

**Evaluation Report
On
National Old Age Pension
Scheme
(NOAPS)
Jammu & Kashmir**

**Programme Evaluation Organisation
Planning Commission
Government of India
New Delhi-110001**



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PREFACE

Since Independence, the Government of India has launched a number of Central Schemes, Centrally Sponsored Schemes (CSS) and Community/Area Development Programmes in the areas of health & family welfare, education, employment & poverty eradication, agriculture, women & child development, sanitation, housing, safe drinking water, irrigation, transport, tribal development, border area development, social welfare, etc. both in rural and urban areas of the Country, including Jammu & Kashmir. The main objectives of all these schemes are to generate employment, improve quality of life, remove poverty & economic inequality and human deprivation. Besides, these schemes are also aimed at creation of basic infrastructure and assets essential for economic development in rural areas.

There is a general feeling that despite of huge allocations made by Government of India through Central Schemes/Centrally Sponsored Schemes in Jammu & Kashmir, the development in basic infrastructure and amenities/facilities are not perceptible, especially in rural areas of the State. Further, the standard of living of the people is still very poor and the employment opportunities to the young people are still considered to be very limited and inadequate.

Since, most of these Schemes are in operation for a pretty long time, the Programme Evaluation Organization, at the instance of Ministry of Home Affairs and as per the recommendation of Group of Ministers constituted by the Central Government on Internal Security and Border Management, undertook the Evaluation study on "Micro Analysis of certain Centrally Sponsored Schemes in selected districts of Jammu & Kashmir. The main objectives of the study were to examine whether CSSs have generated the desired benefits, including specification of reasons for their tardy implementation, short -comings in implementation and steps required to tone up their implementation, including their monitoring, to achieve the desired results. The study was assigned to Population Research Centre, Kashmir University, Srinagar (J&K) and they were advised to assess the impact of five Centrally Sponsored Schemes in selected four militancy affected border districts of Jammu & Kashmir, two each from Jammu and Kashmir regions

of the State. The selected Schemes were: (1) Employment Assurance Scheme (EAS)/ Sampoorna Gram Rozgar Yojana (SGRY). (2) Indira Awaas Yojana (IAY). (3) Swarnjayanti Gram Swarozgar Yojana (SGSY). (4) Integrated Child Development Scheme (ICDS) and (5) National Old Age Pension Scheme (NOAPS)

The present Report in hand is the result of fruitful collaboration between researchers in Population Research Centre, Kashmir University, Srinagar, Programme Evaluation Organization, Planning Commission, New Delhi and Regional Evaluation Office, Planning Commission, Chandigarh. The study aims at assessing the impact of National Old Age Pension Scheme (NOAPS) in the State of Jammu & Kashmir.

I hope the study, which provides useful information on the impact assessment, problems and shortcomings in the process of implementation of National Old Age Pension Scheme (NOAPS) in Jammu & Kashmir, would be extremely useful to the policy makers, concerned Central Ministries and Implementing Agencies at the State Level to introduce the improvements take suitable corrective actions to ensure that the intended benefits of the schemes reach the target group.

I congratulate the Honorary Director and the team of researchers of the Population Research Centre, Kashmir University, Srinagar as well as the Officers/Officials of Programme Evaluation Organization, New Delhi and Regional Evaluation Office, Chandigarh for their excellent work.



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EXECUTIVE SUMMARY

Background:

Government of India is implementing a number of Centrally Sponsored Schemes (CSS) in the areas of rural development, urban development, health and family welfare, education, agriculture, women and child development, sanitation, housing, safe drinking water, irrigation, transport, border area development, social welfare through out the Country, including Jammu and Kashmir. The main objectives of all these schemes are to generate employment, reduce poverty & economic inequality and improve the quality of life. Besides, some of these schemes aim at creation of basic infrastructure and assets essential for economic development in rural areas. Despite of the fact that huge allocations have been made by the Central Government through Centrally Sponsored Programmes in Jammu and Kashmir, the development in basic infrastructure and improvements in amenities/facilities has been inadequate, especially in rural areas of the state. The standard of living of the people has not improved to the desired extent and the employment opportunities for the youths are few and far between. Hence, it becomes imperative at this stage to know as to what extent these schemes have been in a position to achieve the stated objectives. Such an exercise will help to identify the problems/short comings in implementing these schemes. It will also help the policy makers and implementing agencies to introduce the necessary interventions to enhance the efficiency of the programme and to ensure better utilization of the resources. Hence, the Population Research Centre (PRC), Kashmir University, Srinagar, at the instance of Planning Commission, Government of India, New Delhi and Regional Evaluation Office, Chandigarh selected the following Centrally Sponsored Schemes in selected four districts of Jammu and Kashmir to assess their impact:-

