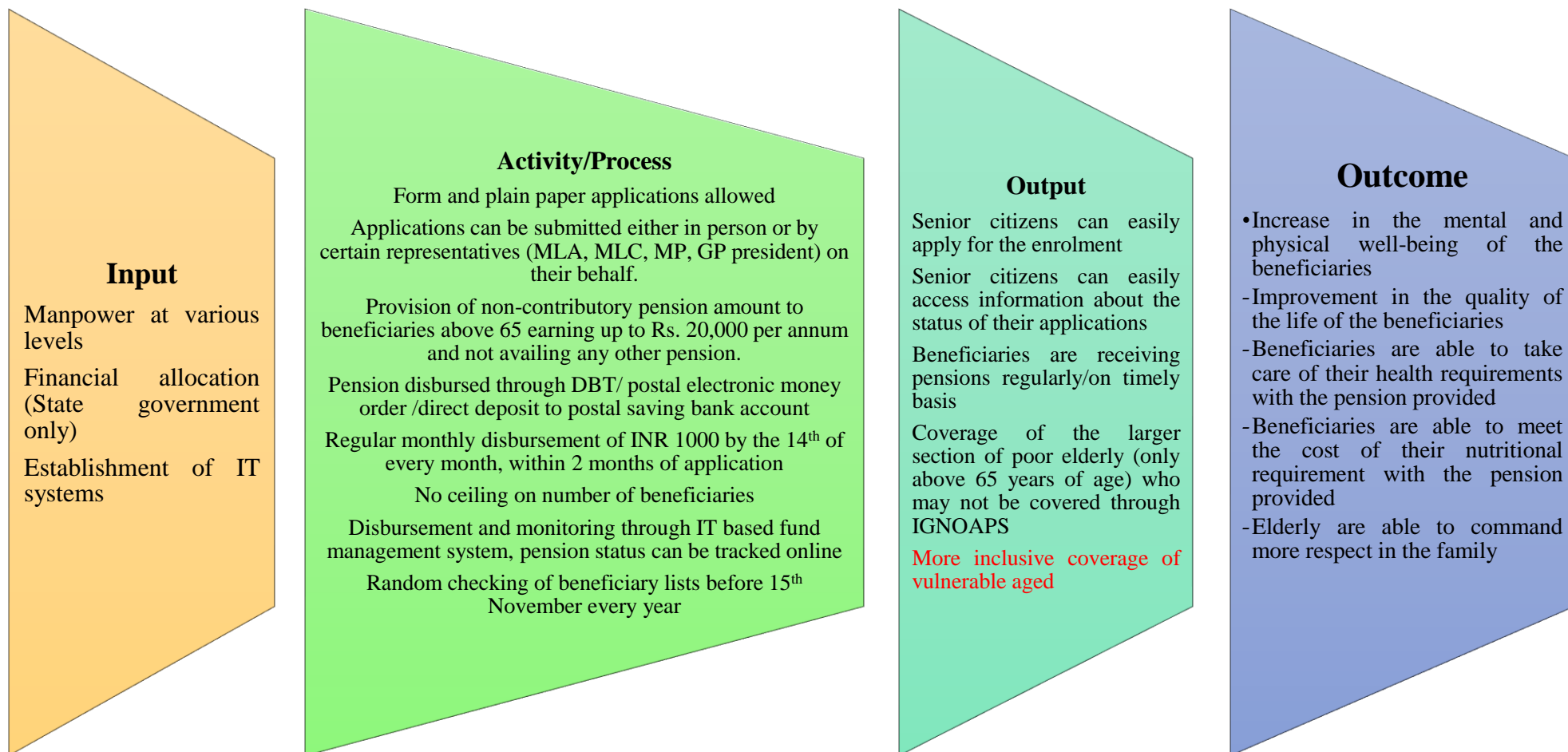
**Figure 12 Theory of Change for IGNOAPS**



Source: Inputs from scheme guidelines

The log frame/Theory of Change (ToC) for *Sandhya Suraksha Yojane* (SSY) is provided below. While this ToC is similar to that of IGNOAPS, there are two important differences to note with respect to the outputs: firstly, SSY has coverage of the larger section of poor elderly (only above 65 years) who may not be covered through IGNOAPS and secondly, the scheme has more inclusive coverage of the vulnerable aged. This is because of two important process differences in SSY i.e. (1) the absence of BPL requirement and payment of pension to beneficiaries above 65 earning up to Rs. 20,000 per annum and not availing any other pension and (2) no ceiling on the number of beneficiaries.

**Figure 13 Theory of Change for SSY**



Source: Inputs from scheme guidelines



## **3.2 Methodology of the Study**

This section outlines the data sources for the study (secondary and primary), the stakeholders interacted with for data collection, the evaluation matrix followed as a basis for designing the tools, and the sampling followed.

### **3.2.1 Secondary Data Collection**

The most important source of secondary data for this project is the beneficiary list of the entire state, maintained by the Directorate of Social Security and Pensions (henceforth DSSP) in soft-copy format. Details related to financial allocation to the various schemes implemented by the department: expenditure statements for NSAP, state's budget allocation and expenditure over the years, and physical progress in these years are collected from DSSP. Another important source of the data is the NSAP MIS maintained by the NSAP division in the Ministry of Rural Development, Government of India. The data extracted from the NSAP MIS includes annual reports, scheme guidelines, national and inter-state allocations of budget for NOAPS over the years, and Panchayat wise list of beneficiaries under the NOAPS.

### **3.2.2 Stakeholders for the Study**

Based on the stated objectives, the study team conducted in-depth interviews with the officials of the DSSP, Revenue Department, Postal and Treasury Department at the state level. Also, officers dealing with pension schemes at district and taluk level, along with Village Accountants/Revenue Inspectors and Postman's at village level were interviewed with the assistance of detailed questionnaires for gathering data, views and evidence. Study also captured crucial qualitative data from focus group discussions (FGDs) with beneficiary and non-beneficiary groups.

The study has covered a total of 6119 stakeholders, slightly more than the pre-determined sample of 6018 beneficiaries. Also, 112 non-beneficiary or discontinued beneficiaries (who are eligible under the pension scheme but could not access the benefit for various reasons) were interviewed to understand the issues and challenges in enrolment under the schemes. The non-beneficiaries have been interviewed to gather data on certain parameters keeping in mind the *with-without evaluation approach*.

The following table (Table 3.1) gives a break-up of level, type and number of respondents contacted for the present study and whose perceptions, feedback and suggestions were critical to the insights gathered on actual implementation of the pension scheme in Karnataka.

**Table 7 Stakeholders Covered under the Study**

Levels	Stakeholder	Number of Stakeholders	Method of Data Collection
<b>State</b>	<ul style="list-style-type: none"> <li>• Director of DSSP</li> <li>• Deputy Director of DSSP</li> <li>• State Postal Department</li> <li>• Treasury Department, Bangalore Division</li> </ul>	1x4 = 4	In-depth Interview (IDI)
<b>District</b>	Assistant District Commissioner	12	IDI
<b>Taluk</b>	- Deputy Thasildar	30	IDI
<b>GP</b>	Village Accountant/Revenue Inspector	32	IDI
<b>GP</b>	Postman	27	IDI
<b>GP</b>	Beneficiaries under pension Schemes	33	FGD
<b>GP</b>	Non-beneficiaries/discontinued beneficiaries	31	FGD
<b>Quantitative Survey Method</b>			
<b>GP</b>	Beneficiaries of National Old Age Pension Scheme	2994	Survey
<b>GP</b>	Beneficiaries of <i>Sandhya Suraksha Yojane</i>	3093	Survey
<b>GP</b>	Non-Beneficiaries/Discontinued Beneficiaries	112	Survey
	<b>Total</b>	<b>6199</b>	

### 3.2.3 Developing Tools for Data Collection

A detailed survey questionnaire was prepared to collect information from the beneficiaries under IGNOAPS and SSY scheme (see **Annexure**). The questionnaire captured the socio-economic details of the beneficiary's households along with their level of awareness and accessibility to the benefits of the scheme. The survey also captured the utilization of the fund and problem encountered in accessing it. A separate questionnaire was developed to capture the issues and challenges of non-beneficiaries. Detailed checklists were prepared to collect information from the other stakeholders of the study.

### **3.2.4 Evaluation Matrix for the Study**

The table below has provided the evaluation matrix designed for the present study as the study derives its assumptions from the research questions of relevance of the schemes, effectiveness, efficiency in their dispensation and the outcomes that it achieves for the intended beneficiaries. questions to be answered, the indicators to assess them and the data sources and analysis methods for the same.

**Table 8 Evaluation Matrix for the study**

	<b>Evaluation Questions</b>	<b>Evaluation Sub Questions</b>	<b>Key Indicators</b>	<b>Data source</b>	<b>Data collection method/analytical tool (tools and subsection)</b>	<b>Analysis method</b>
<p><b>Relevance:</b> <b>Program Objectives and Actual Requirements, Need based issues</b></p>	<ul style="list-style-type: none"> <li>• What are the Socio economic challenges and vulnerabilities faced by elderly?</li> <li>• Are the socio-economic conditions of male elderly better than the female elderly?</li> </ul>	<p>What share of the population in India and Karnataka are senior citizens?</p> <p>What proportion of elderly in Karnataka and India stay alone?</p> <p>Proportion of elderly population residing in rural areas?</p> <p>What are the relative proportion of male and female beneficiaries for pension schemes?</p>	<ul style="list-style-type: none"> <li>• Proportion of beneficiaries living alone</li> <li>• Proportion of illiterate beneficiaries</li> <li>• Proportion of single female beneficiaries of SSY and IGNOAPS</li> <li>• Proportion of single male beneficiaries of SSY and IGNOAPS</li> <li>• Proportion of SSY and IGNOAPS beneficiaries belonging to SC/ST sections</li> <li>• Average family income of pension scheme beneficiaries</li> </ul>	<p>Senior citizen status data: Census Data NSSO 68<sup>th</sup> round</p> <p>Beneficiary data: Survey of beneficiaries</p>	<p>Beneficiary Survey questionnaire Section 1.5, Section 4.3.1</p>	<p>Summary statistics and visualization</p>

		<p>Are there more single persons amongst the female or male beneficiaries of SSY and IGNOAPS?</p> <p>What is the educational status of the beneficiaries? Is illiteracy more prevalent among male or female beneficiaries of pension schemes?</p> <p>What is the average annual income of the SSY and IGNOAPS beneficiaries?</p> <p>What is the income distribution of male and female beneficiaries?</p> <p>What is the housing status of pension scheme beneficiaries?</p>	<ul style="list-style-type: none"> <li>• Proportion of female/male beneficiaries lying in various income brackets</li> <li>• Proportion of female beneficiaries in lowest income bracket owning agricultural land</li> <li>• Proportion of beneficiaries from the 80+ age group who are working</li> <li>• Proportion of beneficiaries from the 60+ age group who are working</li> </ul>			
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		<p>What is the level of access to sanitation, potable drinking water and energy among pension scheme beneficiaries?</p> <p>Are pension scheme beneficiaries having to work in their old age? What is the extent of current employment among the beneficiaries?</p> <p>What is the asset ownership status of the pension scheme beneficiaries?</p>				
<p><b>Effectiveness: Inputs and Process of Implementation</b></p>	<ul style="list-style-type: none"> <li>• What is the Budget allocation?</li> <li>• Does the Enrolment process follow guidelines?</li> <li>• What are the loopholes in enrolme</li> </ul>	<ul style="list-style-type: none"> <li>• What is the gap between allocation and release for the pension schemes?</li> <li>• In which scheme – SSY or IGNOAPS- are allocations more demand driven?</li> </ul>	<ul style="list-style-type: none"> <li>• Distribution of number of days it takes to get the pension</li> <li>• Distance travelled by beneficiary to submit application</li> <li>• Proportion of beneficiaries who find it</li> </ul>	<p>Secondary data: NSAP data from MoRD, DSSP data) Guidelines, circulars and websites of state governments</p>	<p>Beneficiary survey questionnaire</p> <p>DSSP official IDI tools</p> <p>Senior citizen beneficiary FGD</p>	<p>Summary statistics and visualization</p> <p>Qualitative data</p>

	<p>nt process for the schemes?</p> <ul style="list-style-type: none"> <li>Do they possess Aadhaar linked bank account or post office account for pension transfer?</li> <li>How far the pension disbursement mechanism is effective?</li> <li>Process/methods beneficiaries have adopted to get enrolled?</li> <li>Difficulties and challenges in enrolment</li> <li>Issues and challenges faced by elderly female beneficiaries for monthly pension receipt</li> </ul>	<ul style="list-style-type: none"> <li>What are the similarities/differences in the pension scheme stipulations and pension amount between Karnataka and other states?</li> <li>What are the good practices followed in the process of pension schemes, that Karnataka can learn from?</li> <li>What are the various steps in the pension process? Who is responsible for each stage and what is the stipulated timeframe for each stage?</li> <li>Is the application process for the pensions streamlined and convenient for the</li> </ul>	<p>difficult to travel to the stipulated venue to submit application.</p> <ul style="list-style-type: none"> <li>Percentage who possess a bank account</li> <li>Proportion of beneficiaries who gave their own mobile phone numbers in the application forms</li> <li>Proportion of beneficiaries who had paid transaction costs during the application</li> <li>Proportion of beneficiaries who had paid transaction costs during the verification</li> <li>Proportion of beneficiaries who confirmed verification visit by officials</li> </ul>	<p>Guidelines of NSAP/IGNOAPS and SSY CAG audit report NSAP website</p> <p>Primary data: Beneficiary survey Beneficiary FGD IDIs with DSSP officials</p>	<p>Chapter 4 (Section 4.1) Chapter 2 (Section 2.2)</p>	<p>analysis/coding</p>
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	<ul style="list-style-type: none"> <li>• Progress of Aadhaar linked DBT seeding and enrolment under both the schemes?</li> <li>• Factors contributing for low coverage under DBT?</li> <li>• Suggestions for delivery model improvement?</li> <li>• Any capping in the number of beneficiaries?</li> <li>• Identify whether there is any overlapping between the NOAPS and the SSY beneficiaries</li> <li>• How many SSY beneficiaries are BPL card holders?</li> <li>• What are the advantages of SSY</li> </ul>	<p>applicants, especially in terms of the information/documents requested from the applicants?</p> <ul style="list-style-type: none"> <li>• Where do the beneficiaries submit their pension applications? How far do they have to travel and how do they travel? Do they face difficulty in travelling for submitting the application?</li> <li>• Are beneficiaries able to directly receive status updates about the pension?</li> <li>• Is their probity in the process of application and obtaining of pension? Do beneficiaries have to bear</li> </ul>	<ul style="list-style-type: none"> <li>• Proportion of beneficiaries of IGNOAPS and SSY who receive their pension within one month of application</li> <li>• Proportion who have enrolled In DBT versus other modes</li> </ul>			
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	<p>compared to IGNOAPS? Does it only serve to widen the social security Safety Net through old age pension for those who were not eligible under the IGNOAPS?</p>	<p>any transaction costs in the process?</p> <ul style="list-style-type: none"> <li>• Are the living conditions and the documents of beneficiaries verified after application?</li> <li>• What are the common process irregularities seen in the verification and processing of applications? Is there an effective monitoring and control mechanism to deal with such irregularities?</li> <li>• What is the level of automation of the pension management and disbursement process?</li> <li>• To what extent are the different administrative actors integrated in the</li> </ul>				
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		<p>online e-governance system?</p> <ul style="list-style-type: none"> <li>• Are pensions being received by beneficiaries in timely manner?</li> <li>• What factors constraint the timely disbursal of pensions?</li> <li>• What are the factors affecting Aadhaar linked DBT coverage?</li> <li>• What share of beneficiaries receive their pensions through DBT and what share receives from postman?</li> <li>• What are the different levels of monitoring of the execution of the pension schemes?</li> </ul>				
<b><i>Efficiency: Fund utilization and</i></b>		<ul style="list-style-type: none"> <li>• What proportion of beneficiaries are aware of the pension schemes?</li> </ul>	<ul style="list-style-type: none"> <li>• Percentage of beneficiaries aware</li> </ul>	Survey of beneficiaries	Beneficiary survey questionnaire	Summary statistics and visualization

<p><i>capacity building</i></p>	<ul style="list-style-type: none"> <li>• Level of Knowledge and awareness among beneficiaries and non-beneficiaries?</li> <li>• What is the financial literacy among rural and urban beneficiaries?</li> </ul>	<ul style="list-style-type: none"> <li>• What proportion of beneficiaries are aware of the criteria for accessing the scheme?</li> <li>• What factors shape awareness about the scheme?</li> <li>• Does educational level of beneficiary shape the awareness of the pension schemes?</li> <li>• What is the extent of awareness about the pension scheme among non-beneficiaries?</li> <li>• Is there any difference between the extent of non-beneficiaries' awareness of SSY and the extent of their awareness of IGNOAPS?</li> </ul>	<p>about the pension schemes</p> <ul style="list-style-type: none"> <li>• Percentage of beneficiaries aware of the criteria for accessing the schemes</li> <li>• Proportion of non-beneficiaries aware of SSY</li> <li>• Proportion of non-beneficiaries aware of IGNOAPS?</li> </ul>	<p>Survey of non-beneficiaries</p>	<p>Non beneficiary survey questionnaire</p> <p>Section 4.3.2, Section 4.3.3</p>	<p>Regression analysis</p>
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		<ul style="list-style-type: none"> <li>To what extent have non-beneficiaries applied for the scheme?</li> </ul>				
<p><b>Efficiency:</b></p> <p><b>Output produced</b></p>	<p>Physical coverage in Karnataka?</p> <ul style="list-style-type: none"> <li>Does the performance of two schemes differ across district/divisions? What are the Reasons for the same?</li> <li>Relative performance of both schemes? Which scheme has better reach to poor and why?</li> <li>Elderly male better targeted than their counterparts?</li> </ul>	<ul style="list-style-type: none"> <li>Which divisions and districts of Karnataka have higher and lower enrolment under IGNOAPS and SSY?</li> <li>How do districts and divisions differ in terms of proportion of elderly population covered by SSY and IGNOAPS?</li> <li>What is the change over time in the enrolments in SSY and IGNOAPS?</li> <li>What proportion of beneficiaries of SSY are BPL card holder?</li> <li>What proportion of beneficiaries of each scheme are women?</li> </ul>	<ul style="list-style-type: none"> <li>Percentage of coverage of relevant age group</li> <li>Percentage of SSY beneficiaries are BPL card holder</li> <li>Proportion of women versus men who are enrolled in the program</li> </ul>	<p>Secondary data: DSSP data</p> <p>Primary data: Beneficiary survey</p>	<p>Beneficiary survey questionnaire</p> <p>Section 4.2, Section 4.3.1</p>	<p>Summary statistics and visualization</p>

<p><b>Impact:</b> <b>Outcomes</b> <b>immediate and</b> <b>short term</b></p>	<p>Is the pension given is enough to cover basic needs, especially support for basic amenities and healthcare requirements?</p>	<ul style="list-style-type: none"> <li>• Can beneficiaries keep their pension amount to themselves or do they have to share it with other family members?</li> <li>• Is there any link between who withdraws the pension and whether the beneficiary gets to keep the whole pension?</li> <li>• What is the pension amount used for?</li> <li>• Is the amount adequate to cover basic expenses such as food, medicines etc.?</li> <li>• Are the beneficiaries satisfied with the pensions? What is their expected or preferred pension amount?</li> <li>• What do beneficiaries see as the right age to</li> </ul>	<ul style="list-style-type: none"> <li>• Proportion of beneficiaries having to share the pension with other family members</li> <li>• Proportion of personal expenses covered by pension</li> <li>• Extent to which food/medicine/clothes/other expenditure are covered by pensions</li> <li>• Average medical expenditure per month</li> <li>• Proportion of beneficiaries taking regular medicines for their ailments</li> <li>• Proportions satisfied with the scheme with SSY and IGNOAPS</li> <li>• Proportion of beneficiaries who felt</li> </ul>	<p>Beneficiary survey</p>	<p>Beneficiary survey questionnaire Section 4.3.4, Section 4.3.6</p>	<p>Summary statistics and visualization</p>
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		start the old age pensions?	that universal pension should be given			
			<ul style="list-style-type: none"> <li>• Proportion of beneficiaries who feel that 60 is the right age to start the pension</li> </ul>			
Impact: Outcomes medium term	Is the pension really benefiting the people in old age?	<ul style="list-style-type: none"> <li>• Are beneficiaries of pension schemes happy with their life?</li> <li>• Are beneficiaries of pension schemes being abused by their family members?</li> <li>• Are pension scheme beneficiaries having to work in their old age? What is the extent of current employment among the beneficiaries?</li> <li>• Are beneficiaries healthy and well-fed?</li> </ul>	<ul style="list-style-type: none"> <li>• Proportion of beneficiaries who are happy with their life</li> <li>• Proportion of beneficiaries who have experienced abuse</li> <li>• Proportion of beneficiaries from the 80+ age group who are working.</li> <li>• Proportion of beneficiaries from the 60+ age group who are working</li> </ul>	Beneficiary survey	Beneficiary survey questionnaire  Section 4.3.1, Section 4.3.5	Summary statistics and visualization

		<ul style="list-style-type: none"> <li>• Are beneficiaries able to stay well-groomed and wear washed clothes?</li> </ul>	<ul style="list-style-type: none"> <li>• Proportion of beneficiaries who look healthy and well fed</li> <li>• Proportion of beneficiaries wearing washed clothes</li> </ul>			
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### 3.3 Evaluation Matric related key Indicators

**Table 9** Evaluation Matric related key Indicators

<b>Evaluation Focus</b>	<b>Key Indicators</b>
<b>Relevance: Program Objectives and Actual Requirements, Needs based</b>	· Proportion of beneficiaries living alone
	· Proportion of illiterate beneficiaries
	· Proportion of single female beneficiaries of SSY and IGNOAPS
	· Proportion of single male beneficiaries of SSY and IGNOAPS
	· Proportion of SSY and IGNOAPS beneficiaries belonging to SC/ST sections
	· Proportion of pension scheme beneficiaries having electricity in HH
	· Average family income of pension scheme beneficiaries
	· Proportion of female/male beneficiaries lying in various income brackets
	· Proportion of female beneficiaries in lowest income bracket owning agricultural land
	· Proportion of beneficiaries from the 80+ age group who are working
· Proportion of beneficiaries from the 60+ age group who are working	
<b>Effectiveness: Inputs and Process of Implementation</b>	· Distribution of number of days it takes to get the pension
	· Distance travelled by beneficiary to submit application
	· Proportion of beneficiaries who find it difficult to travel to stipulated venue to submit application.
	· Percentage who possess a bank account
	· Proportion of beneficiaries who gave their own mobile phone numbers in the application forms
	· Proportion of beneficiaries who had paid transaction costs during the application
	· Proportion of beneficiaries who had paid transaction costs during the verification
	· Proportion of beneficiaries who confirmed verification visit by officials
	· Proportion of beneficiaries of IGNOAPS & SSY who receive pension within one month of application
· Proportion who have enrolled In DBT versus other modes	
<b>Efficiency: Fund utilization and capacity building</b>	· Percentage of beneficiaries aware about the pension schemes
	· Percentage of beneficiaries aware of the criteria for accessing the schemes
	· Proportion of non-beneficiaries aware of SSY
	· Proportion of non-beneficiaries aware of IGNOAPS?
<b>Efficiency: Output produced</b>	· Percentage of coverage of relevant age group
	· Percentage of SSY beneficiaries are BPL card holder
	· Proportion of women versus men who are enrolled in the program
<b>Impact: Outcomes</b>	· Proportion of beneficiaries having to share the pension with other family members
	· Proportion of personal expenses covered by pension



<i>immediate and short term</i>	· Extent to which food/medicine/clothes/other expenditure are covered by pensions
	· Average medical expenditure per month
	· Proportion of beneficiaries taking regular medicines for their ailments
	· Proportions satisfied with the scheme with SSY and IGNOAPS
	· Proportion of beneficiaries who felt that universal pension should be given
	· Proportion of beneficiaries who feel that 60 is the right age to start the pension
<i>Impact: Outcomes medium term</i>	· Proportion of beneficiaries who are happy with their life
	· Proportion of beneficiaries who have experienced abuse
	· Proportion of beneficiaries from the 80+ age group who are working.
	· Proportion of beneficiaries from the 60+ age group who are working
	· Proportion of beneficiaries who look healthy and well fed
	· Proportion of beneficiaries wearing washed clothes

### 3.4 Sample Selection

Multistage stratified random sample design is adopted for the study. As both the scheme are in effect across the state of Karnataka, it is maintained that the sampling - coverage and number – are representative of the State. Given below is the process adopted for sampling.

**Stage I: Selection of Division:** The state is divided in four administrative divisions, i.e., Bangalore, Belgaum, Gulbarga and Mysore. Sample is drawn from all the four divisions of the state.

**State II: Selection of Districts:** As per the KEA’s guidelines, the district with highest and lowest number of beneficiaries under IGNOAPS within each division should be selected for the study. Similar method should be adopted for the sampling of districts under SSY scheme. At 95 per cent confidence level with 5 per cent margin of error, KEA has also pre-determined the sample size from the sampled districts. Accordingly, around 2969 IGNOAPS beneficiaries and 3049 SSY beneficiaries should be selected across the state for the study.

However, with a small variation, the sample selected under IGNOAPS is 2994 (25 more than the suggested) and under SSY is 3093 (44 more than the suggested). Another 112 samples are selected from the non-beneficiary group. In total, 6199 people are surveyed under the study. The table 3.2 provided the list of districts selected from each division along with their sample size under the schemes.

**Stage III: Selection of Taluk for the Study:** Similar principle (as followed in the selection of districts) is followed to select taluks from the sampled districts, which means taluks with highest and lowest number of beneficiaries under the schemes are selected from the sampled districts. NSAP ([www.nasap.nic.in](http://www.nasap.nic.in)) site has taluk wise list of number of IGNOAPS beneficiaries across India for last three financial years.

The study has used the FY 2017-18 data for the selection of taluks under the scheme. Similar method is adopted for the selection of taluks for the SSY scheme.

The Table 3.3 that follows shows the sample distribution across the districts under both the schemes from the selected districts, and subsequent Tables 3.4 & 3.5 show the sample selection as per the taluks selected (as per the high enrolment and low enrolment criteria mentioned by KEA), for IGNOAPS and SSY respectively.

**Table 10 Sample distribution across Selected Districts (Both Schemes)**

Division	Sample Districts Selected under IGNOAPS			Sample Districts Selected under SSY		
	Districts	No of	Sample	Districts	No of	Sample
Bangalore	Shimoga*	12228	373	Chikkaballapur*	39017	380
	Ramanagara**	33180	385	Ramanagara**	128778	384
Belgaum	U. Kannada*	9556	375	Gadag*	32060	381
	Belgaum**	44932	387	Bagalkot**	133136	412
Gulbarga	Yadgir*	8334	373	Bellary*	33712	381
	Bellary**	41008	382	Koppal**	72702	396
Mysore	Kodagu*	2684	343	Mysore*	17456	376
	Mandya**	73212	377	Chamrajnagar**	106132	383
Total			2995	Total		3093

\* Districts with lowest enrolment within the division

\*\* Districts with highest enrolment within the division

Source: [www.nsap.gov.in](http://www.nsap.gov.in) & DSSP, Government of Karnataka

**Table 11 District wise (Sampled) Taluks Selected under IGNOAPS Scheme**

Division	District	Selection Criteria	
		High Enrolment Taluk	Low Enrolment Taluk
Bangalore	Shimoga	Sorab (187) <sup>#</sup>	Tirthahalli (186)
	Ramnagara	Kanakapura (190)	Channapatna (190)
Belgaum	Uttara Kannada	Honavar (185)	Siddapur (184)
	Belgaum	Athni (191)	Sampgaon (190)
Gulbarga	Yadgir	Shahapura (217)*	Shorapur (150)
	Bellary	Kudgligi (191)	Hospet (190)
Mysore	Kodagu	Somvarpet (168)	Medikeri (168)
	Mandya	Mandya (191)	Krishnagiri (191)

<sup>#</sup> Number in parenthesis are number of sample selected from the taluks

\*Due to lack of required number of beneficiaries to be sampled from Shorapur taluk of Yadgir district, the remaining required number of samples are selected from Shahpura taluk

Source: [www.nasap.nic.in](http://www.nasap.nic.in)

**Table 12 District wise (Sampled) Taluks Selected under SSY Scheme for the Study**

Division	District	High Enrollment	Low Enrollment
Belgaum	Gadag	Gadag (190)	Gajendragada (190)
	Bagalkot	Jamakhandi (193)	Guledagudda (192)
Mysuru	Chamarajanagar	Gundlepet (192)	Yalenduru (191)
	Mysuru	Mysuru (188)	Periyapatna (188)
Bengaluru	Ramanagara	Kanakapura (192)	Ramanagar (191)
	Chikkaballapura	Chinthamani (190)	Gudibande (190)
Gulbarga	Bellary	Kudlagi (190)	Bellery (190)
	Koppal	Gangavati (191)	Karatagi (191)

<sup>#</sup> Number in parenthesis are number of samples selected from the taluks

Source: DSSP, Bangalore

#### Stage IV: Selection of Beneficiaries from Selected Taluks

KEA has asked GRAAM to share the whole list of beneficiaries from selected taluks for sampling. GRAAM, after collecting data from DSSP and downloading required data from NSSP site, shared the data with KEA. The KEA provided random number for selection of sample from selected taluk. For the convenience of the data collection, KEA provided 50 percent more random numbers than the required sample, which means if the required number of samples from a taluk is 100, KEA provided 150 numbers. To prepare the list of samples

from each taluk, GRAAM arranged the name of the beneficiaries alphabetically and then selected the sample as per the given random numbers.

NSAP MIS has maintained GP wise list of beneficiaries across country. Details of beneficiaries like, name, father/husband name, age and gender, disbursement mode along with IFSC Code is given. Even though, only 22.6 per cent of the total beneficiaries under IGNOAPS is in the age group of 'above 80' but as communicated by KEA, 'equal number of sample should be taken from the age strata' but it is found during the sample that the number of beneficiaries above 80 years are less than the required number of sample and this was a limitation. Thus, after a discussion with KEA officials, proportionate to population size (PPS) method was used to decide on the sample to be selected from two age groups - beneficiaries between 60-79 years and beneficiaries above 80 years.

Accordingly, the total beneficiaries in a selected taluk were divided according to the age groups and then using the PPS method, number of samples to be selected from each age group is decided. Besides, to have a proper representation of women beneficiaries, enumerators were asked to interview as many female beneficiaries as possible, and as per our calculations about 54.48 percent of the total beneficiaries surveyed are female.

Distribution of Sample Across Age Group and Gender is given in following table.

**Table 13 Distribution of Sample across Age Group, Gender and Social Category**

Scheme	Age Distribution		Gender Distribution		Social Category					
	60-79	Above 80	Male	Female	SC	ST	OBC	Minority	GM	Others
<b>IGNOAPS</b>	2500 (83.5)	494 (16.5)	1254 (41.9)	1740 (58.1)	462 (15.43)	128 (4.27)	1088 (36.33)	235 (7.85)	1054 (35.19)	28 (0.93)
<b>SSY</b>	2898 (93.7)	195 (6.3)	1517 (49)	1576 (51)	515 (16.65)	234 (7.57)	1282 (41.45)	88 (2.85)	963 (31.13)	11 (0.36)
<b>Total</b>	5396 (88.7)	689 (11.3)	2771 (45.5)	3316 (54.5)	977 (16.05)	362 (5.95)	2370 (38.93)	323 (5.31)	2017 (33.13)	39 (0.64)

The sample, moreover, represents the universe as 58.1 percent of the beneficiaries under IGNOAPS are females and rest 41.9% percent are males. For SSY, the corresponding shares are 51% female and 49% male. Beneficiaries largely lie in the below 80 senior citizen bracket,

though 16.5% of IGNOAPS beneficiaries and 6.3% of SSY beneficiaries covered are above the age of the 80.

Thus the sample was representative, stratified and diverse for the study team to gauge a diverse range of responses from the pension beneficiaries, for the status study.

### **3.5 Sampling for non-beneficiary survey**

Karnataka Evaluation Authority has specified to reach one percent of total sample of the study. However, GRAAM has concentrated on two percent of non-beneficiaries to understand the core issues in the scheme and field. A total of 120 have been chosen for the study in sampled taluks of each district. however, 08 respondents have not specified particular reason for non-enrolment, therefore we have dropped those respondents. Finally, 112 have considered for the non-beneficiaries' analysis. For the purpose of the survey, non-beneficiaries have been largely defined as discontinued beneficiaries and non-enrolled senior citizens who are eligible for the scheme. We have randomly selected 05 non enrolled respondents in each taluk, at one in each Grama Panchayat. Overall, 14 districts and 28 taluks have covered in the survey.

### **3.6 Assumptions**

In the absence of a baseline study to rely upon and reflect, the current Status study of Senior Citizens in Karnataka had to make a few assumptions based on past evaluation studies which were by and large qualitative in nature. The UNFPA (IEG, ISEC & TISS) study was one of them and GRAAM's own study in 2013 was another. Based on these experiences and the objectives spelt out for the present study the assumptions were made and the research questions and sub-questions were formulated on the basis of these.

### **3.7 Limitations of the study**

1. With no baseline nor a pre-project situation data available for study to compare, this is a stand-alone study.
2. No analysis of the percentage of old BPL people in the state covered by the schemes is available.
3. No calculation of suggested pension amount is made in the present study. Arguments are made out on the basis of available literature of best practice available from credible sources elsewhere.

4. Recall based responses, given that beneficiaries had to recall experiences of few years back (as per reference) and the age of the respondent, it is possible that benefit of doubt lay with the respondent.
5. In any case the sampling criteria for the study were in accordance with the guidance given by KEA and the GRAAM team followed them strictly and modifications if any were made in discussion with the KEA team

### **3.8 Conclusion**

This chapter has spelt out the guiding frameworks of this study (in terms of Theory of Change and Evaluation Matrix). It has also spelt out the methodological foundations of this study such as the data collection methods, types of tools and the sampling methods and numbers. The takeaway from this chapter is that a variety of data collection methods (qualitative and quantitative) have been used to collect data from multiple stakeholders. The geographical variation (representation of districts from all divisions of the state) adds to the representativeness of the sample. Finally, the scope and limitations of the study have been spelt out, which are important to keep in mind when interpreting the results and findings of this study.

## Chapter 4

### RESULTS AND DISCUSSION

This chapter presents study objective wise findings for the evaluation conducted in the state of Karnataka.

The objective pertaining to the review of the “Functioning of IGNOAPS of Central Government and SSY of State Government, and contribution for the welfare of the poor” is covered in two parts/components: scheme coverage (secondary data based) and targeting of vulnerable aged (based on primary data on demographic profile of beneficiaries).

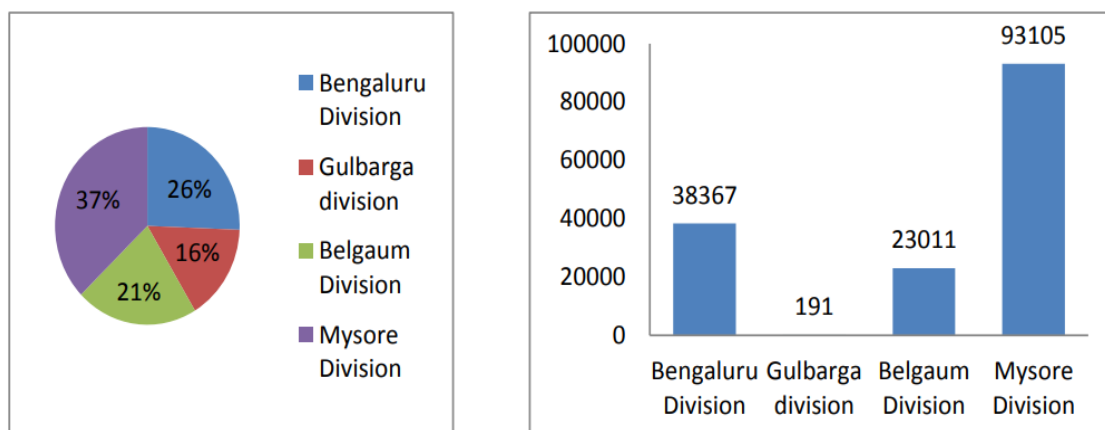
The other objectives covered are the review/analysis of: Knowledge and awareness of beneficiaries and non-beneficiaries, enrolment process, disbursement mechanisms, factors affecting Aadhaar linked DBT coverage and adequacy of financial assistance.

#### **4.1 Functioning of IGNOAPS of Central Government and SSY of State Government and contribution for the welfare of the poor: Scheme Coverage of IGNOAPS and SSY**

##### **4.1.1 Indira Gandhi National Old Age Pension Scheme - IGNOAPS**

As of February 2016, IGNOAPs covered 7.2 Lakh beneficiaries across Karnataka. Among the five revenue divisions, Mysore division has seen the highest growth in the enrolment of new beneficiaries between 2011-12 and 2015-16. 2.70 lakh (nearly 37% of the pensioners) were from Mysore division. The total number of pensioners in Gulbarga division has grown negligibly between 2011-12 and 2015-16 and was at nearly 1.4 lakh beneficiaries as of 2015-16.

**Figure 14 Percentage of IGNOAPS in beneficiaries in 2015-16 and New Enrolments IGNOAPS in 5 years**



Source: Beneficiary Data provided by DSSP

The districts with the highest number of pension beneficiaries were Belgaum, Ramanagara, Gulbarga and Chamarajanagara. Districts with the lowest number of pension beneficiaries were Shimoga, Yadgir, Haveri and Kodagu. Among all the districts in the state, Chamarajanagara was the only district wherein the number of IGNOAPS beneficiaries was significantly larger than that of SSY. In 2015-16, there were 92,404 beneficiaries under OAP (IGNOAPS) scheme and 53,225 in SSY scheme from Chamarajanagara district, according to pension beneficiary data provided by DSSP.

**Table 14 Revenue division-wise distribution of IGNOAPS beneficiaries (2011-12 to 15-16)**

Bengaluru Division						Average Growth Rate (%)
District Name	2011-12	2012-13	2013-14	2014-15	2015-16	
Bengaluru Urban	25726	27463	27113	28274	29903	3.10
Bengaluru Rural	18066	19647	23785	25781	26358	8.09
Chikkaballapur	9861	12281	11701	11807	11990	4.45
Davangere	8138	9716	11423	12452	13031	10.12
Kolar	27600	27875	29030	32407	34539	4.67
Ramanagara	27169	27116	27242	28829	30325	2.26
Shimoga	5671	5987	6789	7566	8139	7.60
Tumkur	18117	18621	17985	18083	18408	0.34
Chitradurga	7564	7483	7349	7213	13586	16.73
Belgaum Division						
Bagalkote		11843	12898	13165	12795	2.99
Belgaum	45388	44780	44814	25781	42707	4.38
Bijapur	32716	32679	30638	30634	29280	-2.16
Dharwad	14796	14858	15231	16406	27902	16.14



<b>Gadag</b>	17472	24228	24548	26750	29726	12.02
<b>Haveri</b>	6501	6658	6884	6607	6308	-0.55
<b>Karwar</b>	4513	4892	5244	5777	6769	8.59
<b>Mysuru Division</b>						
<b>Chamarajanagar</b>	37944	37765	42548	49723	92404	22.98
<b>Chikkamagaluru</b>	5159	5108	5322	5918	6426	4.60
<b>Meangaluru</b>	5545	5226	4893	4525	4433	-4.34
<b>Hassan</b>	52858	53258	52442	53600	55047	0.83
<b>Kodagu</b>	2600	2513	2371	2397	2669	0.69
<b>Udupi</b>	1870	2206	3346	3722	3963	17.47
<b>Mandya</b>	38955	36505	37351	39272	77168	19.53
<b>Mysuru</b>	32503	29517	28747	28458	28429	-2.58
<b>Gulbarga Division</b>						
<b>Ballari</b>	40784	43455	48598	54230	62485	9.04
<b>Bidar</b>	47262	52223	56783	65522	76032	10.13
<b>Gulbarga</b>	36356	37116	45427	58521	68946	14.22
<b>Koppal</b>	34999	38413	47867	57287	62987	12.80
<b>Yadgir</b>	25212	28046	35461	45550	52240	16.16
<b>Raichur</b>	19914	23620	35634	47011	59280	25.50

Source: DSSP, Karnataka

The population of elderly people in Karnataka was around 57.91 lakh according to Census 2011. Compared to this, the total number of beneficiaries for IGNOAPS and SSY combined was 29.32 lakh pensioners in 2015-16; this shows that nearly 50 % of the total elderly population in Karnataka are benefiting under these two schemes. Thus, on the basis of the census, DSSP and NSAP data, it can be inferred that these two schemes are well-targeted and the schemes are in active demand among the old age population in Karnataka.

As per the latest update (as on December 3, 2019) in [www.nsap.nic.in](http://www.nsap.nic.in), the sanctioned number of beneficiaries enrolled under the scheme (IGNOAPS) in Karnataka is 902914, of which 52.47 percent (473729) are female and rest 47.3 percent are males (429185). Among the 30 districts in the state, total beneficiaries in the districts Belgaum (73244), Hassan (73220), Tumkur (70090) and Mysore (68338) is more than 31.5 percent of the total beneficiaries in the state. Lowest enrolment is in Dharwar district (9443), followed by Kodagu (9997) and Chamarajanagara (14348). Of the total beneficiaries, about 77.04 percent are from the age group of 60 to 80 years and rest 22.6 percent are above 80 years. Belgaum (19537) has covered maximum numbers of beneficiaries from the state and lowest is covered by Yadgir (73).

A study by Bharati and Singh (2013) notes that large populations of the elderly continue to participate in the work force as self-employed even in their old age because of lack of financial support from the next to kin. Thus, by relaxing the eligibility criteria of minimum income levels with the intention to cover the larger section of poor elderly who may not be covered through IGNOAPS, SSY scheme has been in well-targeted direction. While IGNOAPS focuses on the poor elderly under the BPL category, SSY scheme extends the coverage to include elderly people in the marginally BPL category.

Bharati and Singh (2013) also recommend that, the governments should consider for providing universal old age pension in order to include all elderly people under social security network. This would infuse confidence and self-esteem in elderly along with imparting in them a sense of social security as well as economic relevance. The fiscal cost of the SSY and IGNOAPS scheme for the year 2015-16 was 0.22% of state GDP. With the Karnataka GSDP growing at 6.5% year-on-year on an average in the last five years, the state government may consider expanding this scheme to provide universal pension scheme for the elderly people. If universal pension is not immediately feasible, considering universal coverage of old age health insurance would be a welcome effort as the health-related expenditure rises significantly with age for the elders.

#### 4.1.1.1 IGNOAPS Norms for determining number of Beneficiaries in a State

##### Means to Keep Destitute Out of the Programme

A study has made three major observations from the ceiling exercise done to determine number of beneficiaries under IGNOAPS:

One, the ceiling formula assumes parity between the old age and the general poverty. In reality, however, this may not be the case. The intra-household studies have shown that the aged men and women are far more vulnerable and lack bargaining strength – especially in crisis situations [Agarwal 1990; Visaria 1980]. Second observation relates to the in-built discriminatory procedure adopted in the ceiling formula – i.e., only half of the below poverty aged is considered as worthy for the pension benefits. The remaining half has been considered to be drawing familial or other support. This leaves district administration and Panchayats with considerable leverage and subjective decisions. Thirdly, the number of target beneficiaries falls short of the ceiling population in all the states (as per the calculations made by the study) except Andhra Pradesh, Tamil Nadu and Rajasthan.

- *Aswini Kumar Mishra (2007). Ageing, Poverty and Social Security in Orissa: Some Issues and Evidences (A paper prepared for the Third APISA Congress, New Delhi (23-25 November, 2007)*

As has been noted, IGNOAPS includes the destitute elderly aged 60 and above – where the parameters of destitution are strictly defined by the centre. In addition, the centre has imposed a numerical ceiling on number of beneficiaries in each state by taking into account the population figures as per the census of 2001, poverty ratio determined by the Planning Commission, and the proportion of population age 65 and above. Same criterion is used to determine the number of beneficiaries at district and taluk level. The new cases at the district level are added regularly depending upon the availability of funds using the above-mentioned criterion. As per the report of Jean

Dreze (2003), the ceiling formula to workout the target beneficiaries for IGNOAPS in each state is:

**Numerical Ceiling = Total Population × Poverty Ratio × proportion of 65 and above × 0.5**

As per the revised guidelines of IGNOAPS (2014), ceiling of beneficiaries under IGNOAPS in the country is 2,30,48,594, which is 22.19 percent of the total elderly population (as per 2011 Census). On the other hand, HelpAge India report had estimated about 30 percent of the total elderly population of the country being BPL, and another 33 percent just marginally over it. This means, the ceiling formula have kept many of the destitute outside the programme even if they satisfy the designated criterion of destitution (Dreze, 2003). Ceiling number suggested for Karnataka in 2014 was 9,66,595, of which 1,37,544 (14.23%) is for people above 80 years and rest is for people between 60 to 79

years (Revised Guidelines of NSAP, 2014). Considering the elderly population of the state as per census 2011, the scheme can cover only 16.69 percent of the total elderly population of the state. The limited coverage potential is also evident for all-India level; 16 percent of India's total elderly individuals and 21 percent of elderly individuals within BPL families are IGNOAPS beneficiaries in India (Narayana, 2019)

As the guideline has also asked states to give pension to remaining deserving beneficiaries from its own resources, the onus of pension to remaining deserving elderly destitute falls on state. Here, for Karnataka, *Sandhya Suraksha Yojane* (SSY) plays a huge role.

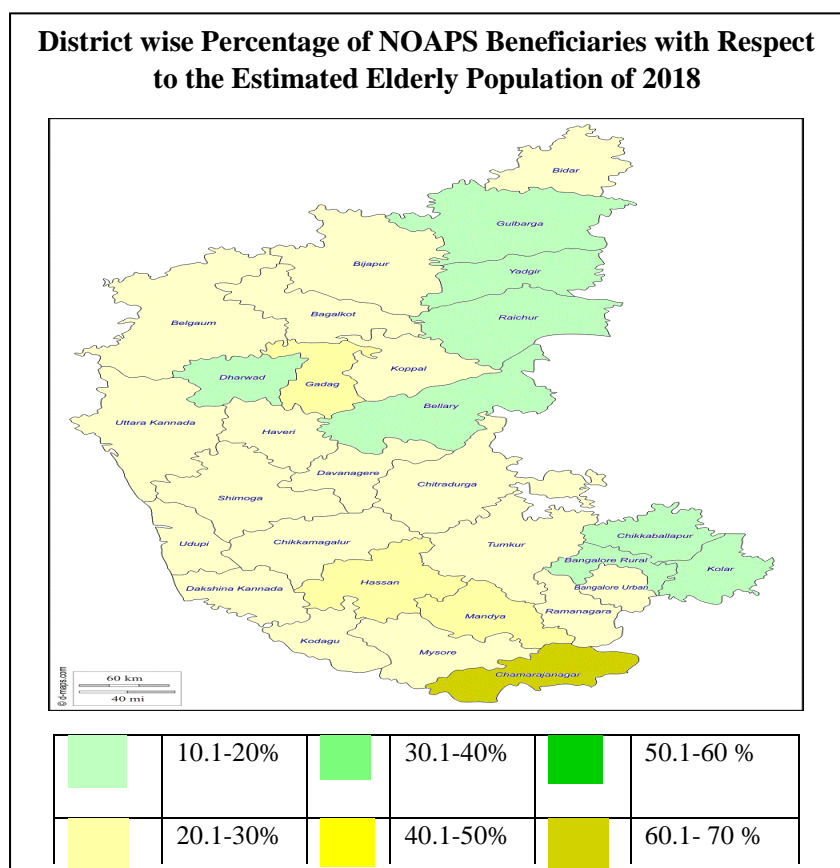
The district wise elderly population of Karnataka for the year 2018<sup>14</sup>, and district wise population coverage (in %) under IGNOAPS in 2018 (shared by DSSP) are depicted in the map above. According to it, the scheme has covered around 10 percent of the elderly population of the state. The coverage varies between 1.81 percent in Dakshin Kannada to 62.3 percent in Chamarajanagara. Coverage is less than 10 percent in 17 districts (out of 27 as the three districts<sup>15</sup> formed after 2001 are not included in the calculations) of the state.

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<sup>14</sup> Growth rate has been calculated with the help of district wise elderly population of 2001 and 2011 (Census 2001 & 2011)

<sup>15</sup> Ramnagara, Yadgir and Chikkaballapura

#### 4.1.2 Sandhya Suraksha Scheme (SSY)



SSY is one of the six schemes being implemented by the Directorate of Social Security and Pensions (SSP), Revenue Department, Govt. of Karnataka, for the poor people in old age, widows, destitute women, disabled and transgender viz. Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Sandhya Suraksha Yojane (SSY),

Destitute Widow Pension Scheme for the empowering widows, Physically Handicapped Pension Scheme to provide financial assistance to Disabled people, Manaswini scheme for the destitute, divorced and unmarried women aged above 40 years, and Mythri scheme for transgender. Sandhya Suraksha Yojane has the highest number of beneficiaries among the six schemes

**Sandhya Suraksha Yojane (SSY)** has liberal criteria as compared to IGNOAPS. SSY was initiated on 02-07-2007 (Government order No. RD/97/MST/2tly 007) with an intention to cover larger section of elderly poor who may not be covered through IGNOAPS. The scheme is especially catering to small and marginal farmers, agricultural labourers, weavers, fisherman, and labours from other unorganized sector (excluding building and other construction workers' covered under 'Regulation of Employment and Conditions of Services Act 1996). Age proof is determined by medical certificate, which issued by authorized medical doctor or EPIC issued by the Election Commission of India.

SSY has incurred an expenditure of Rs.1167 crores to the State's exchequer, which is 0.14% of the GSDP for the year 2015-16 and almost 41% of the expenditure on the seven

pension schemes of Government of Karnataka for various categories of poor people listed in the table

#### 4.2 Social expenditure Vs. Percentage of State GSDP

**Table 15 Social expenditure Vs. Percentage of State GSDP**

Name of the Scheme	Total Beneficiaries	% of Total	Expenditure	% of GSDP
Old Age Pension	726658	13.5	601.7	0.077
Destitute Widow Pension	1543240	28.66	925.57	0.119
Physically Handicapped Pension	828429	15.39	804	0.103
Sandhya Suraksha Yojane	2206296	40.97	1167	0.149
Manaswini	73008	1.36	31.5	0.004
Mythri	1021	0.02	0.95	0.0001
Endosulphon Victim Pension	5852	0.11	17.44	0.002
<b>Total</b>	<b>5384504</b>	<b>100</b>	<b>3548.16</b>	<b>0.454</b>
<b>Karnataka GSDP (at 2011-12 constant price) Rs.7 80 805.00 crore for FY 2015-16</b>				

Source: Finance Department, Govt of Karnataka, Beneficiary data from DSSP.

Sandhya Suraksha Yojane scheme has seen around 95% growth in the number of beneficiaries between 2011-12 and 2015-16. From 11 lakh beneficiaries in 2011-12, the scheme's beneficiaries' size has grown to nearly 22 lakh pensioners in 2015-16. Compared to the 100% growth for SSY, IGNOAPS saw about 27% growth of beneficiaries in the same period. The Table 4.3 shows the annual growth in number of beneficiaries of SSY in Karnataka.

**Table 16 Annual growth in SSY Beneficiaries**

Year	Total Beneficiaries	New Beneficiaries	Annual Growth Rate (%)
2011-12	1129913	N.A.	-
2012-13	1257753	127840	11.31
2013-14	1558201	300448	23.89
2014-15	1781827	223626	14.35
2015-16	2206296	424469	23.82

Source: DSSP, Karnataka

**Table 17 Revenue Division wise new enrolments**

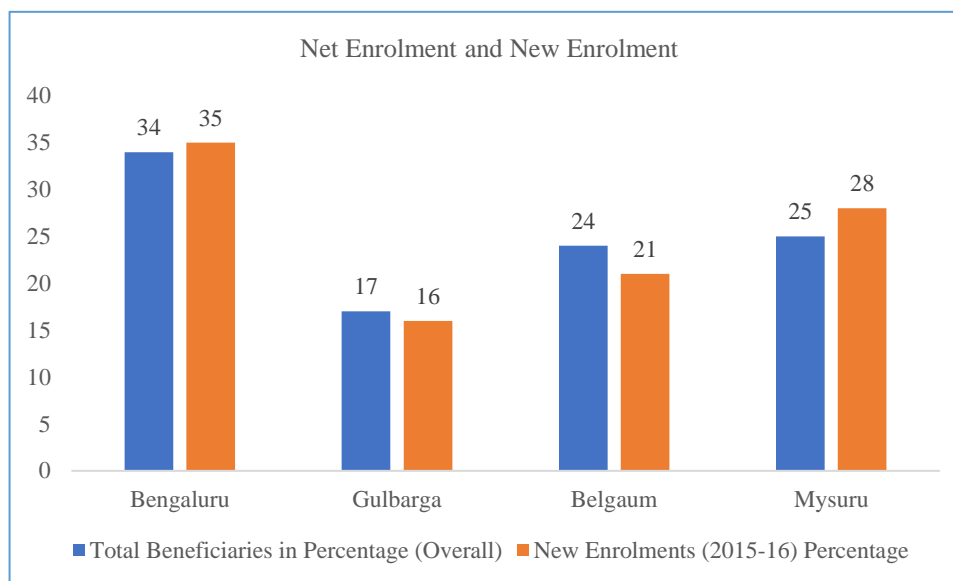
<b>Revenue Divisions</b>	<b>Total Beneficiaries</b>	<b>%</b>	<b>New Enrolments</b>	<b>%</b>
Bengaluru	758696	<b>34</b>	376561	<b>35</b>
Gulbarga	381970	<b>17</b>	177442	<b>16</b>
Belgaum	525597	<b>24</b>	225064	<b>21</b>
Mysuru	540033	<b>25</b>	297316	<b>28</b>
<b>Total</b>	2206296	<b>100</b>	1076383	<b>100</b>

Source: DSSP, Karnataka

Among the four revenue divisions, Bengaluru division saw the highest number of enrolments in last 5 years with 3.76 lakh beneficiaries being added in to the scheme with total of 7.58 lakh beneficiaries receiving pension. This forms nearly 34% of total beneficiaries under the scheme. This is followed by Mysore division with 5.4 lakh beneficiaries as on 2015-16, which forms 25 % of the total beneficiaries in the State, and nearly 2.97 lakh new beneficiaries have been enrolled in last 5 years. The third in the list is Belgaum with 5.25 lakh beneficiaries and, fourth is Gulbarga with 3.81 lakh beneficiaries adding 1.7 lakh beneficiaries in last 5 years.

Thus division-wise percentage of net enrolment and the percentage increase in new enrolments is as per the figure given below.

**Figure 16- Net Enrolment and New Enrolment**



In a short span of five years since the commencement, SSY scheme has become one of the most popular pension schemes in Karnataka. New beneficiaries have been enrolled in the scheme from all the districts, year-on-year. This shows that the scheme is in demand among the potential beneficiaries, and the pension amount is creating economic value to them. While in some districts such as Chitradurga, Mandya and Belgaum, there has been substantial growth in the number of new beneficiaries, in few other districts such as Gadag, Karwar (now Uttara Kannada), and Haveri, only about 4000 new beneficiaries have been enrolled. Tumkur in Bengaluru division has the highest number of beneficiaries with 1.42 lakh pensioners as of 2015-16, while Kodagu, with only 17,711 beneficiaries has the lowest. Bengaluru Urban, Tumkur, Chitradurga, Belgaum, Mandya and Mysore districts have more than 1 lakh beneficiaries, each. The table below shows the Revenue division-wise distribution of SSY beneficiaries (from 2011-12 to 2015-16).

**Table 18 Revenue division-wise distribution of SSY beneficiaries**

<b>Bengaluru Division</b>	
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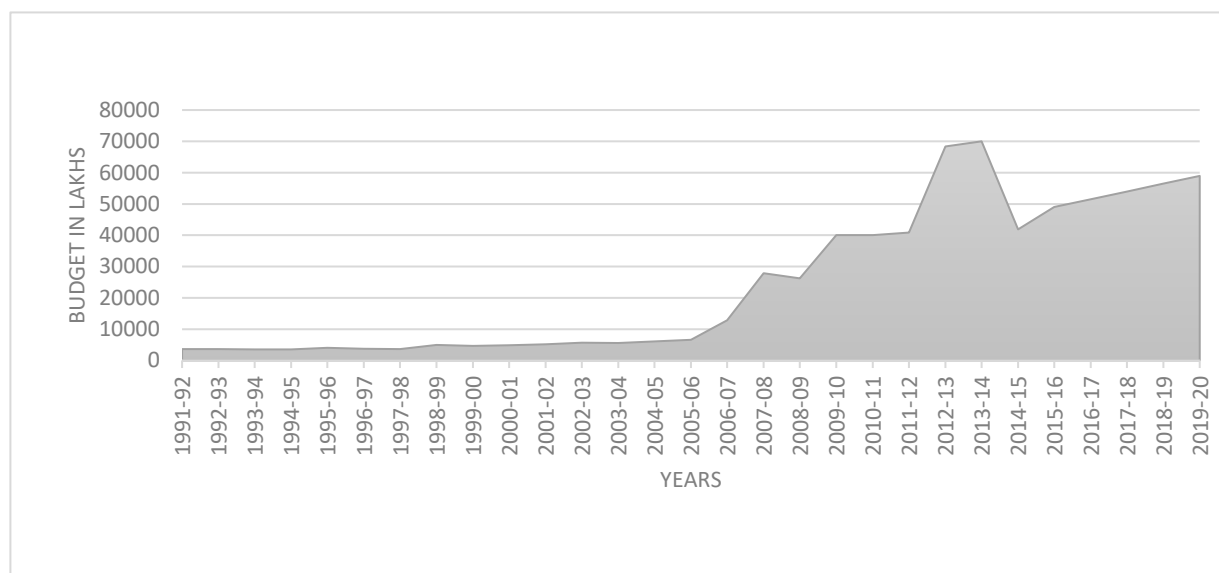
District Name	2011-12	2012-13	2013-14	2014-15	2015-16	Average Growth Rate (%)
<b>Bengaluru Urban</b>	60987	70658	81650	105355	119957	14.86
<b>Bengaluru Rural</b>	31741	32182	36468	39753	43316	6.54
<b>Chikkaballapur</b>	26332	36065	46649	57493	67659	21.45
<b>Davangere</b>	49337	54071	61104	68305	73601	8.43
<b>Kolar</b>	45028	48101	61008	71687	79012	12.28
<b>Ramanagara</b>	36371	38748	50184	72040	81142	18.45
<b>Shimoga</b>	29312	29688	33289	40030	45285	9.36
<b>Tumkur</b>	68107	75031	96379	120345	142207	16.33
<b>Chitradurga</b>	34920	38895	58341	75821	106517	26.37
<b>Belgaum Division</b>						
<b>Bagalkote</b>	46203	48259	56418	63195	66876	7.84
<b>Belgaum</b>	85251	94759	114571	39753	163641	55.68
<b>Bijapur</b>	41447	46325	63362	82133	92055	18.05
<b>Dharwad</b>	38620	41534	44522	47228	69469	13.58
<b>Gadag</b>	24702	28294	32379	35853	39261	9.84
<b>Haveri</b>	41848	43715	50795	54094	57490	6.69
<b>Karwar</b>	22462	24016	27844	32508	36805	10.57
<b>Mysuru Division</b>						
<b>Chamarajanagar</b>	21668	25337	33846	39892	53225	20.36
<b>Chikkamagaluru</b>	21682	26146	33170	39984	49155	18.19
<b>Meangaluru</b>	20846	24296	28706	36178	42288	15.52
<b>Hassan</b>	27736	37997	59801	71926	80671	25.36
<b>Kodagu</b>	7580	12832	15558	16047	17711	20.81
<b>Udupi</b>	34094	36096	41986	48273	52653	9.25
<b>Mandya</b>	55440	60690	76730	91203	125875	18.56
<b>Mysuru</b>	53671	61145	83671	104610	118455	17.81
<b>Gulbarga Division</b>						
<b>Ballari</b>	40784	43455	48598	54230	62485	9.04
<b>Bidar</b>	47262	52223	56783	65522	76032	10.13
<b>Gulbarga</b>	36356	37116	45427	58521	68946	14.22
<b>Koppal</b>	34999	38413	47867	57287	62987	12.80
<b>Yadgir</b>	25213	28046	35461	45550	52240	16.16
<b>Raichur</b>	19914	23620	35634	47011	59280	25.50

Source: DSSP, Karnataka

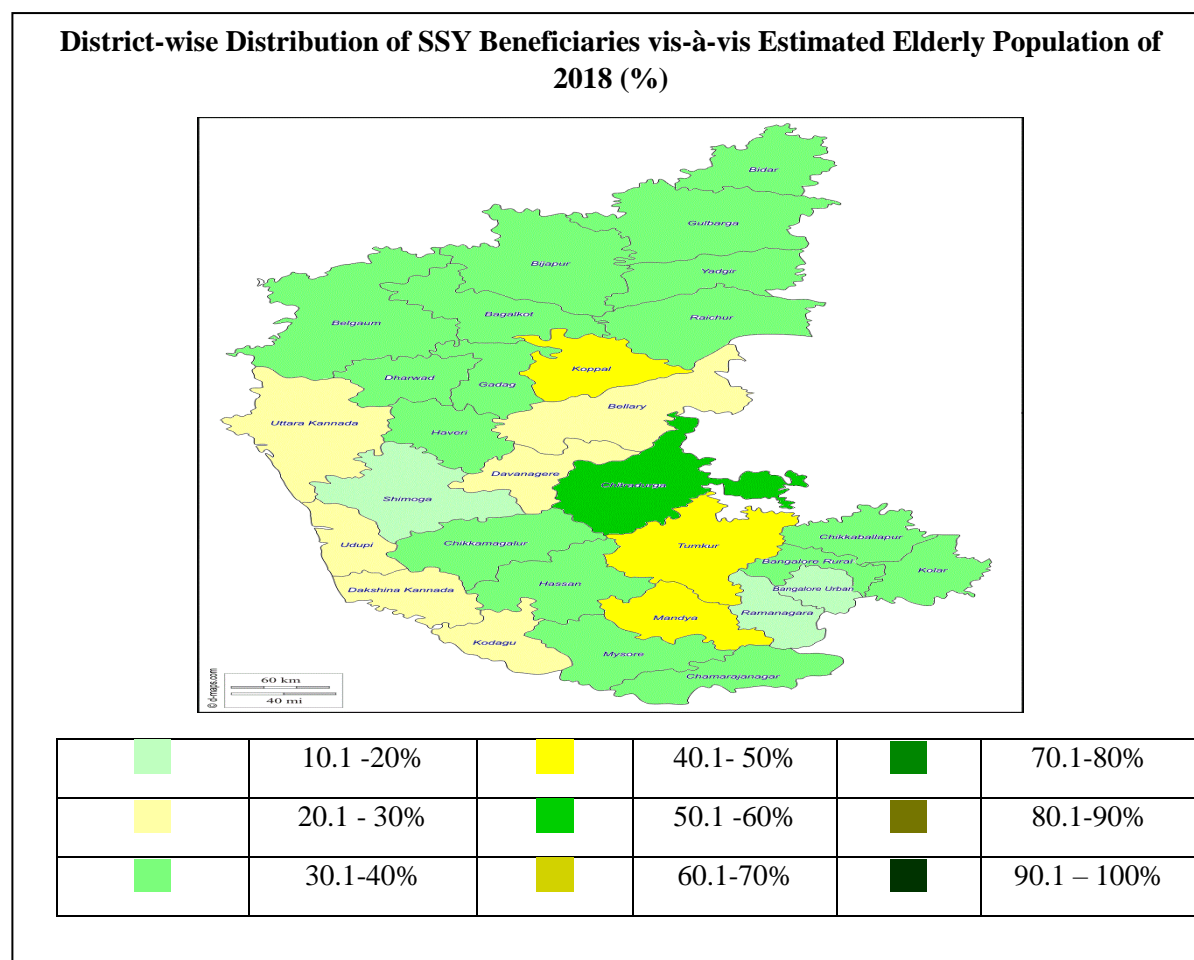
The major difference between SSY and IGNOAPS lies in income eligibility. Benefits under SSY can be availed by persons above 65 years with a combined (for the couple) annual income of less than INR 20,000/- (excluding the income of adult children), combined savings/deposits of less than INR 10,000/-, and not availing any other pension form public and private sources. The scheme is not limited only to BPL families.

The other major difference between SSY and IGNOAPS is that the state has not laid down any ceiling on number of beneficiaries under SSY scheme. As per our discussion with the Director of DSSP, the potential beneficiaries can apply any time of the year for the pension under SSY, and if sanctioned, then the pension is disbursed to the beneficiary (through Money Order/Bank Account/Postal Account) in the subsequent month. As the scheme is not limited to BPL families only and couple with earning son can also apply for the pension, thus the coverage is very high under the scheme vis-à-vis IGNOAPS. The graph below depicts the budget expenditure of Karnataka State for old age pension schemes (includes SSY and IGNOAPS), which clearly indicates that the budget had jumped many times after the introduction of SSY scheme in 2007.

**Figure 17 - Karnataka State Expenditure for Old Age Pension Schemes**



Source: DSSP, Karnataka

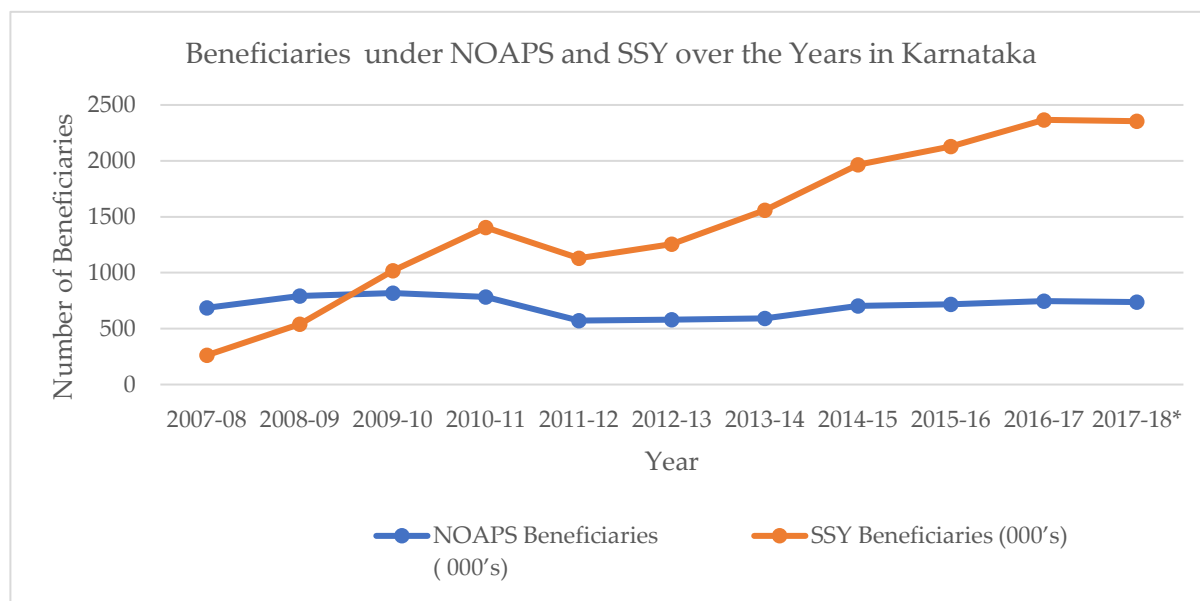


Source: DSSP, Karnataka

The district wise percentage of elderly population covered under the SSY scheme in 2018 (based on DSSP data), has been depicted in a map. The scheme has covered 31.6 percent of the elderly population of the state. The coverage ranges between 12.7 percent in the Bangalore Urban district to 56.3 percent in Chitradurga district. It seems that the coverage is low in Bangalore Urban districts under both the schemes, whereas coverage for SSY is above the state coverage in Gulbarga, Raichur, Bengaluru Rural, Hassan, Kolar, Dharwad, Gadag, Mandya and Chamarajanagara districts.

The figure below has depicted the number of beneficiaries across the state under NOAPS and SSY over the year. Even though SSY was initiated in 2007 by Government of Karnataka (more than 12 years after the initiation of NOAPS), the coverage under the scheme crossed NOAPS from third year onwards, and the gap among the number of beneficiaries is constantly increasing after 2011-12 onwards. As per the available data, about 24 percent of the beneficiaries from the state are with NOAPS and rest 76 percent are with SSY in FY 2017-18.

**Figure 14 Number of beneficiaries across the state under NOAPS and SSY over the year**



Source: Directorate of Social Security & Pension, GoK, Economic Survey of Karnataka 2017-18

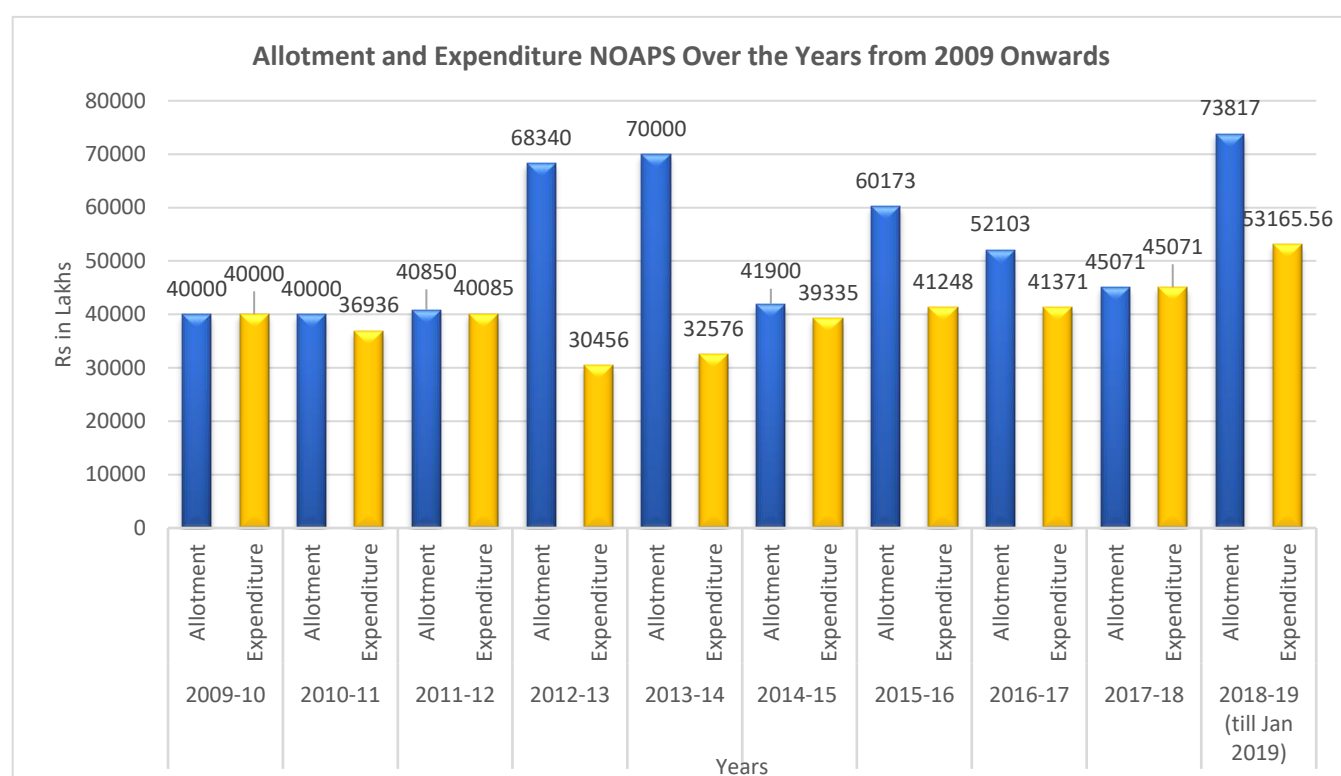
As per our calculations, NOAPS and SSY had covered about 41.6 percent (2018) of the total elderly population of the state. The coverage is as high as 99.6 percent in Chamarajanagara and as low as 16 percent in Bengaluru Urban district. Reason of lower coverage in Bangalore Urban would be – only 9.06 percent of the population resides in the rural areas of the Bangalore district, and whereas SSY scheme is accessible to people in unorganized sector [small and marginal farmers, agricultural labourers, weavers, fisherman, and labours from other unorganized sector (excluding construction workers’)], who largely resides in the rural areas of the district. In such circumstances, not many people would be eligible to access pension under the scheme in the district.

#### 4.2.1 Sanctioned and Expenditure Amount under the Schemes

As per the existing criteria, funds are allocated by the Central Government between States / UTs based on the estimated number of beneficiaries under the different schemes of NSAP in each State / UT. 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. 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 (Revised Guidelines 2014).

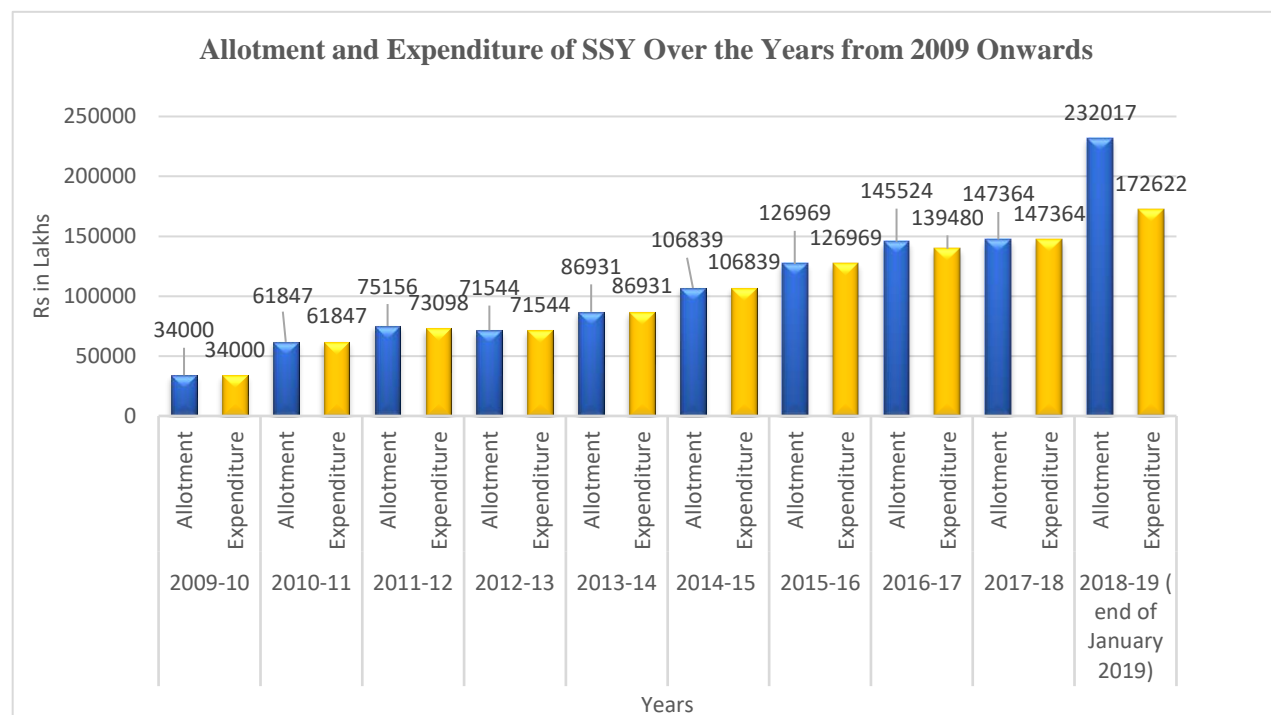
Allotments over the years under IGNOAPS (see figure below) remained near about constant from 2009 -10 to 2011-12; after that the allotment (allocation) increased by more than 43 percent between 2011-12 and 2012-13. But then the state was not able to spend even 45 percent of the allotted fund in 2011-12, and this had impacted the fund allotment in 2014-15 because as per the guideline ‘first instalment shall be released to all the States who have taken the second instalment in the previous year’, and second instalment can be released only after utilization of more than 60 percent of the total available funds (including opening balance plus releases during the year and miscellaneous receipts).

**Figure 15 Allotments over the years under NOAPS**



On the other hand, the difference in allotment and expenditure is never high under SSY schemes (refer to figure below). Usually, a lump sum amount is allocated for SSY scheme in any FY (based on the estimation given by the districts), and State treasury releases the pension to all the sanctioned beneficiaries. But as the applications are received throughout the year, therefore if the allotted funds in an FY gets over, then the state re-allocates fund, rather than rejecting the application of eligible beneficiaries (as per our discussion with DSSP Director). SSY is thus a truly demand driven scheme.

**Figure 16 Difference in allotment and expenditure is never high under SSY Schemes**

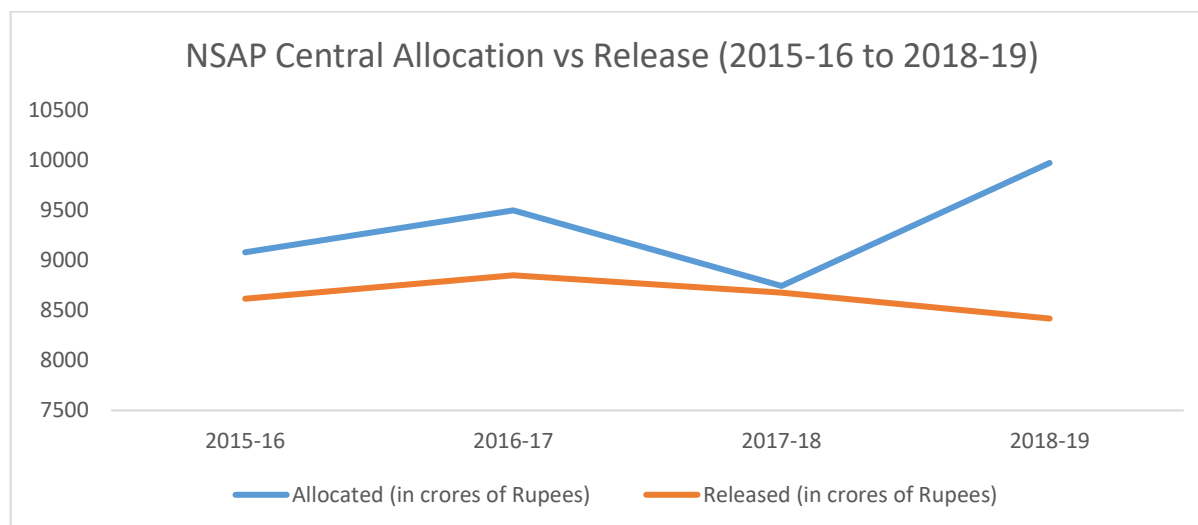


Data from NSAP also shows the gap between allocation and release.

**Table 19 NSAP Allocation vs. Release (Central)**

	<b>Allocated (in crores of Rupees)</b>	<b>Released (in crores of Rupees)</b>	<b>Gap between allocation and release (in crores of Rupees)</b>
<b>2015-16</b>	9082.00	8616.40	465.6
<b>2016-17</b>	9500.00	8851.14	648.86
<b>2017-18</b>	8744.57	8679.16	65.41
<b>2018-19</b>	9975.00	8418.46	1556.54

Source: Figures taken from MoRD Annual Reports (2016-7, 2017-18, 2018-19, 2019-20)

**Figure 21 NSAP Allocation vs. Release (Central)**

Source: Figures taken from MoRD Annual Reports (2016-7, 2017-18, 2018-19, 2019-20)

The above table and graph show that the central NSAP allocations to the states and UTs have been showing a fluctuating trend, and not a consistent pattern of increase over the years. While allocation rose from 2015-16 to 2016-17, there was a fall in 2017-18. The allocation consequently rose in 2018-19 to the highest ever level (Rs 9975 crore) for the four years covered above (2015-16 to 2018-19).

The other trend noticeable is the gap between allocation and release. While the magnitude of the gap is the highest for the year 2018-19 (Rs 1556.54 crore) and lowest for the year 2017-18 (Rs 65.41 crore). While the highest allocation was in 2018-19, the highest release was in the year 2017-18.

#### **4.3 Functioning of IGNOAPS of Central Government and SSY of State Government and contribution for the welfare of the poor: Targeting of the Vulnerable Aged (based on demographic profile of beneficiaries)**

The results on the demographic profile of beneficiaries (beneficiary survey respondents) show that the targeting of the scheme is effective, since the significant shares of the aged who are reached are vulnerable in multiple dimensions such as income, social category, illiteracy, rural location, gender, living alone or without children and housing status.

#### 4.3.1.1 Area of Residence (Rural-Urban)

About 84 percent of the sample beneficiaries selected for the study are from rural areas, and rest are from urban areas. About 85 percent of the beneficiaries from SSY and 83.6 percent of the beneficiaries from IGNOAPS are from rural areas. Among the divisions, Mysore division represents only 5.4 percent of the total sample (includes both the schemes sample beneficiaries) from the urban areas whereas it is around 31 percent from the Gulbarga division. Only 9.1 and 17.8 percent of the sample are from the urban areas of Bangalore and Belgaum divisions, respectively. Selection of sample from urban areas varies between 10.5 percent (Mysuru) to 21.9 percent (Belgaum) under SSY scheme, whereas it is as low as 'Nil' from Mysuru division and as high as 50.5 percent from Gulbarga division under NOAPS.

**Table 20 Sample selected from Rural/Urban Areas under the Schemes**

	SSY			NOAPS		
	Rural	Urban	Total	Rural	Urban	Total
<b>Bangalore Division</b>	633 (82.9)	131 (17.1)	764	750 (98.9)	8 (1.1)	758
<b>Belgaum Division</b>	619 (78.1)	174 (21.9)	793	659 (86.5)	103 (13.5)	762
<b>Gulbarga Division</b>	684 (88)	93 (12)	777	376 (49.8)	379 (50.2)	755
<b>Mysuru Division</b>	679 (89.5)	80 (10.5)	759	720 (100)	0	720
<b>Grand Total</b>	<b>2615 (84.5)</b>	<b>478 (15.5)</b>	<b>3093</b>	<b>2505 (83.6)</b>	<b>490 (16.4)</b>	<b>2995</b>

Numbers in parenthesis are percentages; Source: Primary data

Lower representation of beneficiaries in the sample is because of lower coverage of schemes in urban areas, especially from SSY which is curated especially for people from rural unorganized sector, i.e. small and marginal farmers, agricultural labourers, weavers, fisherman and people from other unorganized sectors (except construction workers).

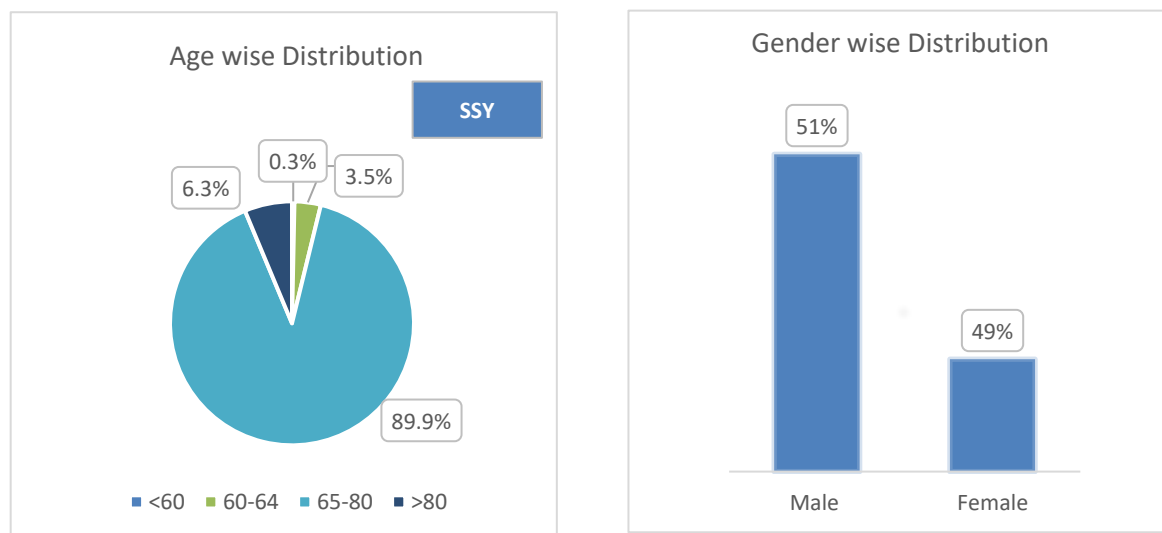
#### 4.3.1.2 Age and Gender of the Respondents

The demographic profile of sample SSY and IGNOAPS beneficiaries across all four divisions of the Karnataka State shows that the majority of beneficiaries, 90% in SSY and 79% in IGNOAPS, are below 80 years. IGNOAPS has a relatively larger share of beneficiaries, 16%, as compared to 6.3% in SSY in age group above 80 years. Even though the entry-level for SSY is 65 years and IGNOAPS is 60 years but around 3.8

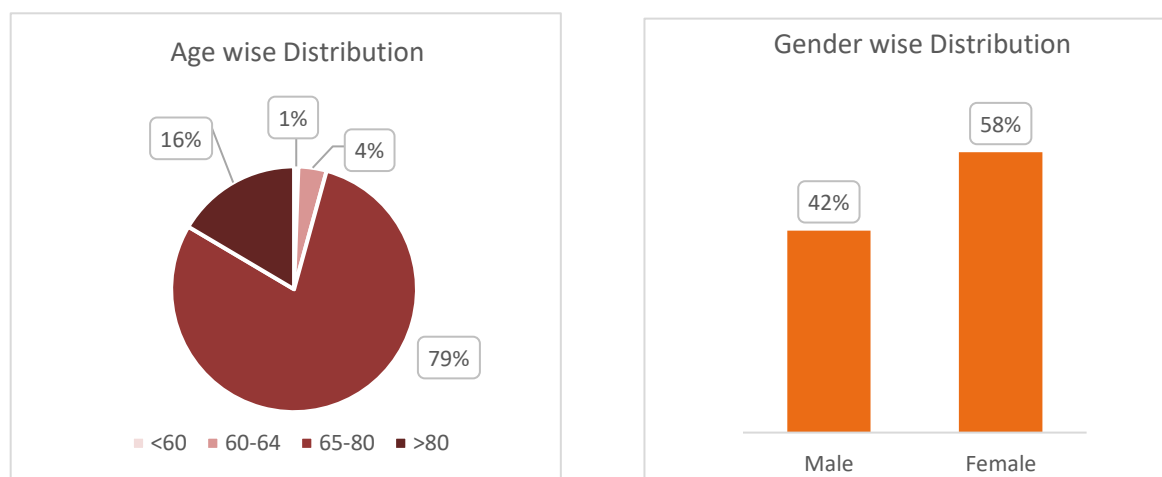


percent of the sample in SSY had reported their age below 65 years and 1 percent of the sample in IGNOAPS had reported their age below 60 years.

**Figure 17 Total Sample Size**



**Figure 18 Total Sample of IGNOAPS**



Source: Primary Data

About 48 percent of the beneficiaries in NOAPS are male and rest 52 percent are females. Whereas in SSY, male out numbers female beneficiaries by small percentage, 2%. There is a transgender beneficiary under the age group of 65-80 in Belgaum Division. One of the interesting findings here is that all the beneficiaries who have declared themselves below 60 years in NOAPS are female.

Similarly, more than 59 percent of the sample in SSY, declared themselves below 65 years, are female. It is difficult to say that whether it is the lack of knowledge (as people

in rural areas don't remember their correct age) or the age old practice of women to declare themselves below the real age, which made them to declare themselves below their official age (as documented in the official document submitted to get pension).

Another probability is, beneficiaries had submitted wrong proof to access the pension before they are eligible for it or that the pension was approved in spite of lack of proper age substantiation. The CAG Audit Report - Report of the Comptroller and Auditor General (CAG) of India on General and Social Sector for the year ended March 2016, Government of Karnataka, Report No.2 of the year 2017 – had carried out test check of pension cases and revealed process irregularities as far as age verification for granting pensions is concerned:

- a) **Pension sanctioned based on blank age certificates.** One of the irregularities observed by the CAG auditors was that blank age certificates, signed by medical authorities, had been enclosed by the applicants, and that the sanctioning authorities had sanctioned the pension without questioning the validity of the blank age certificate. The audit report also noticed that in a number of cases, the difference in age as per the age certificate issued by the medical authorities and other documents varied from 5 to 35 years. Issue of blank age certificates and the huge variations in recorded age among different documents/certificates raises doubts about the authenticity of the beneficiaries.
- b) **Pension sanctioned to applicants not fulfilling age criteria.** One of the irregularities noticed by the CAG auditors was there were cases where the age of applicant was below 65 years as per the age certificates, but pension was sanctioned under the SSY scheme, in which eligibility criteria is 65 years and above.

Primary qualitative data reported during focus group discussion with beneficiaries and non-beneficiaries across sampled districts reveal reasons why a small share of ineligible persons may be getting the pensions. Some persons who do not possess proper age proof documents produce the non-authentic medical certificate from the District Surgeon as age proof. Same kind of reasons were revealed during in-depth interview with Deputy Thasildhar, Revenue inspector and with Village accountant. There is no mechanism to cross verify the medical certificate age proof by the Nada Kacheri level.

### 4.3.1.3 Factors leading to Vulnerabilities at Old Age

People at their old age are more susceptible to financial and health risks. As per National Policy for Older Persons (1999), one-third of the population in 60-plus age group is living below the poverty line. Other than financial crisis, there are many other factors that play a major role in worsening the already vulnerable situation at old age, like education level, poverty status, family income, caste, house ownership and availability of basic amenities like electricity, water source and toilets. The study has captured these factors to understand the vulnerability level of the sampled beneficiaries. Below are some findings to describe the socio-economic conditions of the SSY and NOAPS beneficiaries.

#### Family Structure

When we look at the family traditions of the traditional societies in India, the aged enjoyed unparalleled sense of honour, legitimate authority in the family or community, had decision making responsibilities in the economic and political activities of the family and were treated as repositories of experience and wisdom. Studies had shown that the modernization of traditional society due to industrialization and urbanization has resulted in the diminishing of this status of older people in the family and making their experience and attachment to tradition appear outmoded. It further leads to the feeling of redundancy amongst them and complicating adjustment in the new set-up. This modernization has thus resulted in diminishing trend of joint families. In India, joint families fell substantially by 19.1% to 16.1% with the sharper dip in the rural India where share fell from 20.1% to 16.8% in a decade (Census 2011). Likewise, the trend of nuclear family in rural India has risen from 50.7 percent to 52.1 percent in a decade (Census, 2011). However, urban India has shown opposite sign of falling nuclear families. This could be due to lack of adequate housing facilities. As per our survey, about 21 percent of our beneficiaries are either staying alone or with their spouse. If this is the common feature of the elderly in the State, then it can be said that large number of elderly populations are either staying alone or with their spouse who are equally aged. Age coupled with illiteracy increases the vulnerability of these households' increases manifolds.

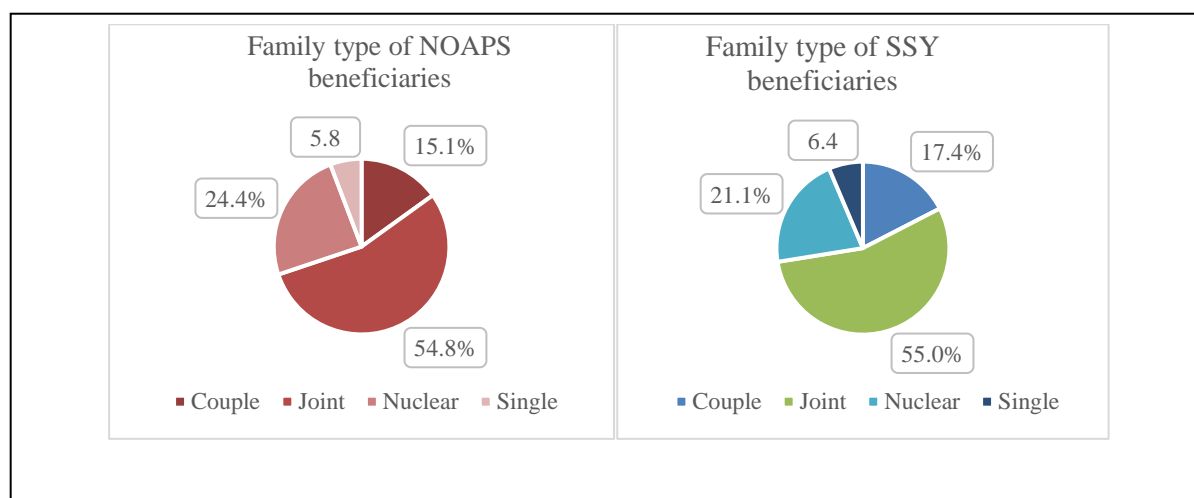
**Table 21 Percentage of Elderly Either staying Single or as Couple under both the Schemes**

Division	Percentage of Elderly Either staying Single or as Couple under both the Schemes
Bangalore	6.20
Belgaum	36.09
Gulbarga	19.60
Mysuru	21.39
<b>Total</b>	<b>20.83</b>

Source: Primary Data

Below distribution shows majority of the SSY, 55% and NOAPS, 54.8% beneficiaries live in joint family. The situation is similar across all the caste. However, single and couple families together form significant proportion of beneficiaries.