1. Employment Assurance Scheme/Sampoorna Gram Rozgar Yojana
2. Indira Awaas Yojana
3. Swaranjayanti Gram Swarozgar Yojana
4. Integrated Child Development Services
5. National Old Age Pension Scheme

As per 'Terms of Reference', the detailed District Level Reports for all the five selected Centrally Sponsored Schemes have already been finalized and the findings were presented in Planning Commission. The report, in hand is a State Level Report on National Old Age Pension Scheme on the basis of field study conducted in four selected districts.

Methodology

A Committee consisting of representatives of Ministry of Home Affairs, New Delhi, Programme Evaluation Organisation, New Delhi, Regional Evaluation Office, Chandigarh and Population Research Centre, Kashmir University, Srinagar was constituted to finalise the Research Design, Methodology, Questionnaire, etc. for the study. As the study in the militancy affected state of J&K was taken up on the recommendations of the Group of Ministers on "Internal Security and Border Management", the Committee in consultation with State Government selected four districts, two each from Jammu region and Kashmir region which were either worst affected by militancy or the border districts. In view of the objectives and Terms of References of the study, after a series of meetings of the said Committee, districts Anantnag, Kupwara, Doda and Rajouri were selected for the in-depth study. The Community Development Blocks in each district were divided into two groups of high and low performance based on the information on key indicators of development. One block from each of the two groups was selected on random basis. Detailed information about the CSS were collected from district and block offices. From each selected block, 5-7 villages were selected on random basis. From the selected villages the information was collected from all the beneficiaries who were covered under NOAPS in the selected villages. In addition to it, from each selected village, 5 respondents who had applied, but not selected, were also interviewed. Besides, detailed interviews were held with the officials at state, district and block level. A check list was prepared to collect the qualitative information from the beneficiaries and officials/offices. The secondary data regarding the physical and financial progress of the schemes and information regarding planning, implementation and monitoring was collected from the implementing agencies of the schemes through a set of questionnaires devised for the purpose. All the questionnaires devised for the survey were finalized in consultation with the members of the Committee.

Main Findings

During the course of field work, information was collected from 186 beneficiaries and 139 non-beneficiaries of NOAPS. The main findings of the study are given below:-

The National Old Age Pension Scheme (NOAPS) under National Social Assistance Programme (NSAP) as a centrally sponsored welfare scheme was launched throughout the country on August 15, 1995. Central assistance under the NOAPS is available for old age pensions provided (a) the age of the applicant (male or female) is 65 years or higher and b) the applicant is a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through financial support from family members or other sources. Under the scheme an amount of Rs. 75 per month is paid to the beneficiaries. The state government has enhanced the amount of pension from Rs 75 to Rs. 200 and thereby brought this scheme at par with parallel scheme of ISSS being implemented by the state government. The main findings of the study are given below:-

1. The funds available for the implementation of NOAPS in the state increased from Rs. 223.41 lakhs in 2000-01 to Rs. 913.26 lakhs in 2003-04. This increase was basically due to the increase in the amount of monthly pension from Rs. 75 in 2000-01 to Rs. 200 during 2003-04. The availability of funds further increased to about Rs.1124 lakhs during 2004-05 and Rs. 1287.54 lakhs during 2006-2007. On the other side the number of beneficiaries also increased from 33977 in 2000-01 to 36748 in 2003-04. During 2006-2007, a total number of 73963 beneficiaries were covered under the scheme.
2. It was observed that the state could not utilise the entire funds of NOAPS during any of years under reference (2000-07). At State level the rate of utilization of funds was around 82 percent during 2000-2002, about 95 percent during 2003-2005 and 75 percent during 2006-2007.
3. The beneficiaries did not receive the recommended amount of pension during 2000-02. Though an amount of Rs. 2400 was to be paid to the beneficiaries during 2006-07, but the expenditure per beneficiary during the year was only Rs. 1,298. The DSWO and TSWOs pointed out that the Department could not disburse the final instalment of pension because of non recipient of funds from the state government.