**Figure 24 Family type among NOAPS and SSY Beneficiaries**



Source: Primary Data

The gendered nature of ageing is such that women tend to live longer than men. As per the World Bank reports, in the advanced age of 80 years and above, widowhood dominates the status of women with 71 per cent of women and only 29 per cent of men of the world having lost their spouse (World Population Prospects: The 2010 Revision). On the one hand, women have higher life expectancy than men but on the other hand they are also the victims of social bias which often results in unjust allocation of resources, gender-based violence, lack of access to education and ownership of assets to name a few. According

to census 2011, male literacy stands at 82.47 percent while female literacy is at 68.08 percent in Karnataka state. This lower literacy rate among women adds to the inability in accessing pension funds from the bank accounts. Even if the pension is handed over to women in cash, it is likely that money is spent by the other family member for other purposes. Such situations lead to higher dependency of single women on other family members leading to higher dependency ratio. As per the recent data, the dependency ratio of female in the country is 14.9 percent vis-à-vis 13.6 percent for males in India<sup>16</sup>. Moreover, the eligibility criteria of NOAPS ‘applicant must be destitute and having no regular source of financial support from family members or any other sources’ worsens the situation of the single old people especially women as they get deprived of the pension scheme because they have earning children.

This trend of ‘feminization’ of old age is clearly visible from the data on beneficiaries of SSY and IGNOAPS across different age groups. The below plots show significantly higher proportion of single women compared to single men with a gap of 47% for SSY and 43% for IGNOAPS in the age group of 65-80. Furthermore, in the IGNOAPS data, age group of 80 and above, weakest of the weaker section, also has the gap of 12%. An earlier study on NOAPS by Desai et al (2010), also found that a greater portion of beneficiary under the scheme is women. Further, the beneficiaries are more likely to be from vulnerable sections and living in the rural areas.

### **Caste**

Caste system in India is one of the main dimensions to socially differentiate people through class, religion, region, tribe, gender, and language. They are classified according to occupation and determine access to wealth, power, and privilege. Due to this occupation-based classification many labourers, peasants, artisans, and servants were given the lowest rank in the hierarchy. Denial of wealth, education and other privileges has pushed the majority of this group into poverty. The situation worsens for people in the old age belonging to a lower caste which is an added burden to their poor financial and health conditions. While we look at the division on the basis of caste at India level, about 43.1 per cent of total population belonged to the other backward class (OBC) in India.

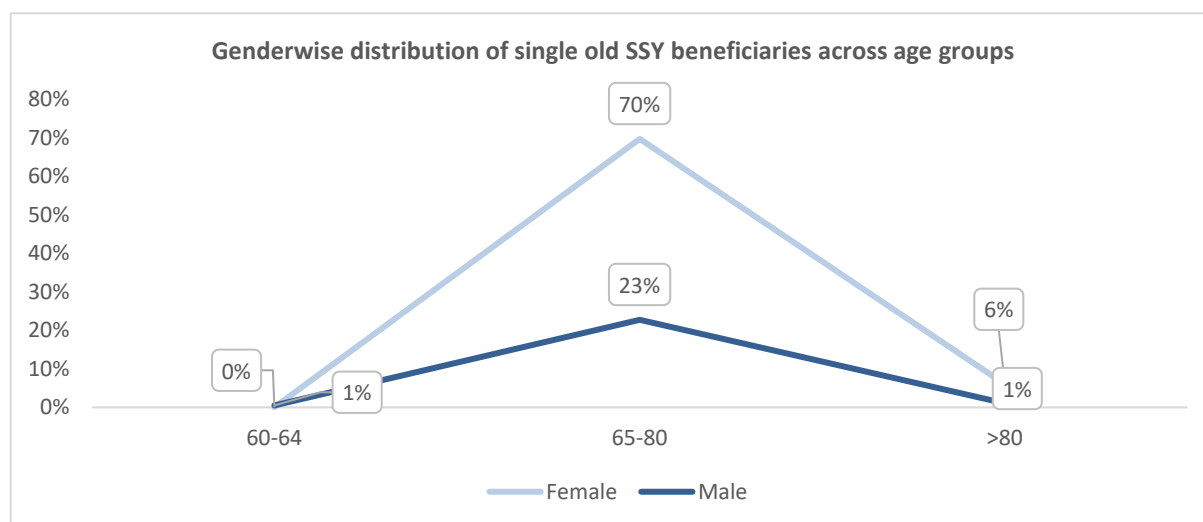
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<sup>16</sup>Elderly in India – Profiles and Programmes (2016). Ministry of Statistics and Programme Implementation (MOSPI) Government of India. [www.mospi.gov.in](http://www.mospi.gov.in).

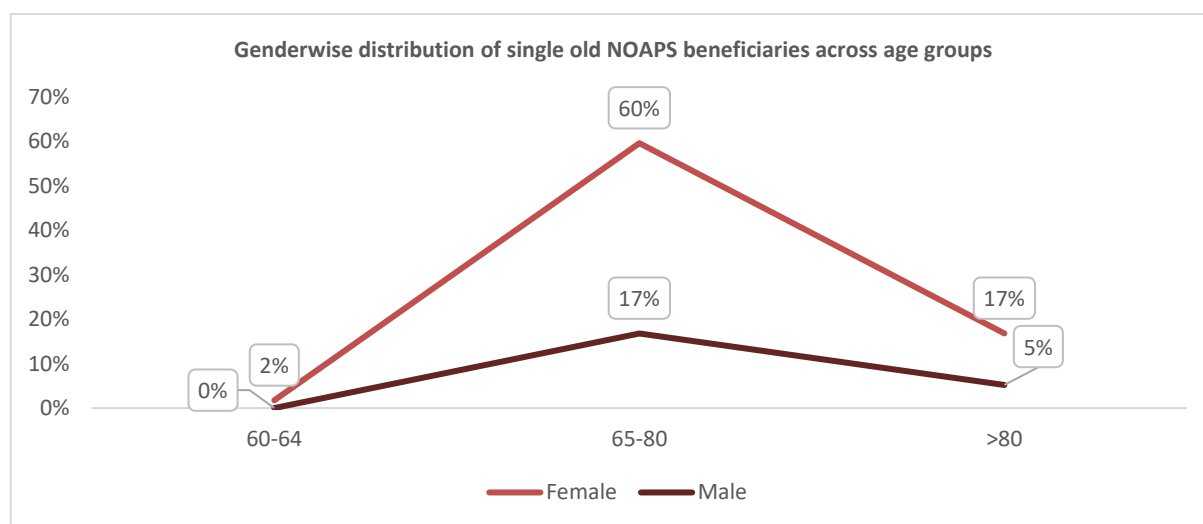
Nearly 8.8 per cent of the households in the country belonged to scheduled tribes (ST), about 18.7 per cent belonged to scheduled castes (SC) (NSS 68<sup>th</sup> round, 2011-12).

When we look at the SSY and IGNOAPS sample data, around 41% in SSY and 36% in NOAPS belong to Other Backward Class (OBC) category. Another 24% and 20% of SSY and GNOAPS beneficiaries respectively belong to ST and SC.

**Figure 19 Trend of ‘feminization’ of old age among the SSY beneficiaries**



**Figure 26 Trend of ‘feminization’ of old age among the NOAPS beneficiaries**



Source: Primary Data

**Table 22 Distribution of Social Caste across the Beneficiaries**

	General	Minorities	OBC	Other	SC	ST	Grand Total
	<b>SSY</b>						
<b>Bangalore Division</b>	235	3	348	4	147	27	764
<b>Belgaum Division</b>	461	30	224	5	45	28	793
<b>Gulbarga Division</b>	117	53	348	2	157	100	777
<b>Mysuru Division</b>	150	2	362		166	79	759
<b>Grand Total</b>	<b>963</b>	<b>88</b>	<b>1282</b>	<b>11</b>	<b>515</b>	<b>234</b>	<b>3093</b>
	<b>NOAPS</b>						
<b>Bangalore Division</b>	229	18	364		134	13	758
<b>Belgaum Division</b>	265	48	316	27	82	24	762
<b>Gulbarga Division</b>	183	135	208	1	155	73	755
<b>Mysuru Division</b>	377	34	200		91	18	720
<b>Grand Total</b>	<b>1054</b>	<b>235</b>	<b>1088</b>	<b>28</b>	<b>462</b>	<b>128</b>	<b>2995</b>

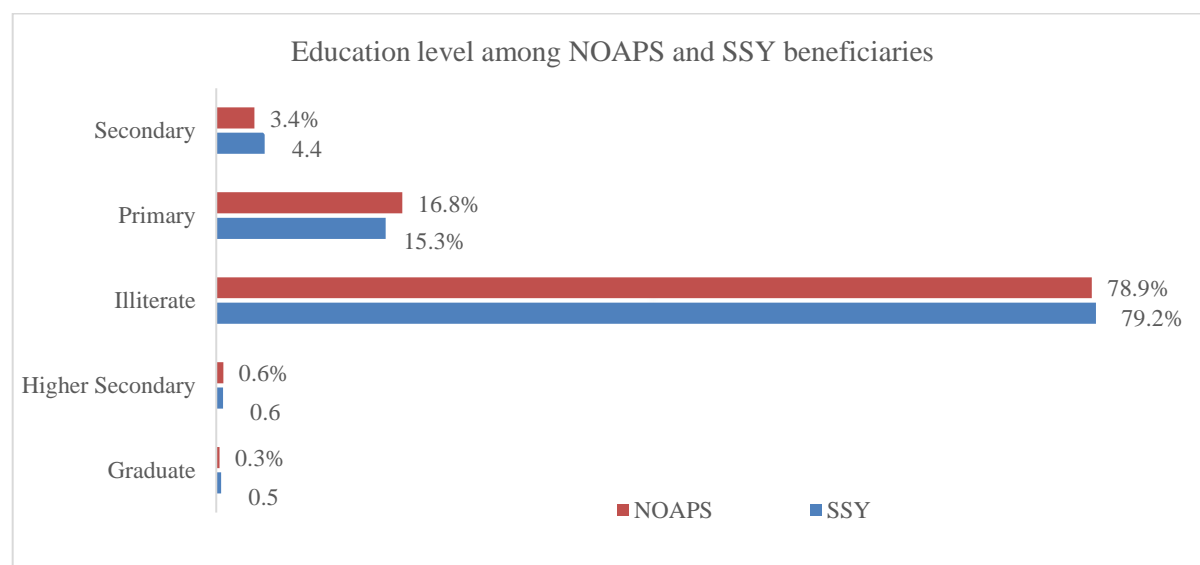
Source: Primary Data

**Education-level among Beneficiaries**

Literacy may empower learners to take individual and collective action in various contexts, such as household, workplace and community. Many studies have confirmed that literacy empowered people (socially, economically and politically) and helped them 'not to be cheated' (UNESCO, 2006<sup>17</sup>). Therefore, it is important to understand the level of literacy of the sample beneficiary to understand its relation in accessing the benefits of the scheme. Even though one quarter of the general population of Karnataka is illiterate (2011), 79 percent of our total sample is illiterate. At post-graduation level (not shown in the Figure 27), number is as low as 0.06% beneficiaries under SSY.

<sup>17</sup>[http://www.unesco.org/education/GMR2006/full/chapt5\\_eng.pdf](http://www.unesco.org/education/GMR2006/full/chapt5_eng.pdf) extracted on 3 November 2019

**Figure 27 Education level among IGNOAPS and SSY beneficiaries**



Source: Primary Data

When we look at the breakdown of illiterate beneficiaries across gender (Table 4.10), the proportion of female illiterates stands at 54% in SSY and 64% in IGNOAPS. This higher proportion of female illiterates is similar across all the divisions for both the data sets. In both the data sets, OBC constitutes the highest share of illiterates standing at 32% and 27% in SSY and NOAPS respectively followed by the general category. Similarly, a study by Kumar and Anand (2006) pointed out that a large population of the elderly population will continue to live in poverty, or at the subsistence level, and will also remain illiterate.

**Table 23 Distribution of illiterate beneficiaries of SSY and NOAPS across divisions (%)**

Division	SSY		IGNOAPS	
	Female	Male	Female	Male
Bangalore	54	46	61	39
Belgaum	59	42	63	37
Gulbarga	58	42	69	31
Mysuru	54	46	63	37
<b>Total</b>	<b>56</b>	<b>44</b>	<b>64</b>	<b>36</b>

Source: Primary Data

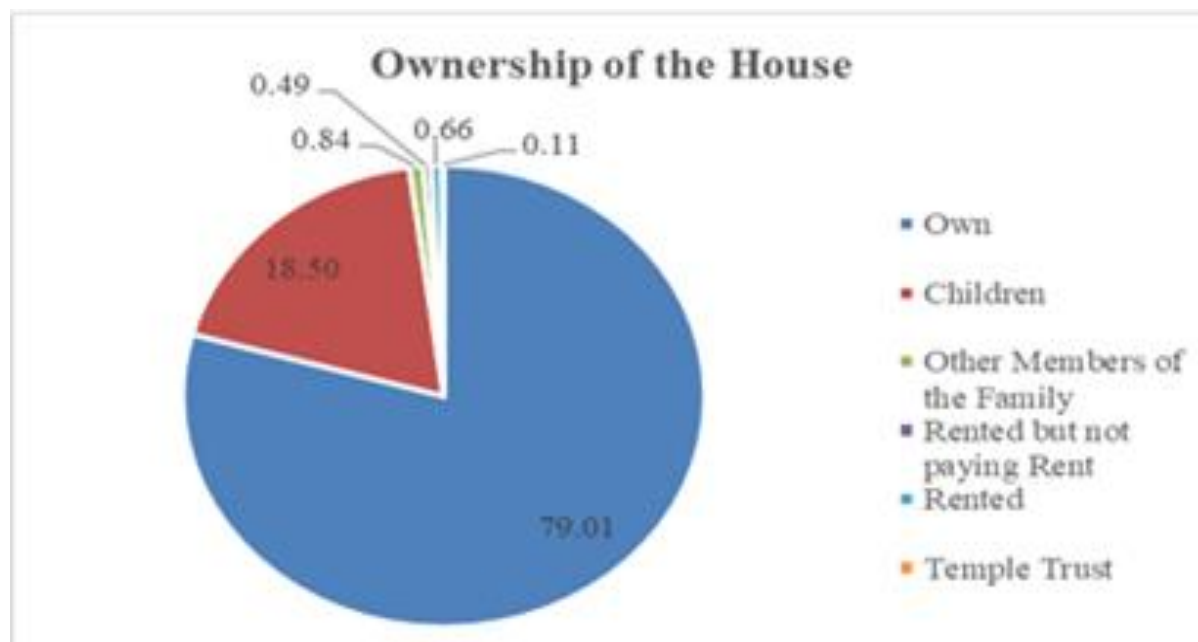


### **Ownership of House and other Facilities**

House ownership plays a major role in decreasing economic stress and reducing dependencies of the old people. With low immunity at the old age, facilities like proper drinking water, separate kitchen, availability of electricity and toilets become important. Proper condition of these facilities adds to the health and hygiene of the elderly and reduces the cost of medical treatments.

According to census 2011, 74.2% of houses in Karnataka state are owned by the people residing in the house followed by 23% as rented and 2.7% as others (Figure 28). Housing figures of SSY and NOAPS sample data show a positive picture with 83% of SSY and 75% of NOAPS beneficiaries are living in the house owned by them/spouse. Only 0.6 percent of the beneficiaries are in rented houses (SSY= 0.32%, NOAPS = 1%). Another 18.5 percent of the beneficiaries are living in the house owned by their children or their spouses. Small percentage of beneficiaries are living in the house provided by their employer (0.2%), Temple Trust House (0.1%), owned by other members of their family (excluding children) (0.8%), or in a rented house for which they are not paying rent (0.5%). However, there is not much association is found in the type of ownership and economic card holdings (*Antyodaya/BPL/APL*) as 76.5 percent of the *Antyodaya* card holder and 79.3 percent of the BPL card holders are living in their own houses vis-à-vis 76.2 percent of the APL card holders.

**Figure 20 Ownership of the House**



Source: Primary Data

However, condition of the houses needs some considerations. While looking at the state level, around 63 percent have concrete, hand and machine-made tiles as material of roof with rest as plastic, wood and other material (Census. 2011). But, because the schemes are meant for economically poor people therefore majority of the beneficiaries are either living in *kutcha* or semi-*pucca* houses. As per our findings, 42 percent of the SSY beneficiaries are living in semi-*pucca* and 31 percent in *kutcha* houses. In case of IGNOAPS, around 60 percent are living in semi *pucca*, and 30 percent in *kutcha* houses.

As per census data on kitchen space, about 89% of households in the state have separate kitchen space to cook. As per our survey, around 84.5 percent of the beneficiaries have a separate space for cooking (SSY= 83.9% and NOAPS= 83.4%), of which 0.8 percent are very well-constructed concrete kitchen. Still, around 14.9 percent of the beneficiaries are either cooking outside their house or have no specific space for kitchen and using a portion of a room for cooking. About 15.3 percent of the SSY and 14.5 percent of the IGNOAPS beneficiaries are either cooking outside or using a portion of a room for cooking.

As per the Census (2011), less than the half (49%) of the households in Karnataka had in-house toilet facility. If recent claims of the Ministry of Drinking Water and Sanitation have to be believed then all the households in rural Karnataka have access to toilet facility by October 2, 2019. However, our sample data reflects otherwise. In total, only 72.7

percent of the beneficiaries have in-house toilet facility but the situation is quite different in rural areas than urban areas. In case of access to in-house toilet, rural areas score higher than the urban areas, which is because of the extensive support given by central government for constructing toilets in rural areas under *Swachh Bharat* campaign. Also, the denial of municipal government to provide basic facilities, like drinking water connections, electricity and sewerage lines, in slums where most of the urban poor lives, is a reason of poor access to in-house toilet for urban poor.

Among the divisions, Belgaum has the overall poorest in-house toilet coverage amongst SSY and IGNOAPS beneficiaries followed by Gulbarga. On the other hand, such coverage is around 84 percent for Bangalore and Mysuru division. Less than half of the urban beneficiaries from Belgaum and Gulbarga have access to in-house toilet facilities.

According to Census 2011, 66 percent of the households in the state use tap water (includes treated as well as untreated tap water). The drinking water sources have been divided in three categories: 1) treated tap water, 2) covered but untreated sources, like hand pump/tube well/untreated tap water, and 3) open water sources, like uncovered well/tank/pond/stream/river/canal/spring.

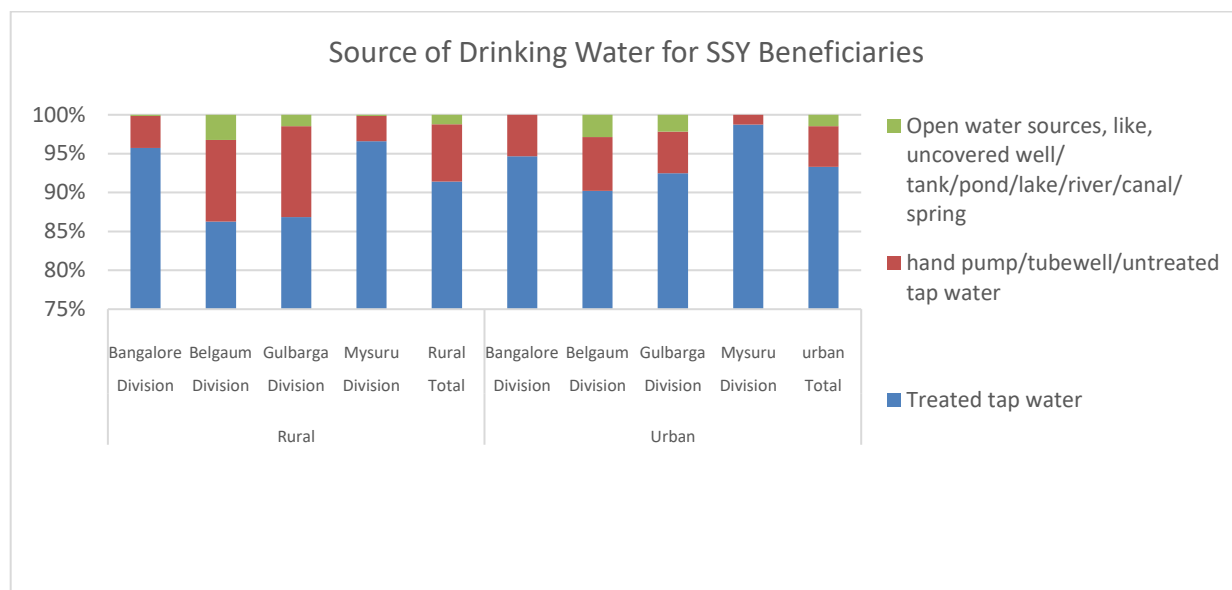
According to it about 91.7 percent of the SSY beneficiaries and 77 percent of NOAPS beneficiaries have access to treated tap water (Figure 4.21 and 4.22). A large section (45%) of rural IGNOAPS beneficiaries from Belgaum district are accessing drinking water from open sources.

**Table 24 Access to have in-house toilet facility (percentage)**

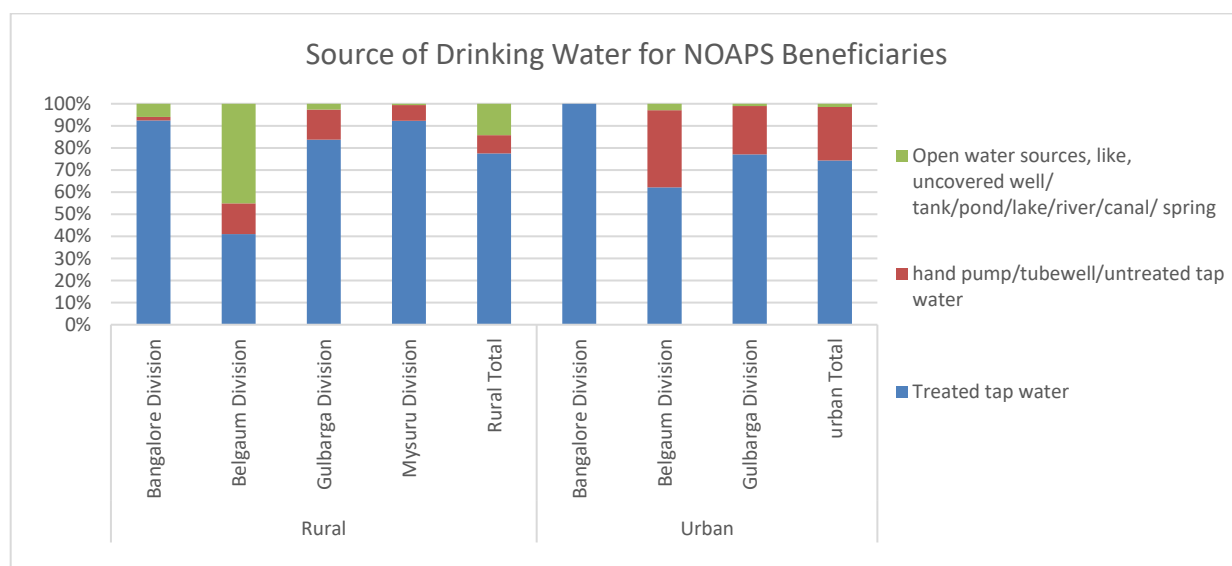
Division	SSY			NOAPS			Total		
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Bangalore	83.7	100.0	86.5	81.5	87.5	81.5	82.5	99.3	84.0
Belgaum	63.0	38.5	57.6	71.0	18.4	63.9	67.1	31.0	60.7
Gulbarga	65.8	74.2	66.8	75.5	40.1	57.7	69.2	46.8	62.3
Mysuru	73.5	95.0	75.8	93.2	-	93.2	83.6	95.0	84.2
<b>Total</b>	71.5	71.8	71.5	81.2	36.3	73.9	76.2	53.8	72.7

Source: Primary Data

**Figure 29 NOAPS beneficiaries having access to treated tap water**



**Figure 30 SSY beneficiaries having access to treated tap water**



Source: Primary Data

Looking at the availability of electricity, SSY data shows in rural and urban area, 92.9 percent and 98.7 percent of the beneficiary households have electricity respectively. Whereas, in IGNOAPS data, 97.6 percent and 95.9 percent of beneficiary households have access to electricity respectively. Only 81 percent of the SSY beneficiary households from the rural areas of Mysore division have electricity (Table 4.12).

**Table 25 Access to Electricity for Beneficiary Households (percentage)**

Division	SSY	NOAPS
----------	-----	-------

	<b>Rural</b>	<b>Urban</b>	<b>Total</b>	<b>Rural</b>	<b>Urban</b>	<b>Total</b>
Bangalore	99.2	100.0	99.3	98.9	100.0	98.9
Belgaum	97.9	96.6	97.6	96.5	96.1	96.5
Gulbarga	93.9	100.0	94.6	96.0	95.8	95.9
Mysuru	81.4	100.0	83.4	98.1	-	98.1
<b>Total</b>	92.9	98.7	93.8	97.6	95.9	97.3

Source: Primary Data

### Financial Status of the Beneficiaries

Financial status of older persons is directly linked with their financial independence. Older persons face financial hardship in old age as most of them are not in a position to earn their livelihood. Moreover, additional expense as medical expenditure rises with age, adding to poor financial conditions. Studies have shown the elderly population who undergo financial crisis usually belong to middle, lower-middle or lower classes.

When we look at the average family income of the beneficiaries, SSY beneficiaries have average income of INR 12881 (per annum) and IGNOAPS beneficiaries have average income of INR 11589 (per annum) (Table 4.13). In both the datasets, average income of male beneficiaries is higher than female beneficiaries.

**Table 26 Average family income of the beneficiaries**

<b>Schemes</b>	<b>Female</b>	<b>Male</b>	<b>Total</b>
NOAPS	11071	12308	11589
SSY	12313	13471	12881
Total	11661	12945	12245

Source: Primary Data

Even though only the BPL card holders are eligible to access pension benefits under IGNOAPS but we found that around 2.1 percent of the beneficiary said that they have APL card (Table 4.14). This might be due to erroneous data entry or lack of awareness of the beneficiaries. Majority of the beneficiaries are BPL card holder but few have Antyodaya<sup>18</sup> card also.

<sup>18</sup>Ration Card is issued to the poorest families having no stable income.

**Table 27 Beneficiaries having APL card (percentage)**

Card Type	NOAPS	SSY
APL*	2.1	1.9
BPL	94.9	92.2
Antyodaya	2.6	3.9
Don't have	0.3	1.9

Source: Primary Data

The CAG Audit Report (Report of the Comptroller and Auditor General (CAG) of India on General and Social Sector for the year ended March 2016, Government of Karnataka, Report No.2 of the year 2017) had carried out test checks of pension cases and pointed to process irregularities related to the income verification for IGNOAPS and SSY:

**Improper assessment of income:** The auditors had observed that in 11,375 out of 14,100 test-checked cases of IGNOAPS & SSY, the prescribed proforma was not being used by the inspecting authorities while assessing income. It was observed that in 825 cases, the inspecting authorities had assessed income even lower than that declared by the applicants themselves.

**Improper sanction of pension: Sanction of pension to ineligible applicants:** The auditors observed that pension under IGNOAPS scheme was sanctioned to even some APL card holders, which is irregular as below poverty line status is one of the eligibility criteria for these schemes. Similarly, hundreds of applicants were sanctioned IGNOAPS pension despite their income being assessed by inspecting authorities (Village Accountants/Revenue Inspectors) as above the maximum income eligibility criteria for the schemes. A good number of applicants for IGNOAPS scheme had enclosed their rent/lease agreement with annual rental/lease value ranging from 9,600 to 4,00,000. Amongst these applicants, the annual rental/lease value of lots of applicants exceeded the maximum annual family income criteria. However, the inspecting authorities had assessed their annual income below 17,000 and thereby, pension was sanctioned to those applicants. It was also observed by the auditors that pension had been sanctioned to several applicants, who were either dependants of government employees or employed as Anganwadi workers or in the private sector, earning more than 20,000 annually, which is irregular.

The socio-economic status of beneficiaries can also be understood in terms of their possession of social entitlements such as Aadhaar card holding and Voter ID card holding (ration card holding is already described above). Such cards make them further eligible for a wider range of scheme benefits. Relevant results from our primary survey are presented below:

**Table 28 Extent of Beneficiaries holding of Aadhaar Card**

<b>Aadhaar card holding</b>	<b>IGNOAPS</b>	<b>SSY</b>	<b>Grand Total</b>
Do not know	84	140	224
Do not have	161	116	277
Have Aadhaar	2750	2837	5587
<b>Grand Total</b>	<b>2995</b>	<b>3093</b>	<b>6088</b>

**Source: Primary survey**

Out of total sample of the study (6088) overall 92 percent (5587) beneficiaries have Aadhaar card.

**Table 29 Extent of Beneficiaries holding of Voter ID**

<b>Epic card submitted during apply</b>	<b>IGNOAPS</b>	<b>SSY</b>	<b>Grand Total</b>
<b>Sample</b>	<b>2995</b>	<b>3093</b>	<b>6088</b>
Submitted	2767	2716	5483

**Source: Primary survey**

Out of total sample of the study (6088), 90.06% (5483) submitted Voter ID during the application process. Nearly 92 percent (2767) of IGNOAPS beneficiaries have submitted their voter identity card (epic card) while applying for the social security pension. Similarly, 88 percent (2716) in SSY have submitted the same during applying. Results show that majority of them have their voter identity card.

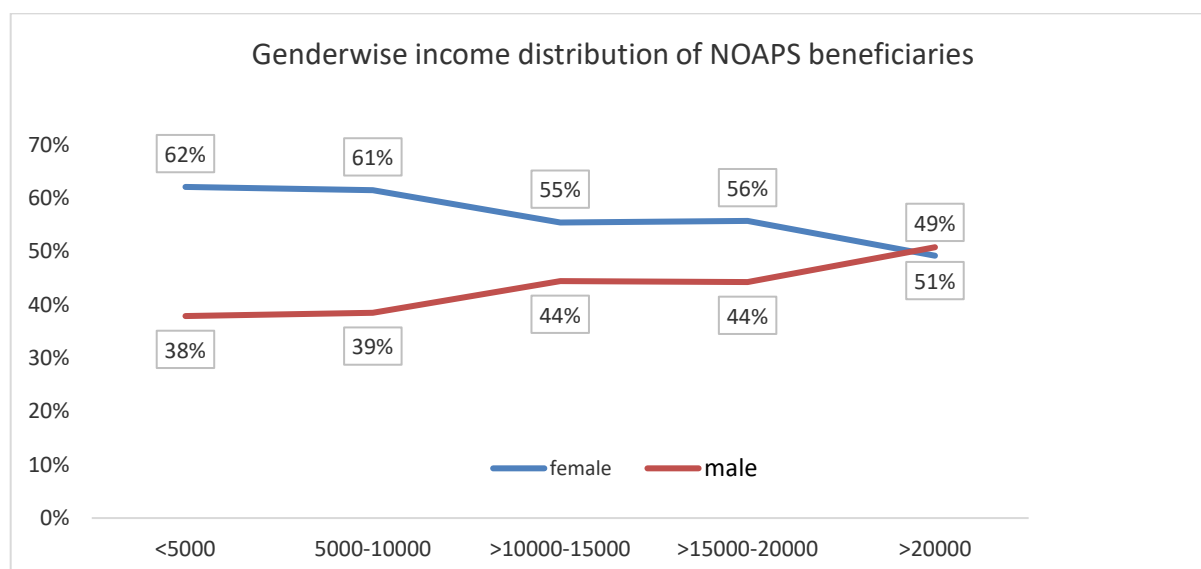
When we look at the family annual income range of the beneficiaries, majority of the beneficiaries of both IGNOAPS and SSY have income ranging between INR 5000 to 15000. However, 12% of IGNOAPS and 7% of SSY beneficiaries have annual income less than INR 5000 (Table 4.17).

**Table 30 Annual Income range of the beneficiaries**

Income Range	% NOAPS Beneficiaries
<5000	12
5000-10000	37
>10000-15000	38
>15000-20000	7
>20000	6
Income Range	% SSY Beneficiaries
<5000	7
5000-10000	44
>10000-15000	34
>15000-20000	10
>20000	8

Source: Primary Data

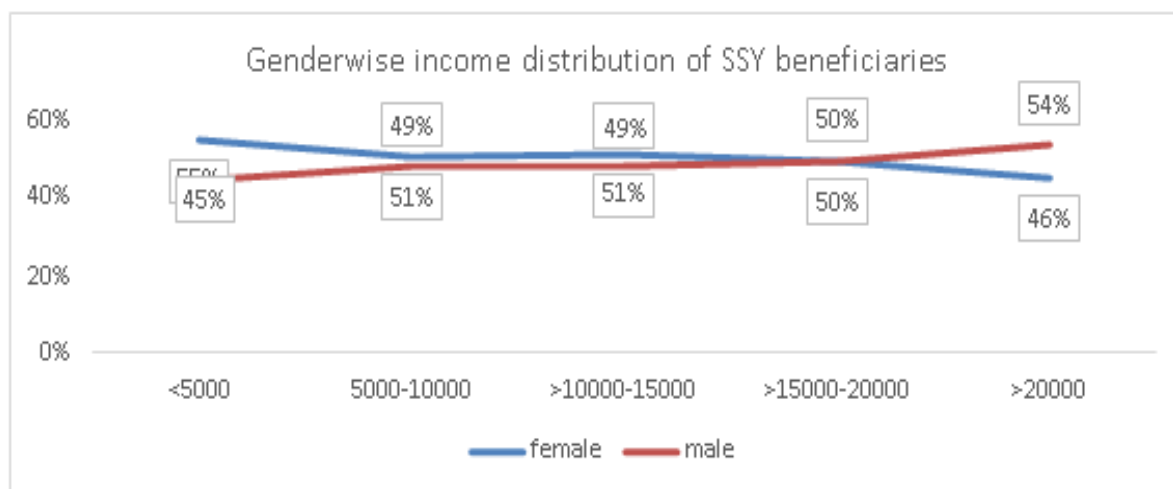
**Figure 21 Gender wise income distribution of NOAPS beneficiaries**



Source: Primary Data

Looking at the breakdown of the income range by gender, trend shows that as income range increases, share of female beneficiaries' falls. Below given figure shows that the share of female beneficiaries is higher in the range of income less than 5000 and share of male beneficiaries is higher for income more than 20000.



**Figure 22 Gender-wise Income Distribution of SSY Beneficiaries**

Source: Primary Data

When we look at the assets of the beneficiaries with income less than 5000, around 63% of the beneficiaries both in SSY and IGNOAPS own property. Around 48% in SSY and 37% in IGNOAPS have agricultural land. However, only 4% and 7% in SSY and IGNOAPS respectively have saved money. High expenses and low earnings are the major reasons for no saved money for the beneficiaries.

**Table 31 Assets of the beneficiaries with Income less than 5000 (%)**

Assets	SSY	NOAPS
Agricultural Land	48	37
Own Property	63	62
Saved Money	4	7
Motorcycle	25	6
Car	0	0

Breakdown of the beneficiaries with income less than 5000 by gender shows that 62% for IGNOAPS and 55% for SSY are female. Below table shows the assets owned by the female beneficiaries/family of beneficiaries with less than 5000 incomes. 56% of this cohort own agricultural land as per SSY data and 59% of IGNOAPS beneficiaries' own property. However, saved income remains low.

**Table 32 Assets of the Beneficiaries with Income less than 5000 by Gender (%)**

Assets	SSY	NOAPS
Agricultural Land	56	30
Own Property	44	59

Saved	2	5
Motorcycle	26	8
Car	0	0

*Source: Primary Data*

While looking at the current working status of the beneficiaries, data of the beneficiaries shows 4.6 percent of SSY and 11.6 percent of NOAPS beneficiaries are still working. Findings from other states' situation also shows that some beneficiaries are still compelled to work; UNFPA study shows that 39% of elderly men and 11% elderly women are currently working, of whom 68% men and 82% women were working due to economic compulsion (UNFPA, 2011).

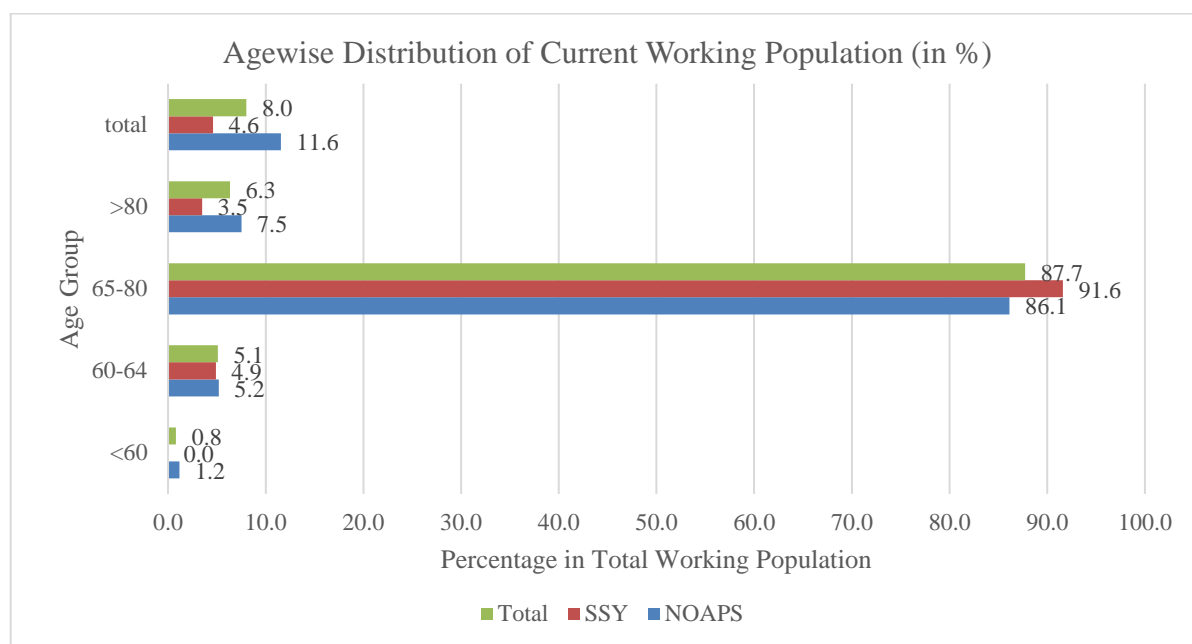
Out of this set of beneficiaries, 54% of NOAPS beneficiaries are female whereas 56% of NOAPS beneficiaries are male. When we look at the age distribution of this set of beneficiaries, beneficiaries who are still working, majority of them belong to the age group of 65-80. Moreover, 3% of SSY and 8% of NOAPS in the age of 80 and above are still working.

On the other hand, around 11 percent of non-beneficiary are still working and the average age for the working group of non-beneficiaries is 66 years.

**Table 33 Currently working Population in percentages (Beneficiary)**

	<b>SSY</b>	<b>NOAPS</b>
<b>Bangalore</b>	3.8	12.5
<b>Belgaum</b>	4.9	3.4
<b>Gulbarga</b>	8.6	17.6
<b>Mysuru</b>	1.1	12.8
<b>Total</b>	4.6	11.6

Source: Primary Data

**Figure 33 Age wise Distribution of Current Working Population (in %)**

Source: Primary Data

Work type of the beneficiaries who are still working shows that 52.31% of IGNOAPS beneficiaries who are working, work as agricultural labourer. Many beneficiaries also work as farmer (20.23% of those working) followed by wage labourer (14.74%). The bulk of working IGNOAPS beneficiaries are in the 65-80 age group, however 7.51% of those working are in the 80+ age group.

**Table 34 Nature and Age-wise Occupation/Work among IGNOAPS beneficiaries**

Work Type- IGNOAPS	<60	60-64	65-80	>80	Total	%
Agricultural labourer	2	7	165	7	181	52.31%
Business			14	3	17	4.91%
Don't know			2		2	0.58%
Farmer		6	60	4	70	20.23%
Contract basis at Government				3	3	0.87%
Private			2		2	0.58%
Wage labourer	2	4	40	5	51	14.74%
Others (Carpenter, painters, helper in provision store)		1	15	4	20	5.78%
<b>Total</b>	<b>4</b>	<b>18</b>	<b>298</b>	<b>26</b>	<b>346</b>	<b>100%</b>

Source: Primary Data

While it may be surprising to see 80+ age group working in Government, more often than not they are either on part-time, temporary contract mostly as waterman, sweeper etc.

SSY data shows a similar trend. Around 44% of still working beneficiaries are working as agricultural labourers, followed by around 21% as farmer and around 15% as business owners. As in IGNOAPS, the dominant share of those working are in the 65-80 age group, and 3.50% of those working are in the 80+ age group.

**Table 35 Nature and Age-wise Occupation/Work among SSY beneficiaries**

Work Type- SSY	60-64	65-80	>80	Total	% beneficiaries
Agricultural labourer	3	57	3	63	44.05%
Business		21		21	14.68%
Don't know		2		2	1.40%
Farmer	3	25	2	30	20.98%
Contract basis at Government		1		1	0.70%
Private		1		1	0.70%
Wage labourer		16		16	11.19%
Others (Carpenter, painters, helper in provision store)	1	8		9	6.30%
<b>Total</b>	<b>7</b>	<b>131</b>	<b>5</b>	<b>143</b>	<b>100%</b>

Source: Primary Data

About 81.5 percent of the beneficiaries said that they were working before the age of 60 years. About 77.6 percent of the IGNOAPS beneficiaries and 85.4 percent of the SSY beneficiaries were working before. Majority of the non-working force was female – 67 percent in IGNOAPS and 66 per cent in SSY. Work type of the beneficiaries working before shows that majority of them, 50 percent in SSY and 58.7 percent in IGNOAPS, worked as agricultural labourer followed by farmers (29.7 percent in SSY and 20 percent in IGNOAPS). Other than agriculture, most of the beneficiaries were working as wage labourer. About 11 percent of the IGNOAPS beneficiaries have reported that they used to own a business (Kirana shop etc.).

**Table 36 Work type of the beneficiaries working before (%)**

	Agri labourer	Farmer	Wage labourer	Contract basis at Government	Salaried (private)	Business
	<b>SSY</b>					
Bangalore	54.2	24.9	13.3	0.3	0.0	7.3
Belgaum	51.5	19.2	5.8	0.5	1.4	21.5
Gulbarga	48.4	42.2	4.3	0.5	0.3	4.3
Mysuru	44.2	36.1	12.1	0.2	0.0	7.4
<b>Total</b>	<b>50.0</b>	<b>29.7</b>	<b>8.8</b>	<b>0.4</b>	<b>0.5</b>	<b>10.7</b>
	<b>IGNOAPS</b>					
Bangalore	65.0	31.2	1.4	0.0	0.1	2.3
Belgaum	71.4	3.7	19.7	0.0	0.3	4.9
Gulbarga	48.9	17.4	27.4	0.3	1.5	4.5
Mysuru	54.5	18.5	23.3	0.6	0.3	2.7
<b>Total</b>	<b>58.7</b>	<b>20.0</b>	<b>17.1</b>	<b>0.3</b>	<b>0.6</b>	<b>3.4</b>

Source: Primary Data

Looking at the work type of the beneficiaries by gender, distribution of male and female working population across the sectors is similar under both the schemes. However, percentage of females working as agriculture labourer in the total female working population is higher than their male counterpart. On the other hand, percentage of women, who recognized themselves as farmer, is lower than the males.

**Table 37 Work type of the beneficiaries by Gender (%)**

Work Type- NOAPS	SSY		IGNOAPS	
	Female	Male	Female	Male
Agri labourer	60.20	55.97	55.32	44.51
Business	2.42	4.46	8.35	12.68
Farmer	16.03	24.73	27.27	31.54
Contract basis at Government	0.23	0.29	0.32	0.44
Private	0.39	0.78	0.16	0.74
Wage labourer	19.94	13.29	7.96	9.51

Don't know	0.78	0.48	0.63	0.59
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Source: Primary Data

#### **4.4 Knowledge and Awareness about the Pension Schemes among the Beneficiaries and Non-Beneficiaries**

One of the main tasks for attaining the objective of the schemes of NSAP is awareness generation among the people about eligibility, scale of assistance and the procedure to be followed for obtaining benefits. District, block/intermediate and village level panchayats, and urban local governments should play a vital role in creating awareness among the people and in the identification of new beneficiaries. States should ensure wide and continuous publicity about the entitlement under the schemes of NSAP and the procedure for claiming them through posters, brochures, and media and locally through the Gram Panchayats / Municipalities. Elected heads and representatives should be sensitized on the criteria and processes of NSAP.

Based on the available BPL list, the beneficiaries should be proactively identified by reaching out to their households. (Revised Guidelines of NSAP, 2014) However, as per our discussion with the DSSP, the schemes are running over a decade and people are well aware of it. Therefore, department has not actively worked towards in generating awareness among the probable beneficiaries.

Even though the beneficiaries are getting pension either through IGNOAPS or SSY but when we asked them whether they know about the available pension schemes for elderly, a total of 36.7 percent respondents had expressed ignorance about the scheme. This may be explained either by the disinclination on the part of the respondent beneficiary to know the finer details about the source of their pension or because it was arranged for them by a family member, a relative, or a village-level official who were on a beneficiary identification drive to meet their set-target within specified time. Beneficiaries may be aware that they are getting pension but may not be aware of the source of the pension.

More than 46.3 percent of SSY beneficiaries and 26.8 percent of IGNOAPS beneficiaries were unaware (Table 4.25). Therefore, a lack of awareness about the scheme that is giving them the benefit of pension is greater among the SSY beneficiary respondents than among IGNOAPS.

A district-wise differentiation on level of awareness about both the scheme shows that it is comparatively low in Belgaum and Gadag districts. Mandya, Shimoga and Uttara Kannada had the highest portion of beneficiary who are aware about the IGNOAPS pension scheme. Whereas, among the SSY beneficiaries, significantly large portion of beneficiaries from Ramanagara, Chikkaballapur and Bagalkot said they are aware about the programme.

Further looking at the location and division wise scenario it was observed that from the urban areas, only 7.8 percent of the IGNOAPS beneficiaries from Belgaum division had the knowledge about the pension schemes whereas all the urban beneficiaries from Bangalore division were aware. An interesting fact is that even though the coverage is more under the SSY scheme but more than 3/4<sup>th</sup> of the IGNOAPS rural beneficiaries in Bangalore division are aware of the available pension schemes whereas only 1/2 of the SSY rural beneficiaries have knowledge of it. Longer run of IGNOAPS than SSY and the greater exposure to discussions on the same might be the major reason for greater awareness about the IGNOAPS. Other than Belgaum Division, not much difference is found in the awareness level of female and male beneficiaries about the pension schemes. Similar observations were made by Desai *et al.*, (2010) according to them beneficiaries from about 88 per cent of the villages they have studied had access to the scheme.

**Table 38 Beneficiaries' Awareness about the Pension Schemes (percentage)**

IGNOAPS			SSY		
Districts	Aware	Not Aware	Districts	Aware	Not Aware
Mandya <sup>(H)</sup>	97.08	2.92	Ramanagara <sup>(H)</sup>	87.76	12.24
Shimoga	92.49	7.51	Chikkaballapur	75.00	25.00
Uttara Kannada	84.27	15.73	Bagalkot	67.23	32.77
Ramanagara	83.64	16.36	Mysuru	58.78	41.22
Yadgir	78.02	21.98	Koppal	45.71	54.29
Kodagu	74.05	25.95	Bellary	43.04	56.96
Bellary	46.86	53.14	Chamarajanagara	38.38	61.62
Belgaum <sup>(L)</sup>	30.49	69.51	Gadag <sup>(L)</sup>	12.86	87.14
<b>Grand Total</b>	<b>73.16</b>	<b>26.84</b>	<b>Grand Total</b>	<b>53.70</b>	<b>46.30</b>

Source: Primary data; **H: Highest Number of beneficiary aware** **L: Lowest number of beneficiary aware**

**Table 39 Division and Location wise Beneficiaries' Awareness about the Pension Schemes (percentage)**

Divisions	IGNOAPS		SSY	
	Urban	Rural	Urban	Rural
Bangalore	100.00	87.87	85.50	80.57
Belgaum	7.77	64.64	72.99	32.15
Gulbarga	77.84	46.54	48.39	43.86
Mysuru	–	86.11	77.50	45.07
<b>Grand Total</b>	<b>63.47</b>	<b>75.05</b>	<b>72.38</b>	<b>50.29</b>

Source: Primary data

**Table 40 District wise Non-Beneficiaries' Awareness about Scheme (percentage)**

Districts	Not Aware	Aware
Chikkaballapur <sup>(H)</sup>	0.00	100.00 <sup>(H)</sup>
Ramanagara	0.00	100.00
Yadgir	0.00	100.00
Shimoga	11.11	88.89
Mandya	12.50	87.50
Mysore	12.50	87.50
Bellary	33.33	66.67
Bagalkot	50.00	50.00
Belgaum	57.14	42.86
Koppal	62.50	37.50
Kodagu	71.43	28.57
Gadag	75.00	25.00
Uttara Kannada	83.33	16.67
Chamarajanagara <sup>(L)</sup>	100.00	0.00
<b>Grand Total</b>	<b>37.50</b>	<b>62.50</b>

Source: Primary data; **H: Highest Number of beneficiary aware** **L: Lowest number of beneficiary aware**

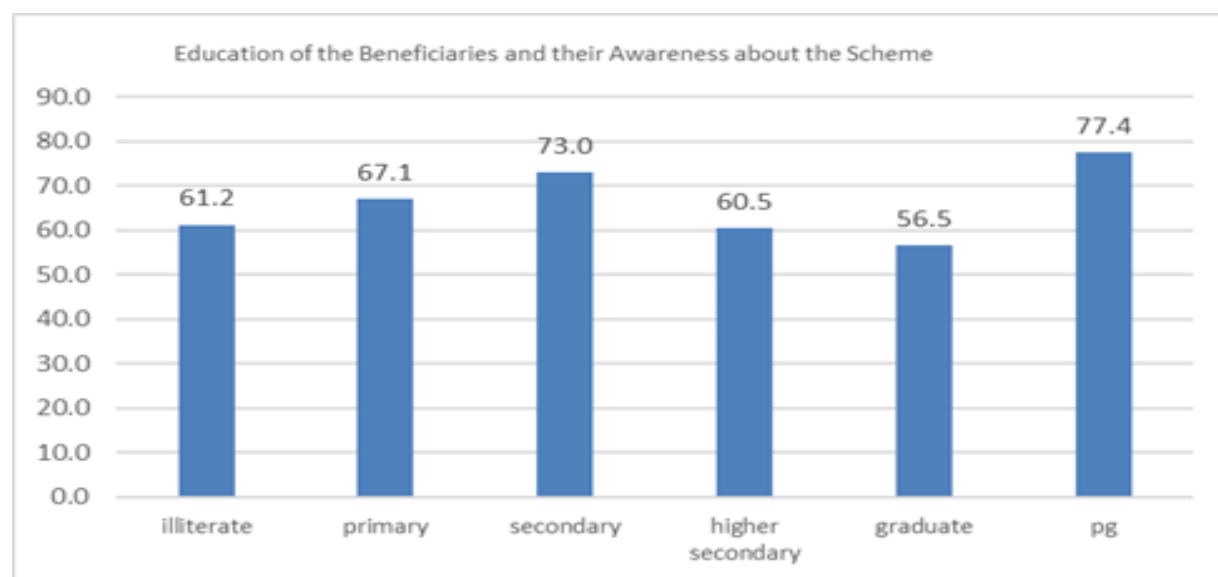
Among the non-beneficiaries around 62.5% respondents said they are aware about the pension scheme whereas the remaining 37.5% respondents said they are not aware about any such pension schemes for the old age people. One of the interesting findings from this section is that, all the non-beneficiary who were surveyed from Chikkaballapur, Ramanagara and Yadgir districts showed positive response to wards awareness about the



programme. Whereas, all the respondents of Chamarajanagara said they have no information about the pension schemes. Source of information about the scheme was revealed by the non-beneficiaries: For 38.39 % non-beneficiaries, existing pension holders were the major information source; also, for 19.64%, it was relatives; 21.43% non-beneficiaries became aware on their own, while family members were the source for 10.71% and 6.25% became aware in other ways. This study also found that the Village accountant and Panchayat members were not effectively creating awareness among the senior citizens.

Prevalent assumption that better education leads to better awareness is also rejected with the survey findings for the beneficiary. Ignorance is much higher among graduate beneficiaries than illiterates. However, awareness is highest among Post Graduate beneficiaries.

**Figure 23 Education and level of awareness among the beneficiaries (percentage)**



Source: Primary data

If 'caste' is considered to understand awareness among the selected beneficiaries, then awareness is highest among OBC beneficiaries followed by general and minorities. Lowest awareness is found among ST beneficiaries.

**Table 41 Caste-wise awareness among the beneficiaries**

	General	Minorities	OBC	SC	ST	Other
Awareness (%)	61.9	61.9	69.8	55.9	53.03	28.2

Source: Primary data

We assumed that the awareness will increase with the income, but when we calculated the average income of the beneficiaries who had shown their ignorance or knowledge about the scheme, we found that our assumption is correct in context with SSY beneficiaries but not for IGNOAPS beneficiaries. The average annual family income is more among the IGNOAPS beneficiary who are not aware, whereas for SSY beneficiaries the average family income is more among the cohort of respondents who are aware about the scheme. Similarly, among the surveyed non-beneficiaries, the average annual family income is more for the respondents who are not aware about the programme than that of respondents who are aware about the programme. Looking at the district wise figures, respondents from Bellary had highest family income (20667 rupees), which is followed by Koppal and Uttara Kannada where the respondent's family incomes are 18875 and 18667 rupees respectively.

**Table 42 Average Family Income of the Beneficiaries and their Awareness about the Scheme**

IGNOAPS			SSY		
Districts	NOT	AWARE	Districts	NOT	AWARE
Bellary	16221	18818	Chamarajanagara	14458	21310 <sup>(H)</sup>
Belgaum <sup>(L)</sup>	14086	15290	Koppal	10468	20104
Uttara Kannada	17525	13440	Bagalkot	17916	19126
Shimoga	11464	11980	Bellary	14996	16067
Yadgir	10651	11614	Mysuru	10828	15384
Kodagu	9863	10186	Gadag <sup>(L)</sup>	10112	14082
Mandya <sup>(H)</sup>	9045	7737	Chikkaballapur	5508	6214
Ramanagara	5095	5433	Ramanagara <sup>(H)</sup>	6379	6176 <sup>(L)</sup>
<b>Grand Total</b>	<b>13195</b>	<b>11000</b>	<b>Grand Total</b>	<b>12007</b>	<b>13634</b>

Source: Primary data; **H: Highest Number of beneficiary aware** **L: Lowest number of beneficiary aware**

**Table 43 Average Family income of Non-beneficiary and their awareness**

Districts	Not aware	Aware	Total
<b>Bagalkot</b>	21750	15500	<b>18625</b>
<b>Belgaum</b>	8500	8167	<b>8357</b>
<b>Bellary</b>	21667	20167	<b>20667</b>
<b>Chamarajanagara</b>	13714	-	<b>13714</b>
<b>Chikkaballapur</b>	-	5857	<b>5857</b>
<b>Gadag</b>	10000	10500	<b>10125</b>
<b>Kodagu</b>	13000	20000	<b>15000</b>
<b>Koppal</b>	14200	26667	<b>18875</b>
<b>Mandya</b>	8000	7000	<b>7125</b>
<b>Mysore</b>	12000	12714	<b>12625</b>
<b>Ramanagara</b>	-	5375	<b>5375</b>
<b>Shimoga</b>	11000	9500	<b>9667</b>
<b>Uttara Kannada</b>	14400	40000	<b>18667</b>
<b>Yadgir</b>	-	8500	<b>8500</b>
<b>Grand Total</b>	<b>13833</b>	<b>10907</b>	<b>12004</b>

Source: Primary data

Most of the beneficiaries, who are aware of the scheme, have a general idea of ‘whom the scheme is meant for’. About 81.2 percent of the beneficiaries with awareness had recognized old age as the major criteria for accessing the benefits of the scheme. Poor (23.3%) and BPL (17.9%) is also attributed as major criteria for accessing the benefits of the scheme but very few beneficiaries have considered occupation as the major criteria. Even amongst SSY beneficiaries, only 0.2 percent of the beneficiaries with awareness about the scheme had included ‘occupation’ (farmer) as a criterion for accessing the benefits of the scheme. Family, relatives and existing pensioners are the major source of information. Only seven to eight percent of the beneficiaries had recognized Village Inspector as the source of the information for pension schemes. As per the Revised Guidelines of NSAP (2014), elected representatives should proactively reach out to probable beneficiaries but this doesn’t seem to be working as none of the beneficiaries had recognized the elected representatives as the source of information for pension schemes.

**Table 44 Criteria Given by Beneficiaries to Access Pension**

Districts	Persons to Whom Pension is Given				
	Sr. Citizens	Poor	BPL Family	Farmer	Others
Bagalkot	171	112	27	0	0
Belgaum	98	63	45	43	0
Bellary	313	125	106	9	0
Chamarajanagara	110	102	105	1	0
Chikkaballapur	251	158	126	0	1
Gadag	43	3	7	0	2
Kodagu	245	10	6	0	0
Koppal	175	19	8	0	0
Mandya	334	52	14	1	0
Mysuru	208	96	13	0	0
Ramanagara	593	76	21	1	0
Shimoga	21	31	310	0	0
Uttara Kannada	292	215	138	0	0
Yadgir	274	204	43	1	0
<b>Grand Total</b>	<b>3128</b>	<b>1266</b>	<b>969</b>	<b>56</b>	<b>3</b>

Source: Primary data

**Table 45 District wise non-beneficiaries who applied to Pension Scheme (percentage)**

Districts	Not Applied	Applied	Total
Koppal	0.00	100.00	8
Ramanagara	0.00	100.00	16
Shimoga	0.00	100.00	9
Mandya	25.00	75.00	8
Chikkaballapur	28.57	71.43	7
Gadag	37.50	62.50	8
Bellary	44.44	55.56	9
Kodagu	71.43	28.57	7
Bagalkot	75.00	25.00	8
Uttara Kannada	83.33	16.67	6
Belgaum	85.71	14.29	7
Chamarajanagara	100.00	0.00	7
Mysore	100.00	0.00	8
Yadgir	100.00	0.00	4
<b>Grand Total</b>	<b>46.43</b>	<b>53.57</b>	<b>112</b>

Source: Primary data

Out of 112 non-beneficiary respondents, 60 have applied for the scheme and 52 have not applied. Major reasons for not applying, includes lack of information and lack of documents. District wise figures shows none of the respondents of Chamarajanagara, Mysore, Yadgir has applied for the scheme. Where-as on the other hand all the respondents of Koppal, Ramanagara and Shimoga had showed positive response saying they have applied for the pension scheme. In the survey respondents mentioned many reasons which are associated with scheme: additional transactional costs, difficult application process, Nada Kacheri located far away, document issues, no support system, not aware and non-eligibility. Out of 60, 46 respondents have submitted application personally, remaining 14 respondents have submitted application through other mode, like family members, middlemen, and children and so on.

Among the non-beneficiaries 8.04% respondents applied for both the schemes; amongst those who had applied, only 27.68% applied for IGNOAPS and 64.29% applied for SSY. The study found that higher number of non-beneficiaries belongs to above 65 years.

#### **4.4.1 Factors Affecting the Awareness of the Beneficiaries**

After knowing the awareness level among both the beneficiary and non-beneficiaries, a binary logistic regression model was fitted in order to identify the direct influence on the awareness level of respondent beneficiary about the schemes. For the model beneficiaries' awareness about the programme (Yes/No) was taken as dependent variable and different socio-demographic and economic indicators such as location, gender, beneficiary education, social category of the beneficiary, annual family income, number of earning members in the family, family asset index, beneficiary working status etc. are taken as regressor variables. The regressor variables include both continuous and non-continuous/factor variables. Impact of continuous variables is obtained directly however, the impact of the factor variables on the scores is expressed with reference to a base category. Based on the model output it is observed that, set of demographics, economic and socio-cultural factors seem to have significant impact on the awareness level of the beneficiary. The emerging results are as below (Table 4.33) and are explained thus.

**Table 46 Application of Binary Regression Model on awareness levels of Beneficiaries**

Variable	Coefficient	Std. Error
Age	0.0166*	0.0046
Earning members in the family	0.0993**	0.0314
Family income	0.0001**	0.0000
Assets index	0.1366*	0.0113
Location (Urban)	0.3554*	0.0859
Gender	-0.0997 <sup>NS</sup>	0.0608
Graduate & Higher education	-0.2827 <sup>NS</sup>	0.4321
Higher Secondary	-0.4185 <sup>NS</sup>	0.3645
Primary School	0.2302**	0.0861
Secondary School	0.3980**	0.1673
OBC & Other	0.2222*	0.0690
SC	-0.1403 <sup>NS</sup>	0.0869
ST	-0.2961**	0.1254
Minority	0.0427 <sup>NS</sup>	0.1359
<i>Antyodaya</i>	-0.0727 <sup>NS</sup>	0.2518
BPL	0.2859 <sup>NS</sup>	0.2000
Don't have Ration card	-0.8711**	0.3325
Joint Family	0.7971*	0.0872
Nuclear Family	0.2252**	0.0933
Single Person/Independent	-0.3573**	0.1353
Highest edu. In House(10 <sup>th</sup> )	0.3093*	0.0942
Highest edu. In House (Graduate & More)	0.0660 <sup>NS</sup>	0.1278
Highest edu. In House (Primary schooling)	0.2681**	0.0864
Highest edu. In House (Secondary schooling)	0.3415*	0.0844
Beneficiary Working Now	0.6395*	0.1159
Beneficiary Working Before	0.8062*	0.0747
Log Likelihood Ratio:-3574.5608		
Pseudo R <sup>2</sup> : 0.1057		
NS: Not Significant; *: Significant at 1 per cent; **: Significant at 5 per cent		

Positive coefficient values of the model indicate increasing probability of awareness among the beneficiary about the scheme however, a negative coefficient doesn't imply that the factor have a negative impact, rather a negative coefficient indicates a lower

probability in improving the awareness level of the beneficiary. The positive coefficient of age variable implies that with an increment in the age of respondents, probability of improving their awareness level also increases.

Similarly, the number of earning members in the family, family annual income and also the asset index showed to have a positive impact on the awareness level. Further, the location more precisely, the beneficiaries who are residing in the urban areas are more likely to be aware about the programme in comparison with the respondents living in the rural area. In the similar fashion education status of the respondents tends to have a positive impact, according to the model, respondents who have finished their schooling (Primary/secondary schooling) are more like to be aware about the programme than beneficiaries who are illiterate. However, the after-school education viz., higher secondary, graduation and post-graduation doesn't seem to have any significant impact on the awareness level, it may be because of very lower number of respondents falling under this category among our survey respondents.

Among the social categories of the respondents, respondents belonging to OBC and other minorities are more likely to be aware about the programme. Family structure and the number of family members residing within a family seems to have a direct impact on the awareness level as the respondents belonging to joint family and or at least residing with their son/daughter are more likely to be aware about the programme than that of respondents residing only with their spouse or staying independently. It can further be justified as the education level of any of the family members in the family also have a significant positive impact on the awareness level. Furthermore, beneficiary working status also showed to have positive impact, precisely the respondents who are working at present and were working previously are more aware about the programme compared to those that did not.

#### **4.5 Enrolment Process for Old Age Pension Schemes**

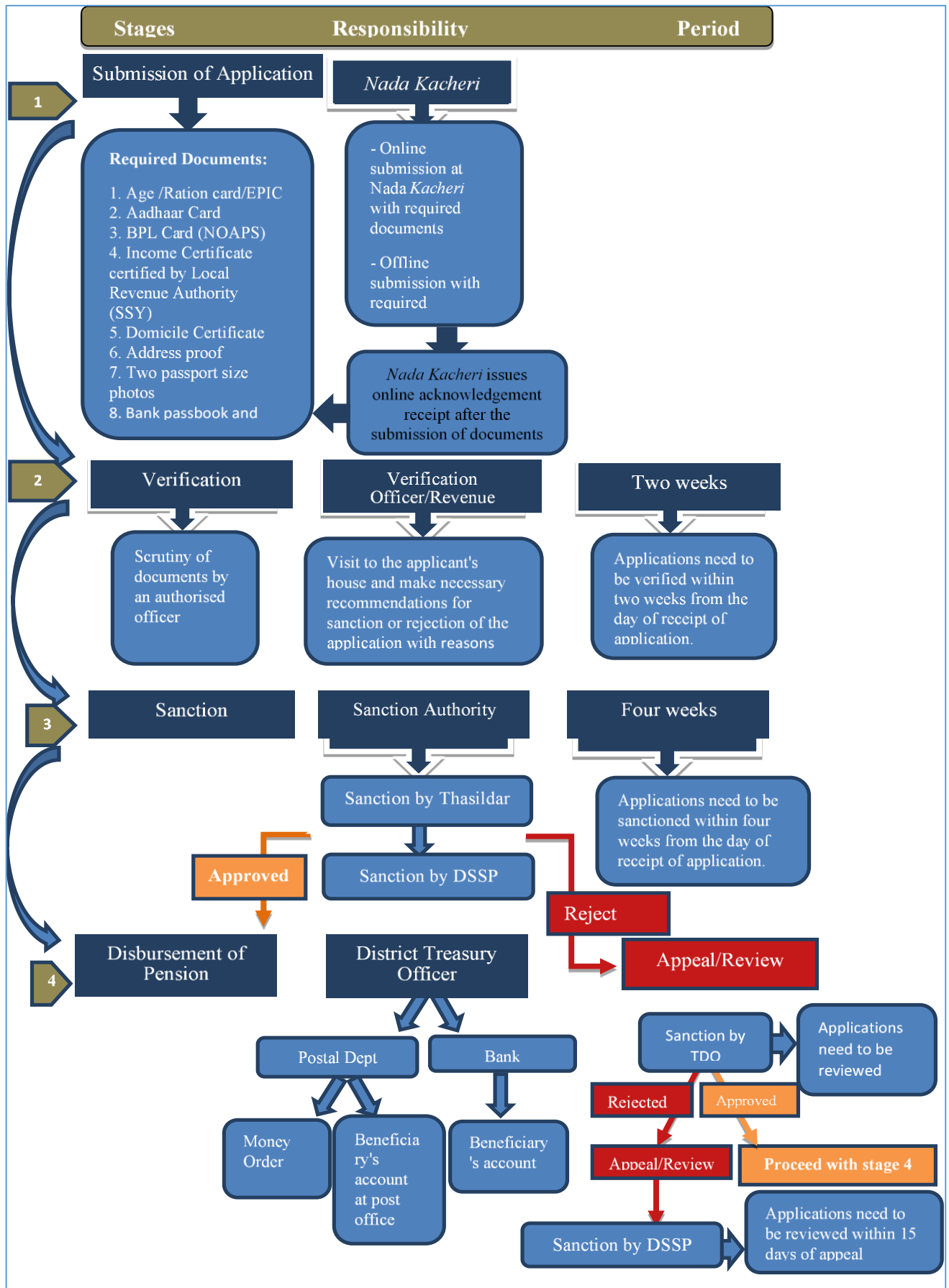
Potential beneficiaries are expected to submit online applications to the Thasildar/Deputy Thasildar of the taluk at *Nada Kacheri* (AJSK or Atalji Jan Snehi Kendra), for which an online acknowledgement receipt is issued to the applicant. The application is submitted along with supporting documents such as (i) certificate for proof of age which can be a birth certificate, ration card or EPIC (In absence of any of these documents, the applicant has to submit a statement from a registered medical practitioner of any government

hospital), (ii) BPL Card (for IGNOAPS) or income certificate certified by Revenue Inspector (for SSY), (iii) Domicile Certificate (declaration of duration of stay in the state), (iv) Address Proof, (v). Aadhaar Card, (vi). Two passport sized photos, (vii) Bank passbook and savings/deposit details for DBT (for SSY to prove that the beneficiary does not have the savings more than INR 10000/- in his/her account), and (viii) Occupation Certificate (for SSY).

Within two weeks of the receipt of the application, the authorized officer (not less than village inspector cadre) visits the applicant's house for verification, and submits the application with the report in schedule III of IGNOAPs / SSY. On the basis of the recommendation made by the authorized verification officer, the Thasildar sanctions/rejects the pension and forwards the application to the DSSP office. DSSP office scrutinizes the documents along with the recommendations made by the Thasildar and sanctions/rejects the application. The decision of the DSSP about the application should be intimated to the applicant along with reasons thereof within four weeks of application. The figure that follows explains process of application for pension.



**Figure 24 Process of application and Sanction of pension under IGNOAPS and SSY and pension disbursement mechanism**



Pensioners have to wait till the age of 65 years to access pension under SSY whereas they can access pension by the age of 60 years under IGNOAPS. This means pensioner has to wait for another 5 years to access pension under SSY than IGNOAPS. However, as per our survey findings, only 16 per cent of the SSY beneficiaries had also applied for the pension under IGNOAPS whereas about 32 per cent of the IGNOAPS beneficiaries had also applied for a pension under SSY scheme. *During our group discussion with the beneficiaries, we asked them why SSY is more preferred for pension than IGNOAPS, even though SSY gives pension from the age of 65 years and IGNOAPS after 60 years. They answered that the income and the dependence criterion are the major reasons for denial under IGNOAPS. As only the persons with BPL card and without any earning child can access pension under IGNOAPS, most of the people prefer to access pension from SSY where these two are not criteria to access the pension.*

About 87 percent of the IGNOAPS beneficiaries and 71 percent of the SSY beneficiaries had said that they themselves went to concerned office/s to submit the application. Age might be one of the factors for not visiting the concerned office to submit the application for many SSY beneficiaries. Only 68.2 percent of the female SSY beneficiaries and 86.5 percent of the IGNOAPS female beneficiaries had personally submitted the applications under pension schemes, while 75 percent and 89.8 percent of SSY and IGNOAPS male beneficiaries respectively submitted the applications on their own. Less than 60 percent of the female SSY beneficiaries from Gulbarga had submitted application personally.

For online submission, the applicant has to submit either in the *Nada Kacheri* or in Taluk Office. As per our survey findings, 70.8 percent of the SSY beneficiaries and same percent of IGNOAPS beneficiaries had submitted the application either in *Nada Kacheri* or in Taluk Panchayat. For offline submission, applicant can submit his/her document to Panchayat Office or give it to Village Sahayak. Few beneficiaries had also given the applications along with all the supporting documents to neighbours/relatives/family members for submission to *Nada Kacheri*.

#### **4.5.1.1 Extent of information requested in the Application Form**

The application form of IGNOAPS is exhaustive and extensive, perhaps due to the fact that it was conceived during earlier times and the practices of conventional enrolment for pension continue. Though the critical information for a pension scheme is the age of the applicant and income, the application form in vogue collects many more details such as

‘identification marks and education details of the applicant, whether the applicant has land to construct a house under *Indira Awas Yojana* or other schemes, details of household members who are already receiving pensions, details of other pensions being received, drinking water facility, household income and land details, and numbers of EPIC and ration card etc (Rajasekhar, Manjunath and Manjula, 2016). These are found to be exhaustive.

In comparison, for the *Sandhya Suraksha Yojane* scheme, a two-page application form is used. Details relating to the applicant’s age, income and residence are considered critical. Despite the application form being short, some questions that seek information on identification marks of the applicant, occupation details (including certificates) of the applicant, details of the applicant’s relatives and their age, and deposits held by the applicant and spouse may be redundant.

**Table 47 Supporting documents required for pension schemes**

Scheme Name	Level of importance of supporting document		
	Critical	Important	Superfluous
Department of Revenue (DSSP), IGNOAPS	Photograph BPL ration card Age certificate Income certificate	Residence proof such as EPIC or residence certificate issued by Deputy Thasildar	Identification marks and education details of the applicant, whether the applicant has land to construct a house under <i>Indira Awas Yojana</i> or other schemes, details of household members who are already receiving pensions, details of other pensions being received, drinking water facility, household income and land details, and numbers of EPIC and ration card
Department of Revenue (DSSP), SSY	Age certificate Bank passbook BPL ration card Income certificate Photograph	Address proof (which includes Aadhaar card)	Notarised self-declaration on non-judicial e-stamp stating address, income, household members, etc.

Source: Rajasekhar, Manjunath and Manjula (2016)

#### 4.5.1.2 Place of Submission of Application

**Table 48 Place of Submission of application (NOAPS) in percentage**

Districts	Don't know	Nada kacheri	Neighbors	other	Panchayat	Taluk office	Village Sahayak
Belgaum	2.73	62.84	0.00	0.55	26.78	0.00	7.10
Bellary	0.00	48.37	4.65	0.00	20.93	13.02	13.02
Kodagu	0.00	63.91	0.75	0.00	15.04	18.80	1.50
Mandya	0.28	65.08	1.12	0.00	14.80	1.96	16.76
Ramanagara	0.59	94.99	0.29	0.00	1.77	0.59	1.77
Shimoga	0.00	58.54	4.88	0.00	14.02	3.05	19.51
Uttara Kannada	0.32	19.11	0.32	0.00	41.72	8.60	29.94
Yadgir	0.00	54.12	0.29	0.00	0.00	45.59	0.00
<b>Grand Total</b>	<b>0.38</b>	<b>58.90</b>	<b>1.49</b>	<b>0.04</b>	<b>15.79</b>	<b>11.91</b>	<b>11.48</b>

Source: Primary Data

**Table 49 Place of Submission of application (SSY) in percentage**

Districts	Don't know	Nada kacheri	neighbors	Other	Panchayat	Taluk office	Village Sahayak
Bagalkot	0.00	39.33	6.10	0.00	20.12	0.00	34.45
Bellary	0.74	44.12	0.74	0.00	33.82	5.15	15.44
Chamarajanagara	0.00	69.00	8.00	0.00	16.00	0.50	6.50
Chikkaballapur	0.00	41.57	0.56	0.00	6.74	46.07	5.06
Gadag	2.82	43.19	0.00	1.41	16.90	34.27	1.41
Koppal	0.47	92.09	1.86	0.00	2.33	0.00	3.26
Mysuru	0.00	56.55	4.87	17.23	1.12	14.98	5.24
Ramanagara	0.00	82.61	0.29	0.00	9.86	0.87	6.38
<b>Grand Total</b>	<b>0.43</b>	<b>59.88</b>	<b>2.98</b>	<b>2.60</b>	<b>12.43</b>	<b>10.95</b>	<b>10.73</b>

Source: Primary Data

Urban beneficiaries had travelled less than rural beneficiaries to submit an application for a pension to the nearest *Nada Kacheri*/Taluk Panchayat. The average distance travelled to submit an application for a pension by urban SSY beneficiaries was 2 km (ranging from 1-4 km) and by urban IGNOAPS beneficiaries was 2.5 km (ranging from 2-3 km). The average distance travelled by rural SSY beneficiaries was 5 km and rural IGNOAPS beneficiaries were 6 km. On average, rural SSY beneficiaries from Belgaum had travelled 7 km to submit the application form. Similarly, rural IGNOAPS beneficiaries from Mysuru and Belgaum had travelled on average 7 and 8 km respectively, to submit the application.

**Table 50 Division wise Average Distance of Nada Kacheri in km\***

Division	SSY			IGNOAPS		
	Rural	Urban	Total	Rural	Urban	Total
<b>Bangalore</b>	4	1	3	6	2	6
<b>Belgaum</b>	7	2	6	7	2	6
<b>Gulbarga</b>	5	3	4	4	3	3
<b>Mysuru</b>	4	4	4	8	0	8
<b>Total</b>	5	2	5	6	5	6

Source: Primary data

\*District wise figures are given in annexure

As per our study findings, the estimated average cost of beneficiaries' travel (to & from cost of travel of pensioner and accompanier, if any) to the nearest Nada Kacheri/Taluk Panchayat for submission of the application form was INR 178/visit for the SSY beneficiaries and INR 149/visit for the IGNOAPS beneficiaries. The cost here implies a single visit to Nada Kacheri/Taluk Panchayat (whichever is applicable). The cost of travel does not corroborate with the distance travelled by the beneficiaries to submit the application, like the average distance travelled by urban SSY beneficiaries was 2 km but the amount spent on travelling was INR 217/visit, whereas the rural SSY beneficiaries had travelled 7 km but spent only INR 171/visit. Similarly, rural IGNOAPS beneficiaries travelled 6 km but spent INR 105/visit whereas the urban IGNOAPS beneficiaries travelled 5 km and they too spent INR 105/visit. As per the study, urban SSY beneficiaries from Belgaum had spent INR 362/visit, which is highest across the divisions and locations (rural/urban).

All the beneficiaries had travelled multiple times to submit the form. Reasons given by beneficiaries are inappropriate documents (SSY: 56.5%, IGNOAPS: 60.8%), *Nada Kacheri* was closed (SSY: 12%, IGNOAPS: 13.9%), no power in the *Nada Kacheri* (SSY: 7.4%, IGNOAPS: 7.3%), no internet network<sup>19</sup> in the office (SSY: 8.4%, IGNOAPS: 3.4%), computer operator (who is responsible to fill and submits the online application) was absent (SSY: 8.5%, IGNOAPS: 8.3%), and the computer operator was unable to take the photograph<sup>20</sup> (SSY: 0.9%, IGNOAPS: 4.3%). Previous study by Dutta (2008) had also showed that eligibility criteria is not following strictly and also there is high transaction cost involved during the application process.

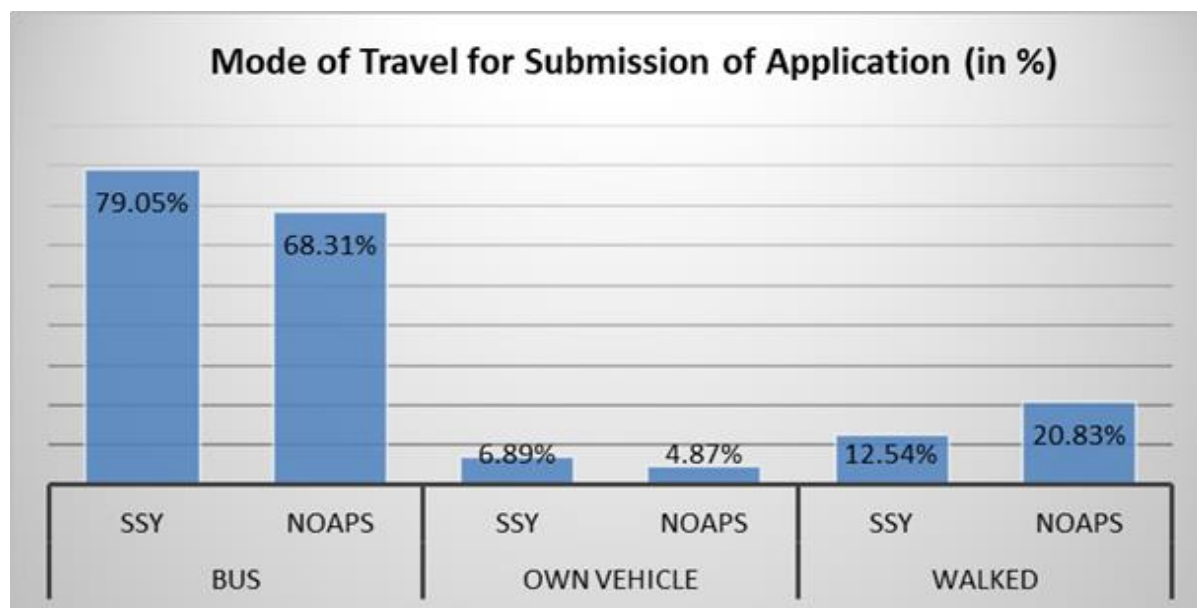
About 63.6 percent of the SSY beneficiaries and 52 percent of the IGNOAPS beneficiaries had said that they were accompanied by someone to submit the application in the concerned office. More than 86 percent of the SSY beneficiaries and 96 percent of the IGNOAPS beneficiaries are either accompanied by family members or neighbours. As per our survey findings, those beneficiaries who had been accompanied by someone, had been accompanied by sons (SSY: 41.2%, IGNOAPS: 59.8%), followed by spouse (SSY: 16.8%, IGNOAPS: 17.2%), neighbours (SSY: 24.6%, IGNOAPS: 17%), and brothers (SSY: 4.2%, IGNOAPS: 2.4%). Only 13.1 percent of the SSY beneficiaries and 2.6 percent of the IGNOAPS beneficiaries had said that they were accompanied by the Panchayat members to apply for the pension scheme in *Nada Kacheri*/Taluk Panchayat.

Only 12.5 percent of the SSY beneficiaries and 20.8 percent of the IGNOAPS beneficiaries had walked to the *Nada Kacheri*/Taluk Panchayat office to submit their application.

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<sup>19</sup> Network is required to submit the online submission of the application form.

<sup>20</sup> Photograph is taken by the computer operator while submitting the application form

**Figure 25 Mode of Travel for application submission**

Source: Primary data

79 percent of the SSY beneficiaries and 68.3 percent of the IGNOAPS beneficiaries had travelled either by public or private buses. Only 6.9 percent of the SSY beneficiaries and 4.9 percent of the IGNOAPS beneficiaries had travelled in their own vehicles. Not much anomalies are found in the mode of travel among the SSY beneficiaries, except in Mysuru Division where more than 15 percent of the beneficiaries had travelled in personal vehicles whereas in other divisions, the percentage is 5.7 percent, 3.7 percent and 2.9 percent in Gulbarga, Bangalore and Belgaum divisions, respectively. In case of IGNOAPS, the beneficiaries using buses range between 53.6 percent in Gulbarga division and 86.8 percent in Bangalore division. Similarly, 10.7 percent and 37 percent of the IGNOAPS beneficiaries from Bangalore and Belgaum division respectively, walked to the nearest *Nada Kacheri*/Taluk Panchayat centre to submit the application. Not much variation is found across the divisions among IGNOAPS beneficiaries in using own vehicles.

About 37 percent of the SSY beneficiaries and 37.4 percent of the IGNOAPS beneficiaries had expressed difficulty in travelling to *Nada Kacheri* because of old age (SSY: 78.9%, IGNOAPS: 69.5%), losing a days' pay (SSY: 13.2%, IGNOAPS: 17.7%), distance (SSY: 4.1%, IGNOAPS: 11%) and cost of travel (SSY: 3.8%, IGNOAPS: 1.8%).

Messages are sent to applicant's mobile number to intimate the status of their application (and later release of the pension). Therefore, it is mandatory for the applicant to provide contact number (preferably mobile number) in the application. However, only 54.5% of

SSY beneficiaries and 40.7% of the IGNOAPS beneficiaries were able to give their personal mobile number in the application. Rest had given either the number of their family members or of friends. During one of the interviews of the computer operator who fills the application for the applicants in *Nada Kacheri*, it is revealed that the computer operator fills his mobile number in absence of any mobile number of the applicant, as mobile number is mandatory for application.

**Table 51 Mobile Number Given in the Application Form**

	Own		Applicants who had Given Others Numbers (in %)									
			Children		Spouse		Neighbours		Other Family		Others	
	SSY	NOAPS	SSY	NOAPS	SSY	NOAPS	SSY	NOAPS	SSY	NOAPS	SSY	NOAPS
Bangalore	58.6	38.1	62.3	73.3	22.5	6.0	3.2	13.4	12.0	5.8	0	1.5
Belgaum	58.4	37.9	57.5	67.0	13.3	13.3	6.7	6.3	8.2	7.8	14.2	6.5
Gulbarga	45.2	22.6	47.9	59.6	28.4	14.7	17.8	7.9	5.2	11.6	0.7	6.2
Mysuru	55.9	65.3	70.4	62.0	11.6	20.4	3.6	3.6	11.6	11.6	2.7	2.4
<b>Total</b>	<b>54.5</b>	<b>40.7</b>	<b>58.8</b>	<b>65.3</b>	<b>19.5</b>	<b>12.8</b>	<b>8.5</b>	<b>8.3</b>	<b>8.9</b>	<b>9.1</b>	4.2	4.5

Source: Primary data

\*: District wise figures are given in the annexure

#### 4.5.1.3 Additional Transaction Charges during Application Process

About 4.4 percent of the SSY beneficiaries and 5.3 percent of the IGNOAPS beneficiaries had paid additional transaction charges to various government officials during the application process for pension. Other studies such as Dutta (2008) and Asri (2017) have reported high transaction costs of the application process.

Additional transaction charges is given at two levels: while accessing age proof from the government hospitals<sup>21</sup> and/or during the submission of application at *Nada Kacheri*.

<sup>21</sup> In absence of any official document to prove the age, the applicant has to get an age proof from a medical officer from government hospitals.



None of the beneficiaries from Chikkaballapur, Gadag, Ramanagara and Shimoga had had given additional transaction charges to the officials during the application. Among the NOAPS beneficiaries, highest number of respondents who paid additional charges are from Belgaum (63 respondents) followed by Yadgir and Mandya (57 and 25 respondents respectively). Whereas, the highest number of respondents who had paid additional transaction charges among the SSY beneficiaries are highest in Chamarajanagara (48 respondents, followed by Koppal and Mysuru.

**Table 52 Proportion of beneficiaries who had paid transaction charges**

Districts	SSY Beneficiary	Districts	NOAPS Beneficiary
Bagalkot	22(5.34)	Belgaum	63(16.28)
Bellary	8(2.10)	Bellary	8(2.09)
Chamarajanagara	48(12.53)	Kodagu	3(0.87)
Chikkaballapur	0(0.00)	Mandya	25(6.63)
Gadag	0(0.00)	Ramanagara	0(0.00)
Koppal	36(9.09)	Shimoga	0(0.00)
Mysuru	23(6.12)	Uttara Kannada	2(0.53)
Ramanagara	0(0.00)	Yadgir	57(15.28)
<b>Grand Total</b>	<b>137(4.43)</b>	<b>Grand Total</b>	<b>158(5.28)</b>

Source: Primary data

Of the total beneficiaries who had paid additional transaction charges, 34.2 percent of the SSY beneficiaries and 45 percent of the IGNOAPS beneficiaries had paid additional transaction charges to the computer operator who had filled the online pension application at Nada Kacheri/Taluk Panchayat. Another 12 percent of the SSY beneficiaries and 16.5 percent of the NOAPS beneficiaries had paid additional transaction charges to a clerk or officer in the Nada Kacheri/Taluk Panchayat. Many beneficiaries would not be able to distinguish between a clerk/official and a computer operator, thus there is a high probability that these people are computer operators only. About 14.5 percent of the SSY beneficiaries and 38.4 percent of the IGNOAPS beneficiaries had also paid additional transaction charges to middlemen. These are the ones who had introduced the beneficiaries to the people who helped them to arrange required documents and helped

them to submit the applications at Nada Kacheri/Taluk Panchayat. Two SSY beneficiaries from Belgaum had paid an additional transaction charges to medical officials to get an age proof for the pension.

The highest amount of additional transaction charges had been paid to the brokers. As per our findings, SSY beneficiaries had paid an average amount of INR 1072/- (ranging between INR 880/- in Mysuru Division and INR 1228/- in Belgaum Division) and IGNOAPS beneficiaries had paid an average amount of INR 1959/- (ranging between INR 500/- in Mysuru Division and INR 1984/- in Gulbarga Division). Computer operator had been paid an average amount of INR 60/- by SSY beneficiaries (ranging between INR 28/- in Gulbarga Division and INR 625/- in Belgaum Division) and INR 20/- (ranging between INR 16/-in Belgaum Division and INR 85 in Gulbarga Division) by IGNOAPS beneficiaries. SSY beneficiaries had paid an average amount of INR 525/- and INR 307/- to clerk and officers in the Nada Kacheri/Taluk Panchayat, respectively. Similarly, IGNOAPS beneficiaries had paid an average amount of INR 500/- and INR 464/- to clerk and officers in the Nada Kacheri/Taluk Panchayat, respectively. Doctors had been paid an average amount of INR 125/- by SSY Beneficiaries to get an age proof.

#### 4.5.1.4 Verification of Application and Additional Transaction Charges

After submission of application by the applicant, either a village accountant or revenue officer visits the residence of the applicant to physically verify the document as well as the living condition of the applicant. As per our study findings, around 72 percent of the SSY beneficiaries and 78 percent of the IGNOAPS beneficiaries had confirmed verification of documents by the relevant government officials. Across the divisions, more than 95 percent of the beneficiaries had confirmed verifications in Bangalore Division whereas it is as low as 39.6 percent for SSY beneficiaries and 49 percent for IGNOAPS beneficiaries from Gulbarga division.

**Table 53 Percentage of Beneficiaries confirmed about Visit for Verification**

Divisions	SSY	IGNOAPS
Bangalore Division	95.68	97.10
Belgaum Division	80.45	72.31
Gulbarga Division	39.64	49.01
Mysuru Division	72.99	95.28

Grand Total	<b>72.13</b>	<b>78.23</b>
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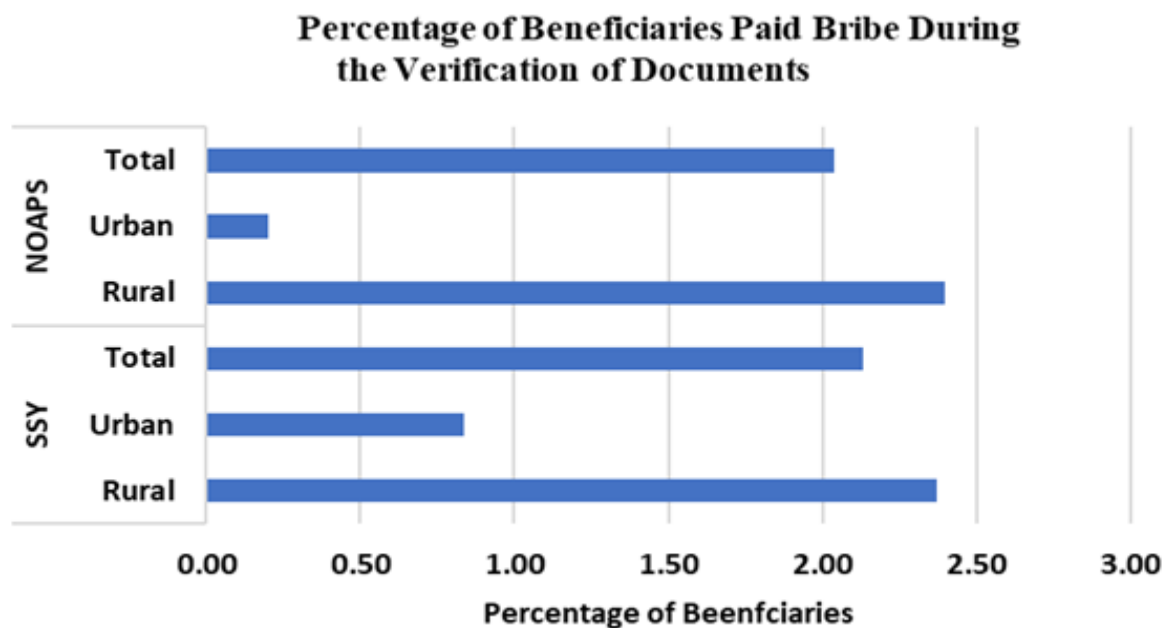
Source: Primary data

\* District wise figures are given in the annexure

As a matter of fact, the authorized government official (not below the rank of village inspector cadre in rural areas) is required to visit the house of the applicant for verification and submit the application with the report in schedule III of IGNOAPS/SSY. In most cases, the beneficiaries (who denied the visit for verification) might have forgotten the visit made by the authorized officer as it is made only once, after the submission of the application. Even though a greater number of IGNOAPS beneficiaries from rural areas (80.5%) had confirmed verification by government officials than urban areas (66.3%), the situation is quite different with SSY beneficiaries where a greater number of urban beneficiaries (83.1%) had confirmed verification visit than rural beneficiaries (70.1%).

On the basis of the recommendation made by the authorized verification officer, the Thasildar sanctions/rejects the pension and forwards the application to the DSSP office. Therefore, the recommendation of the verification officer is very crucial to access the pension for the beneficiaries. Around 2.13 percent of the SSY beneficiaries and 2.04 percent of IGNOAPS beneficiaries had paid additional transaction charges to the verification officer. Less than one percent of the beneficiaries had paid to verification officer from the urban areas but the percentage is above 2 percent in rural areas.

**Figure 26 Percentage of beneficiaries paid additional transaction charges during the verification of documents**



Source: Primary data

#### **4.6 Pension Disbursement Mechanism to Pension Beneficiaries**

##### **4.6.1.1 Khajane II Overview**

The Finance Department (Government of Karnataka) has embarked upon the ‘Project Khajane-II’ initiative that comes under the ambit of the Department of Treasuries, with a vision to integrate and automate all Financial Operations of the Government of Karnataka. Unlike Khajane 1, which focussed mainly on automation of Treasury Process, Khajane 2 forms a unified end-to-end electronic platform. This platform brings together all the stakeholders in the Financial System, starting from the field offices of the Government who will prepare bills online and submit to Treasuries to Finance Department within the Government that is responsible for budget release; the Banking System involving the Reserve Bank and other Banks through which monies are delivered directly to the intended beneficiaries; and the Accountant General who prepares the final accounts of the State.

**Khajane II has enabled the following:**

- Complete online electronic management of the expenditure with online bill submission to Treasuries and processing by the Treasury and direct e-Payment to the accounts of the beneficiaries. About 24,000 field offices of Government have been enabled to use this feature.
- Electronic payment gateway with multiple payment options (net banking, credit card/debit card, and over-the-counter challan payment) for remittance of taxes, non-tax fees/cess by citizens, users to Government.
- Online database and direct e-disbursal of pensions to the old-aged, destitute, physically challenged to provide social security to them, through integration with Postal department and Banking System.
- Integrated with e-Kuber System of the Reserve Bank of India to achieve online, automated and daily reconciliation and settlement of the accounts of the Government.
- Online application and facility for direct remittance of the pensions of more than 5 lakh pensioners of State Government.
- Complete view of the budget release and expenditure of the Government, to enable the Government to do 'Just in Time' release of funds.
- Online and real time reports to the Departments to facilitate real time tracking on the progress of the development works of the Government and also revenue receipts to the Government.
- Mechanism to track failed e-payments and a unique and simple system to ensure necessary corrections and payments to the intended recipients.
- Implementation of FIFO (First in First Out) in all activities.

**Some of the unique features of Khajane-II include:**

- **Real time integrations:** Khajane-II has implemented real time integrations with HRMS, Banks, RBI and Department applications for sharing of status and to

execute payments. Khajane-II has implemented 400+ integrations. Khajane-II HRMS integration enables real time sharing of bill, employee details, and Bill status details. Khajane-II RBI integration enables real time sharing of E-payment files, MoE (memorandum of error) status. Khajane-II and department integration enables department to leverage Treasury unified gateway for accepting all inward remittance. Treasury unified payment gateway enables citizen to make online remittance without additional charges.