4. It was reported by the Implementing Department that the demand for NOAPS has increased considerably in the state during the last ten years, but there has not been corresponding increase in the availability of funds. They also mentioned that funds were not released in time, which delays the timely disbursement of pension among beneficiaries.
5. It was also found that the staff available at District and Tehsil offices for the implementation of NOAPS was inadequate. In fact the scheme did not have any provision for staff and staff of the office of the DSWO and TSWO find it difficult to handle the additional work of NOAPS. Hence, it is suggested that the Tehsil offices be provided with some additional staff at the clerical level to implement the NOAPS efficiently.
6. It was also found that there is no clear-cut time schedule for submission of application forms from the potential beneficiaries and therefore, the TSWO continue receiving applications from the beneficiaries throughout the year. This delays the final selection of the beneficiaries. Hence, it is suggested that there should be a time frame for the submission/sanction of application.
7. So far as the economic status of the beneficiaries was concerned, 3 percent of the beneficiaries of NOAPS were comparatively better off than some non beneficiaries, indicated that proper procedures were not followed for the verification of economic status of the applicants.
8. The system of payments was also found to be irregular and the beneficiaries had not received the full amount during some of the years. The Tehsil Social Welfare Officers mentioned that the main reason for irregular payment was delay in release of funds. Hence, it is suggested that the funding agencies should address this issue so that the beneficiaries get full pension payment in time.
9. It was also noted that District Level Screening Committees do not hold its meetings regularly. Consequently, there were unnecessary delays in the sanction of the new cases and disbursement of the payments. In fact, it was reported by 11 percent of the beneficiaries that their cases were sanctioned one year after they submitted the application for the financial assistance under NOAPS. It is, therefore, suggested that

District Level Screening Committees should fix a schedule for its meetings and holds the meetings regularly as per schedule.

10. The guidelines of the scheme does not indicate whether the payments are to be paid to the beneficiaries on monthly, quarterly or biannually basis. It was reported by the beneficiaries that there is no time schedule for the disbursement of payments and the department also did not have a system to inform the people about the exact date of payment of pension. Consequently, the beneficiaries had to visit the Tehsil offices time and again to enquire about the payment. Hence, it is suggested that the Department of Social Welfare should use Radio/TV to inform the beneficiaries about the posting of pension to the banks, so that they were not required to waste their time, energy and money unnecessarily.
11. NOAPS is primarily designed to meet the monetary needs of the aged people who had no source of income to meet the basic needs. The information collected during the survey had shown that the amount received by the beneficiary was put to a variety of uses such as purchasing food, clothing, health care, construction and education of children. NOAPS has helped a number of families in various other ways too. A number of beneficiaries reported that the financial assistance received under the NOAPS saved them from selling their scarce land and others mentioned that it saved them from begging or starvation.
12. Since the system of sending pension through money orders has been stopped, however, a high proportion of beneficiaries expressed satisfaction with this mode of payment. It is therefore, suggested that this system be reintroduced and beneficiaries be given an option to receive pension either through banks or through money orders.
13. Some of the beneficiaries also mentioned that they were more comfortable with the money order mode of payment of pension. It is, therefore, suggested that the system of sending money orders be reintroduced and the beneficiaries may be given the choice whether to receive the pension through banks or post offices.
14. All the beneficiaries expressed satisfaction with the implementation of the scheme. In general, the scheme has succeeded in giving them a sense of social and

economic security and has improved their quality of life. Thus, this scheme has succeeded to achieve its stated objectives.

CHAPTER-I

INTRODUCTION

Background

The State of Jammu and Kashmir is situated between 32° 17' N and 37° 6' N latitude, and 73° 26' E and 80° 30' E longitude on the northern extremity of India. It occupies a position of strategic importance with its borders touching the neighboring countries of Afghanistan in the north-west, Pakistan in the west and China and Tibet in the north-east. To its south lie Punjab and Himachal Pradesh, the two other states of India. The total geographical area of the State is 2,22,236 square kilometers and presently comprising of three divisions namely Jammu, Kashmir and Ladakh and 22 districts. The Kashmir division comprises of the districts of Anantnag, Kulgam, Pulwama, Shopian, Srinagar, Ganderbal, Budgam, Baramulla, Bandi Pora and Kupwara. The Jammu division comprises of the districts of Doda, Ramban, Kishtwar, Udhampur, Reasi, Jammu, Samba, Kathua, Rajouri and Poonch. The Ladakh division consists of Kargil and Leh districts. Every region has distinct social, economic, linguistic and cultural characteristics.

According to 2001 Census, Jammu and Kashmir had a population of 10 million, accounting roughly for one percent of the total population of the country. The decadal growth rate during 1991-2001 was about 29.4 percent which was higher than the decadal growth rate of 21.5 percent at the national level. The sex ratio of the population (number of females per 1,000 males) in the State according to 2001 Census was 892, which is much lower than for the country as a whole (933). Twenty-five percent of the total population lives in urban areas, which is almost the same as the national level. Scheduled Castes account for about 8 percent of the total population of the state as against 16 percent at the national level. Scheduled Tribes population account for 11 per cent of the total population of the state as compared to 8 percent in the country. Jammu and Kashmir is one of the most educationally backward states in India. As per 2001 Census, the literacy rate was 55 percent as compared to 65 percent at the national level. Female literacy (43 percent) continues to be lower than the male literacy (67 percent).

On the demographic front, too, the state has to do a lot to achieve the goals of New Population Policy 2000. The total Fertility Rate of 2.71 in Jammu and Kashmir is slightly lower than the TFR of 2.85 at the All India Level. With the introduction of Reproductive and Child Health Programme, more couples are now using family planning methods. As per National Family Health Survey-3, about 45 percent of women are now using modern family planning methods as compared to 49 percent in India as a whole. According to Sample Registration System (SRS, 2006), Jammu and Kashmir had an infant mortality rate of 49 per 1,000 live births, a birth rate of 18.7 and a death rate of 5.6 per 1,000 population. The corresponding figures at the national level were 58, 24 and 7.5 respectively. National Family Health Survey-3 (NFHS-3) has also estimated an infant mortality rate of 45 per 1,000 live births and a birth rate of 20.9 for Jammu and Kashmir. The corresponding figures for the national level are an infant mortality rate of 57 per 1,000 live births and a birth rate of 18.8 per 1,000 population.

Jammu and Kashmir, like other states of the country is predominantly an agrarian state with 70 percent of the population depends upon agriculture. According to Census-2001, cultivators and agriculture workers comprised 49 percent of the total working force of the state. The importance of the various other economic sectors in the economy has changed little over time. The contribution of the agricultural sector to the state domestic product declined from 38 percent in 1980-81 to 32 percent in 2000-2001 and 27 percent in 2004-2005. The contribution of the manufacturing sector has increased from 5 percent in 1980-81 to 6 percent in 2004-2005 and the share of the other tertiary sector has increased from 58 percent to 67 percent in 2004-2005. Agriculture contributed 32 percent to the state domestic product in 1999-2000 and provided employment to more than 60 percent of the working population (Directorate of Economics and Statistics, 1991). Jammu and Kashmir grows cereals, fruits and cash crops. The major cereal products include wheat, rice and maize. As a result of Intensive Agriculture Programme and the introduction of high yield variety seeds, the agriculture sector in the state has registered a tremendous transformation. However, due to the environmental constraints, the state has not been in a position to attain self sufficiency in the cereal products. The state is famous for its delicious horticultural products since ancient times and fruit industry has been a source of income to

the state exchequer. In recent years, as a result of the all round economic and technological advancement in the State, the horticulture sector has received a great fillip, leading to greater production and export of the produce. The state is also rich in forest resources and a variety of spruce, such as fir, pine, hazel, wild oak, maple, beech, etc., grow in them. The forests besides lending charm and healthy fragrance to the environment are a great source of revenue to the state. The forests contribute less than 2 percent towards the net state domestic product, despite the fact that 23 percent of the total geographical area is under forests.