- **Failed e-payments:** Khajane-II has implemented process for handling failed e-payments. Failed e-payment process ensures that real-time status is shared by Banks on payment status with reason of failures. Department users can make appropriate changes based on feedback shared by Banks and process failed e-payments. Khajane-II has also reduced failed e-payments percentage. Overall failed e-payment percentage has come down to 0.5 %.
- **SSP (Social Security Pensions) delivered:** Khajane-II has automated Social Security Pensions payment process. This has enabled treasury to reduce time taken to make social security payments to end-users. Khajane-II has enabled department to make social security payments through Banks and EMO (electronic money order). Khajane-II has also enabled real time tracking of social security payments.
- **Beneficiary Management System:** Khajane-II Beneficiary management system enables payments to be made to beneficiary for various state and central schemes. Khajane-II is also going to enable Aadhaar-based payments through Beneficiary management system. This will enable departments to initiate direct benefit transfer to the end beneficiary.

#### **4.6.1.2 Status of Khajane – II**

The system went live on April 1, 2016 with 36 major departments fully covered. Khajane-II application is rolled out phase-wise. As part of phase 1 core treasury modules is designed and developed. As part of Phase 2, finance department module development is in progress. As of today, 91 departments use Khajane-II for all their financial transactions.

#### **Key Benefits Delivered**

Khajane-II application has brought process automation to treasury operations. Apart from ensuring better governance through transparency and accountability, Khajane-II has

delivered efficiency and effective gains to Government, Citizens and other users. Some key benefits realised are as follow:

- ❖ Citizen can make payment for Government services online and money realization to government happens instantly. Within three minutes Citizen can make challan payments on Khajane-II. Khajane-II e-receipts module enables citizens to make government fees/charges payment online. Khajane-II has implemented treasury unified gateway which enables money realization to government account instantly.
- ❖ More than 72+ departments are using Khajane-II for revenue collection from users. In a quarter more than 3.5 lakh challans are paid on Khajane-II.
- ❖ Khajane 2 enables direct beneficiary payment of social security pensions and central/state schemes. Khajane 2 enables transparency and real time monitoring of e-payments done Through Khajane 2. Khajane 2 will enable identification of ghost accounts and users.
- ❖ Khajane-II application has implemented BPR (Business process re-engineering) which has brought in efficiency to entire bill preparation, submission, processing and payment process. Compared to 2-3 hours taken for manual bill preparation, online bill preparation on Khajane-II takes an average of 10 minutes per bill.
- ❖ The time for bills to be processed by Treasuries has been significantly brought down. Khajane-II e-payment platform delivers payment to end-user's accounts within 2-3 hours post bill approval. Earlier end user had to wait longer for cheque clearance from banks for payments to reflect in user's bank account. It used to take more than 3-5 days.
- ❖ Khajane-II enables real time budget release to drawing and disbursement officers online.
- ❖ Khajane-II provides real time reports to departments on revenue collection and expenditures done by the departments
- ❖ Khajane-II is used by 92 departments to release budget and bill processing.

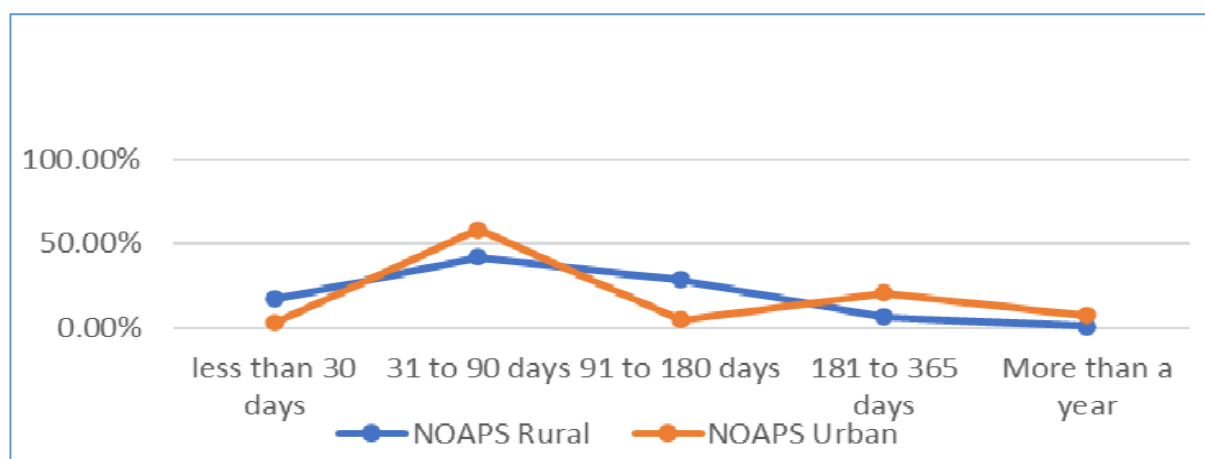
#### **4.6.2 Duration between Submission of Application and First Pension**

As per the guidelines, after the submission of application, the beneficiary should receive the decision on his/her pension application from the relevant government office within two months. And, the pension should start immediately after the sanction. As per the survey, 15.1 percent of the SSY and 14.7 percent of the IGNOAPS beneficiaries had

received their first pension within a month of submission of application. Most of the beneficiaries had received their first pension between 1 to 3 months of submission of application (SSY: 64.4%, IGNOAPS: 44.7%), followed by pension received between 3 to 6 months (SSY: 14.6%, IGNOAPS: 24.9%) and between 6 months to 1 year (SSY: 4.4%, IGNOAPS: 8.7%). About 0.7 percent of the SSY beneficiaries and 1.8% of the IGNOAPS beneficiaries had also said that they had received the pension after a year of application (Figure 4.3 & 4.4). Such cases are higher for IGNOAPS beneficiaries from Gulbarga Division where 5.6 percent of the beneficiaries had received pension after a year of application.

There is not much difference in the disbursement pattern of first pension in rural and urban areas.

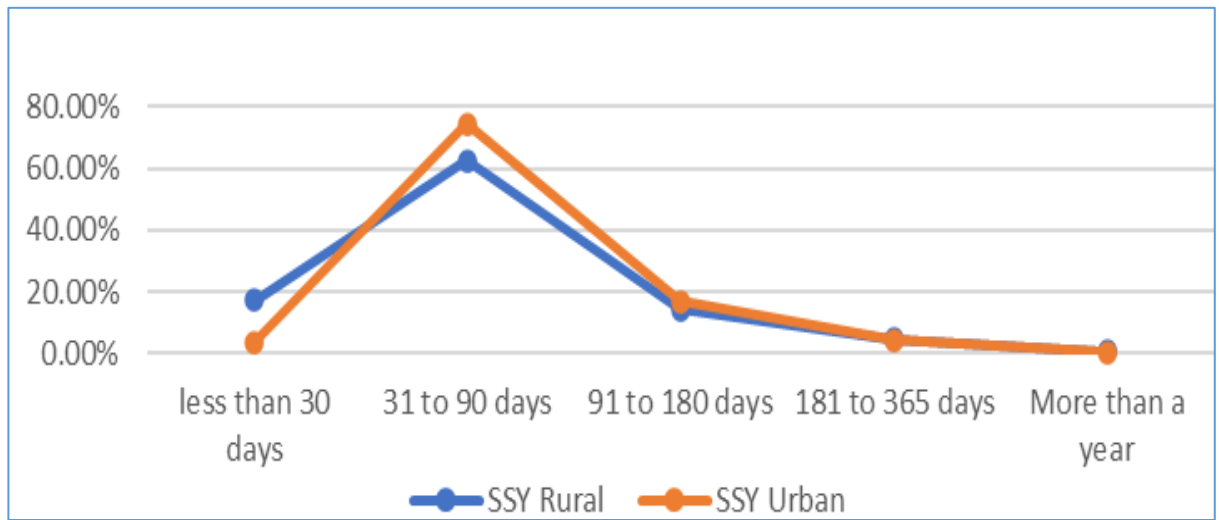
**Figure 27 Gap between submission of application and first pension (IGNOAPS)**



Source: Primary data



**Figure 28 Gap between submission of application and first pension (SSY)**



Source: Primary data

**Table 54 District wise Gap between submission of application and Receipt of first pension (SSY) (%)**

Districts	Less than a month	1 to 3 months	3 to 6 months	6 months to a year	Don't remember	More than Year
Bagalkot	28.16	41.50	15.53	-	1.21	3.40
Bellary	11.55	70.87	13.12	3.67	0.79	0.00
Chamarajana	0.00	60.05	24.28	14.62	0.00	1.04
Chikkaballap	4.21	95.00	0.79	0.00	0.00	0.00
Gadag	54.33	42.52	1.05	0.00	2.10	0.00
Koppal	5.30	92.17	0.76	1.01	0.51	0.25
Mysuru	1.60	65.96	30.05	1.60	0.53	0.27
Ramanagara	15.36	48.70	31.51	3.91	0.26	0.26
<b>Grand Total</b>	<b>15.16</b>	<b>64.47</b>	<b>14.58</b>	<b>4.43</b>	<b>0.68</b>	<b>0.68</b>

Source: Primary data

**Table 55 District wise Gap between submission of application and Receipt of first pension (IGNOAPS) (%)**

Districts	Less than a month	1 to 3 months	3 to 6 months	6 months to a year	Don't remember	More year
Belgaum	34.37	34.37	36.18	2.07	0.00	26.87
Bellary	12.83	12.83	65.71	10.73	7.07	2.36
Kodagu	11.08	11.08	29.74	34.69	21.57	0.58
Mandya	25.73	25.73	33.69	31.83	7.96	0.27
Ramanagara	15.58	15.58	47.27	34.03	3.12	0.00
Shimoga	7.51	7.51	59.52	28.69	3.22	1.07
Uttara	8.27	8.27	29.87	56.00	0.00	5.60
Yadgir	1.34	1.34	54.69	2.68	28.15	3.22
<b>Grand</b>	<b>14.72</b>	<b>44.74</b>	<b>24.91</b>	<b>8.68</b>	<b>5.11</b>	<b>1.84</b>

Source: Primary data

As per our discussion with the Director of DSSP, one of the major reasons of delay for more than 3 months is disbursement of pension to beneficiaries' bank account which was defunct from a long time. Under the Prime Ministers' *Jan Dhan Yojana* drive, many pensioners had opened a 'zero' balance account in the nearest bank and gave the same account number in the pension application form without realizing that their account was

defunct due to lack of any transaction in more than a year. Therefore, when the pension was transferred to beneficiaries' account, it got rejected by the bank. Beneficiary also realizes the issue when s/he enquires about the pension at the taluk headquarter, and by then months had passed.

Other reasons also may be responsible for the delay. Interview data reported from various Government officials like the District nodal officer (FDA at District office) and DSSP personnel reveal that pensions had been delayed due to technological upgradation in the payment system and in the database of beneficiaries. Also, the transition to Aadhaar linkage and DBT had caused some delays.

During 2018-19 and mid-2019, pension disbursement at government level was delayed because of Khajane – II software migration. Other causes for delay include some beneficiaries not having Aadhaar, delay in disbursement at the grassroots level etc. It was also reported that during enrolment stage, if the IFSC and account details mentioned wrong credentials, delays would result.

#### **4.6.3 Duration of Receiving Pension**

Most of the beneficiaries receive pension every month (SSY: 63.5%, IGNOAPS: 71.1%) or bi-monthly (SSY: 26.6%, IGNOAPS: 19.8%). However, about 9.1 percent of the SSY beneficiaries and 8.1 percent of the IGNOAPS beneficiaries had also said that they receive pension once in three months, and few in 6 months (SSY: 0.7%, IGNOAPS: 0.4%). Delay in pension is not an unusual feature, especially when the pension is delivered by postman. As per our discussion with the district level official from Bangalore Treasury Department, the pension is usually dispersed to the bank and post-office accounts of the beneficiary by the 5th of the month. Also, the money to be transferred to the post office for money order/cash is transferred by 5th of the month. However, discussion with the officials of General Post Office (GPO), Bangalore revealed that delay happens due to the current rules and regulation of the post-office. According to the rules of the post-office, post master is not allowed to withdraw more than INR 50000 at a time from the account (all the post-office need to have an account in the nearest bank from where the post master withdraws cash as and when required). Similarly, a postman cannot carry more than INR 10000 at a time. This means, in a single visit, a post man can distribute pension to 10 pensioners only

(considering no other money order is pending). This restricts disbursement of pension to the pensioners. A study by Gupta (2013) showed that pensioners from two districts of Jharkhand and Chhattisgarh have difficulties in accessing banking system and face inordinate delays in receiving pension. A case study shared at the end of this chapter reveals the despair of an impoverished old man in following up on his long overdue pension (already applied for) and not getting any satisfactory or respectful response from the administrative authorities which makes him feel like a beggar. The old man's difficulties are compounded because he is living in his daughter's house currently and has to travel to his native place to follow up on the status of his pension.

It is also pertinent to see if there are any cases of overlapping beneficiaries between IGNOAPS and SSY. This study does not find any such cases. Similarly, interview data from DSSP officials shows that such a situation is not possible because since 2017, it is compulsory to seed the beneficiary Aadhaar to get any social security pensions. Bank and post office officials also reported that after the introduction of the central payment mechanism, there has been no overlapping.

#### 4.6.4 Factors affecting Aadhaar-linked DBT for pension schemes in Karnataka

DBT (Direct Benefit Transfer) is a scheme launched by Government of India to transfer the benefits and subsidies of various social welfare schemes like LPG subsidy, MGNREGA payments, Old Age Pension, Scholarships etc. Pension amount is directly credited to the bank account of beneficiary. Direct Benefit Transfer system has been introduced in 2013. In Social security pensions DBT has been introduced only a few years ago.

**Table 56 District wise Mode of Receiving Pension**

Districts	Bank Correspondence	Directly in bank account	Directly in PO account	Money order	other	Total
Bagalkot	2(0.49)	62(15.05)	284(68.93)	64(15.53)	(0.00)	<b>412.00</b>
Belgaum	10(2.58)	104(26.87)	265(68.48)	6(1.55)	2(0.52)	<b>387.00</b>
Bellary	41(5.37)	78(10.22)	476(62.39)	168(22.02)	(0.00)	<b>763.00</b>
Chamarajanagara	179(46.74)	53(13.84)	151(39.43)	(0.00)	(0.00)	<b>383.00</b>
Chikkaballapur	(0.00)	203(53.42)	177(46.58)	(0.00)	(0.00)	<b>380.00</b>
Gadag	2(0.52)	175(45.93)	190(49.87)	10(2.62)	4(1.05)	<b>381.00</b>
Kodagu	2(0.58)	81(23.62)	257(74.93)	3(0.87)	(0.00)	<b>343.00</b>
Koppal	13(3.28)	43(10.86)	196(49.49)	142(35.86)	2(0.51)	<b>396.00</b>
Mandya	135(35.81)	7(1.86)	235(62.33)	(0.00)	(0.00)	<b>377.00</b>
Mysuru	(0.00)	285(75.80)	79(21.01)	10(2.66)	2(0.53)	<b>376.00</b>
Ramanagara	461(59.95)	171(22.24)	130(16.91)	7(0.91)	(0.00)	<b>769.00</b>

Shimoga	71(19.03)	249(66.76)	53(14.21)	(0.00)	(0.00)	<b>373.00</b>
Uttara Kannada	(0.00)	6(1.60)	206(54.93)	163(43.47)	(0.00)	<b>375.00</b>
Yadgir	41(10.99)	47(12.60)	20(5.36)	264(70.78)	1(0.27)	<b>373.00</b>
<b>Grand Total</b>	<b>957(15.72)</b>	<b>1564(25.69)</b>	<b>2719(44.66)</b>	<b>837(13.75)</b>	<b>11(0.18)</b>	<b>6088.00</b>

Source: Primary data

Even though the DBT in social security pension has been introduced only few years ago, around 70 percent of total surveyed respondents said they receive pension directly to their account either bank account (25.60 percent) or in the post office account (44.66 percent) indicating maximum coverage of DBT. Whereas the remaining 15.7 percent beneficiary said they receive the money by through bank correspondence and another 13.75 percent respondent responded saying they receive the pension money through money order, which indicates around 30 percent of the total surveyed beneficiary don't have the DBT facility. Similarly, 0.18 percent mentioned as others, which includes postmen, they did not aware of money order system and few respondents withdrawing the pension amount with the help of others.

According to the data, the district Chikkaballapur had 100 percent DBT coverage, followed by Kodagu and Mysuru where the consecutive figures for DBT coverage are 98.5 and 96.8 percent respectively. On the other hand, the coverage was as low as 82 percent for Yadgir followed Ramanagara where the coverage is 60.8 percent. Further, around 80 percent of the total beneficiary are happy with the present mode of payment whereas remaining 20 percent of them wanted a change of payment mode. Among the 1170 beneficiaries who are not happy with the mode of payment, around 46.8 percent want the pension to be given directly through DBT/ to their account (either bank/post office account). This is followed by 36.5 percent beneficiaries who want the pension amount to be given as cash directly to their hands through bank correspondence. Another 26.2 percent beneficiary want the money through money order.

**Table 57 Mode of Payment and Beneficiary Happiness about the Payment mode**

Payment mode	No	Yes	Total
Bank correspondence	145(15.15)	812(84.85)	957
Directly in bank account	330(21.10)	1234(78.90)	1564
Directly in Post office account	620(22.80)	2099(77.20)	2719
Money order	73(8.72)	764(91.28)	837
Other	2(18.18)	9(81.82)	11
<b>Grand Total</b>	<b>1170(19.22)</b>	<b>4918(80.78)</b>	<b>6088</b>

Source: Primary data

Having Aadhaar card is mandatory to avail the DBT facility and hence a separate question was asked to the beneficiary about having the Aadhaar card, and from the survey it was observed that around 92 percent beneficiary had Aadhaar card and 4 percent of the total beneficiary said they don't know about it whereas the remaining 4 percent respondents said they don't have the Aadhaar card. Even though majority of the beneficiary respondents responded positively about owning Aadhaar card, however, only about 66.5 percent of them had said they have linked their Aadhaar with the bank account where-as around 17.7 percent respondents said they have not linked their Aadhaar to the bank and the remaining 15.8 percent beneficiary said they are not sure about whether they have linked it or not.

**Table 58 District wise beneficiary having Aadhaar card**

Districts	Don't know	No	Yes	Total
Bagalkot	3(0.73)	11(2.67)	398(96.60)	<b>412.00</b>
Belgaum	49(12.66)	10(2.58)	328(84.75)	<b>387.00</b>
Bellary	68(8.91)	151(19.79)	544(71.30)	<b>763.00</b>
Chamarajanagara	69(18.02)	22(5.74)	292(76.24)	<b>383.00</b>
Chikkaballapur	(0.00)	3(0.79)	377(99.21)	<b>380.00</b>
Gadag	13(3.41)	2(0.52)	366(96.06)	<b>381.00</b>
Kodagu	4(1.17)	24(7.00)	315(91.84)	<b>343.00</b>
Koppal	5(1.26)	8(2.02)	383(96.72)	<b>396.00</b>
Mandya	1(0.27)	10(2.65)	366(97.08)	<b>377.00</b>
Mysuru	1(0.27)	2(0.53)	373(99.20)	<b>376.00</b>
Ramanagara	1(0.13)	8(1.04)	760(98.83)	<b>769.00</b>
Shimoga	1(0.27)	9(2.41)	363(97.32)	<b>373.00</b>
Uttara Kannada	2(0.53)	6(1.60)	367(97.87)	<b>375.00</b>
Yadgir	7(1.88)	11(2.95)	355(95.17)	<b>373.00</b>
<b>Grand Total</b>	<b>224(3.68)</b>	<b>277(4.55)</b>	<b>5587(91.77)</b>	<b>6088.00</b>

Source: Primary data

#### Factors influencing DBT Coverage

The DBT coverage may be influenced by several factors, some of the factors affecting the Aadhaar linked DBT coverage for pension schemes in Karnataka are mentioned below.

- ❖ Qualitative data (FGDs) shows that still there are many rural villages and areas, which don't have banking, post office and road connectivity. This is true especially for Uttara Kannada district. The lack of access to banking system is the major barrier, also evident in studies such as Gupta (2013) which showed that

beneficiaries have difficulties in accessing the banking system in Jharkhand and Chhattisgarh.

- ❖ Beneficiaries expressed issues in the focus group discussion such as lack of core banking facilities at villages' level and lack of banking habits. It was found in the Periyapatna Taluk of Mysuru district that one sub post office has to serve 8 to 9 villages; therefore, disbursement may be delayed. If they wanted to withdraw from the savings bank account, they should visit postal head office.
- ❖ Beneficiaries opined in the focus group discussion that Micro ATMs, POS machine which were set up to deliver cash benefits at door step are not present in many areas hence many beneficiaries have to travel long to withdraw money.
- ❖ Women beneficiaries expressed in the focus group discussion that most of the beneficiaries' family heads are men. It is a major disadvantage to women as there is no guarantee that they will get their share of the cash. Also, some of those who have stayed with sons, daughters say that their pension amount is withdrawn by other family members, and they do not get a single rupee from the pension.
- ❖ In In-depth interviews, the Deputy Thasildar, Village Accountant and District Treasury officers stated that most of the beneficiaries have seeded Aadhaar with pension account. Similarly, some of the beneficiaries have not done the seeding because of mismatch in the name, spelling mistake and change of address in the Aadhaar and few of them lost their Aadhaar.
- ❖ Focus group discussion with above 75 years aged persons reported that some of them still do not have Aadhaar but they are getting pension through postal MO. Due to illness they do not walk and sit, therefore they unable to visit Aadhaar enrolment centre and have not obtained Aadhaar.
- ❖ It was found during the discussion with Revenue Inspector and Village Accountant that still many rural bank branches have insufficient number of banks mitras and POS facilities, therefore pension holders have to wait for a long time to withdraw and to know the status of pension amount credited.
- ❖ It was found during focus group discussion with beneficiaries across the sample districts, that there is a lack of banking knowledge among illiterate pension holders, especially among women beneficiaries in the rural area. They have shyness to visit the bank and some of the women beneficiaries expressed that due to family restrictions they are unable to visit banks.

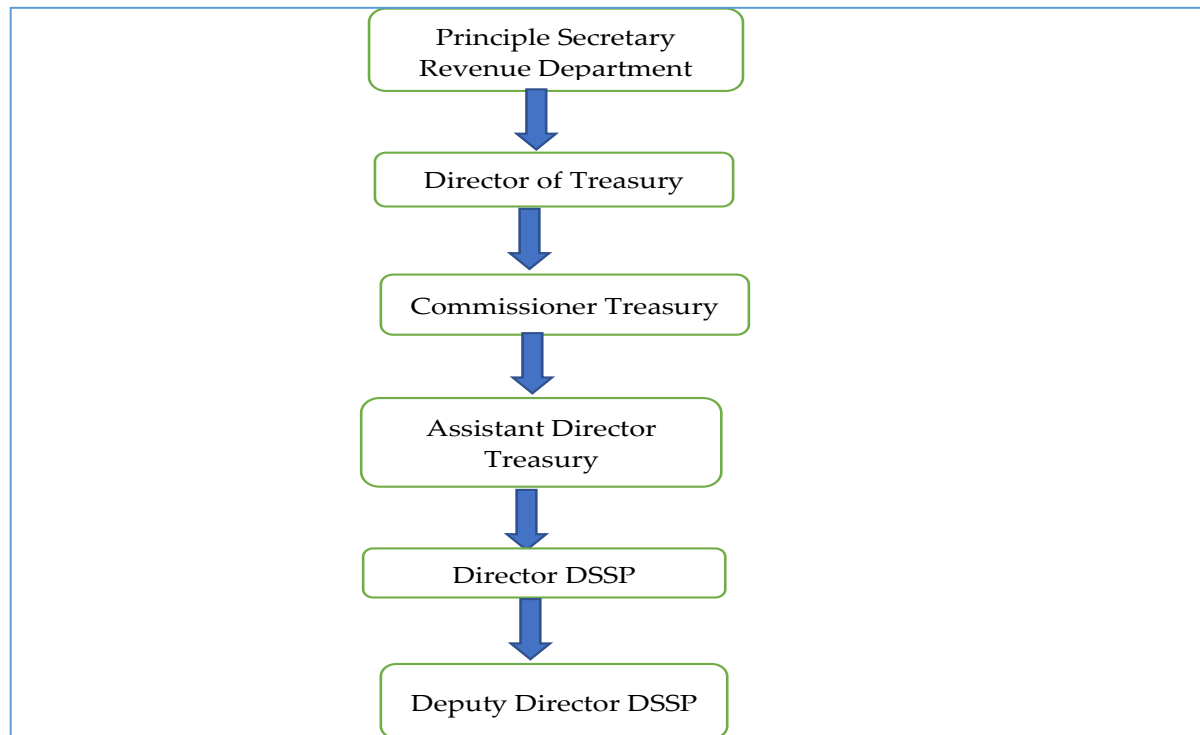
- ❖ In-depth interview with Post Masters and Bank Mitras it was reported that most of the times in the rural villages, they do not get proper network therefore POS is unable to capture the thumb impression of beneficiaries, especially beneficiaries above 75 years old.

It was found during focus group discussion with beneficiaries that they are unable to know the status of pension if they do not have mobile phones. In the Post office, they used to ask the postmen for the pension status. In bank they have to wait for passbook entry. Most of the time bank personnel denied to check the pension status because of being busy in other business transactions.

#### **4.6.5 Monitoring Mechanism of both the Schemes**

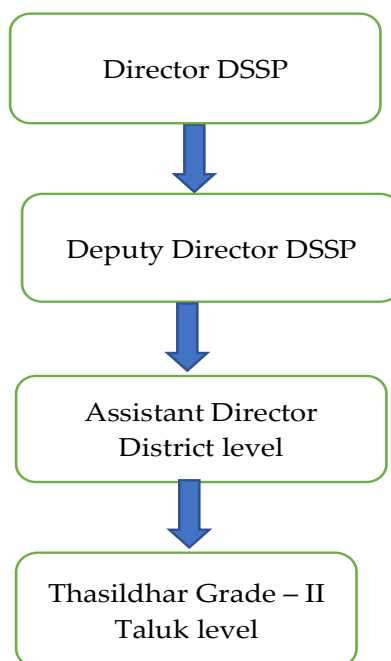
Government of Karnataka (and specifically its Revenue department) conduct regular monitoring of the social security pensions in the state. The three-tier monitoring system is adopted by the government to analyse the performance of the scheme and to know the loopholes. Recently government has initiated to pay bills through e Khajane; now technology enabled payment is practised to avoid misuse and delay in disbursement and reduce corruption. Khajane -2 review meeting is conducted every week with the state level monitoring committee headed by the Principal Secretary of revenue department. This committee reviews the payment status and suspension, budget and performance across the state and other issues related to social security pensions.



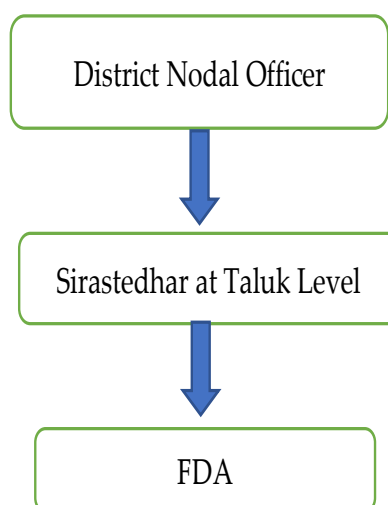
**Figure 29 Tier – I State level Monitoring**

The First tier, headed by the Principal Secretary, is the state level monitoring committee. It regularly conducts meetings to assess the scheme and enrolment process including pension disbursement issues. Also, the committee analyses required changes at the grassroots. On other side DSSP also conducts internal reviews headed by the Director. The Committee discusses the issues related to enrolment, disbursement, and other issues which are required for the smooth running of the scheme at grassroots level. DSSP is the core heart of the social security pensions, therefore all matters are under the supervision of the department. DSSP collects all the statistical data of the beneficiaries and payment related process starts from the DSSP.

**Figure 30 Tier – II DSSP Monitoring**



**Figure 31 Tier – III District level Monitoring**



Tier- III committee deals with district, taluk and hobli level. District nodal officer discusses the issues at the district, taluk and hobli level, usually related to pension discontinuation, registration of death of beneficiaries, enrolment issues and gap in enrolment between the schemes.

The CAG Audit Report (Report of the Comptroller and Auditor General (CAG) of India on General and Social Sector for the year ended March 2016, Government of Karnataka, Report No.2 of the year 2017) had highlighted some shortcomings related to the

monitoring of the pension schemes IGNOAPS and SSY. Though instructions for monitoring of the implementation of schemes were issued from time to time, the auditors observed that monitoring was inadequate. Major observations regarding non-monitoring of schemes have been brought out, and are mentioned in the table below:

**Table 59 Gaps in scheme monitoring**

<b>Issue</b>	<b>Requirement</b>	<b>Compliance</b>
Life certificates of Beneficiaries	Thasildar is responsible to send the list of beneficiaries, for whom pension is cancelled, to Treasuries/Bank/Post Offices	Not being sent to Treasuries/Bank/Post offices
Pension Adalats	To be held every month under the aegis of Assistant Commissioner	Only 5603 conducted against target of 25608 during 2013-14 to 2015-16
Vigilance Squads	To be constituted to check, trace and identify fake medical certificates	Not constituted in test-checked districts.
Physical Verification of Beneficiaries	Mandatory physical verification by Thasildar, Assistant commissioner, and Assistant Director (DSSP)	Not conducted in test checked districts
Remittance of unpaid pension back to Government from Banks	Unpaid pension to be credited back to Government Account if the pension has not been drawn consecutively for three months	No mechanism in place to track unpaid pensions. Banks were refunding randomly some amounts to the government Account

Source: CAG Audit

The above observations indicate a weak internal control mechanism in the Department since sanctions/payments were being made based on blank Age certificates, invalid disability certificates and fake disability certificates and original documents were not being verified by the concerned authorities etc. Although one post each of Accounts Officer and Thasildar Grade-2 (internal audit) had been sanctioned, the same were not filled.

There were many shortcomings in adherence to the guidelines on assessment, sanction and disbursement and in the identification of beneficiaries in both schemes viz., SSY and IGNOAPS. A contributing factor was the weak internal controls and ineffective monitoring. Hence the allocated resources could not be put to optimum use and there were multiple cases of irregular/fraudulent payments. Therefore, a serious examination of the implementation and monitoring aspects is needed to ensure optimum utilisation of the resources for the benefit of genuine beneficiaries. Thus it is important to strengthen its monitoring and internal control mechanism to ensure that these schemes function effectively.

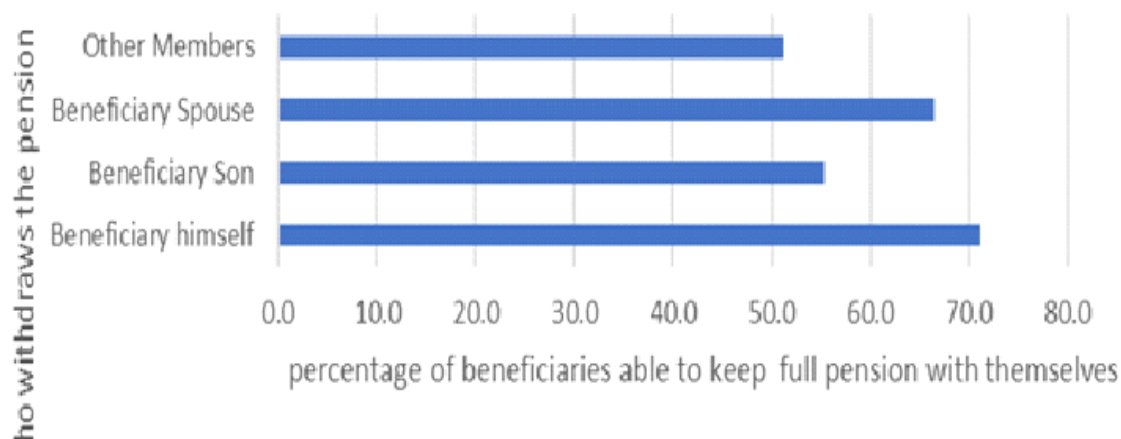
Leakage in the pension administration system could take many forms including the incidence of duplicates in the administrative records, fictitious or ghost pensioners (either due to fake entries in the administrative records or the non-suspension or continuation for those who have died or moved or are no longer eligible), and through bribes or theft. Administrative capacity could also influence expressed demand – for instance, complex and lengthy procedures may discourage potentially eligible individuals to apply for pensions.

#### **4.7 Adequacy of Financial Assistance in providing Minimum Livelihood**

##### **4.7.1.1 Usage of Pension Amount**

Even though the pension amount is not sufficient to meet the daily needs of the beneficiaries but certain percentage of beneficiaries have to share it with other family members, like son, daughter. As per our findings, more than 29.9 percent of the total beneficiaries (IGNOAPS: 22.4%, SSY: 37.08%) are sharing their pension with other family members. Other than IGNOAPS beneficiaries from Mysuru Division, percentage of beneficiaries sharing their pension with other family members is lower in Bangalore division. It cannot be said confidently but it seems that most of the beneficiaries in or near to urban areas are able to keep their full pension with themselves.

**Figure 32 Person who withdraws the Pension vis-a-vis Beneficiaries Keeping their full Pension**



Source: Primary data

More than 71 percent of the beneficiaries, who are not dependent on others to withdraw their pension from bank/post-office are able to keep their whole pension with themselves but the percentage decreases when the pension of the beneficiary is withdrawn by other family members. As per our findings, only 55 percent of the pensioners are able to keep their whole pension to themselves if it is withdrawn by son, similarly only 66.5 percent and 51.2 percent are able to keep their whole pension to themselves if it is withdrawn by spouse and other members of their family, respectively.

Majority of the beneficiaries (IGNOAPS: 68.1%, SSY: 52.2%) had said that they have the liberty to spend their whole pension by themselves. About 27.7 percent of IGNOAPS beneficiaries and 44.6 percent of the SSY beneficiaries had said that they can spend only some percentage of their pension by themselves. But a marginal percentage of the beneficiaries (IGNOAPS: 4.2%, SSY: 3.2%) had also said that they don't have the liberty to spend their pension as per their will, and have to handover the whole pension to the other members of the family. This percentage is low in Bangalore Division but in other divisions the percentage differs between 3.3 in Mysuru Division and 7.7 percent in Belgaum Division among IGNOAPS beneficiaries, and 3.2 percent in Belgaum Division to 5 percent in Mysuru Division among SSY beneficiaries. When probed further, it is found that about 45.3 percent of the SSY beneficiaries and 39 percent of the IGNOAPS beneficiaries have to compulsorily share certain amount of their pension with the family members. However, the beneficiaries are fine in sharing the pension with their family

members as they feel obliged to contribute to the expenses of the house. On an average, the amount shared with the family members is less than INR 100 per month (IGNOAPS: INR 99, SSY: INR 89 per month), which is less than 10 percent of their monthly pension.

**Table 60 Monthly Average Expenditure of SSY Beneficiary**

Districts	Food	Loan Repaymen	Medical	Cloth	Other Daily	Travel	Total
Bagalkot	668.03	7295.15	321.88	378.76	180.15	201.55	9269.17
Bellary	719.86	12667.85	293.38	298.58	157.59	198.27	14738.3
Chamarajanagara	593.42	310.22	230.85	279.18	90.99	158.59	1911.61
Chikkaballapur	279.28	43.42	297.55	177.36	69.58	154.44	1380.32
Gadag	645.80	184.21	328.20	462.10	118.95	169.50	2212.13
Koppal	447.37	72.35	212.63	211.62	212.05	113.88	1306.56
Mysuru	448.44	2626.88	367.03	234.19	206.85	99.81	4150.83
Ramanagara	312.00	1459.24	161.38	255.16	55.39	63.52	2972.89
<b>Grand Total</b>	<b>515.53</b>	<b>3109.34</b>	<b>276.22</b>	<b>287.19</b>	<b>137.09</b>	<b>145.36</b>	<b>4769.93</b>

Source: Primary data

Looking at the household expenses, an average individual respondent belonging to SSY scheme spends around 4770 rupees per month which includes, food expenses, money spent for clothing, medical expenditures, loan repayment etc. Among the surveyed districts, individuals from Bellary reported the highest monthly expense (14738 rupees) followed by Bagalkot and Mysuru where an individual respondent spent around 9269 rupees and 4151 rupees per month respectively. Out of the total amount spend by an individual respondent the largest share he spent on repaying loan which is followed by money spend on food expenses, clothing and medicines respectively.

Further, among the IGNOAPS beneficiary's average monthly expenditure is 3580 rupees per month. Similar as that of SSY beneficiary, looking at the district wise figures it is observed that the highest average individual monthly household expense is for the respondents who are from Bellary (11623 rupees) followed by respondents from Mandya and Ramanagara. The highest expenditure of Bellary is due to the huge loan amount which the individual/ the beneficiary family have bought and repaying it on monthly EMI/instalments. Further the expenditure table also reveals that among the individual items in which the beneficiary respondents spend regularly, the highest portion of his/her

spending is towards the loan repayment followed by food and medical expenses and clothing. It is also interesting to notice that the monthly share of expense which is spend by the IGNOAPS beneficiary for medicines is more than that of SSY beneficiary.

**Table 61 Monthly Average Expenditure of IGNOAPS Beneficiary**

Districts	Food	Loan Repayment	Medical	Cloth	Other Daily Use	Travel	Total
Belgaum	271.52	1220.41	284.39	291.50	203.73	162.71	<b>2710.05</b>
Bellary	626.88	9753.27	314.79	332.71	157.26	138.92	<b>11622.88</b>
Kodagu	417.10	73.87	796.83	366.25	288.70	156.89	<b>2293.97</b>
Mandya	219.27	2019.77	121.88	202.41	52.65	91.72	<b>3300.64</b>
Ramanagara	300.13	1790.78	112.88	154.74	37.18	58.26	<b>3186.30</b>
Shimoga	512.06	22.79	277.21	201.10	346.14	16.62	<b>1386.63</b>
Uttara Kannada	575.33	58.67	334.44	200.20	303.07	50.91	<b>1776.41</b>
Yadgir	426.67	433.24	337.74	357.93	240.14	88.75	<b>2122.22</b>
<b>Grand Total</b>	<b>417.94</b>	<b>1962.15</b>	<b>316.47</b>	<b>262.11</b>	<b>201.82</b>	<b>95.24</b>	<b>3579.83</b>

Source: Primary data

Of their total household expenditure, beneficiaries from both the schemes are spending more than 50 percent in repaying the loan. The study has not enquired about the purpose of the loan amount, and thus suggests further study to understand it. Average spending of APL and BPL households on food has been analysed. According to it, as the BPL card holders are able to access ration from PDS, their spending on food is comparatively lower than APL households. Further, around 43% of total pension received by the pensioners, spend on food (24.79%) and medical expenses (17.01%) in a given month and the remaining amount they spend for various other activities such as House rent, repaying some loans, electricity charges etc. A study by Help Age International (2008), says although the amount is small, it helps older persons living alone with a sense of dignity and confidence and for persons who live with families, helps them to improve their quality of life.

**Table 62 Type of ration card vis-à-vis Average food expenses of households**

Division	SSY		NOAPS	
	APL	BPL	APL	BPL
<b>Bengaluru</b>	288	297	378	405
<b>Belgaum</b>	794	635	500	422
<b>Gulbarga</b>	1032	554	1586	500
<b>Mysuru</b>	278	530	410	308
<b>Total</b>	698	499	665	409

Source: Primary data

**Table 63 Portion of Pension Used for Medicine and Food by the Respondent Pensioners (% District-wise)**

Districts	Portion of pension used for Food	Portion of pension used for Medicine
Bagalkot	22.57	15.26
Belgaum	18.65	21.68
Bellary	25.28	15.53
Chamarajanagara	33.88	13.09
Chikkaballapur	23.23	24.76
Gadag	34.33	16.11
Kodagu	19.35	35.45
Koppal	33.54	17.17
Mandya	11.98	6.53
Mysuru	30.44	25.81
Ramanagara	11.63	5.18
Shimoga	37.17	19.36
Uttara Kannada	34.89	21.20
Yadgir	22.66	16.54
<b>Grand Total</b>	<b>24.79</b>	<b>17.01</b>

Source: Primary data



**Table 64 District wise Gap between Monthly expenses of Pensioners and Pension Amount received by them**

Districts	IGNOAP	SSY	Total
Bagalkot	-	8384.81	8384.81
Belgaum	2140.13	-	2140.13
Bellary	11102.59	13758.93	12429.02
Chamarajanagara	-	1040.98	1040.98
Chikkaballapur	-	504.80	504.80
Gadag	-	1222.41	1222.41
Kodagu	1734.21	-	1734.21
Koppal	-	374.05	374.05
Mandya	2775.33	-	2775.33
Mysuru	-	3305.19	3305.19
Ramanagara	2670.32	1985.41	2328.31
Shimoga	851.11	-	851.11
Uttara Kannada	1229.10	-	1229.10
Yadgir	1579.32	-	1579.32
<b>Grand Total</b>	<b>3040.43</b>	<b>3849.41</b>	<b>3451.43</b>

Source: Primary data

As per the findings, the expenditure of the beneficiary households is more than the pension received by the beneficiaries, the average gap for SSY beneficiary is about 3840 rupees and that of IGNOAPS is 3040 rupees per month. As the expenses were more in Bellary, the gap between expenses and monthly pension is also more in case of Bellary (12429 rupees). This is followed by Bagalkot and Mysuru, where the average gaps between the respondents' pension and monthly expenses are 8385 and 3305 rupees respectively. From the above table it was also observed that the gap between expenses and pension received by the beneficiary was as low as 374 rupees in Koppal with Chikkaballapur being marginally better with 505 rupees.

Thus, it is realised that the gap between monthly expenses and pension receive was lower among the IGNOAPS beneficiary than that of SSY. Even though many beneficiaries share certain amount of their pension with their children but from the survey it was observed that the respondent beneficiary meet out the expense gap as their children takes care about major expenses (IGNOAPS: 67.5%, SSY: 65.8%). Also 18.2 percent of the SSY beneficiaries and 14.5 percent of the IGNOAPS beneficiaries had said that ration from PDS which in terms also helps the beneficiary in meeting/ reducing the gap between the expense and pensions. Rest of the beneficiaries have to use their savings (IGNOAPS:

17.8%, SSY: 16.1%) to meet the expenses of the households. As per Gupta (2013) the pension amount, though very important to beneficiaries, was inadequate to cover their entire expenditure on basic needs, and should be increased to keep up with inflation. The findings suggest that a reasonable increase in the amount of the pension is needed. A case study covered in this chapter also revealed that old people need to continue work (for example as manual labour in coffee estate) to meet their gaps in expenses, a need which is aggravated by irregularity in arrival of pensions for some beneficiaries.

**Table 65 Means of Meeting Gap in Expenses & Pension-IGNOAPS (District wise %)**

Districts	Children pay	Food from PDS	Other	Savings
Belgaum	46.51	34.63	11.37	7.49
Bellary	58.38	22.25	2.62	16.75
Kodagu	84.84	5.83	1.17	8.16
Mandya	53.85	13.26	0.00	32.89
Ramanagara	72.21	7.53	0.00	20.26
Shimoga	93.57	2.95	0.27	3.22
Uttara Kannada	61.33	7.20	1.60	29.87
Yadgir	71.58	20.64	1.34	6.43
<b>Grand Total</b>	<b>67.48</b>	<b>14.46</b>	<b>2.34</b>	<b>15.73</b>

Source: Primary data

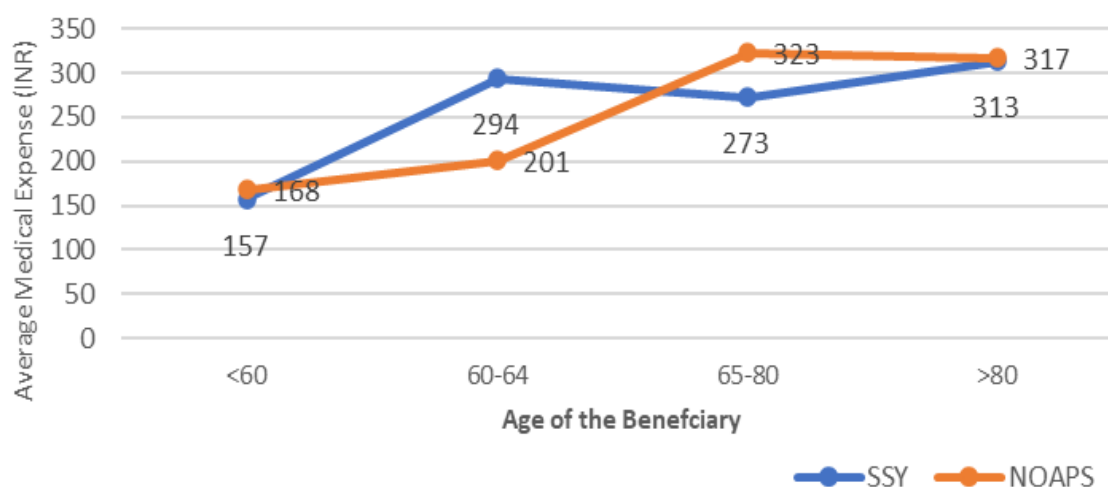
**Table 66 Means of Meeting Gap in Expenses & Pension-SSY (District wise %)**

Districts	Children pay	Food from PDS	Other	Savings
Bagalkot	56.07	4.61	0.49	38.83
Bellary	61.42	20.21	0.00	18.37
Chamarajanagara	45.17	42.30	3.66	8.88
Chikkaballapur	60.00	35.53	0.00	4.47
Gadag	73.75	10.50	2.36	13.39
Koppal	78.79	13.13	1.26	6.82
Mysuru	72.07	12.23	4.26	11.44
Ramanagara	79.69	8.33	0.26	11.72
<b>Grand Total</b>	<b>65.83</b>	<b>18.20</b>	<b>1.52</b>	<b>14.45</b>

Source: Primary data

#### 4.7.2 Health: Issues and Expenses

**Figure 33 Age-wise Average Medical Expenses**



Source: Primary data

Not much difference is found between the average medical expenditure of rural and urban households. On an average, an SSY beneficiary spends INR 276/month in rural areas and INR 276/month in urban areas. Similarly, an IGNOAPS beneficiary spends INR 319/month and INR 339/month from rural and urban areas, respectively. The average medical expenditure of beneficiaries increased by 6.5 percent and 57.7 percent for SSY and IGNOAPS beneficiaries respectively, from the age of 60-64 years to above 80.

About 29.7 percent of the SSY beneficiaries and 34.8 percent of the IGNOAPS beneficiaries had said that they are taking regular medicine for the ailments. Beneficiaries are procuring medicine either from the government dispensary (IGNOAPS: 42.8%, SSY: 53.7%) or from a medical store (IGNOAPS: 55.9%, SSY: 44.7%)<sup>22</sup>.

As per WHO (2020), around one in six people above 60 years had experienced some form of abuse in community settings during the past year. As per our study findings, around one in four SSY beneficiaries and one in five IGNOAPS beneficiaries had been subjected to some form of abuse from their family members. Percentage of female and male beneficiaries abused by their family members is near about same as 24.9 percent of the SSY male beneficiaries had said that they are abused by their family members; corresponding figure for female beneficiaries is 23.3 percent. In case of IGNOAPS, it is

<sup>22</sup> Rest of the beneficiaries are unaware of the procurement place.

21.4 percent and 20.4 percent for male and female beneficiaries, respectively. WHO has recognized five different forms of abuse: 1) psychological abuse, 2) Physical abuse, 3) Financial abuse, 4) Neglect, 5) Sexual abuse.

As per our study findings, majority of the abuse is in the form of psychological abuse where the elderly is humiliated/insulted by the family members (IGNOAPS: 44.9%, SSY: 44.6%) or asked to live in separate house (IGNOAPS: 9%, SSY: 7.2%). The other major form of abuse is neglect, where a care giver (here family member) fails to adequately provide food (IGNOAPS: 18.6%, SSY: 17.8%), medical care (IGNOAPS: 17.4%, SSY: 13.3%), clothing (IGNOAPS: 8.4%, SSY: 9.9%) and space to sleep (IGNOAPS: 3.6%, SSY: 5.4%). None of the beneficiaries had complained about physical, sexual or financial abuse. However, pension (full or partial) being pocketed by the family members (discussed in previous section) can be categorized as financial abuse.

The stigma of ageing, along with their poor health conditions, aggravates the vulnerability of elderly, especially with poor economic conditions. Enumerators were asked to record their observation about the appearance of beneficiaries with respect to 'cleanliness of their clothes' and 'health and well-fed'. It is observed that percentage of beneficiaries wearing unwashed clothes is high in rural areas. As per the findings, 20.1 percent of the rural SSY beneficiaries and 11.9 Percent of the urban SSY beneficiaries were not seemed to be wearing washed clothes. Similarly, 13.2 percent of the rural IGNOAPS beneficiaries and 4.3 percent of the urban IGNOAPS beneficiaries were not wearing washed clothes. Enumerators had also observed that 19.8 percent of the beneficiaries (IGNOAPS: 15.6%, SSY: 23.8%) were not looking 'healthy and well fed'. On the other hand, among the non-beneficiaries, 4% respondents found wearing tattered cloths 14 % respondents were wearing unwashed cloths and around 11% respondents appeared unhealthy.

Physical mobility of a person decreases with age as reported by NSSO (2004). As per the observations made by the enumerators during survey, 15 percent of the beneficiaries (IGNOAPS: 14.8%, SSY: 15.2%) were not able to move freely and another 2.7 percent (IGNOAPS: 2.5%, SSY: 3%) are confined to their bed. Also, 14.24 percent of the beneficiaries (IGNOAPS: 14.2%, SSY: 14.3%) seems mentally unstable.

### 4.7.3 Beneficiaries Satisfaction Level with the Pension Amount

More than 74 percent of SSY pensioners and 63 percent of the IGNOAPS pensioners had said that the current pension amount (INR 1000/month) is enough to fulfil their regular needs. Dissatisfaction of pensioners with pension amount is higher from Bangalore Division under both the schemes (SSY: 40.5%, IGNOAPS: 55.6%), followed by the pensioners from Mysuru Division.

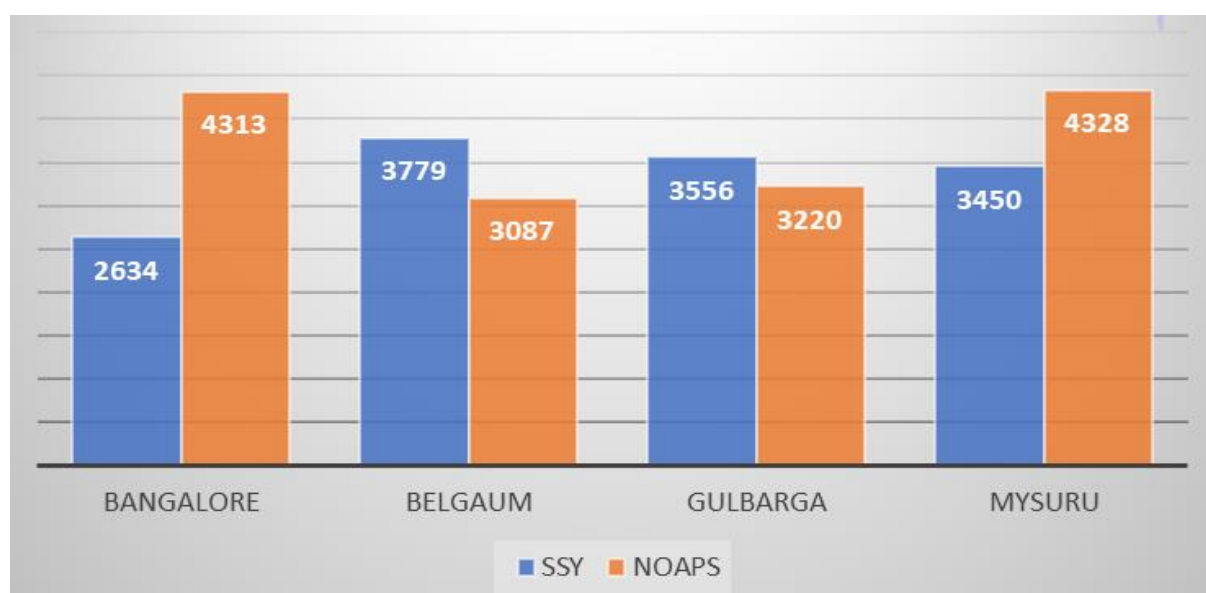
**Table 67 Percentage of Pensioners Satisfied with the Pension Amount**

Divisions	IGNOAPS		SSY	
	Percentage	Count	Percentage	Count
Bangalore Division	44.33%	336	59.55%	455
Belgaum Division	93.18%	710	77.93%	618
Gulbarga Division	68.21%	515	90.73%	705
Mysuru Division	67.36%	485	68.25%	518
<b>Grand Total</b>	<b>68.31%</b>	<b>2046</b>	<b>74.23%</b>	<b>2296</b>

Source: Primary data; \*District-wise figures are given in the Annexure

Average pension amount expected by the beneficiaries' ranges between INR 3000 & 4000 per month. IGNOAPS beneficiaries from Bangalore and Mysuru expected pension above INR 4000/month. Barring the amount expected by the SSY beneficiaries from Bangalore, the average pension expected ranges between INR 3000 & 4000 per month.

**Figure 34 Expected Pension of Pensioners\***



Source: Primary data; \*District-wise figures are given in the Annexure

**Table 68 Division Wise Average Happiness Score**

Divisions	NOAP	SSY	Grand Total
Bangalore Division	3.08	3.58	3.33
Belgaum Division	3.71	3.55	3.63
Gulbarga Division	3.76	3.64	3.70
Mysuru Division	3.77	3.56	3.66
<b>Grand Total</b>	<b>3.58</b>	<b>3.58</b>	<b>3.58</b>

Source: Primary data; \*District-wise figures are given in the Annexure

As the saying goes, “money doesn’t bring happiness, but it surely helps”. To measure the happiness level of the beneficiaries, we asked them a simple question: ‘are you happy with your life? Please rank it on a scale of 5<sup>23</sup>’. Even though, most of the beneficiaries represents poor economic group, more than 53.5 percent of the beneficiaries said that they are ‘very happy’ or ‘happy’ with their life (IGNOAPS: 57.2%, SSY: 50.4%). Another 40 percent said that they are ‘ok’ with their life, only 6.4% said that they are ‘not happy’ or ‘not at all happy’ with their life. Further, average happiness score of the beneficiary irrespective of the scheme was same (3.58). There was not much variation across the division except that of Bangalore division with respect to the happiness score where the average score of the respondents is 3.33 whereas the score for all other divisions are above 3.6.

## 4.8 Case Studies

### 4.8.1 Case 1 - Sandhya Suraksha Yojane beneficiaries in Chamarayana Kote

Chamarayana Kote is a small village belonging to Doddakamavarahalli grama panchayat of Periyapatna taluk of Mysuru district. There are 562 households in the villages. The total population of the village is 2557. Majority of the population belongs to the other backward class and the village also has marginal number of schedule caste and schedule tribes. Literacy rate of the village is less than state average. It is a tail end village sharing boundary with Somvarpet taluk and Arkalgud taluk. The major livelihood occupations are agriculture and allied activities (such as dairy farming and animal husbandry, horticulture crops) and daily wage employment. Majority of the younger population have migrated to

<sup>23</sup> Where 5 = Very Happy, 4 = Happy, 3=OK, 2= Not so Happy, and 1= Not at all happy.

urban places for economic survival. Those who are old and did not like the urban life stayed at village, staying alone in their houses and some of them have crossed 80 years. Those who are around 65 years or above have migrated to nearby areas for their livelihood, especially Kodagu district's coffee estates in Somvarpet for daily wage employment. Major reason for migration is to earn the money, and wage amount is also significantly higher in Kodagu district. Senior citizens of this village are staying alone, suffering lack of hygiene, poor health infrastructure and lack of transportation system which are making them more vulnerable. Several senior citizens are obtaining the SSY and IGNOAPS pensions. Social security pension has made them more financially independent and they don't need to ask any one for their daily consumption. Pension intervention has significantly reduced their financial burden and dependency.

Before being enrolled to SSY, beneficiaries were highly depended on daily wages and number of employment days were also comparatively less. Once they started to obtain the pension, their financial status improved to some extent. When there was no work, the pension amount was the major income source, because of which they can survive for few days until they get work. Especially for above 80-year beneficiaries, pension amount was one and only income source for their needs, like medicines, food and travelling expenditure and to meet household consumption. Pension amount has not been frequently received, and they were unhappy in the disbursement. Hence, they have been trying to gain their day-to-day livelihood by working at coffee estates from the neighbouring district. It clearly indicates that aged persons receiving pension still need to work for their livelihood. The role of pension may not fully impact these beneficiaries due to disbursement issues.

#### **4.8.2 Case 2 - Shri Nanjunda Shetty, IGNOAPS beneficiary in Bhukanakere Village**

Bhukanakere is a village and headquarter of Gram Panchayat belongs to Krishnaraja pet taluk of Mandya district. There are 816 households in the village. The total population of the village is 3369. Majority of the population belongs to other backward classes, and there is marginal percentage of schedule caste and schedule tribes. The literacy rate of the village is less than the state average. Major occupation and livelihood activities are agriculture and allied activities, such as dairy farming, animal husbandry, horticulture and daily wage employment. The sources of irrigation are mainly rain and bore well. The land

holdings of the village are marginal and small size. Village has both the schemes' beneficiaries. Majority of the households' younger members have migrated out of the state and within the state for livelihood, and therefore majority of the senior citizens are living alone in their houses. They are constrained in getting medicines and health treatment on time due to dependency on others. Social security pensions played an important role by providing financial assistance to the elders. They have enhanced financial independence and increased access to basic needs without burdening the family members. Majority of the elders here are utilizing pension for their health and for food.

Mr. Nanjunda Shetty aged 61 years, originally resident of Basavapatna Village of Arkalgud Taluk of Hassan district, currently lives in his daughter's house at Bhukanakere. He is the beneficiary of IGNOAPS. He has obtained sanctioned order on 04-04-2018, but till date he has not received a single rupee from the government. He personally contacted and visited the taluk office several times, and every time he got the same answer. Basically, he is from a backward community, and his socio-economic condition is very poor. Now he is not able to do work for getting his livelihood. Therefore, he is highly dependent on the pension amount to meet his livelihood and other expenditures of day to day life. He also spent a lot of money to enquire the status of payment at taluk office. He also contacted DSSP over the phone, still he did not get the pension. Presently he has been worried about the pension status and payment. Earlier he was a construction labour who stayed at his village with son. Due to family conflict, now he is staying with his daughter at her place but he travels to his native to get the pension amount. Therefore, his travelling cost is also high to know the status of the pension amount. To know the actual problem, he made many attempts but did not get clear information. He expressed his disappointment about government schemes' implementation. He opined that government offices do not have a proper system to respond to senior citizens, they do not give an answer, also treat them as beggars sometimes. He also insists that the government should provide help centres at hobli level to know the status of the social security pension. The study stated that delay in disbursement is a major drawback for certain beneficiaries.

#### **4.9 Conclusion**

Notwithstanding the coverage limitations of IGNOAPS, both the schemes combined have covered close to 50% of the senior citizen population of Karnataka, and SSY has significantly contributed to such widespread pension coverage.



The analysis of the demographic profile of the beneficiaries in this chapter has shown that the schemes are well targeted at the most vulnerable among the aged (women, BPL/very low income, illiterate and the lower caste groups SC, ST and OBC).

In spite of receiving pensions, more than one-third of the beneficiaries are unaware of the schemes that give them the pensions.

This chapter has analysed the implementation processes of IGNOAPS and SSY. In spite of process reforms such as online application process and DBT based disbursement, the aged beneficiaries continue to face inconveniences in submitting applications, highlighting the need to enhance convenience for very old beneficiaries both in terms of making the application process more convenient and outreach-based, and also in terms of delivering the pensions to the doorstep.

The analysis of usage and adequacy in the chapter highlights that there is a notable shortfall between pension amount and monthly expenditure, which is also due to the indebtedness and large loan repayment expenditure of beneficiaries.



## **CHAPTER 5**

### **MAJOR FINDINGS**

#### **5.1 Functioning of Old age security for the poor in the country**

Findings from the literature review reveal the following about the functioning of the old age security for the poor in India:

- Nationwide, the coverage of IGNOAPS among the BPL elderly is inadequate. Only about 16 percent of India's total elderly individuals and 21 percent of elderly individuals within BPL families are IGNOAPS beneficiaries (Narayana, 2019)
- There is minimal leakage from the pension amount received by IGNOAPS beneficiaries. Enrolled pensioners from Rajasthan received 93 percent and from Karnataka received 96 percent of their pension (Dutta et al, 2009)
- A survey of the functioning of the NOAPS in two districts of Jharkhand and Chhattisgarh reveals that beneficiaries have difficulties in accessing the banking system and face inordinate delays in receiving their meagre pensions [Gupta (2013)]
- The scheme functions as an important provider of social security to the elderly. The pension amount, though very important to beneficiaries, was inadequate to cover their entire expenditure on basic needs (Gupta 2013). Moreover, the small pension amount helps older persons living alone with a sense of dignity and confidence and for persons who live with families, helps them to improve their quality of life (Help Age International 2008).
- IGNOAPS reduces household poverty by increasing consumption expenditure, food and non-food expenditure [Unnikrishnan and Immai (2019)]

## **5.2 Functioning of IGNOAPS of Central Government and SSY of State Government and contribution for the welfare of the poor**

### **5.2.1 Coverage**

- The two schemes are performing well in terms of coverage of the entire elderly population in the state of Karnataka. Nearly 50% of the elderly population in Karnataka are benefitting from IGNOAPS and SSY combined.
- IGNOAPS scheme's coverage is limited, because of the ceiling on number of beneficiaries laid down by guidelines.
- SSY is performing well in the task of enhancing coverage of vulnerable senior citizen population and meeting the gaps of IGNOAPS coverage. SSY's beneficiary strength has grown much faster than that of IGNOAPS. Its coverage in 2015-16 was thrice the size of IGNOAPS' beneficiary coverage in Karnataka. This may be attributed to the less restrictive nature of eligibility criterion under SSY, compared to IGNOAPS where only BPL can benefit.

### **5.2.2 Targeting of vulnerable aged**

- Rural aged are targeted well by both schemes.
- Super senior (80+aged) citizens constitute a relatively smaller share of beneficiaries for both schemes: The dominant share of beneficiaries in both schemes are below 80 years. IGNOAPS has a relatively larger share of 80+ beneficiaries.
- Targeting mostly, but not entirely meets the criterion of age eligibility: Considering self-reported age of beneficiaries, barring a small share, all surveyed beneficiaries who get pensions fulfil the eligible lower age limit of both schemes.
- The scheme addresses the special vulnerability of the female aged and caters to old women who are single or widowed. Half the beneficiaries catered by both schemes are women. Also the beneficiaries comprise higher share of single old women compared to single old men.
- The schemes are providing support to those living alone or without the support of children: a significant share of beneficiaries of both schemes are either staying alone or with their spouse.

- The scheme well targets the SC, ST and OBC aged: majority of SSY and IGNOAPS beneficiaries belong to these sections.
- The scheme caters strongly to the especially vulnerable category of illiterate aged and among them the even more vulnerable category of the female illiterate aged: a dominant share of beneficiaries of both schemes are illiterate. A majority of illiterate beneficiaries for both schemes are women.
- Housing status of the beneficiaries confirms that the schemes are reaching the socio-economically needy population that lives a deprived existence: for both schemes majority of the beneficiaries are either living in *kutcha* or *semi-pucca* houses.
- The highly meagre stated average income of beneficiaries shows the effective income targeting of both schemes. Also, though SSY also targets the vulnerable aged among the APL sections, there is not much difference between the average annual incomes of beneficiaries for both schemes.
- Barring a very small share, IGNOAPS beneficiaries are meeting the socio-economic eligibility criterion of BPL.
- SSY and IGNOAPS pensions have not completely eliminated the need to work for aged beneficiaries, including for super senior citizens for whom it is very difficult to keep working on manual work.

### **5.3 Knowledge and awareness about pension schemes among beneficiaries and non-beneficiaries and the enrolment process for various pension schemes in Karnataka**

#### **5.3.1 Knowledge and Awareness**

- A minority (though significant share of beneficiaries) are unaware of pension schemes. IGNOAPS beneficiaries are more aware of pension schemes compared to SSY beneficiaries. Such unawareness of pension schemes may be because family members may be more involved in the process of applying for/getting pensions, leaving beneficiaries less aware of finer details such as source of pension.
- Most but not all non-beneficiaries are aware about the pension scheme.
- Most beneficiaries who are aware of the pension schemes, are aware of the eligibility criteria of the schemes (at least in general terms, such as old age and poverty).

However, almost all SSY beneficiaries are unaware of the occupation related eligibility criteria in that scheme.

- Beneficiaries do not recognize the local elected representatives as the source of information for pension schemes, even though the revised NSAP Guidelines require them to proactively reach out to potential beneficiaries.
- Urban, older and more educated beneficiaries, having greater annual family income and living in joint families or with children are relatively more aware of the pension schemes compared to their rural, relatively younger and less educated counterparts, having lesser family income and living alone or with spouse.

### 5.3.2 Enrolment Process

- Assisted online applications are the norm rather than the exception. A majority of beneficiaries are submitting assisted online applications at the *Nada Kacheri* or Taluk Office.
- Most of the aged beneficiaries are undergoing the inconvenience of travelling alone and all of them had to travel multiple times to the concerned offices for submitting applications. Lack of proper documents, *Nada Kacheri* being closed, no power in the *Nada Kacheri*, no internet network in the office and computer operator being absent are reasons for having to make multiple visits. The application submission centres are also not very accessible, exacerbating the inconvenience.
- Applying for IGNOAPS pensions is not a simple process for the poor aged, since the application form is lengthy and asks for a number of unnecessary details. SSY in contrast has a shorter form.
- Transaction charges make the application process even more burdensome for a small minority of beneficiaries.
- Beneficiaries are often dependent on others for keeping track of pensions, and are ill-equipped to receive personalized status updates on pensions. This is because a large share of beneficiaries doesn't have mobile numbers of their own, and state phone numbers of family members or friends in the application.
- Verification visits by administrative personnel to confirm eligibility of documents are carried out for most but not all beneficiaries, indicating a widespread but not complete adherence to the required procedure.

#### **5.4 Pension disbursement mechanism to pension beneficiaries and the performance of pension schemes in Karnataka at micro level**

- Most beneficiaries receive the pension in a timely or near timely manner. Most beneficiaries had received their first pension between 1 to 3 months of submission of application. Under both schemes, the pension disbursement is supposed to be completed within 60 days.
- Delay for more than 3 months in disbursement of pensions (experienced for a minority of beneficiaries) is attributed to beneficiaries' bank account such as Jan Dhan Account being defunct for a long time.
- Majority of beneficiaries also receive their pensions every month.

#### **5.5 Factors affecting the Aadhaar linked DBT coverage for pension schemes in Karnataka**

- Most beneficiaries receive their pension through DBT, indicating that a minority continue to receive the pension through money order.
- Yadgir and Ramanagara districts have lower DBT coverage
- One of the enabling factors for DBT coverage is that a dominant share of beneficiaries possesses Aadhaar card.
- Lack of core banking facilities at village level, lack of banking habits, withdrawal of pension by other family members especially for women beneficiaries, gaps in seeding of Aadhaar with pension account because of spelling mistake in name, lack of banking knowledge and hesitation to use banking system are some of the barriers associated with complete conversion to DBT mode of pension disbursement.

#### **5.6 Adequacy of the financial assistance in providing a minimum livelihood to the old age people**

- The pension amount is low but a minority of beneficiaries are still sharing it with their family members, indicating that they have even less left to spend on themselves.
- The pension amount covers only a small share of beneficiary expenses; it is only about one-fourth or even less of the total monthly expenditures of the beneficiaries.
- Loan repayment is the single largest item in beneficiaries' monthly expenditure.
- The expenditure-pension gap is notable. For most beneficiaries, the children take care of the expenditure-pension gap.

- Food and medicines are also significant items of spending for beneficiaries.

## 5.7 Conclusion

The literature reveals insights on the functioning of the old age pension schemes at the national level. It shows that the coverage of the elderly BPL population at the national level is inadequate which highlights the need to address such exclusion errors.

The findings from this study in Karnataka however show that IGNOAPS and SSY are, in a combined way, performing well in terms of coverage of the entire elderly population in the state. However, such coverage is largely due to SSY which has less restrictive inclusion criteria and has no ceiling on beneficiary numbers. Primary findings from this study also show that the schemes are well targeted at the most vulnerable among the aged in Karnataka (women, BPL/very low income, illiterate and the lower caste groups SC, ST and OBC).

This study has drawn attention to some implementation process gaps in the two schemes. Online application process has not made it easier for the less privileged senior citizens to apply because of the issues of digital access and the fact that the elderly still need to travel to the distant Taluka Panchayat/Nada Kacheri to submit online applications. DBT too has not necessarily made the pension collection process easier, because of limited bank access, highlighting the need for doorstep delivery of pensions. Also, awareness creation about the features of the scheme by grassroots actors such as panchayat representatives is evidently lacking because in spite of receiving pensions, more than one-third of the beneficiaries are unaware of the schemes that give them the pensions.

Literature from the national level shows that the pension amount, though small, has increased household consumption expenditure and enables the poor to live with dignity. However, primary findings of this study for Karnataka show that there is a notable shortfall between pension amount and monthly expenditure, which is also due to the indebtedness and large loan repayment expenditure of beneficiaries. It is also seen that receiving pensions has not eliminated the need to work for senior citizens, especially those in the below 80 age bracket. All these factors bring focus on the need to discuss the raising of the pension amount to a suitable level.



## **CHAPTER 6**

### **RECOMMENDATIONS**

The status study undertaken to gauge the Central and State pension schemes of IGNOAPS and SSY, lead us to conclude that there are certain policy directions that the schemes need to ponder on, review and take into consideration issues emerging from the field study to improve the processes, method of disbursement and to make readjustments in the schemes so as to effectively reach out to the older population in the state of Karnataka.

The recommendations are logical deductions primarily from the experiential feedback emerging from present study and partially from research of experiences elsewhere that benefit Karnataka so that the best service delivery is available for the State's poor elderly citizens.

#### **6.1 Functioning of IGNOAPS of Central Government and SSY of State**

##### **Government: Targeting and Coverage of the Vulnerable Aged**

1. State should approach Ministry of Rural Development to modify the allocation for NSAP/IGNOAPS based on SECC census data. This is in alignment with NSAP guidelines, and is likely to bring greater inclusiveness to the beneficiary base and bring it closer to the idea of universal pension for vulnerable senior citizens. Government of Karnataka has conducted SECC census during 2015; though the results are not published, they are available on the government side.
2. With a view to reducing the exclusion errors, the NSAP Guidelines recommend pro-active identification of beneficiaries by Gram Panchayats both based on BPL list and also by establishing eligibility of deserving beneficiaries not on the BPL list. Wherever SHGs are in existence, they should be actively involved in identification of beneficiaries. As recommended in the NSAP guidelines, the State may also devise methods for certification by local governments, if documents are not available with the eligible persons.
3. There is a need to explore universal pension scheme, at least for all vulnerable senior citizens. In Kenya, the universal pension scheme was introduced in Jan 2018 whereby every senior citizen above 70 would receive a guaranteed monthly income. The earlier non-universal scheme had resulted in exclusion of vulnerable

aged (Neondo, 2017).

4. States like Karnataka should move towards universal pension scheme by adopting more expansive inclusion criteria and less restrictive exclusive criteria. Karnataka can learn from states such as Haryana and Telangana. In Haryana State, a 60 year and above old person whose annual income is less than Rs. 2 lakhs, becomes eligible for a monthly pension of Rs. 2000/- per month.
5. In Telangana, *Aasara* pensions have well defined exclusion and inclusion criteria which appear to be reasonable from the perspective of equitable distribution of old age pensions. Karnataka may consider adopting some of these criteria and move closer to the universalization of pension for vulnerable senior citizens. *Some of Aasara's inclusion criteria – subject to candidates not being on the exclusion list – are worth emulating: a) women headed households with no able bodied earning members b) Primitive and Vulnerable Tribal Group status c) Homeless, houseless households residing in temporary informal establishments or huts especially in urban areas.* *Aasara* has also laid down less restrictive exclusion criteria. A comparison of SSY, IGNOAPS and *Aasara* with respect to exclusion criteria is provided in the table below. *It is worth emulating some of the reasonable exclusion criteria of Aasara such as personal ownership of large enterprises and personal ownership of light/heavy automobiles.*

**Table 69 Comparison of exclusion criteria between IGNOAPS, SSY and Aasara**

	<b>IGNOAPS</b>	<b>SSY</b>	<b>Aasara</b>
<b>BPL requirement</b>	<b>Only for BPL</b>	<b>BPL or APL</b>	<b>BPL or APL</b>
<b>Income related</b>	Destitute person with little or no regular means of subsistence from his / her own sources of income or through financial support from family members or other sources.	Annual Income of the husband or wife or both should not exceed INR 20,000	None

<b>Land and assets</b>	None	The total value of combined deposited amount held by the pensioner and his / her spouse should not exceed Rs.10,000/-.	Having land more than 3.0 acres wet / irrigated dry or 7.5 acres dry. Having large business Enterprise (oil mills, rice mills, petrol pumps, rig owners, shop owners etc.); Owners of light and/or heavy automobiles (four wheelers and big vehicles.)
<b>Working status and income of children</b>	In Karnataka, senior citizens with working son are excluded.	Income of children will not be counted in the calculation of the income of the proposed social security pensioner	Having children who are Government / Public sector / Private sector employment / Out-sourced / contract Having children who are Doctors, Contractors, Professionals and Self-employed.
<b>Receipt of other Govt pensions</b>	Persons availing any form of pension from public / private sources are not eligible under this scheme		Persons already receiving Government pensions or freedom fighter pensions are not allowed

Source: Guidelines of SSY, IGNOAPS and Aasara

## 6.2 Awareness and Knowledge of Pension Schemes

1. Financial literacy of beneficiaries (especially women beneficiaries) should be increased through appropriately designed initiatives. SHGs may be roped in for conducting contextually appropriate financial literacy programmes.
2. Gram Panchayats should take steps for disseminating information about the scheme and its procedures by involving voluntary organizations, SHGs, Anganwadi workers etc.

## 6.3 Enrolment Process

1. Government should provide Seva Sindhu service at the Gram Panchayat level free of cost to enable beneficiaries to enrol with greater convenience and avoid multiple trips to the more distant Nada Kacheri.
2. GPs and SHGs should play greater role in supporting senior citizens in submitting their applications so that infirm and immobile citizens don't need to take the trouble of making repeated visits for applications. The NSAP guidelines state that an infirm/old beneficiary should not have to travel more than 3 km to access the pensions. The GP representatives should be made more aware of the criteria and processes of IGNOAPS and SSY.

3. The application forms (especially IGNOAPS form) should be kept as simple and brief and superfluous information requirements should be dropped, so that beneficiaries face lesser stress and inconvenience in applying for pensions. IGNOAPS guidelines state that states may prepare a simple format in the local language
4. To minimize the inconvenience of travel to Nada Kacheri, as suggested in the IGNOAPS guidelines, authorized officials should reach out to potential beneficiaries on an ‘out today’ approach and get the application forms filled up. They should also provide assistance to get the relevant records.

#### **6.4 Pension Disbursement**

1. Reducing payments through money orders through DBT: It is recommended to take steps to bridge the 30% gap in DBT coverage of beneficiaries and specially address the gaps in districts like Ramanagara. DBT expansion should be combined with measures to tackle the bank usage barriers faced by poor senior citizens.
2. Business correspondents conversant in local language should be trained to respectfully support senior citizens in banking transactions. Furthermore, business correspondents disbursing pension amount at beneficiaries’ door step will reduce the travel burden of senior citizen. IGNOAPS guidelines also state that the banking correspondent model could be adopted as per the instructions issued by the RBI. Business correspondent model should therefore be considered in the programme design and implementation.
3. For beneficiaries who are very old (80 plus) doorstep delivery of pensions should be taken up on priority. Business correspondent model can help achieve such convenience for very old persons.
4. The process of pension disbursement through banks can be made friendlier by having extra counters for elderly with a proper waiting facility and speedy clearance mechanism (Jothi et al. 2016).
5. Procedural changes may be required to address persisting causes of delay such as inaccurate bank details of beneficiaries (for example pro-active and periodic verification of bank account and IFSC details of beneficiaries, especially when bank mergers result in change of IFSC code of beneficiary bank accounts).

## 6.5 Adequacy of Pension Amount

1. Government should increase the pension amount, like some other states; Andhra Pradesh government has increased to 2000 rupees. Kerala is giving 1300 rupees for IGNOAPS under 65 age group and 1500 rupees for above 75 years. Telangana has been giving 2016 rupees, also age limit is reduced to 57 years. It is highly required because cost of living has been increased and medical expenditure also constitutes a major burden for senior citizens.
2. The minimum amount of monthly pension should not be less than 50 per cent of minimum wage or at least Rs 2000 per month (as per recommendations of Pension Parishad, cited in Kulkarni, Raju and Bammidi, 2017).

*The cost implications of raising SSY pension amount to Rs 2000/- (amount recommended by Pension Parishad) are as follows:*

Expenditure required = 27,25,000 beneficiaries<sup>24</sup> x Rs 2000/- per month x 12 months = 6540,00,00,000/- (Rs 6540 crores)

Current spending = Rs 2051,19,00,000/- or Rs 2051.19 crores (for 2019-20, as per Economic Survey of Karnataka)

**Difference in spending/additional spending required if SSY pension is raised to Rs 2000/- per month = Rs 4488,81,00,000/- (Rs 4488.81 crores)**

*The cost implications of raising the SSY pension amount to Rs 2016/- (amount given by Telangana under Aasara scheme) are as follows:*

Expenditure required = 27,25,000 beneficiaries x Rs 2016/- per month x 12 months = Rs 6592,32,00,000/- (Rs 6592.32 crores)

Current spending = Rs 2051,19,00,000/- or Rs 2051.19 crores (for 2019-20, as per Economic Survey of Karnataka)

**Difference in spending/additional spending required if SSY pension is raised to Rs 2016/- per month = Rs 4541,13,00,000/- (Rs 4541.13 crores)**

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<sup>24</sup> Number of SSY beneficiaries in 2019-20 as per Economic Survey of Karnataka

3. The monthly pension amount should be indexed to inflation bi-annually and revised every two to three years in the same manner as is done for salaries/pensions of government servants (Kulkarni, Raju and Bammidi, 2017).

## **6.6 Monitoring, Transparency, and Audits**

1. DSSP should provide access of details of pension account through Seva Sindhu, or in the public domain. Public access should reduce the visiting of Nemmadi Kendra or taluk office. Real time access would be great help for senior citizens. The list of beneficiaries could be shared in the public domain either in the village or in the municipal wards, so as to help in easy identification through periodic social audit process so that it reaches the actual eligible beneficiaries and misappropriation at any level, if any is detected and addressed promptly and in a timely manner. Beneficiary details may be shared online only with name, address and age. Public disclosure of information is a good practice in transparency and accountability of the scheme. It also helps the local authorities to seek validation of reach of the scheme as also a close vigil ensures that dependent senior citizens are well looked after due to fear of scrutiny by authorities.
2. DSSP should provide access of the website to the village accountant to deactivate the pension at the moment of beneficiaries' death.
3. Government should think about conducting spot check and feedback from beneficiaries once in two months through the department for the empowerment of differently abled and Senior Citizens.
4. The grievance redressal mechanism/complaint redressal system should be operationalized as stated in the IGNOAPS/NSAP guidelines. State government should designate an officer of appropriate seniority to whom the grievances can be addressed. Timelines for dealing with grievances should be fixed. The complainant must be informed in writing about action taken.
5. State should give access to database of eligible beneficiaries and upload it in the public domain. The beneficiary data should include all details of the beneficiary including his / her photograph.
6. There is a need for linking the e- Janma database to pensioner list to delete names of deceased pensioners. If the two databases are linked, then the Aadhaar number of deceased person can be used as a basis for deleting the name of deceased person from the pension database.

4. State should adhere to requirements of Social Audit for both schemes, as delineated in the NSAP Guidelines. The NSAP Guidelines state that Social Audit is to be conducted by the Gram Sabha / Ward Committee at least once in every six months by a Social Audit Committee comprising at least two beneficiaries from each of the schemes under NSAP. The Social Audit Committee will read out its findings publicly in the Gram Sabha/ Ward meetings on the scheduled date for Social Audit. The staff implementing the programme at Gram / Intermediate Panchayat / Municipality level shall also be present during the Social Audit.

### 6.7 Other suggestions to enhance the Well-being of Citizens

1. A network of caregivers for older persons should be set up at block level to look after older persons living alone, and financial incentives should be provided for such caregivers (Agewell Foundation, 2019).
2. Government should set up senior citizen care centres at taluk level to take care of vulnerable old couples or old people living alone.
3. IGNOAPS should be converged with other schemes to enhance the benefits for senior citizens. All NSAP beneficiaries automatically get the benefit of food security, as required by the NSAP guidelines. The NSAP beneficiary database should be used as reference whenever identification of beneficiaries in other schemes is done, because of their vulnerable socio-economic and health conditions. IGNOAPS beneficiaries should be linked to the health insurance schemes because health expenses are an important expenditure component for senior citizens.

**Table 70 Summary of recommendations for Senior Citizen Pensions in Karnataka: ‘As is’ and ‘As should be’**

As Is	As should be
Enrolment at distant Nada Kacheri	Enrolment through Seva Sindhu at GP
Complex enrolment form of IGNOAPS	Simple and brief form
Individual application based	Outreach and pro-active beneficiary identification by GPs and SHGs and getting applications filled on ground
Onus is on applicant to provide eligibility proof	GP helps beneficiary obtain proof and has power to certify documents

Beneficiaries have to go to ATM or bank to draw transferred money (DBT)	Business correspondents provide pensions at door step
BPL based allocation for IGNOAPS	SECC based allocation for IGNOAPS
No participatory social audit	Conduct of participatory social audit
Restrictive exclusion criteria especially for IGNOAPS	Less restrictive exclusion criteria on the lines of Telangana's Aasara
No provision to include especially vulnerable sections like PVTGs, women headed households irrespective of BPL status	Inclusion criteria that accommodate vulnerable persons not necessarily accommodated by BPL criteria (on the lines of Aasara)
No efforts for enhancing financial and banking literacy of beneficiaries	Use SHGs to create financial literacy of beneficiaries
Pension amount that has huge gap with beneficiaries' expenditures and not keeping pace with inflation	Pension amount indexed to inflation biannually, revised every 2 years
Pension amount Rs 600 (below 65) or Rs 1000 (65 or above)	Pension amount at 50% of minimum wage or at least at Rs 2000/- per month

## 6.8 Conclusion

This chapter has thematically presented the recommendations for the study, that emerge from the findings. The pension schemes are crucial for addressing the vulnerabilities of the less privileged aged, and therefore they should be continued and their processes and design should be strengthened to enhance the coverage, benefits and convenience for beneficiaries.

Making the application process more convenient is one of the foremost priorities, and therefore the pension enrolment services should be made available at the Seva Sindhu at the Gram Panchayat level and local institutions should pro-actively get applications filled on the ground to reduce the burden of travel on the elderly.

The pension schemes can move a step closer towards universal pensions by adopting more expansive inclusion criteria, as in the case of the Aasara scheme in Telangana. Such criteria could include a) women headed households with no able bodied earning members, b) Primitive and Vulnerable Tribal Group status and c) homeless, houseless households residing in temporary informal establishments or huts.

To reduce the pension-expenditure gap and enhance the quality of life of beneficiaries, it is critically important to relook the pension amount. Benchmark figures proposed by



Pension Parishad (Rs 2000) and adopted by the Govt of Telangana (Rs 2016) are suitable references in this respect, and the enhanced budgetary allocation would be justifiable from the point of view of the enhanced welfare of the less privileged elderly of the state of Karnataka.

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## APPENDICES

### 1. Projected Population (2018) and Percentage of Population Covered under the Schemes

Districts	2001	2011	Projected Population of 2018	OAP	% of population covered under NOAPS	SSY	% of population covered under SSY	SSY+N OAPS	% of population covered under both the schemes
Bagalkot	120353	168890	216568	11,781	5.44	67,611	31.22	79392	36.66
Belgaum	336821	483958	631946.7	39,449	6.24	1,93,005	30.54	232454	36.78
Bellary	139962	182156	220595.9	34,989	15.86	63,147	28.63	98136	44.49
Bengaluru	461032	722578	1009524	38,471	3.81	1,28,098	12.69	166569	16.50
Bengaluru Rural	167652	233860	373677.1	56,431	15.10	1,31,871	35.29	188302	50.39
Bidar	118582	173723	230270.2	13,141	5.71	79,711	34.62	92852	40.32
Bijapura	143779	198261	250849.8	24,721	9.85	91,910	36.64	116631	46.49
Chamrajnagara	85095	117813	149521.4	93,144	62.29	55,782	37.31	148926	99.60
Chikkamagaluru	90312	122246	152504	6,242	4.09	60,871	39.91	67113	44.01
Chitradurga	126241	167841	206556.9	12,355	5.98	1,16,295	56.30	128650	62.28
Dakshina Kannada	193356	207055	217323.7	3,925	1.81	44,008	20.25	47933	22.06
Davanagere	129992	180049	228582	14,629	6.40	67,601	29.57	82230	35.97
Dharwad	172459	173767	174689.5	28,759	16.46	69,369	39.71	98128	56.17
Gadag	85509	101044	113894.1	30,507	26.79	35,089	30.81	65596	57.59
Gulbarga	219165	307125	393408.4	39,981	10.16	1,31,933	33.54	171914	43.70
Hassan	149270	209808	269370.9	57,461	21.33	89,726	33.31	147187	54.64
Haveri	101033	141138	180355.3	5,535	3.07	58,405	32.38	63940	35.45
Kodagu	42009	57774	72950.87	2,841	3.89	17,564	24.08	20405	27.97

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<b>Kolar</b>	226026	287438	342106.5	44,449	12.99	1,46,16 9	42.73	190618	55.72
<b>Koppal</b>	80495	114013	147245.4	9,881	6.71	69,574	47.25	79455	53.96
<b>Mandya</b>	161175	214369	263894.1	74,992	28.42	1,26,24 1	47.84	201233	76.26
<b>Mysore</b>	213477	302368	390501.4	28,494	7.30	1,27,81 3	32.73	156307	40.03
<b>Raichur</b>	98122	139496	180669.8	22,111	12.24	66,188	36.63	88299	48.87
<b>Shimoga</b>	129118	165386	197904.7	7,847	3.97	36,799	18.59	44646	22.56
<b>Tumakuru</b>	234917	318448	397710.9	18,866	4.74	1,63,21 2	41.04	182078	45.78
<b>Udupi</b>	118017	154782	188534.7	5,266	2.79	53,230	28.23	58496	31.03
<b>Uttara Kannada</b>	107601	145646	181693.7	12,403	6.83	43,628	24.01	56031	30.84
<b>Karnataka</b>	<b>425157 0</b>	<b>579103 2</b>	<b>7382850</b>	<b>738671</b>	<b>10.01</b>	<b>233485 0</b>	<b>31.63</b>	<b>307352 1</b>	<b>41.63</b>

Source: DSSP, Karnataka; Population of Ramanagara, Yadgir and Chikkaballapur are included in the districts from which they are formed from after 2001.