Industrially, Jammu and Kashmir is one of the backward states in the country due to lack of infrastructural facilities such as easy transportation, electricity, topography and other factors. Though the state is very rich in natural and human resources, but these have not yet been utilized for establishing an industrial base in the state. The state has only a few medium scale industries in the capital cities of Srinagar and Jammu which manufactures cement, wool and silk, furniture, etc. With the establishment of the Industrial Growth Centres in various districts, Food Parks and the introduction of new Industrial Policy, the state has shown signs of industrialization during the last few years. The setting of more power generating stations, wide spread road net work and coming up of the state on railway map of the country has helped in creating an atmosphere conducive to growth of industries in Jammu region. As a result of the concerted efforts of the government since 2002, more than 133 medium and large scale industrial units have been set up in the state as on 31-03-2007 with an investment of over Rs. 2500 crores generating employment potential for around 20,000 person (Qureshi, 2007). Similarly, more than 5700 industrial units under Small Scale Industrial Sector (SSIS) and more than 5300 units under Khadi Village and Industries Board (KVIB) were set up during the 10th plan period generating employment for about 1.62 lakh persons.

The Kashmir Valley is very famous for its handicrafts not only within the country but also throughout the world. The handicrafts of the State are also contributing to the state exchequer considerably. Production of handicrafts has increased from Rs. 750 crores in 2001-02 to Rs. 1000 crores in 2006-07. Out of which carpet alone has a contribution of Rs.

475 crores. During 2005-06, handicraft goods worth Rs. 705 crores were exported, out of which carpet accounted for Rs. 325 crores. Besides, handicrafts sector provided employment to 3.50 lakh artisans.

Tourism has emerged as an important and one of the major contributors to state's economy. Kashmir is a popular tourist resort not only for the Indians but also for the holiday-makers from the distant lands. The tourist sector which received a jolt during the militancy period is being revived and made broad-based to harness potential of employment and economic prosperity. According to the estimates of the Tourism Development Department, 30 percent of the population of the state is directly or indirectly connected with this activity and tourism contributes 16 percent of the state's domestic product.

Population growth and unemployment cover the entire gamut of poverty. Although sufficient data is not available on poverty, but according to the latest round of NSSO on household consumer expenditure undertaken in 2004-05, 4.21 percent of the population in Jammu and Kashmir is living below poverty line which is far lower than the national estimate of 21.80 percent. The percentage of BPL population in rural areas is higher than urban areas. But, according to the BPL survey conducted by the State Government nearly 36 percent of the population is BPL. Both these estimates have been questioned by many experts as well as by the State legislators as a result the State Government has initiated an independent BPL survey in the state and the results are still awaited. The average annual per capita net domestic product of the state increased from Rs. 1,776 in 1980-81 to Rs. 7,296 in 1999-2000 at constant 1980-81 prices or Rs. 12,373 at current prices.

With a view to involve majority of population in planning and implementation of development-cum-employment projects and welfare schemes, planning has been decentralized to grassroot level to incorporate local priorities in the annual plans. This decentralized planning after the introduction of single line administration has yielded tangible results in harmonious development of all the regions of the state. There has been about two-fold increase in plan allocations since 2002. While the annual plan in 2002-03

was of the order of Rs. 22 thousand lakhs and it increased to Rs. 42 thousand lakhs during 2005-2006.