## 2. State/UT-Wise Number of Senior Citizens of Age 60 Years &amp; Above In India -2011

Sl.No.	State UT	Total Population	No. of Senior Citizens	% of Senior Citizens
1	Andhra Pradesh	84580777	8278241	9.79
2	Arunachal Pradesh	1383727	63639	4.60
3	Assam	31205576	2078544	6.66
4	Bihar	104099452	7707145	7.40
5	Chhattisgarh	25545198	2003909	7.84
6	Goa	1458545	163495	11.21
7	Gujarat	60439692	4786559	7.92
8	Haryana	25351462	2193755	8.65
9	Himachal Pradesh	6864602	703009	10.24
10	Jammu & Kashmir	12541302	922656	7.36
11	Jharkhand	32988134	2356678	7.14
12	Karnataka	61095297	5791032	9.48
13	Kerala	33406061	4193393	12.55
14	Madhya Pradesh	72626809	5713316	7.87
15	Maharashtra	112374333	11106935	9.88
16	Manipur	2855794	388188	7.31
17	Meghalaya	2966889	138902	4.68
18	Mizoram	1097206	68628	6.25
19	Nagaland	1978502	102726	5.19
20	Odisha	41974218	3984448	9.49
21	Punjab	27743338	2865817	10.33
22	Rajasthan	68548437	5112138	7.46
23	Sikkim	610577	40752	6.67
24	Tamil Nadu	72147030	7509758	10.41
25	Tripura	3673917	289544	7.88
26	Uttar Pradesh	199812341	15439904	7.73
27	Uttarakhand	10086292	894639	8.87
28	West Bengal	91276115	7742382	8.48
29	A & N Islands	380581	25424	6.68
30	Chandigarh	1055450	67078	6.36
31	D & N Haveli	343709	13892	4.04
32	Daman & Diu	243247	11361	4.67
33	NCT of Delhi	16787941	965447	5.75
34	Lakshadweep	64473	5270	8.17
35	Puducherry	1247953	120436	9.65
<b>Total</b>		<b>1210854977</b>	<b>103849040</b>	<b>8.58</b>

Source: Census of India, 2011

## 3. State-Wise Elderly Population (60+) By Sex as Per Census 2011

Sl. No.	States/ UTs	Total Population (approx.)		
		Persons	Males	Females
1	2	3	4	5
1	ANDHRA PRADESH	8278241	3906328	4371913
2	A & N ISLANDS	25424	14189	11235
3	ARUNAHAL PRADESH	63639	33189	30450
4	ASSAM	2078544	1054817	1023727
5	BIHAR	7707145	4106593	3600552
6	CHANDIGARH	67078	34833	32245
7	CHHATTISGARH	2003909	928159	1075750
8	D & N HAVELI	13892	6359	7533
9	DAMAN & DIU	11361	4873	6488
10	NCT OF DELHI	1147445	576755	570690
11	GOA	163495	74315	89180
12	GUJARAT	4786559	2245601	2540958
13	HARYANA	2193755	1088621	1105134
14	HIMACHAL PRADESH	703009	340875	362134
15	JAMMU & KASHMIR	922656	482580	440076
16	JHARKHAND	2356678	1181745	1174933
17	KARNATAKA	5791032	2747072	3043960
18	KERALA	4193393	1883595	2309798
19	LAKSHADWEEP	5270	2674	2596
20	MADHYA PRADESH	5713316	2769556	2943760
21	MAHARASHTRA	11106935	5253709	5853226
22	MANIPUR	187694	93137	94557
23	MEGHALAYA	138902	66939	71963
24	MIZORAM	68628	34345	34283
25	NAGALAND	102726	54779	47947
26	ODISHA	3984448	1994270	1990178
27	PUDUCHERRY	120436	53419	67017
28	PUNJAB	2865817	1443662	1422155
29	RAJASTHAN	5112138	2432263	2679875
30	SIKKIM	40752	22472	18280
31	TAMIL NADU	7509758	3661226	3848532
32	TRIPURA	289544	141920	147624
33	UTTAR PRADESH	15439904	8037133	7402771
34	UTTARAKHAND	900809	441897	458912
35	WEST BENGAL	7742382	3851314	3891068
<b>TOTAL</b>		<b>103836714</b>	<b>51065214</b>	<b>52771500</b>

## 4. State/UT-Wise Projected Senior Citizens Population By Sex (As % of Total Population)

<b>Projected Senior Citizens Population (as % of total population) - Indian States except Goa and Combined NE States (excluding Assam)</b>				
		<b>2016</b>	<b>2021</b>	<b>2026</b>
<b>All India</b>	<b>Persons</b>	<b>9.3</b>	<b>10.7</b>	<b>12.4</b>
	<b>Male</b>	<b>8.8</b>	<b>10.2</b>	<b>11.7</b>
	<b>Female</b>	<b>9.8</b>	<b>11.3</b>	<b>13.1</b>
Andhra Pradesh	Persons	10.5	12.2	14.2
	Male	9.9	11.6	13.5
	Female	11.1	12.8	15.0
Bihar	Persons	7.6	9.1	11.0
	Male	7.6	9.2	10.7
	Female	7.5	8.9	11.3
Chhattisgarh	Persons	8.8	10.0	11.6
	Male	8.0	9.2	10.7
	Female	9.5	10.8	12.4
Gujarat	Persons	6.4	7.6	9.2
	Male	5.7	6.9	8.3
	Female	7.3	8.5	10.2
Haryana	Persons	8.4	9.8	11.4
	Male	7.9	9.1	10.6
	Female	9.1	10.5	12.4
Himachal Pradesh	Persons	11.5	12.9	14.7
	Male	10.7	12.0	13.4
	Female	12.3	14.0	16.1
Jammu & Kashmir	Persons	8.9	10.5	12.4
	Male	8.9	10.4	12.1
	Female	8.9	10.6	12.6
Jharkhand	Persons	8.3	9.7	11.3
	Male	8.2	9.6	11.2
	Female	8.4	9.8	11.4

<b>Projected Senior Citizens Population (as % of total population) - Indian States except Goa and Combined NE States (excluding Assam)</b>				
		<b>2016</b>	<b>2021</b>	<b>2026</b>
NE States (excluding Assam)	Persons	8.7	10.4	12.4
	Male	8.7	10.4	12.3
	Female	8.6	10.4	12.5
Assam	Persons	7.6	9.1	11.0
	Male	7.6	9.2	11.1
	Female	7.5	8.9	11.0
Delhi	Persons	7.5	8.7	10.0
	Male	7.3	8.6	9.9
	Female	7.7	8.9	10.2

**Source:** Report of the Technical Group on Population Projections Constituted by the National Commission on Population May 2006

5. Size of Elderly Population (Aged 60+) By Residence (Urban-Rural) In States and Union Territories and Percentage As Per Census 2011

S. No.	State/UT	Number of persons aged 60 and above				TOTAL
		RURAL		URBAN		
		Population	%	Population	%	
	<b>India</b>	<b>73281496</b>	<b>70.57</b>	<b>30555218</b>	<b>29.43</b>	<b>103836714</b>
1.	Andhra Pradesh	6108091	73.78	2170150	26.21	8278241
2.	A&N Islands	17939	70.56	7485	29.44	25424
3.	Arunachal Pradesh	56361	88.56	7278	11.43	63639
4.	Assam	1747513	84.07	331031	15.92	2078544
5.	Bihar	6868186	89.11	838959	10.88	7707145
6.	Chandigarh	1098	1.64	65980	98.38	67078
7.	Chhatisgarh	1598547	79.77	405362	20.23	2003909
8.	D & N Haveli	8638	62.18	5254	37.82	13892
9.	Daman & Diu	3583	31.54	7778	68.46	11361
10.	NCT of Delhi	27134	2.36	1120311	97.63	1147445
11.	Goa	65787	40.24	97708	59.76	163495
12.	Gujarat	2884326	60.26	1902233	39.74	4786559
13.	Haryana	1512891	68.96	680864	31.04	2193755
14.	Himachal Pradesh	649292	92.36	53717	7.64	703009
15.	Jammu & Kashmir	651969	70.66	270687	29.34	922656
16.	Jharkhand	1832861	77.77	523817	22.23	2356678
17.	Karnataka	3897069	67.29	1893963	32.71	5791032
18.	Kerala	2197552	52.41	1995841	47.59	4193393
19.	Lakshadweep	1099	20.85	4171	79.15	5270
20.	Madhya Pradesh	4194606	73.42	1518710	26.58	5713316
21.	Maharashtra	6969540	62.75	4137395	37.25	11106935
22.	Manipur	119289	63.56	68405	36.44	187694
23.	Meghalaya	109520	78.85	29382	21.15	138902
24.	Mizoram	32496	47.35	36132	52.65	68628
25.	Nagaland	81285	79.13	21441	20.87	102726
26.	Odisha	3439653	86.33	544795	13.67	3984448
27.	Puducherry	36448	30.26	83988	69.74	120436
28.	Punjab	1957710	68.31	908107	31.69	2865817
29.	Rajasthan	3923792	76.75	1188346	23.25	5112138
30.	Sikkim	33200	81.47	7552	18.53	40752
31.	Tamil Nadu	4029097	53.65	3480661	46.35	7509758
32.	Tripura	205763	71.06	83781	28.94	289544
33.	Uttar Pradesh	12446468	80.61	2993436	19.39	15439904
34.	Uttarakhand	676014	75.05	224795	24.95	900809
35.	West Bengal	4896679	63.25	2845703	36.75	7742382

Source: Census of India, 2011

## 6. State/UT-Wise Number &amp; Percentage of All Category Senior Citizens Aged 80+ By Residence in India -2011

<b>Projected Senior Citizens Population (as % of total population) - Indian States except Goa and Combined NE States (excluding Assam)</b>				
		<b>2016</b>	<b>2021</b>	<b>2026</b>
Karnataka	Persons	10.7	12.5	14.5
	Male	10.1	11.8	13.6
	Female	11.2	13.1	15.4
Kerala	Persons	14.0	16.0	18.3
	Male	12.9	14.7	16.7
	Female	15.0	17.1	19.8
Madhya Pradesh	Persons	7.8	8.9	10.4
	Male	7.3	8.4	9.8
	Female	8.3	9.4	11.1
Maharashtra	Persons	9.9	11.2	12.9
	Male	9.2	10.5	12.1
	Female	10.6	12.0	13.9
Orissa	Persons	10.1	11.8	13.8
	Male	9.7	11.3	13.2
	Female	10.6	12.2	14.4
Punjab	Persons	10.9	12.6	14.5
	Male	10.2	11.7	13.4
	Female	11.7	13.6	16.0
Rajasthan	Persons	8.2	9.4	10.8
	Male	7.5	8.6	9.9
	Female	9.0	10.2	11.9
Tamil Nadu	Persons	12.9	14.8	17.1
	Male	12.4	14.2	16.1
	Female	13.4	15.5	18.0
Uttar Pradesh	Persons	7.8	8.7	9.8
	Male	7.5	8.2	9.2
	Female	8.1	9.2	10.6
Uttarakhand	Persons	9.3	10.4	11.7
	Male	8.7	9.6	10.6
	Female	10.0	11.3	12.9
West Bengal	Persons	10.0	11.9	14.2
	Male	9.9	11.9	14.1
	Female	10.1	11.9	14.2

7. State/UT-Wise Number & Percentage Of All Category Senior Citizens Aged 80+ By Residence In India -2011

**RURAL**

S.No	State/UT	Total Population	80+ Senior Citizen			
			Male		Female	
			No.	%	No.	%
1	Andhra Pradesh	84580777	234293	0.28	298485	0.35
2	Arunachal Pradesh	1383727	3308	0.24	3143	0.23
3	Assam	31205576	97407	0.31	97980	0.31
4	Bihar	104099452	320855	0.31	280532	0.27
5	Chhattisgarh	25545198	68761	0.27	80480	0.32
6	Goa	1458545	2413	0.17	3919	0.27
7	Gujarat	60439692	139154	0.23	193131	0.32
8	Haryana	25351462	97815	0.39	100330	0.40
9	Himachal Pradesh	6864602	45339	0.66	54704	0.80
10	Jammu & Kashmir	12541302	49712	0.40	44530	0.36
11	Jharkhand	32988134	72523	0.22	70730	0.21
12	Karnataka	61095297	179395	0.29	239568	0.39
13	Kerala	33406061	115981	0.35	182706	0.55
14	Madhya Pradesh	72626809	232111	0.32	259315	0.36
15	Maharashtra	112374333	339248	0.30	390093	0.35
16	Manipur	2855794	8208	0.29	7934	0.28
17	Meghalaya	2966889	5623	0.19	6558	0.22
18	Mizoram	1097206	1763	0.16	1948	0.18
19	Nagaland	1978502	6128	0.31	5035	0.25
20	Odisha	41974218	175428	0.42	162515	0.39
21	Punjab	27743338	135823	0.49	138958	0.50
22	Rajasthan	68548437	193050	0.28	256021	0.37
23	Sikkim	610577	2147	0.35	1630	0.27
24	Tamil Nadu	72147030	185450	0.26	200214	0.28
25	Tripura	3673917	13380	0.36	15733	0.43
26	Uttar Pradesh	199812341	754399	0.38	693691	0.35
27	Uttarakhand	10086292	36196	0.36	42457	0.42
28	West Bengal	91276115	245245	0.27	291610	0.32
29	A & N Islands	380581	992	0.26	865	0.23
30	Chandigarh	1055450	55	0.01	51	0.00
31	D & N Haveli	343709	198	0.06	319	0.09
32	Daman & Diu	243247	112	0.05	224	0.09
33	NCT of Delhi	16787941	1482	0.01	1540	0.01
34	Lakshadweep	64473	55	0.09	35	0.05
35	Puducherry	1247953	1747	0.14	2210	0.18
	<b>Total</b>	<b>1210854977</b>	<b>3765796</b>	<b>0.31</b>	<b>4129194</b>	<b>0.34</b>

Source: Census of India, 2011

8. State/UT-Wise Number & Percentage of Scheduled Caste Senior Citizens Aged 80+  
By Residence in India -2011

URBAN						
S.No	State/UT	Total Population	Male		Female	
			No.	%	No.	%
1	Andhra Pradesh	84580777	6738	0.01	9473	0.01
2	Arunachal Pradesh	1383727	0	0.00	0	0.00
3	Assam	31205576	1346	0.00	1718	0.01
4	Bihar	104099452	2845	0.00	2703	0.00
5	Chhattisgarh	25545198	1552	0.01	2175	0.01
6	Goa	1458545	32	0.00	46	0.00
7	Gujarat	60439692	4631	0.01	6457	0.01
8	Haryana	25351462	4063	0.02	4667	0.02
9	Himachal Pradesh	6864602	422	0.01	520	0.01
10	Jammu & Kashmir	12541302	773	0.01	844	0.01
11	Jharkhand	32988134	1507	0.00	1558	0.00
12	Karnataka	61095297	7958	0.01	11706	0.02
13	Kerala	33406061	5017	0.02	9381	0.03
14	Madhya Pradesh	72626809	9155	0.01	12787	0.02
15	Maharashtra	112374333	16517	0.01	23130	0.02
16	Manipur	2855794	244	0.01	298	0.01
17	Meghalaya	2966889	14	0.00	13	0.00
18	Mizoram	1097206	2	0.00	1	0.00
19	Nagaland	1978502	0	0.00	0	0.00
20	Odisha	41974218	3083	0.01	3277	0.01
21	Punjab	27743338	9525	0.03	10186	0.04
22	Rajasthan	68548437	6273	0.01	9037	0.01
23	Sikkim	610577	19	0.00	13	0.00
24	Tamil Nadu	72147030	13096	0.02	18177	0.03
25	Tripura	3673917	766	0.02	1157	0.03
26	Uttar Pradesh	199812341	18816	0.01	19561	0.01
27	Uttarakhand	10086292	1010	0.01	1135	0.01
28	West Bengal	91276115	17780	0.02	22824	0.03
29	A & N Islands	380581	0	0.00	0	0.00
30	Chandigarh	1055450	404	0.04	390	0.04
31	D & N Haveli	343709	13	0.00	21	0.01
32	Daman & Diu	243247	8	0.00	18	0.01
33	NCT of Delhi	16787941	5259	0.03	6572	0.04
34	Lakshadweep	64473	0	0.00	0	0.00
35	Puducherry	1247953	209	0.02	399	0.03
<b>Total</b>		<b>1210854977</b>	<b>139077</b>	<b>0.01</b>	<b>180244</b>	<b>0.01</b>

Source: Census of India, 2011



9. State/UT-Wise Number & Percentage of Scheduled Caste Senior Citizens Aged 80+  
By Residence in India -2011

**RURAL**

S.No	State/UT	Total Population	Male		Female	
			No.	%	No.	%
1	Andhra Pradesh	84580777	32400	0.04	39599	0.05
2	Arunachal Pradesh	1383727	0	0.00	0	0.00
3	Assam	31205576	7386	0.02	7987	0.03
4	Bihar	104099452	38243	0.04	33592	0.03
5	Chhattisgarh	25545198	8870	0.03	10103	0.04
6	Goa	1458545	23	0.00	48	0.00
7	Gujarat	60439692	7959	0.01	11220	0.02
8	Haryana	25351462	15962	0.06	17383	0.07
9	Himachal Pradesh	6864602	10661	0.16	11207	0.16
10	Jammu & Kashmir	12541302	4559	0.04	4440	0.04
11	Jharkhand	32988134	7489	0.02	7254	0.02
12	Karnataka	61095297	30916	0.05	41109	0.07
13	Kerala	33406061	8095	0.02	14023	0.04
14	Madhya Pradesh	72626809	35907	0.05	41180	0.06
15	Maharashtra	112374333	37729	0.03	43573	0.04
16	Manipur	2855794	228	0.01	234	0.01
17	Meghalaya	2966889	32	0.00	47	0.00
18	Mizoram	1097206	0	0.00	0	0.00
19	Nagaland	1978502	0	0.00	0	0.00
20	Odisha	41974218	28052	0.07	25698	0.06
21	Punjab	27743338	38718	0.14	38507	0.14
22	Rajasthan	68548437	28225	0.04	38073	0.06
23	Sikkim	610577	75	0.01	46	0.01
24	Tamil Nadu	72147030	30765	0.04	32400	0.04
25	Tripura	3673917	2054	0.06	2581	0.07
26	Uttar Pradesh	199812341	139946	0.07	134494	0.07
27	Uttarakhand	10086292	5392	0.05	5071	0.05
28	West Bengal	91276115	62245	0.07	76727	0.08
29	A & N Islands	380581	0	0.00	0	0.00
30	Chandigarh	1055450	3	0.00	7	0.00
31	D & N Haveli	343709	10	0.00	4	0.00
32	Daman & Diu	243247	6	0.00	20	0.01
33	NCT of Delhi	16787941	220	0.00	229	0.00
34	Lakshadweep	64473	0	0.00	0	0.00
35	Puducherry	1247953	319	0.03	408	0.03
<b>Total</b>		<b>1210854977</b>	<b>582489</b>	<b>0.05</b>	<b>637264</b>	<b>0.05</b>

Source: Census of India, 2011

## 10. State-wise Pension Schemes

	States	NOAPS + State Scheme	Age/Gender	Amount (in rupees) /month	Eligibility Criteria
1	Telangana	Aasara Pensions	>=65 years	1000 (2019)	Informal Sector
2	Kerala	Sevana Pension Plan	>=60 years	1100	<ul style="list-style-type: none"> <li>Family Annual income &lt;100000/-</li> <li>Resident of state for 10 years</li> </ul>
			>=70 years	1500 (2019)	
3	Maharashtra	Shravan bal seva rajya Nivruttivetan Yojana	>=65 years	600 CG-200 (2019)	<ul style="list-style-type: none"> <li>Annual income &lt; 21000/-</li> <li>Not in BPL list</li> </ul>
4	Orissa	Madhu Babu Pension Yojana (MBPY)	>=65 to 79 years	500	<ul style="list-style-type: none"> <li>Annual income &lt; 24000/-</li> <li>Resident of Odisha</li> <li>Should not receive any other pension</li> </ul>
			>=80 years	700 (Jan 19, 2019)	
5	Rajasthan	State Old Age Pension Scheme (SOAPS)	<ul style="list-style-type: none"> <li>&gt;55 to 75 years/F</li> <li>&gt;58 to 75 years/M</li> </ul>	750	<ul style="list-style-type: none"> <li>Annual income &lt;48,000</li> <li>Domicile of Rajasthan</li> </ul>
			>=75 years	1000 (18th June, 2016)	
6	Haryana	Old Age Samman Allowance Scheme	>60 years	1800 (Central Government Contribution was INR 200) (2017)	<ul style="list-style-type: none"> <li>BPL list</li> <li>Annual income (including spouse) &lt;2,00,000</li> </ul>
7	Punjab	Atal Pension Yojana	<ul style="list-style-type: none"> <li>&gt;58 years/F</li> <li>&gt;65 years/M</li> </ul>	500 (2017-18)	<ul style="list-style-type: none"> <li>BPL list</li> <li>Source of income &lt;60,000/year</li> <li>Fixed deposits &lt;60,000</li> <li>State domicile by birth</li> </ul>

					<ul style="list-style-type: none"> <li>• Should not be employed</li> <li>• Should not be owner of any commercial property.</li> <li>• Should not have residential property over 200 square yards in any urban locality.</li> </ul>
8	<b>Himachal Pradesh</b>		>=60 years	750 (SG-550)	<ul style="list-style-type: none"> <li>• Annual income &lt;35000</li> <li>• BPL</li> </ul>
			>=80 years	1300 (SG-800) (10th June 2018)	
9	<b>Chandigarh</b>		>=60 years	1000 (2019)	<ul style="list-style-type: none"> <li>• Resident of UT/Chandigarh for 3 years</li> <li>• Family income &lt;1.50 lakhs annually</li> </ul>
10	<b>West Bengal</b>	West Bengal Old Age Pension Scheme	>=60-79 years	750	<ul style="list-style-type: none"> <li>• Income per month &lt;=1000</li> <li>• Domicile</li> <li>• Not receiving any other government pension.</li> </ul>
			80 years and above	1000 (2019)	
11	<b>Assam</b>		>=60 years	300 (March, 2019)	<ul style="list-style-type: none"> <li>• Either possess APL or BPL card</li> <li>• Annual income &lt;3,00,000</li> </ul>
12	<b>Andhra Pradesh</b>	NTR Bharosa Pension	>=60 years	2000 (Jan 2019)	<ul style="list-style-type: none"> <li>• Have no resource for their living</li> </ul>
13	<b>Uttarakhand</b>		60 to 79 years	1000 (800-SG, 200-CG)	<ul style="list-style-type: none"> <li>• BPL or Income per month &lt;=4000</li> <li>• If any son / grader of the candidate is more than 20 years old but living below poverty line then such candidate will not be denied pension.</li> </ul>
			80 years and above	1000 (500-SG, 500-CG) (4 <sup>th</sup> May, 2019)	
14	<b>Goa</b>	Dayanand Social Security Scheme	>=60 years	2000 (2018)	Same as NOAPS
15	<b>Tamil Nadu</b>		>=60 years	2000 (2019)	Same as NOAPS

16	<b>Madhya Pradesh</b>	Madhya Pradesh Old Age Pension Scheme	>=60 years	300 from SG (2018)	<ul style="list-style-type: none"> <li>60 years or more</li> <li>BPL list</li> </ul>
17	<b>Gujarat</b>	Indira Gandhi National old pension (Vayvandana scheme)	>=60 to 79 years >=80 years	500 1000 (500CG + 500 SG) (15th May 2019)	<ul style="list-style-type: none"> <li>60 years or more</li> <li>Member of family in 0 to 20 score of BPL list</li> </ul>
18	<b>Chhattisgarh</b>	Indira Gandhi National Old Age Pension Scheme	60 to 79 year	350 (CG: 200, SG: 150)	Same as NOAPS
			80 years or above	650 (CG: 500, SG:150) (16th Jan, 2018)	
20	Jharkhand		>=60 years	600 (12th Aug 2018)	Same as NOAPS
21	<b>Uttar Pradesh</b>	UP New Old Age Pension Scheme 2018	>=60 years	800 (2018)	<ul style="list-style-type: none"> <li>Domicile</li> <li>BPL</li> </ul>
22	<b>Bihar</b>	Mukhyamantri Vridhajan Pension Yojana	>=60 years	400 (19th Feb 2019)	<ul style="list-style-type: none"> <li>BPL</li> <li>Should not have retired from government job</li> </ul>
23	<b>Mizoram</b>	NOAPS	>=60 – 79 years	250 (SG: 50, in addition to CG's NOAPS)	
			80 years and above	500 (SG: 50, in addition to CG's NOAPS)	
24	<b>Tripura</b>	NOAPS	>=60-79 years	600	Same as NOAPS
			>=80 years	800 (2019)	
25	<b>Delhi</b>	NOAPS	>=60-79 years	2000	BPL
			80 years and above	2500	
26	<b>Arunachal Pradesh</b>	NOAPS	>=60-79 years	1500 (SG: 1300)	Same as NOAPS
			80 years and above	2000	
27	<b>Karnataka</b>	Sandhya Suraksha Yojane	>=60 years	1000	<ul style="list-style-type: none"> <li>combined annual income of applicant and his or her spouse should be less than INR 20000/-</li> </ul>

					<ul style="list-style-type: none"> <li>• Combined deposit of couple should be less than INR 10000.</li> <li>• Scheme is restricted to small and marginal farmers, agricultural labourers, weavers, fisherman, and labour from unorganized sector (excluding construction workers).</li> </ul>
		NOAPS	>=60- 64 years	600	<ul style="list-style-type: none"> <li>• BPL</li> <li>• The applicant should be without any working son</li> </ul>
			65 and above	1000	
28	<b>Pondicherry</b>	NOAPS	>=60 years	1000	Same as NOAPS
29	<b>Andaman Nicobar</b>	NOAPS	>=60 years	2000	Same as NOAPS

Source: From the respective state government sites; Numbers in column 5 (written in italics and in parenthesis) are date of last update in the states site.

### 11. Reasons for Not Applying to Pension

Row Labels	bribe	Difficult application process	Nadakacheri far	No documents	No support fill form	Not aware	Not eligible	other	Grand Total
Bagalkot	1			1	1	1	2		6
Belgaum						4	1	1	6
Bellary		1				1	1		3
Chamarajanagara	1			1		5			7
Chikkaballapur				2					2
Gadag			1			1		1	3
Kodagu						5			5
Mandya	1	1							2
Mysore	1			4	2			1	8
Uttara Kannada						5			5
Yadgir		1		1	2				4
<b>Grand Total</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>9</b>	<b>5</b>	<b>22</b>	<b>4</b>	<b>3</b>	<b>51</b>

## 12. Type of Scheme Applied For

District	Both		NOAPS		SSY		Total	
Bagalkot	12.50%	1	12.50%	1	75.00%	6	100.00%	8
Belgaum	28.57%	2	0.00%		71.43%	5	100.00%	7
Bellary	0.00%		22.22%	2	77.78%	7	100.00%	9
Chamarajanagara	28.57%	2	0.00%		71.43%	5	100.00%	7
Chikkaballapur	14.29%	1	0.00%		85.71%	6	100.00%	7
Gadag	0.00%		12.50%	1	87.50%	7	100.00%	8
Kodagu	0.00%		0.00%		100.00%	7	100.00%	7
Koppal	0.00%		37.50%	3	62.50%	5	100.00%	8
Mandya	12.50%	1	12.50%	1	75.00%	6	100.00%	8
Mysore	0.00%		0.00%		100.00%	8	100.00%	8
Ramanagara	6.25%	1	31.25%	5	62.50%	10	100.00%	16
Shimoga	0.00%		100.00%	9	0.00%		100.00%	9
Uttara Kannada	0.00%		100.00%	6	0.00%		100.00%	6
Yadgir	25.00%	1	75.00%	3	0.00%		100.00%	4
<b>Grand Total</b>	<b>8.04%</b>	<b>9</b>	<b>27.68%</b>	<b>31</b>	<b>64.29%</b>	<b>72</b>	<b>100.00%</b>	<b>112</b>

## 13. Submitted Form Personally

District	No		Yes		Total	
Bagalkot	0.00%		100.00%	2	100.00%	2
Belgaum	0.00%		100.00%	1	100.00%	1
Bellary	80.00%	4	20.00%	1	100.00%	5
Chikkaballapur	40.00%	2	60.00%	3	100.00%	5
Gadag	40.00%	2	60.00%	3	100.00%	5
Kodagu	50.00%	1	50.00%	1	100.00%	2
Koppal	50.00%	4	50.00%	4	100.00%	8
Mandya	0.00%		100.00%	6	100.00%	6

Ramanagara	0.00%		100.00%	16	100.00%	16
Shimoga	0.00%		100.00%	9	100.00%	9
Uttara Kannada	100.00%	1	0.00%		100.00%	1
<b>Grand Total</b>	<b>23.33%</b>	<b>14</b>	<b>76.67%</b>	<b>46</b>	<b>100.00%</b>	<b>60</b>

#### **14. Guidelines of IGNOAPS and SSY**

##### **Summary of IGNOAPS Guidelines**

(Revised Guidelines of National Social Assistance Programme or NSAP, 2014 issued by Ministry of Rural Development, Govt of India)<sup>25</sup>

##### **Funding**

Since 1st April, 2014, NSAP has been a Centrally Sponsored Scheme (CSS) under the Ministry of Rural Development. Funds are released by the Ministry of Rural Development to all States and Union Territories, based on annual allocation. Central assistance to States / UT under NSAP is determined on the basis of BPL population of the State.

##### **Ceiling on number of beneficiaries from central allocation and state share**

For calculating the estimated number of beneficiaries under each scheme for each State/UT, the population figures as per the census of 2001 and the poverty ratio determined by the Planning Commission have been taken into account. Because of the limited fund availability, if there are more deserving beneficiaries, the State has the option to give them pension from its own resources. States are strongly urged to provide an additional amount at least an equivalent amount to the assistance provided by the Central Government so that the beneficiaries can get a decent level of assistance.

##### **Eligibility**

In 2007, the scheme was expanded to cover all eligible old persons Below Poverty Line (BPL). Universal coverage of eligible persons and pro-active identification is a key feature of the scheme. The onus should not be on the beneficiary to prove her/his eligibility. Till

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<sup>25</sup> IGNOAPS is part of NSAP along with Indira Gandhi National Widow Pension Scheme, Indira Gandhi National Disability Pension Scheme, National Family Benefit Scheme and Annapurna Scheme.

the Socio-Economic Caste Census (SECC) is finalized, the allocation of funds among the States / UTs would be based on the existing BPL population. Once the SECC is finalized, the allocation of funds to the States / UTs for the schemes of IGNOAPS would be on the basis of the number of old aged people from among the eligible population arrived at using the SECC data for which criteria will be fixed by the Ministry of Rural Development. The eligible age for IGNOAPS is 60 years.

### **Prioritization of certain categories of beneficiaries**

The implementing authorities have to prioritize those applicants whose socio-economic and health condition is vulnerable. Thus, persons who are suffering from long-term/terminal ailments like leprosy, TB, AIDS, Cancer and such like ailments deserve special attention. Similarly, transgender, manual scavengers, bonded labourers, women victims of crime and harassment, deserted women also deserve to be addressed on priority.

### **Implementing authority**

At the district level the implementation of the scheme should be entrusted to Zilla Parishad or its equivalent. At the local level, the Gram Panchayat /Municipality would implement the programmes. If the Gram Panchayat is found to be small to implement the scheme, the State may entrust the task to the Intermediate Panchayat.

### **Awareness creation and identification of new beneficiaries**

The guidelines attach great importance to awareness generation among the people about eligibility, scale of assistance and the procedure to be followed for obtaining benefits. District, Block/Intermediate and Village level Panchayats and urban local government institutions should play a vital role in creating awareness among the people. Self-Help Groups (SHGs) also have a critical role to play. 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. Based on the available BPL list, the beneficiaries should be proactively identified by reaching out to their households. However, if an eligible person's name does not figure in the BPL list, he/she should not be left out. Following the directions of the Hon'ble Supreme Court of India in W.P no. 196 of 2001, the deserving person's eligibility should be established and included in the select list.



**Enrolment and application support**

While a standard application proforma is available, states may prepare a simple format in the local language and make the application forms available widely, free of cost. Also it should be downloadable from the website.

While individuals can file applications, authorized officials should reach out to potential beneficiaries on an 'out today' approach and get the application forms filled up and provide assistance to get the relevant records. 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.

For age, the birth certificate or school certificate may be relied on. In their absence ration card and EPIC may be considered. If there is no valid document, any Medical Officer of any government hospital may be authorized to issue the age certificate.

Given their physical, social and economic vulnerability, it should be ensured that an infirm/old beneficiary will not have to travel more than 3 kms to access his/her pension account. As far as possible, for people who cannot cover the distance physically, the objective should be to provide door step services.

The guidelines envisage transparent and people friendly process for application. This includes providing support to the eligible people in obtaining their documents to establish their eligibility. Importantly, States may devise methods for certification by local governments, if required documents are not available with the eligible persons.

The States may designate a Verification Officer or Verification Team under an authorized officer to verify the applications with reference to facts related to eligibility. This should be completed within two weeks from the date of receipt of the application.

The list of applicants with the recommendations of the Verifying Authority should be discussed in the Gram Sabha in rural areas or Ward Sabha / Area Sabha and thereafter in the Gram Panchayats and Municipalities. Suggestions of these fora should be considered and reported on by the Verification Officer.

## **Sanctioning**

Every State shall designate “Sanctioning Authority” at the Municipality / Block level. After receipt of applications which are verified and recommended by the Gram Sabha / Ward Committee / Area Sabha, the Sanctioning Authority will convey approval to the applicant in the form of a Sanction Order with a copy to Gram Panchayat / Municipality concerned.

The time for processing of application from the time of receipt till sanction or rejection should not exceed sixty days. In case of rejection of the application, the ground for rejection has to be recorded and has to be intimated to the beneficiary with a copy to Gram Panchayat / Municipality. Such applicant can make first appeal to an Appellate Authority and the second appeal (review) to a Reviewing Authority. Both the Appellate and Reviewing Authorities shall be nominated by the State Governments.

## **Disbursement**

The guidelines of 2014 state that the mode of disbursement (electronic transfer or otherwise) may be decided on the basis of choice and convenience of the beneficiaries. The guidelines state that crediting the pension amount into the bank/post office may not entirely serve the purpose as the 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 model could be adopted as per the instructions issued by the RBI.

## **Annual verification of beneficiaries**

There is a need for annual verification of the existing beneficiaries under NSAP to keep track of changes because of deaths etc. The States may constitute Special Verification Teams for the purpose under an authorized officer. The teams should include representatives of Non-Government Organisations of repute which are active in the locality.

## **Transparency and Social Audit**

The list of beneficiaries to whom sanctions are issued should be displayed at the Gram Panchayat / Ward / Municipal Office and updated every three months. The States /UTs are required to maintain a database of eligible beneficiaries and upload it in the public

domain. The beneficiary data should include all details of the beneficiary including his / her photograph. Social Audit is to be conducted by the Gram Sabha / Ward Committee. Social Audit under NSAP should be held at least once in every six months. For each Social Audit, the Gram Sabha / Ward will elect for itself a Social Audit Committee comprising at least two beneficiaries from each of the schemes under NSAP of which one shall be a woman in addition to its regular members (appointed for Social Audit of MGNREGA / IAY). SC, ST and Minority beneficiaries should be represented in the Social Audit Committee. The Gram Panchayat / Municipality / Block / District Officers shall ensure that all relevant information such as names and addresses of beneficiaries, mode of disbursement of pension, amount of pension disbursed etc., are made available to the Social Audit Committee at least 15 days in advance. The Committee can verify the information if it desires to do so, by physically visiting the beneficiaries.

The Social Audit Committee will read out its findings publicly in the Gram Sabha/ Ward meetings on the scheduled date for Social Audit. The staff implementing the programme at Gram / Intermediate Panchayat / Municipality level shall also be present during the Social Audit. The Action Taken Report relating to the previous Social Audit shall be read out at the beginning of each Social Audit. The minutes of Social Audit held shall be recorded by an officer authorized, signed by all the participants, and sent to the District Officer.

### **Robust grievance redressal system**

The State should put in place a grievance redressal system at the Gram / Intermediate Panchayat / District / Municipality levels, and designate an officer of appropriate seniority to whom the grievances can be addressed. Timelines for dealing with grievances should be fixed. Complainant must be given a receipt, indicating the time line for redressal. The office of the designated officer must keep a record of complaints received, action taken and the outcome. The complainant must be informed in writing about action taken.

### **District level committee to monitor the scheme**

District level Committee may be headed by the Chairperson Zilla Parishad / Chief Executive Officer, Zilla Parishad / District Collector and should include (a) District level officials of Departments concerned (b) four representatives from among Chairpersons of Gram /Intermediate Panchayats and Municipalities and (c) four independent experts and

representatives of NGOs working in this area. The District level Committee will be responsible for implementation, monitoring and evaluating the programme within the district and for matters concerned therewith. They should submit their reports to the State nodal department on a monthly basis.

### **Automatic Convergence with other schemes**

This is meant to provide maximum benefit as the beneficiaries under the NSAP are from BPL families which are the target group in most other Schemes. It should be ensured that all NSAP beneficiaries automatically get the benefit of food security. NSAP beneficiaries of rural areas or their family members should be given job cards and proactively provided employment under MGNREGA. NSAP beneficiaries and / or their children should be given preference for training under Ajeevika Skills Programme. There should be a conscious effort to refer to the data base of the NSAP beneficiaries whenever identification of beneficiaries in other schemes is done, because given their vulnerable socio-economic and health conditions, the NSAP beneficiaries would be eligible for the other schemes also.

### **Summary of SSY Guidelines**

SSY was introduced during 2007-08 financial year in the budget speech by the Deputy Chief Minister. The main objective of the scheme was to provide financial support for those who are not able to work after crossing the age of 65 years and to lead the life with dignity. Scheme was framed for the Agricultural laborers, marginal farmers, small farmers, waivers, fishermen's, unorganized laborers and others. Initially amount was 400rs per month, later it has increased to 1000rs.

### **Eligibility criteria**

Applicants' age should not less than 65 years. Eligibility criteria are applicant's income or their husband/wife incomes do not exceed 20,000 Rs per annum. He/she be a under below poverty line. Applicants should not keep the deposit of 10,000 in any bank or post office. Should not get any other social security pension from any other source. Scheme was started in 29<sup>th</sup> of July 2017, prescribed application should be submitted to Thasildhar office. If applicants have adult sons and if they are not caring those persons also eligible for the scheme. Respective taluk Thasildhar has the authority to issue the order copy.

Pension amount should be transfer to beneficiary bank account via direct benefit transfer or treasury can directly transfer to respective post office for disbursement at beneficiary doorstep. Epic card or voter id is the proof for age. Pension will be given until the death or if they have come under non-eligible bracket.

### **Administrative procedure**

Earlier it was sanctioned by Thasildhar at taluk headquarter, later government had issued the order to sanction at Nada Kacheri/ Nemmadi Kendra centers in the hobli level with the sanction authority of Deputy Thasildhar. It was paper based application, now it has been computerized application process.

**Form – I (rule 2)** Application form (now it has been in online, Nada kacheri computer operator will be going to fill the form with required documents)

**Form – 1 (A) (rule-12)** Acknowledgment (After successful submission of application, acknowledgment to be given to the applicant)

**Form – I (B) (rule - 6 (1))** Employment Certificate (Proof of employment for Fishers men and waivers and for farmers has to be collected by applicants, if it is applicable.)

**Form- II (rule -13)** Register of application (Application has check list, which has to be filled by computer operator with required documents).

**Form – III (rule -17)** Enquiry form (After successful submission of application, hard copy of the application will be sent to Village account for verification and enquiry purpose. Once enquiry is done, respective village account has to send to the Revenue inspector for further processing to the Deputy Thasildar who is the sanctioning authority. After verifying all the documents, he/she has to issue the order copy.

**Form – IV (rule-17)** Order copy issuing (Pension order) (Respective Deputy Thasildar has to issue the pension sanction order copy.)

**Form – V (rule – 17 & 21)** Register of pension payment order details (Pension order details will be directly entered into DSSP online server for further sanction and release of the pension within the 14<sup>th</sup> of every month without fail.)

**Form – VI (rule – 21)** Form of intimation of death/change of address (If beneficiary died or migrated to other place, they have to intimate to the respective treasury office for further action.)

**Form – VII (rule – 30 & 32)** Check register of pension payment (Treasury has to maintain the check register details for accountability and smooth running of the payment.)

**Form – VIII (rule – 36)** Sandhya Suraksha Yojane identity card (Right now pension sanction order copy itself is an identity card)

**Disbursement:**

Sandhya Suraksha Yojane pension amount has been disbursed in two ways, one is to direct benefit transfer to beneficiaries’ bank account. Second is to electronic money order or deposit to the postal SB account.

**15. Survey Tool: Evaluation of Old Age Pension Scheme**

**Beneficiary Questionnaire**

<b>Date</b>	
<b>Scheme</b>	1. NOAPS 2. SSY
<b>Name of the Interviewer</b>	
<b>Name of the Supervisor</b>	

A SHORT INTRODUCTION: My name is ..... GRAAM is a registered organization based in Mysore, Karnataka. We are doing a research with the permission of Government of Karnataka to understand the issues in ‘Old Age Pension Scheme’s. Your contribution will help us to assess the effectiveness of scheme’s and advocate for favourable policy.

**A. Identification Particulars**

1.	District			
2.	Taluk			
3.	Location	1. Urban 2. Rural		

4.	If Urban, name of the town		If Rural, then name of the Panchayat	
5.	Ward		Village	
6.	Address			
7.	Serial Number of the beneficiary in the village list			

#### B. Personal Details of the Beneficiary

1.	Name of the beneficiary	
2.	Gender	1. Male 2. Female 3. Transgender
3.	Age (in completed years)	1. _____ (ascertain through the records) 2. Don't know
4.	Marital Status	1. Married 2. Married, but spouse passed away (widow/widower) 3. Married, but separated 4. Married, but divorced 5. Unmarried
5.	Education level of the beneficiary	1. Illiterate 2. Primary (I-V) 3. Secondary (VI- X) 4. Higher Secondary (XI- XII)

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		5. Graduate (BA, BSc, BCom) 6. Post Graduate (MA, MSc/MCom) 7. Professional degree (BE, BTech) 8. Others, please specify _____		
6.	Religion	1. Hindu 2. Muslim 3. Christian 4. Buddhist 5. Jain 6. Any other, please specify _____		
7.	Caste (only for Hindu's)	1. General 2. OBC 3. Scheduled Caste 4. Scheduled Tribe 5. Any other, please specify _____		
8.	Are you a BPL Card Holder?	1. Yes 2. No		
9	Do you own Antyodaya Card?	1. Yes 2. No		
10.	Type of family	1. Joint (more than two married couple staying together with their children) 2. Nuclear (one married couple and children) 3. Couple (only husband and wife) 4. Single (only one person household)		
11	Age of the members of the households		Male	Female
		1. Less than 18		
		2. 18- 60 years		
		3. Above 60 years		
		Total		
12	Highest attained education level	1. Illiterate 2. Primary (I-V)		



	of the family member (family considered of spouse, son, daughter, daughter-in-law, son-in-law, grand children)	3. Secondary (VI- X) 4. Higher Secondary (XI- XII) 5. Graduate (BA, BSc, BCom) 6. Post Graduate (MA, MSc/MCom) 7. Any professional degree (BE, BTech) 8. Others, please specify _____						
13	Number of earning people in your house? (include all the people who brought any income in the last 6 months)							
14	Major source of household income	<p><b>Code</b></p> <p>1 = Salaried (government employee) 2 = Salaried (non-government employee) 3 = Farmer (working in own field) 4 = Agricultural worker (working in others filed) 5 = Wage labourer (not regular monthly/daily wage worker) 6 = Own business (craftsmen, shop keeper, driver of own vehicle etc) (for which s/he is not paying the profits) 7 = Doctor 8 = Any other, please specify 998 = Not Applicable (all the non-working people) 999 = I do not know</p> <table border="1"> <thead> <tr> <th>Major source</th> <th>Secondary source</th> <th>Any other</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Major source	Secondary source	Any other			
Major source	Secondary source	Any other						

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15	What is total income of the households?		
16	Have you earned anything in last 6 months?	1. Yes 2. No	
17	If yes, how much in last three months?	Months	Income (in INR)
		January	
		February	
		March	
18.	Are you working now?	1. Yes 2. No	
19	How much you are earning per month now?		
20	Were you working before? (before stopping to work due to old age)	1. Yes 2. No, go to question 22	
21	If yes, what was your type of occupation (use the code from question 14)		
22	If No, then give the reason? (use code)	<b>Code</b> 1 = Housewife/Homemaker (Only for female spouses) 2 = Cannot find a job 3 = So ill that he/she cannot work 4 = Person with disability	

		<p>5 = Does not need to work</p> <p>6 = Does not want to work</p> <p>7 = Other (please specify) _____</p> <p>998 = Not applicable (if said yes in Column 2)</p>
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**C. Asset**

1.	House	<p>1. Owned by me/my spouse</p> <p>2. Owned by my son/daughter in law</p> <p>3. Owned by my son-in-law/daughter</p> <p>4. Owned by other family member (other than the last three points)</p> <p>5. Rented (if so, how much is the monthly rent) _____</p> <p>6. Provided by employer of self/son/daughter/any other family members</p> <p>7. Not paying the rent but living in a rented space/premises</p> <p>8. Other, specify _____</p>
2.	Is the house built under any government scheme?	<p>1. Yes</p> <p>2. No</p>
3.	If yes, under which scheme	<p>1. Pradhan Mantri Awas Yojana</p> <p>2. Pradhan Mantri Gramin Awas Yojana/Indira Awas Yojana</p> <p>3. Rajiv Awas Yojana</p> <p>4. <i>Ashriya</i></p> <p>5. CMs One lakh home scheme</p> <p>6. Any other, please specify _____</p>
4.	Type of house	<p>1. Kutcha House (walls and roof are not made of concrete materials)</p> <p>2. Semi-Pucca house (either walls or roof is not made of concrete materials)</p> <p>3. Pucca House (both walls and roof are made of concrete materials)</p>

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5.	Number of rooms	<ol style="list-style-type: none"> <li>1. No exclusive room</li> <li>2. One room</li> <li>3. Two rooms</li> <li>4. Three rooms</li> <li>5. Four rooms</li> <li>6. Five rooms</li> <li>7. Six and above</li> </ol>
6.	Kitchen	<ol style="list-style-type: none"> <li>1. Separate space for kitchen inside house</li> <li>2. No separate space for kitchen inside house</li> <li>3. Well constructed space for kitchen outside house</li> <li>4. Cooking in verandah/outside house in open space</li> <li>5. Eating with son/daughter who lives in another house</li> <li>6. Any other, Please specify _____</li> </ol>
7.	Main source of drinking water	<ol style="list-style-type: none"> <li>1. Tap water from treated source</li> <li>2. Tap water from untreated source</li> <li>3. Uncovered well</li> <li>4. Handpump</li> <li>5. Tubewell/Borewell</li> <li>6. Spring</li> <li>7. River/canal</li> <li>8. Tank/pond/lake</li> <li>9. Other sources _____</li> </ol>
8.	Location of drinking water	<ol style="list-style-type: none"> <li>1. Within premises</li> <li>2. Near Premises (within 100 meters)</li> <li>3. Away, How far _____</li> </ol>
9	Do you have electricity at home?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>
10.	Do you have a in-house latrine facility?	<ol style="list-style-type: none"> <li>1. Yes (go to next question)</li> <li>2. No (go to question 14)</li> </ol>
	If no, where you	<ol style="list-style-type: none"> <li>1. Neighbours/relatives house</li> </ol>

	go for defecation?	<ol style="list-style-type: none"> <li>2. Public latrine</li> <li>3. Open</li> <li>4. Any other, please mention _____</li> </ol>
12	Do you have a separate bathing facility within the premises?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. Yes, but without roof</li> <li>3. No</li> </ol>
13	Type of fuel used for cooking (mark all that is used for cooking in a year)	<ol style="list-style-type: none"> <li>1. Firewood</li> <li>2. Crop residue</li> <li>3. Cow-dung cake</li> <li>4. Coal</li> <li>5. Kerosene</li> <li>6. LPG</li> <li>7. Electricity</li> <li>8. Biogas</li> <li>9. Any other, please mention _____</li> <li>10. No cooking</li> </ol>
14	Do you have a saving account?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>
15	If, Yes , How many accounts?	
16	Type of account	<ol style="list-style-type: none"> <li>1. Individual account</li> <li>2. Joint account</li> <li>3. Both</li> </ol>
17	Availability of assets (tick all those applicable)	<ol style="list-style-type: none"> <li>1. Radio/transistor</li> <li>2. Television</li> <li>3. Computer with internet</li> <li>4. Computer without internet</li> <li>5. Communication - Landline only</li> <li>6. Communication - Mobile only</li> <li>7. Communication - both (landline and mobile)</li> <li>8. Bicycle, if yes, mention numbers _____</li> </ol>

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		9. Scooter/motorcycle/Moped. If yes, mention numbers ____ 10. Car/jeep/van. If yes, mention number ____ 11. If none of the assets specified, please mark here
18.	Do you own agricultural land?	1. Yes 2. Yes, but its a waste land (not used for agricultural purpose for more than 2 years) 3. No
19	If yes, then mention area in acres	
20	How much is irrigated?	
21	Has the land been used for production in last monsoon?	1.
22	Had you saved any money before you started getting your pension?	1. Yes 2. No
23	If yes, then how much?	INR _____
24	If no, then why?	1. No earning much 2. Expenses were very high 3. Any other, please specify _____
25	Do you own the family property? (e.g. house, land, etc.)	1. Yes, it is still on my/my spouse name 2. No, transferred it to eligible heir/s

## D. Awareness

1.	Are you aware of the pension schemes for old people?	1. Yes 2. No
2.	Who informed you about the scheme?	1. I was aware of it as it is going for a long time 2. Family members (spouse/son/daughter/daughter-in-law, grand children) 3. Relatives/Neighbours 4. Other pension holders of the village 5. Village Accountant/revenue officer 6. Panchayat members 7. Other government officials 8. Any other, please specify _____
3.	Can you tell us the name of the pension scheme that you have heard? (please tick all that they are aware of )	1. Indira Gandhi National Old Age Pension Schemes 2. Sandhya Suraksha Yojane 3. Annapurna Scheme 4. Can't tell the name but heard of the pension scheme for old people 5. Not aware of any pension scheme
4.	If yes, to whom its given? (please tick all that they are aware of )	1. Meant for old age 2. Meant for poor people 3. Meant for BPL households 4. Meant of Non-BPL Households 5. Meant for farmers/people with primary occupation 6. An other, please specify _____
5.	Had you applied for the pension scheme?	1. Yes 2. No
6.	If yes, then which one?	1. Indira Gandhi National Old Age Pension Schemes 2. Sandhya Suraksha Yojane

		3. Both
7.	Did you go personally to submit the pension application form?	1. Yes 2. No
8.	If yes, where did you submit the application form??	1. Panchayat office/members 2. Village <i>sahayak</i> /village accountant 3. Nada Kutchery (AJSK) 4. Taluk office 5. Members of the family submitted it, so can't say 6. Neighbours 7. Don' know 8. Others, please specify _____
9	How many times you have to go to Nada Kutchery (AJSK) to submit the form? (if more than 1 time, then refer the next question)	1. One 2. Two 3. Three 4. Four 5. More than five
10.	Why you have to visit Nada Kutchery more than 1 time?	1. Documents were not appropriate 2. Nada Kutchery/AJSK was close 3. Responsible person at Nada Kutchery/AJSK was absent 4. No electricity 5. No network 6. Not able to take the photograph 7. Any other reason, please specify _____
11	How far is the Nada Kutchery from your home?	



12	Anybody accompanied you to submit the form?	1. Yes 2. No
13	If yes, who?	1. My spouse 2. My son/daughter/grandchildren/daughter-in-law/son-in-law 3. My brother, sister or other relatives 4. My neighbour 5. Pnachayat members/village accountant/revenue inspector/any other government officials 6. Other , please specify _____
14	How you travelled to the Nada Kutchery for the submission of the form? (tick mark all that is used to reach the Nada Kutchery)	1. Walked, mention Km _____ 2. Own Bicycle 3. Own Motor Bike 4. Own Four wheeler (car, jeep) 5. Public transport, like bus 6. Private buses/jeep 7. Any other means of transport used: _____
15	How much you have spent for one visit? (include transport and food cost of one person)	
16	Was it difficult for you to travel to the nearest nada katchery to submit the form?	1. Yes 2. No
17	If yes , then why?	1. Because of old age 2. Somebody from household have to travel with me to

		<p>submit the form. Thus, losing the days pay</p> <p>3. Its too far</p> <p>4. Its expensive</p> <p>5. Any other reason, please specify _____</p>
18.	<p>Did you mention your personal mobile number in the application form? (only your number not of your family members)</p>	<p>1. Yes</p> <p>2. No</p>
19	<p>If No, then whose number did you mention/</p>	<p>1. Spouse</p> <p>2. Children/Grand children</p> <p>3. Brother/Sister</p> <p>4. Other family members</p> <p>5. Neighbours</p> <p>6. Friends</p> <p>7. Any other, please specify _____</p>
20	<p>What are the documents submitted along with the application form? (Mark all the documents mentioned by the respondent)</p>	<p>1. Photograph</p> <p>2. Birth Certificate</p> <p>3. School Certificate</p> <p>4. Ration Card</p> <p>5. EPIC (Elector's Photo Identity Cards)</p> <p>6. Voter list</p> <p>7. Aadhar Card</p> <p>8. BPL Card</p> <p>9. Any other, please specify _____</p>
21	<p>Have you given any fees/bribe while submitting the application?</p>	<p>1. Yes</p> <p>2. No</p>

22	To whom?	
23	If yes, then how much?	INR _____
24	Did the accountant verified the documents, like Aadhar Card, BPL card etc?	1. Yes 2. No
25	Did the village accountant ask you for money during verification?	1. Yes 2. No
26	If yes, then how much?	
27	Did you paid it?	1. Yes 2. No
28	Gap between the submission of application form and start of pension	1. Less than a month 2. More than 1 to Less than 3 months 3. More than 3 to Less than 6 months 4. More than 6 to Less than 1 year 5. More than a year 6. Don't know/remember
29	If more than 3 months, do you know the reason of delay?	1. Yes 2. No
30	If yes, what is the reason?	
31	Have you given any cash/bribe when the pension started?	1. Yes 2. No

32.	If yes, then to whom?	
33	If yes, then how much?	INR _____
34	Do you want to suggest anything to ease the registration for the pension scheme?	1. Yes 2. No
35	If yes, then what?	

#### E. Details about the Pension Scheme

1.	Beneficiary of the which scheme?	1. NOAPS 2. SSY 3. None
2.	From which age, you are getting the pension? (please refer the certificate)	
3.	What is the total amount you are receiving under the pension scheme?	INR _____
4.	At what interval?	1. Once in a month 2. Once in two months 3. Once in three months 4. Once in six months 5. Any other interval _____
5.	Do you get at the same interval?	1. Yes 2. No
6.	From which year are	

	you receiving the pension under the scheme? (provide month and year)	
7.	Has the pension discontinued in any Financial year?	1. Yes 2. No
8.	If yes, then write the period of discontinuation?	_____ Months _____ Years
9	What is the reason of discontinuation?	1. Deleted from the list of beneficiary citing not-eligible 2. Shifted to other pension scheme 3. Total family income increased 4. Shifted 5. Don't know 6. Any other, please specify _____
10	Have you complaint at the grievance cell?	1. Yes 2. No
11	Who went to complaint about the issue?	1. Myself 2. My son/daughter/daughter-in-law/son-in-law 3. My grand children 4. My relatives 5. My neighbours 6. Village Accountant 7. Other government officials 8. Any other, please specify _____
12	How many days it took to resolve the issue?	_____ days
13.	How do you receive the pension?	1. Directly, in my bank account 2. Directly, in my post office account

		<p>3. Money order</p> <p>4. Bank <i>Mitra</i> (at our doorstep)</p> <p>5. Any other mode, please describe _____</p>
14	Are you happy with the mode of the payment?	<p>1. Yes</p> <p>2. No</p>
15	If no, then in which method do you want the pension should be paid to you?	<p>1. Directly, in my bank account</p> <p>2. Directly, in my post office account</p> <p>3. Money order</p> <p>4. Bank <i>Mitra</i> (at our doorstep)</p> <p>5. Any other mode, please describe _____</p>
16	Do you have an Aadhar card?	<p>1. Yes</p> <p>2. No</p> <p>3. Don't know</p>
17	Have you linked the Aadhar card with your bank/PO account?	<p>1. Yes</p> <p>2. No</p> <p>3. Don't know</p>
18	Has anyone informed you that you have to link your Bank/PO account with Aadhar card?	<p>1. Yes</p> <p>2. No</p>
19	If yes, who?	<p>1. Bank/PO personal</p> <p>2. Family members</p> <p>3. Neighbours/Relatives</p> <p>4. Panchayat members</p> <p>5. Village sahayak/village accountant</p> <p>6. Other pension holders</p> <p>7. Others, please specify _____</p>
20	If the money is deposited in the	<p>1. Myself</p> <p>2. My children/son-in-law/daughter-in-law/grand children</p>

	post/office bank account, then who withdraws it? (if more than one, then mark all those that apply)	3. My husband/wife 4. Other members of the family 5. The bank/post office person 6. Any other, please mention _____
21	Do you know how to withdraw the money from bank/post office account?	1. Yes 2. No
22	Do you have to pay any amount to the delivery person, like postman, bank person or any other government official, while collecting your pension?	1. Yes 2. No
23	If yes, then how much?	INR _____ delivery
24	To whom?	
25	Are you getting benefits from Annapurna Scheme?	1. Yes 2. No 3. Don't know
26	If yes, what are the benefits you are receiving through Annapurna Scheme?	1. Getting 10 kgs of food grains/month 2. Any thing else, please specify _____
27	From when you are receiving the benefits of Annapurna Scheme?	
28	Any other member of	1. Yes

	your family is getting the benefit of Annapurna Scheme?	2. No
29	If yes, then who is getting the benefit? (only people living in the same house should be considered)	1. My spouse 2. My son/daughter in law 3. My father/mother 4. Other family member
30	Did your lifestyle improved after getting the pension?	1. Yes 2. No 3. Same

#### F. Usage of Pension amount

1	Do you keep the whole pension for yourself?	1. Yes 2. No		
2	Can you spend the pension amount as per your wish?	1. Yes 2. Yes, but partial 3. No		
3	Expenses and amount of your pension is spent in the following? (give monthly expenses in rupees)		Expenses	Spent from pension received
		1	Food	
		2	Medicine	
		3	Clothing	
		4	Other daily use	
		5	Paying rent/bills	
		6	Paying loans	
		7	Travelling	
		8	Saving	
9	Other			



		10	Don't know, spent by others		
4	How you meet the gap?	1. My children pays for other expenses 2. Our saving 3. Food requirement is met from ration received from PDS 4. Any other, please suggest _____			
5	Do you have to give share of your pension to your family (other than spending on yourself and spouse)	1. Yes 2. No			
6	If yes, then how much of your pension?				
7	Is it compulsory for you to give certain amount of the pension to the family?	1. Yes 2. No			
8	Do you have any health issue ?	1. Yes 2. No			
9	If yes, mention the type of issue?				
10	Do you have to take medicine regularly for the health issue?	1. Yes 2. No			
11	If yes, from where you are getting the medicine?	1. From government dispensary 2. From medical store 3. Don't know			

12	How much you have to pay per month to buy the medicine?	
13	Have you ever been admitted in hospital (after attaining the age of 65)	1. Yes 2. No
14	For what?	
15	Where?	1. Government hospital 2. Private hospital 3. Any other _____
16	Who paid the bills?	1. I paid it, from my savings 2. I paid it, after selling my assets 3. I paid it, after taking a loan 4. My children paid for the expenses 5. My grandchildren paid for the expenses 6. My relatives 7. Any other, please specify _____
17	If you have taken a loan to meet the hospital expenses, then how much?	INR _____
18	From where?	
19	Are you paying the interest for the loan taken?	1. Yes 2. No
20	How much you are paying every month	INR _____

	towards the loan?	
21	Do you need to be medically treated for an ailment but not able to due to economic constrain?	1. Yes 2. No
22	For what ailment?	
23	Can you see properly?	
24	Have you ever been treated fro glaucoma/cataracts?	1. Yes 2. No
25	If yes, where?	1. Government Hospitals 2. Private Hospitals 3. Camp organized by local NGO/Companies 4. Any other, _____
26	Do you have to use eye glasses?	1. Yes 2. No
27	Can you see properly with the eye glasses?	1. Yes 2. No
28	Do you think you have to change your glasses as you are unable to see through the glasses that you are using now?	1. Yes 2. No
29	Can you hear	1. Yes

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	properly?	2. No
30	Are you using hearing aids?	1. Yes 2. No
31	If you are not able to hear properly, then why are you not referring to ENT specialist?	1. Not enough money 2. Doctors are not available in near by areas 3. No one to take me to the hospital 4. Any other reason
32	Can you walk without any support?	1. Yes 2. No
33	Do you have any responsibilities at home?	1. Yes 2. No
34	If yes, what are they?	
35.	Do your son and daughter-in-law take proper care of you?	3. Yes 4. No 5. Sometimes
37.	Is your pension the reason for your family members to take care of you?	1. Yes 2. No
38	Do you have everything that you need, like clothes, medicine etc.	1. Yes 2. No

39	Do you think you are getting enough food?	1. Yes 2. No
40.	If not, what is missing that you think is important for a healthy life?	
41	Do you travel to your relatives house (outside village) or religious places or any other places outside your village?	1. Yes 2. No
42	If yes, then who pays for your travel?	1. I travel with the amount that I have saved 2. My children/grand children 3. I loan, and repay later
43	If no, then why?	1. Don't want to 2. Not enough money 3. Physically unable 4. My children/grand children don't let me travel 5. Others, please specify _____
44	Do you have a working son/s who don't live with you?	1. Yes 2. No
45	How many?	
46	Why are you not living with your son/s?	1. Living in another area for work 2. Due to internal problems, I am not staying with them 3. Not enough space in my son's house 4. Any other reasons _____

47	Do you meet people of your age regularly?	1. Yes 2. No 3. Not everyday
48	Does any of your family members abuse you for not having enough resources to sustain yourself?	1. Yes 2. No 3. Sometimes
49.	If yes, how they abuse you (tick all that is told)	1. Verbally 2. Not providing enough food 3. Not taking you to doctor when required 4. Not providing you proper clothes 5. Not providing proper space to sleep 6. Build a separate house for living in your property 7. Any other, please specify

### G. Satisfaction Level

1	Do you think that the pension is enough to fulfill your regular needs?	1. Yes 2. No
2	If No, what are the other needs that is not getting covered?	
3.	Please suggest an amount that is sufficient for the	

	elderly for a dignified life?	
4	Are you satisfied with your life? Please mark in scale	<ol style="list-style-type: none"> <li>1. Vey happy</li> <li>2. Happy</li> <li>3. Partially Happy</li> <li>4. Not Happy</li> <li>5. Not at all happy</li> </ol>

**H. Exclusion**

1	Do you think that the current pension age is fine?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> <li>3. I don't know</li> </ol>
2	At what age, do you think the pension should be started?	<ol style="list-style-type: none"> <li>1. 55</li> <li>2. 60</li> <li>3. 65</li> <li>4. Don't know</li> <li>5. Other, please specify _____</li> </ol>
3	Do you know anyone who is eligible but not getting a pension?	<ol style="list-style-type: none"> <li>1. Yes</li> <li>2. No</li> </ol>
4	If yes, then do you know why they are not getting pension?	<ol style="list-style-type: none"> <li>1. Not aware of the reason</li> <li>2. Not eligible (earns above INR 20000/year)</li> <li>3. Not BPL</li> <li>4. Applied but not sanctioned</li> <li>5. Not applied as s/he don't have required documents</li> </ol>

		<p>6. Not aware of the scheme</p> <p>7. No body to support the person to fill the application</p> <p>8. Not eligible for other reasons, please specify</p> <hr/>
5	<p>Do you think old age pension should be given to all the elderly people in the country? (irrespective of their income, caste, gender and religion)</p>	<p>1. Yes, should be provided to all</p> <p>2. No, provided only to the needy</p> <p>3. I don't know</p>
6	If yes, then why?	
7	If no, then why?	

**I. Suggestions**

1	Are you facing any issues in getting the pension?	<p>Yes</p> <p>No</p>
2	If yes, what are they?	
3	Do you want to give any suggestions to improve the scheme?	<p>1. Yes</p> <p>2. No</p>
4	If yes, please elaborate? (other than increasing the pension amount)	



**J. Observation Check list (To be observed by Enumerators during interview)**

1	Condition of Clothes	1. Tattered 2. In Good condition
2	Is it washed or not?	1. Yes 2. No
3	Is he seems healthy and well fed?	1. Yes 2. No
4	Can he move freely?	1. Yes 2. No, physically challenged 3. No, totally confined to bed
5	Mentally challenged? (due to mental disorder common to old people)	1. Yes 2. No
6	Physically challenged but mobility not affected?	1. Yes 2. No

## Questionnaire for Non-Beneficiaries

Grassroots Research And Advocacy Movement

Survey: Evaluation of Old Age Pension Scheme

### Non- Beneficiary Questionnaire

Date	
Name of the Interviewer	
Name of the Supervisor	

A SHORT INTRODUCTION: My name is ..... GRAAM is a registered organization based in Mysore, Karnataka. We are doing a research with the permission of Government of Karnataka to understand the issues in 'Old Age Pension Scheme's. Your contribution will help us to assess the effectiveness of scheme's and advocate for favourable policy.

### A. Identification Particulars

1.	District			
8.	Taluk			
9.	Location	3. Urban 4. Rural		
10.	If Urban, name of the town		If Rural, then name of the Panchayat/Villa ge	
11.	Ward		Village	
12.	Address		Address	
13.	Serial Number of the Respondent in in the village list			

**B. Personal Details of the Beneficiary**

1.	Name of the beneficiary	
2.	Gender	4. Male 5. Female 6. Transgender
3.	Age (in completed years)	3. _____ (ascertain through the records) 4. Don't know
4.	Marital Status	6. Married 7. Married, but spouse passed away (widow/widower) 8. Married, but separated 9. Married, but divorced 10. Unmarried
5.	Education level of the beneficiary	9. Illiterate 10. Primary (I-V) 11. Secondary (VI- X) 12. Higher Secondary (XI- XII) 13. Graduate (BA, BSc, BCom 14. Post Graduate (MA, MSc/MCom) 15. Professional degree (BE, BTech) 16. Others, please specify _____
6.	Religion	7. Hindu 8. Muslim 9. Christian 10. Buddhist 11. Jain 12. Any other, please specify _____
7.	Caste (only for Hindu's)	6. General 7. OBC 8. Scheduled Caste 9. Scheduled Tribe 10. Any other, please specify _____

8.	Are you a BPL Card Holder?	3. Yes 4. No		
9	Do you own Antoyodaya Card?	3. Yes 4. No		
10.	Type of other family	5. Joint (more than two married couple staying together with their children) 6. Nuclear (one married couple and children) 7. Couple (only husband and wife) 8. Single (only one person household)		
11	Age of the members of the households		Male	Female
		4. Less than 18		
		5. 18- 60 years		
		6. Above 60 years		
		Total		
12	Highest attained education level of the family member (family considered of spouse, son, daughter, daughter-in-law, son-in-law, grand children)	9. Illiterate 10. Primary (I-V) 11. Secondary (VI- X) 12. Higher Secondary (XI- XII) 13. Graduate (BA, BSc, BCom) 14. Post Graduate (MA, MSc/MCom) 15. Any professional degree (BE, BTech) 16. Others, please specify _____		
13	Number of earning people in your house? (include all the people who brought any income in the last			

	6 months)									
14	Major source of household income	<p><b>Code</b></p> <p>1 = Salaried (government employee)</p> <p>2 = Salaried (non-government employee)</p> <p>3 = Farmer (working in own field)</p> <p>4 = Agricultural worker (working in others filed)</p> <p>5 = Wage labourer (not regular monthly/daily wage worker)</p> <p>6 = Own business (craftsmen, shop keeper, driver of own vehicle etc) (for which s/he is not paying the profits)</p> <p>7 = Doctor</p> <p>8 = Any other, please specify</p> <p>998 = Not Applicable (all the non working people)</p> <p>999 = I do not know</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Major source</th> <th style="width: 33%;">Secondary source</th> <th style="width: 33%;">Any other</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"></td> <td></td> <td></td> </tr> </tbody> </table>	Major source	Secondary source	Any other					
Major source	Secondary source	Any other								
15	What is total income of the households?									
16	Have you earned anything in last 6 months?	<p>3. Yes</p> <p>4. No</p>								
17	If yes, how much in last three months?	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Months</th> <th style="width: 66%;">Income (in INR)</th> </tr> </thead> <tbody> <tr> <td>January</td> <td></td> </tr> <tr> <td>February</td> <td></td> </tr> <tr> <td>March</td> <td></td> </tr> </tbody> </table>	Months	Income (in INR)	January		February		March	
Months	Income (in INR)									
January										
February										
March										
18.	Are you working	<p>3. Yes</p> <p>4. No</p>								

	now?	
19	How much you are earning per month now?	
20	Were you working before? (before stopping to work due to old age)	3. Yes 4. No, go to question 22
21	If yes, what was your type of occupation (use the code from question 14)	
22	If No, then give the reason? (use code)	<b>Code</b> 1 = Housewife/Homemaker (Only for female spouses) 2 = Cannot find a job 3 = So ill that he/she cannot work 4 = Person with disability 5 = Does not need to work 6 = Does not want to work 7 = Other (please specify) _____ 998 Not applicable (if said yes in Column 2)

**C. Asset**

1.	House	9. Owned by me/my spouse 10. Owned by my son/daughter in law 11. Owned by my son-in-law/daughter 12. Owned by other family member (other than the last three points)
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		<p>13. Rented (if so, how much is the monthly rent)_____</p> <p>14. Provided by employer of self/son/daughter/any other family members</p> <p>15. Not paying the rent but living in a rented space/premises</p> <p>16. Other, specify _____</p>
2.	Is the house built under any government scheme?	<p>3. Yes</p> <p>4. No</p>
3.	If yes, under which scheme	<p>7. Pradhan Mantri Awas Yojana</p> <p>8. Pradhan Mantri Gramin Awas Yojana/Indira Awas Yojana</p> <p>9. Rajiv Awas Yojana</p> <p>10. <i>Ashriya</i></p> <p>11. CMs One lakh home scheme</p> <p>12. Any other, please specify _____</p>
4.	Type of house	<p>4. Kutcha House (walls and roof are not made of concrete materials)</p> <p>5. Semi-Pucca house (either walls or roof is not made of concrete materials)</p> <p>6. Pucca House (both walls and roof are made of concrete materials)</p>
5.	Number of rooms	<p>8. No exclusive room</p> <p>9. One room</p> <p>10. Two rooms</p> <p>11. Three rooms</p> <p>12. Four rooms</p> <p>13. Five rooms</p> <p>14. Six and above</p>
6.	Kitchen	<p>7. Separate space for kitchen inside house</p> <p>8. No separate space for kitchen inside house</p> <p>9. Well constructed space for kitchen outside house</p> <p>10. Cooking in verandah/outside house in open space</p>

		11. Eating with son/daughter who lives in another house 12. Any other, Please specify _____
7.	Main source of drinking water	10. Tap water from treated source 11. Tap water from untreated source 12. Uncovered well 13. Handpump 14. Tubewell/Borewell 15. Spring 16. River/canal 17. Tank/pond/lake 18. Other sources _____
8.	Location of drinking water	4. Within premises 5. Near Premises (within 100 meters) 6. Away, How far _____
9	Do you have electricity at home?	3. Yes 4. No
10.	Do you have a in-house latrine facility?	3. Yes (go to next question) 4. No (go to question 14)
	If no, where you go for defecation?	5. Neighbours/relatives house 6. Public latrine 7. Open 8. Any other, please mention _____
12	Do you have a separate bathing facility within the premises?	4. Yes 5. Yes, but without roof 6. No
13	Type of fuel used for cooking (mark all that is used for cooking in a year)	11. Firewood 12. Crop residue 13. Cow-dung cake 14. Coal



		15. Kerosene 16. LPG 17. Electricity 18. Biogas 19. Any other, please mention _____ 20. No cooking
14	Do you have a saving account?	3. Yes 4. No
15	How many accounts?	
16	Type of account	4. Individual account 5. Joint account 6. Both
17	Availability of assets (tick all those applicable)	12. Radio/transistor 13. Television 14. Computer with internet 15. Computer without internet 16. Communication - Landline only 17. Communication - Mobile only 18. Communication - both (landline and mobile) 19. Bicycle, if yes, mention numbers _____ 20. Scooter/motorcycle/Moped. If yes, mention numbers ____ 21. Car/jeep/van. If yes, mention number ____ 22. If none of the assets specified, please mark here
18.	Do you own agricultural land?	4. Yes 5. Yes, but its a waste land (not used for agricultural purpose for more than 2 years) 6. No
19	If yes, then mention area in acres	
20	How much is	

	irrigated?	
21	Has the land been used for production in last monsoon?	2.
22	Had you saved any money before you started getting your pension?	3. Yes 4. No
23	If yes, then how much?	INR _____
24	If no, then why?	4. No earning much 5. Expenses were very high 6. Any other, please specify _____
25	Do you own the family property? (e.g. house, land, etc.)	3. Yes, it is still on my/my spouse name 4. No, transferred it to eligible heir/s

#### D. Awareness about the Pension Scheme

1.	Are you aware of the pension schemes for old people?	3. Yes 4. No
2.	Have you heard of any of these schemes for old people? (please tick all that they are aware of )	6. Indira Gandhi National Old Age Pension Schemes 7. Sandhya Suraksha Yojane 8. Annapurna Scheme 9. Can't tell the name but heard of the pension scheme for old people

		10. Don't know
3	Have you ever applied for the pension scheme?	1. Yes 2. No
4	If No, then why?	1. I am not aware of the scheme/s 2. I am not eligible as I am not BPL 3. The process of application is very difficult 4. Not aware about the process of application 5. Village accountant or any other officials linked to the program are asking for bribe 6. The nearest Nada Katcheri is very far 7. I don't have all the required documents 8. I don't have anyone to support me to fill the application 9. I am too old to travel to nearest Nada Katcheri to submit the form 10. Any other, please specify _____
5	If yes, then when? (give the year when the person applied for the first time)	
6	Who informed you about the scheme?	1. As it is a old scheme thus I was aware of it 2. Family members (first family members) 3. Relatives/Neighbours 4. Other elderly/pension holders at the village 5. Village <i>sewak</i> /village accountant 6. Someone from the Village 7. Panchayat members/other government officials 8. Others, please specify _____
7	Under which scheme did you applied?	1. NOAPS 2. SSY 3. Both

8	Did you go personally to submit the pension application form?	3. Yes 4. No
9	If yes, where did you submit the application form??	9. Panchayat office/members submitted 10. Village <i>sahayak</i> /village accountant submitted 11. Nada Kutchery (AJSK) 12. Taluk office 13. Members of the family submitted 14. Neighbours submitted 15. Don' know 16. Others, please specify _____
10	What are the documents submitted along with the application form? (Mark all the documents mentioned by the respondent)	10. Birth Certificate 11. School Certificate 12. Ration Card 13. EPIC (Elector's Photo Identity Cards) 14. Voter list 15. Aadhar Card 16. BPL Card 17. Any other, please specify _____
11	Have you given any fees/bribe while submitting the application?	3. Yes 4. No
12	If yes, then to whom?	
13	If yes, then how much?	INR _____
14	Did you mention your personal mobile number in the application form?	3. Yes 4. No

	(only your number not of your family members)	
15	If No, then whose number did you mention?	<p>8. Spouse</p> <p>9. Children/Grand children</p> <p>10. Brother/Sister</p> <p>11. Other family members</p> <p>12. Neighbours</p> <p>13. Friends</p> <p>14. Any other, please specify _____</p>
16	Have you received message in your mobile about the reason of rejection?	
17	If yes, then please give a reason that why your application was rejected?	<p>1. Not eligible</p> <p>2. Not all the documents are not submitted</p> <p>3. Not BPL card holder</p> <p>4. Any other, please specify _____</p>
18	How many times you have applied?	
19	After rejection under one scheme, did you applied for pension from other scheme?	<p>1. Yes</p> <p>2. No</p>
20	Have you been rejected under that scheme also?	<p>1. Yes</p> <p>2. No</p> <p>3. Waiting for the response</p>
21	Do you think that you are eligible for the pension?	<p>1. Yes</p> <p>2. No</p> <p>3. Don't Know</p>
22	If no, then why are	<p>3. Need extra money</p>

	you applying?	4. I can't meet my expenditure with the current saving/income 5. I have many debts 6. I have future expenditure and any extra income would be useful 7. Any other, please specify _____ _____
23	Did the village accountant visited your house for the verification, after application?	1. Yes 2. No 3. Don't know
24	If yes, did he asked for any bribe?	1. Yes 2. No
25	If yes, then how much?	INR _____
26	Have you paid?	1. Yes 2. No
27	Have you informed the village accountant that your application has been rejected?	1. Yes 2. No.
28	Have you heard about Annaporna scheme?	1. Yes 2. No
29	If yes, then give the following information in 'yes or 'no?	
29.a	The scheme is meant for people above 60 years?	1. Ye 2. No
29.b.	Any one above 60 years who are not receiving any	1. Yes 2. No

	pension can avail the benefits of Annaporna scheme?	
29.c.	Every month the beneficiary will receive 10 kgs of food grain under the scheme?	1. Yes 2. No
30	Are you getting benefits under the Annaporna scheme?	1. Yes 2. No
31	Do you have an Aadhar card?	4. Yes 5. No 6. Don't know
32	Have you linked the Aadhar card with your bank/PO account?	4. Yes 5. No 6. Don't know
33	Do you have a saving bank/post office account?	3. Yes 4. No
34	If you don't have any income then how are you meeting your daily expenditure?	6. Me/my spouse is still earning 7. My son takes care of the expenditures 8. I spend from my savings 9. My earning from agriculture 10. pension from other sources (other than NOAPS/SSY) 11. Any other, please specify _____
35	Do you own the family property? (e.g. house, land, etc.)	1. Yes, it is still on my/my spouse name 2. No, transferred it to eligible heir/s

36.	Do your son and daughter-in-law take proper care of you?	6. Yes 7. No 8. Sometimes
37	Do you have any responsibilities at home?	1. Yes 2. No
38.	If yes, what are they?	
39	Do you have everything that you need, like clothes, medicine etc.	3. Yes 4. No
40	Do you think you are getting enough food?	3. Yes 4. No
41.	If not, what is missing that you think is important for a healthy life?	1. Fruits 2. Dairy products 3. Not enough food is provided
42	Do you travel to your relatives house (outside village) or religious places or any other places outside your village?	3. Yes 4. No
43	If yes, then who pays for your travel?	5. I travel with the amount that I have saved 6. My children/grand children 7. I loan, and repay later
44	If no, then why?	1. Don't want to



		<p>2. Not enough money</p> <p>3. Physically unable</p> <p>4. My children/grand children don't let me travel</p> <p>5. Others, please specify _____</p>
45	Do you have a working son/s who don't live with you?	<p>3. Yes</p> <p>4. No</p>
46	How many?	
47	Why are you not living with your son/s?	<p>1. Living in another area for work</p> <p>2. Due to internal problems, I am not staying with them</p> <p>3. Not enough space in my son's house</p> <p>4. Any other reasons _____</p>
48	Do you think old age pension should be given to all the elderly people in the country? (irrespective of their income, caste, gender and religion)	<p>2. Yes, should be provided to all</p> <p>2. No, provided only to the needy</p> <p>3. I don't know</p>
49	If yes, then why?	
50	If no, then why?	

### E. Health Status

1	Do you have any health issue?	<p>9. Yes</p> <p>10. No</p>
2	If yes, mention the type of issue?	

3	Do you have to take medicine regularly for the health issue?	3. Yes 4. No
4	If yes, from where you are getting the medicine?	4. From government dispensary 5. From medical store 6. Don't know
5	How much you have to pay per month to buy the medicine?	
6	Have you ever been admitted in hospital (after attaining the age of 65)	3. Yes 4. No
7	For what?	
8	Where?	4. Government hospital 5. Private hospital 6. Any other _____
9	Who paid the bills?	8. I paid it, from my savings 9. I paid it, after selling my assets 10. I paid it, after taking a loan 11. My children paid for the expenses 12. My grandchildren paid for the expenses 13. My relatives 14. Any other, please specify _____
10	If you have taken a loan to meet the hospital expenses, then how much?	INR _____
11	From where?	

12	Are you paying the interest for the loan taken?	3. Yes 4. No
13	How much you are paying every month towards the loan?	INR _____
14	Do you need to be medically treated for an ailment but not able to due to economic constrain?	3. Yes 4. No
15	For what ailment?	
16	Can you see properly?	
17	Have you ever been treated fro glaucoma/cataracts?	3. Yes 4. No
18	If yes, where?	5. Government Hospitals 6. Private Hospitals 7. Camp organized by local NGO/Companies 8. Any other, _____
19	Do you have to use eye glasses?	3. Yes 4. No
20	Can you see properly with the eye glasses?	3. Yes 4. No
21	Do you think you have to change your	3. Yes 4. No

	glasses as you are unable to see through the glasses that you are using now?	
22	Can you hear properly?	3. Yes 4. No
23	Are you using hearing aids?	3. Yes 4. No
24	If you are not able to hear properly, then why are you not referring to ENT specialist?	5. Not enough money 6. Doctors are not available in near by areas 7. No one to take me to the hospital 8. Any other reason
25	Can you walk without any support?	3. Yes 4. No

**F. Suggestions**

1	Do you think, pension will improve your quality of life?	1. Yes 2. No
2	If yes, how	1. I would be able to take care of my small needs 2. I don't have to ask money from my children 3. I would be able to take care of my health needs atleast 4. I would be able to take proper food 5. Other, please specify

3	Do you want to give any suggestions to improve the scheme?	1. Yes 2. No
4	If yes, please elaborate? (other than increasing the pension amount)	

**G. Observation Check list (To be observed by enumerators during interview)**

1	Condition of Clothes	1. Tattered 2. In Good condition
2	Is it washed or not?	1. Yes 2. No
3	Is he seems healthy and well fed?	1. Yes 2. No
4	Can he move freely?	1. Yes 2. No, physically challenged 3. No, totally confined to bed
5	Mentally challenged? (due to mental disorder common to old people)	1. Yes 2. No
6	Physically challenged but mobility not affected?	1. Yes 2. No

**Checklist for Beneficiaries**

**Directions:**

- 1. Number of participants in the FGD:** 10 to 15. Not more than 15.
- 2. Type of participants:** - All should be beneficiary of either NOAPS/ SSY, At least 3 people should be above 80 years, and At least 4 female participants

**3. Explain the reason of FGD:** GRAAM, a NGO working for the welfare of common people, along with Government of Karnataka is conducting a study to understand the issues in the pension schemes meant for senior citizen, I.e. Sandhya Suraksha Yojane (SSY) and National Old Age Pension Schemes (NOAPS). We are here to discuss with you all to understand the issues you faced during enrolment, and then accessing the pension. Also, provide your suggestions for improving its reach and impact.

We have listed few questions, which need to be answered by all of you. Thus, I need an active participation of all of you, especially of women members and people above 80 years. You can also add any information that you think is important but we have not captured it with the list of questions.

**4. List the name of all the participants in following manner.**

S.No.	Name of the Participants	Beneficiary under which scheme (NOAPS/SSY)	Age	Gender
1				
2				
3				

**Questions:**

1. Who informed you about the schemes? (Write all the sources and number of people suggested that)
2. Please describe the process of enrolment? (means where to go, what are the documents need to be supported, total waiting period for enrolment)
3. Time taken to enrol under the pension schemes (write the range, like if the lowest time taken in 1 month and highest in the group is 2 years, then the range is 1 month - 2 years)
4. What are the issues faced by you all during the enrolment? Please elaborate the issues (write down all the issues faced by the beneficiaries during enrolment)
5. Do you have any suggestions to simplify the process of enrolment?
6. Are all of you getting pension at regular interval? (please count and write the number of persons who said that they are not getting pension at regular interval)
7. If few people said no, then give the reasons of not getting the pension regularly?
8. Do you know, where to complain and how?
9. Have you ever registered a complaint for irregularity of pension or for any other issue related to your pension?
10. Do you think that depositing the pension in the bank is a better option as it would be regular, and they don't have to pay the bribe to postman every month)? If no, then give what is the benefit of receiving the amount through postman? And how much they are paying every time postman brings their salary?
11. Do you want to give any suggestions to improve the disbursement of the pension at regular interval?
12. What are the other issues you are facing under the schemes, write in detail about all the issues mentioned by the beneficiaries? And what are the suggestion that you can provide to address the issues?

13. Is the pension amount enough to support your basic needs? (basic need means food expenses, health expenses, and expenses for other daily needs, like clothes, daily expenses (soap, toothpaste, toothbrush etc))

14. What would be the minimum amount government should provide to meet your basic needs?

15. What other support do you need (other than pensions) to improve your quality of life?

16. Do you have any suggestions to improve the performance of the scheme?

17. Do you think the pension scheme for senior citizen should be made universal (means every one above 60 years should get the pension, irrespective of their income, caste, religion, and physical ability)?

### **Checklist for Non-Beneficiaries**

#### **Directions:**

1. **Number of participants in the FGD:** 10 to 15. Not more than 15.

2. **Type of participants:** - None of the participant should be getting pension under any scheme or through any government department; At least 3 people should be above 80 years; At least 4 female participants

3. **Explain the reason of FGD:** GRAAM, a NGO working for the welfare of common people, along with Government of Karnataka is conducting a study to understand the issues in the pension schemes meant for senior citizen, i.e. Sandhya Suraksha Yojane (SSY) and National Old Age Pension Schemes (NOAPS). We are here to discuss about the programs and the issues of not getting enrolled with it. Also, we will like to know that how you are managing your life without any pension

We have listed few questions, which need to be answered by all of you. Thus, I need an active participation of all of you, especially of women members and people above 80 years. You can also add any information that you think is important but we have not captured it with the list of questions.



**4. List the name of all the participants in following manner.**

S.No.	Name of the Participants	Have you ever applied under the scheme?	Age	Gender
1				
2				
3				

**Questions:**

1. How many of you are aware of the pension schemes for senior citizens? (count the numbers - gender wise, like 5 out of 10 males and 3 out of 5 females)
2. If yes, what are they? (ask those people who said 'yes' in previous question)
3. How you got information about the schemes?
4. How many of you are eligible but not getting the pension?
5. What are the reasons? Talk in detail of all the reasons, like issues in enrolment (distance, physically not fit, non-availability of documents, no one to take them to the enrolment centre)?
6. How many of you have applied but got rejected? (count the numbers - gender wise, like 3 out of 10 males and 1 out of 5 females)

7. How you came to know that your application has been rejected? (The applicant is informed through registered mobile number?)
8. Do you know the reason of rejection? (please count that how many people, whose application were rejected, are aware of the reasons) What are the reasons of rejections?
9. Do you agree with the reason given?
10. What more support do you need for getting enrolled?
11. How are you managing your life? Do you have any source of income (count the number of people who said they have some source of income - gender wise)
12. Do your children take proper care of you?
13. How you meet the health issues? Do you avoid addressing them due to inability to meet the expenses?
14. Do you think the pension scheme for senior citizen should be made universal (means every one above 60 years should get the pension, irrespective of their income, caste, religion, and physical ability)?

**District/Taluks Officials involved with Pension Schemes**

**(DC at District level and Deputy Thasildar at Hobli level)**

Date:

Place (district):

	Questions	Answers
1	Name	
2	Position	
3	Department	

4	Is the department involved with both the pension schemes?	1. Yes 2. No, only with NOAPS 3. No, only with SSY	
5	What is the role of your department under the pension schemes?		
6	Does the district play any role in planning (suggesting required budget) for the next financial year under the schemes? If yes, then give details.		
<b>Enrolment Process under the Schemes</b>			
7	Enrolment of pensioners (process) - For NOAPS and SSY (please write in points)		
8	Process of enrolment is difficult under which scheme - NOAPS or SSY? And why?		
9	Department involved in enrolment of pensioners?		
		NOAPS	SSY
A	At district level		
B	At taluk level		
C	At GP level		
10	Does the district have all the required manpower in the offices related to enrolment? If there are vacancy, then how many and at what level?		
11	Give reasons for the vacancy and from when the position(s) are vacant?		

12	What are the general issues of enrolment in your district? (delay, unawareness, lack of manpower, distance etc)
	<b>Disbursement of Pension</b>
13	Why most of the beneficiaries are still getting the pension through MO? Do you think that it is the most convenient method for the disbursement of pension under the schemes? What are the major issues in disbursing pension through MO?
14	Do you think that Direct Beneficiary Transfer (DBT) to the bank account of a beneficiary is a better method than MO? If yes, why? If no. Why?
15	Do you think that few corrections should be made in the guideline of SSY/NOAPS? If yes, what should be they?
	<b>Unequal Coverage</b>
16	Why number of women beneficiaries are lower under both the schemes? How the department is planning to reach them effectively?
17	Why the coverage is unequal across the taluks in your district? What need to be done in low enrolment taluks to increase the coverage?
18	As per the data shared, in few taluks, the coverage is restricted to urban areas only, why so?

19	What is the progress of <i>Aadhaar</i> linked DBT in your district under both the schemes?
20	Factors contributing for low coverage under DBT?
	<b>Other Questions</b>
21	In case of a death of the beneficiary, what is the process followed for discontinuation of the pension?
22	Does the performance of two schemes differs across district? If yes, then why?
23	Please specify the issues with the programs, which are not discussed above?
24	What is the process of registering complaints?
25	Number of people registered complaints in last 4 months?
	January February March April
26	What is the process of addressing it? And how soon it gets addressed?

### Checklist for the Interview of Village Accountant

Date:

Place:

	Questions	Answers
1	Name	
2	Position	
3	Department	
4	Village, GP, Taluk, District	
	<b>Information about the Beneficiaries in the village</b>	
5	How many people in your area are getting the benefits of senior citizen pension schemes?	
	Men	
	Women	
6	How many elderly people apply in a year under the pension schemes?	
7	How many of them really get?	
8	What percentage of people (above 60 years) are aware of the pension schemes? And why the difference in awareness amongst the gender?	
	Men (give percentage):	
	Women (give percentage):	
9	Why the number of women beneficiaries are comparatively less than man in any area?	

10	Any suggestions to increase the number of women beneficiaries in your area?
	<b>Awareness</b>
11	What is your role in generating awareness about the schemes among the senior citizens?
12	How frequently you do it?
13	What are the approaches has been adopted by you to generate awareness?  Using - brochure, house to house visit, provide information during Gram Panchayat meetings etc
14	Which is the most effective way of generating awareness?
15	What are the support you receive from higher officials for generating awareness for the schemes?
16	What are the other supports required for generating awareness in your area?  - from panchayat members  - government officials  - others

17	Do you have any suggestions to strengthen the awareness programs?	
	<b>Verification of Documents/Process of Enrolment</b>	
18	How many verifications have you made in last three years?	
	2016-17	
	2017-18	
	2018-19	
19	What are the documents that you need to verify?	
20	Other than documents, what other parameters are considered for verification?	
21	What are the general reasons for rejection in your area?	
22	As per you, how many elderly people (who are eligible for the pension) are not getting the pension under any scheme? And what are the reasons?	
23	What are the major issues of getting enrolled under the scheme?	
24	What is the average time taken by the beneficiaries to get enrolled and then get the pension?	
	<b>Other Roles and Responsibility</b>	



25	Do you play any other roles under the pension schemes (other than awareness and verification of documents), like reporting the authorities about the death of the beneficiaries? If yes, please elaborate.
26	What are the general issues that the pensioners are facing in the area, like delayed pension, discontinuation etc?
27	Which is the preferable scheme - SSY or NOAPS? And why?
28	What issues you are facing in your role?
29	Do you want to give any suggestion to improve the enrolment process, coverage etc under the schemes?

### **Checklist for the Interview of Deputy *Thasildar***

Date:

Place:

	<b>Questions</b>	<b>Answers</b>
1	Name	
2	Position	
3	Department	
4	Hobli, Taluk, District	
	<b>Information about the Beneficiaries in the village</b>	

5	How many people in a month apply under the pension schemes (NOAPS and SSY) from your area?	
	How many Men	
	How many Women	
6	Is the process for enrolment is same under both the scheme (other than age of the beneficiary)? If no, please elaborate the difference?	
7	What are the major issues in enrolment under the schemes faced by beneficiaries?	
8	What are the issues faced by you while enrolling beneficiaries (would be) under the schemes, like network issue etc?	
9	What support do you need to improve the coverage under the schemes?	
10	Do you want to change/add any process/es (ongoing processes) in enrolment to improve the coverage under the schemes in your area?	

### Interview Schedule for Postman

Date:

Place:

	Questions	Answers
1	Name	
2	Position	
3	Department	
4	Village, GP, Taluk, District	
	<b>Information about the Beneficiaries in the village</b>	
5	In how many villages you are delivering the MO for NOAPS and SSY?	
6	Can you tell us roughly that how many people are getting the pension through NOAPS and SSY (separately)?	
7	What are the major issue do you face while delivering the MOs of pensioners?	
8	If the person is not in house (or in the given address), then what you do?	
9	What you do, if the person has passed away?	
10	Do you have any suggestions to improve the delivering process for the pensioners?	

Interviewer:

## ANNEXURE

### 1. District wise Average Distance to Nada Kacheri from Beneficiary House in meters

Districts	Average Distance		
	Rural	Urban	Grand Total
Bagalkot	7767	1962	5528
Belgaum	10314	1452	7760
Bellary	4093	2334	4029
Chamarajanagara	3571	-	3551
Chikkaballapur	4652	1307	3930
Gadag	6808	4790	6717
Kodagu	8334	-	8334
Koppal	5258	4023	4965
Mandya	6829	-	6829
Mysuru	4539	3816	4429
Ramanagara	2527	1326	2453
Shimoga	11436	1875	11188
Uttara Kannada	3960	-	3960
Yadgir	1501	2491	2475
<b>Grand Total</b>	<b>5569</b>	<b>2291</b>	<b>5060</b>

### 2. District wise Mobile number given in application form (NOAPS) in percentage

Districts	brother	children	friends	neighbour	other	Other family Members	spouse	Grand Total
Belgaum	0.51	5.24	0.17	1.58	1.24	1.41	2.31	12.44
Bellary	0.79	7.09	0.17	0.45	0.17	0.45	4.00	13.12
Kodagu	0.17	7.60	0.06	0.51	0.23	1.46	0.90	10.92
Mandya	0.00	1.13	0.00	0.00	0.06	0.00	1.97	3.15
Ramanagara	0.00	4.28	0.06	1.91	0.00	0.45	1.07	7.77
Shimoga	0.51	15.09	0.28	1.63	0.06	0.56	0.51	18.64
Uttara Kannada	0.00	12.33	0.00	0.11	0.34	0.17	1.24	14.19
Yadgir	1.18	12.50	0.00	2.14	1.69	1.41	0.84	19.76
<b>Grand Total</b>	<b>3.15</b>	<b>65.26</b>	<b>0.73</b>	<b>8.33</b>	<b>3.77</b>	<b>5.91</b>	<b>12.84</b>	<b>100.00</b>

### 3. District wise Mobile number given in application form (SSY) in percentage

Districts	brother	Children	friends	neighbour	other	Other family Members	spouse	Grand Total
Bagalkot	0.00	5.69	0.14	0.78	2.77	0.14	1.78	11.30
Bellary	0.92	10.23	0.00	0.64	0.14	0.43	4.76	17.13
Chamarajanagara	0.21	9.38	0.07	0.14	0.21	0.36	2.56	12.94
Chikkaballapur	0.43	9.45	0.00	0.57	0.00	1.21	1.92	13.57
Gadag	0.00	7.82	0.14	0.78	0.28	1.78	1.35	12.15
Koppal	0.14	4.26	0.00	4.76	0.07	0.07	3.84	13.15
Mysuru	0.07	7.39	0.00	0.71	0.36	2.13	0.21	10.87
Ramanagara	0.07	4.55	0.00	0.14	0.00	1.00	3.13	8.88
<b>Grand Total</b>	<b>1.85</b>	<b>58.78</b>	<b>0.36</b>	<b>8.53</b>	<b>3.84</b>	<b>7.11</b>	<b>19.55</b>	<b>100.00</b>

## 4. District wise Documents Verification (NOAPS)

Districts	Visited for Verification	Not visited for Verification
Belgaum	195(50.39)	192(49.61)
Bellary	155(40.58)	227(59.42)
Kodagu	319(93.00)	24(7.00)
Mandya	367(97.35)	10(2.65)
Ramanagara	374(97.14)	11(2.86)
Shimoga	362(97.05)	11(2.95)
Uttara Kannada	356(94.93)	19(5.07)
Yadgir	215(57.64)	158(42.36)
<b>Grand Total</b>	<b>2343(78.23)</b>	<b>652(21.77)</b>

## 5. District wise Documents Verification (SSY)

Districts	Visited for Verification	Not visited for Verification
Bagalkot	353(85.68)	59(14.32)
Bellary	117(30.71)	264(69.29)
Chamarajanagara	201(52.48)	182(47.52)
Chikkaballapur	361(95.00)	19(5.00)
Gadag	285(74.80)	96(25.20)
Koppal	191(48.23)	205(51.77)
Mysuru	353(93.88)	23(6.12)
Ramanagara	370(96.35)	14(3.65)
<b>Grand Total</b>	<b>2231(72.13)</b>	<b>862(27.87)</b>

## 6. District wise Beneficiary Satisfied with Pension (NOAPS)

Row Labels	no	yes	Total
Bagalkot	135(32.77)	277(67.23)	412
Bellary	35(9.19)	346(90.81)	381
Chamarajanagara	165(43.08)	218(56.92)	383
Chikkaballapur	198(52.11)	182(47.89)	380
Gadag	40(10.50)	341(89.50)	381
Koppal	37(9.34)	359(90.66)	396
Mysuru	76(20.21)	300(79.79)	376
Ramanagara	111(28.91)	273(71.09)	384
<b>Grand Total</b>	<b>797(25.77)</b>	<b>2296(74.23)</b>	<b>3093</b>

## 7. District wise Beneficiary Satisfied with Pension (SSY)

Row Labels	no	yes	Total
Belgaum	43(11.11)	344(88.89)	387
Bellary	85(22.25)	297(77.75)	382
Kodagu	223(65.01)	120(34.99)	343
Mandya	12(3.18)	365(96.82)	377
Ramanagara	117(30.39)	268(69.61)	385

Shimoga	305(81.77)	68(18.23)	373
Uttara Kannada	9(2.40)	366(97.60)	375
Yadgir	155(41.55)	218(58.45)	373
<b>Grand Total</b>	<b>949(31.69)</b>	<b>2046(68.31)</b>	<b>2995</b>

## 8. District Wise Expected Pensions by Pensioners

Districts	Average Pension Amount Expected
Bagalkot	4121
Belgaum	3116
Bellary	3001
Chamarajanagara	3167
Chikkaballapur	2338
Gadag	2625
Kodagu	4428
Koppal	4541
Mandya	2458
Mysuru	4066
Ramanagara	2814
Shimoga	5015
Uttara Kannada	2944
Yadgir	3230
<b>Grand Total</b>	<b>3627</b>

## 9. District Wise Average Happiness Score

Districts	NOAP	SSY	Grand Total
Bagalkot	-	3.79	3.79
Belgaum	3.18	-	3.18
Bellary	3.50	3.73	3.62
Chamarajanagara	-	3.58	3.58
Chikkaballapur	-	3.51	3.51
Gadag	-	3.28	3.28
Kodagu	3.66	-	3.66
Koppal	-	3.55	3.55
Mandya	3.86	-	3.86
Mysuru	-	3.53	3.53
Ramanagara	3.63	3.66	3.64
Shimoga	2.51	-	2.51
Uttara Kannada	4.25	-	4.25
Yadgir	4.03	-	4.03
<b>Grand Total</b>	<b>3.58</b>	<b>3.58</b>	<b>3.58</b>

## **STUDY OF THE STATUS OF SENIOR CITIZENS IN KARNATAKA**

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