The Government is also paying special attention for promotion of education in the state. In order to achieve universalization of the education among all school going children, many developmental schemes like extension of educational activities under the Border Area Development Programme, Sarva Shiksha Abhiyan and Non-formal education programme have been introduced. Education has also received top priority in allotment of funds under district plan. So far as the drinking water is concerned efforts are underway to provide potable drinking water to the entire population in the state. Under the Accelerated Rural Water Supply Programme drinking water facilities have been provided to more than 98 percent of the villages. Presently, the Swajaldhara Scheme is underway in the state.

In spite of all these programmes, the development in basic infrastructure and basic amenities/facilities is not perceptible especially in rural areas of the state. The standard of living of the people is still very poor and the employment opportunities to the young people are few and far between. A large proportion of population is still deprived of basic necessities of life. Though 94 percent of the population in the state has been provided drinking water, but still about 30 percent of the households are using water from unsafe sources. Besides, most of the villages have been identified as disadvantageous in respect of availability of water supply due to less service level, source depletion, and outlived design period of water supply schemes. The situation on sanitation front is even more alarming. Around two-third of the households (64 percent) do not have a toilet facility or have a pit type of toilet. Similarly, 60 percent of the households do not have any sewage and drainage facility. On the demographic front, population continues to grow at more than 2 percent per annum and infant mortality rate is about 50 per 1000 live births. The health centres are poorly staffed and do not have required drugs, equipments and manpower and some of the health centres are located in depilated buildings. Due to the hilly terrain and topography and limited resources, the state does not have an efficient transportation system. Though the state has immense potential for development of hydro

electricity but because of resource constraints, the state has, till now, been in a position to harness only 538 megawatts of electricity against a potential of more than 18000 megawatts which is about 3 percent of the harnessable potential, which is around 18 percent of the total requirement of the State at present. Due to the increase in population, absence of private sector, desirable industrial growth and lack of employment opportunities in the public sector, the number of unemployment youth particularly educated youth registered with the employment exchange has doubled during the last five years. The percentage of unemployed youth among rural educated males increased from 4 percent in 1993-94 to 9 percent in 1999-2000 and from 13.6 percent to 22 percent among females during the said period. As per the latest data on unemployment youth made available by the Employment Department, 1.10 lakh youth were registered with the employment department by March 2006. Therefore, the state has to go a long way to register a perceptible change in all these sectors.

The J&K Government has made efforts from time to time to give a boost to the economy of the state and lot of investment has been made in various sectors of economy. However, the beginning of the militancy in the State in 1989, shattered the development activities, as a result the development scenario of the state came to a complete halt, which resulted in decline in employment, gross domestic product and per capita income.

However, during the last 10 years, the State Government is also making efforts to put the economy of the State back on track and has invested huge amount in rebuilding the necessary infrastructure. The Government of India also launched a number of Central/Centrally Sponsored Schemes (CSS) and Community/Area Development Programmes in the areas of Health & Family Welfare, Education, Employment & Poverty Alleviation, Agriculture, Women & Child Development, Sanitation, Housing, Safe Drinking Water, Irrigation, Transport, Tribal Development, Border Area Development, Social Welfare, etc., both in rural and urban areas of the State. The main objectives of all these schemes are to generate employment, remove poverty, economic inequalities and improve quality of life. Besides, these schemes are also aimed at creation

of basic infrastructure and assets essential for economic development in rural areas. However, despite of huge allocations made by Government of India through Central/Centrally Sponsored Schemes in Jammu and Kashmir, there is a general feeling that the development in basic infrastructure and improvement in amenities/facilities has been quite inadequate especially in rural areas of the State. Further, the standard of living of the people has not improved and the employment opportunities for the youth are still limited and inadequate.

In this background, on the recommendation of the 'Group of Ministers' on "Internal Security and Border Management" during November, 2001, the Ministry of Home Affairs had requested Programme Evaluation Organisation, Planning Commission to undertake an evaluation study on the impact of developmental schemes in militancy affected state of Jammu & Kashmir. After analyzing the credibility and credentials of various agencies and NGOs, the study was outsourced to Population Research Centre, Deptt. Of Economics, Kashmir University, Srinagar.

The 'Terms of Reference' of the study were to clearly bring out : (i) whether the CSS have generated the needed benefits/objectives (ii) the reasons for their tardy implementation, if so, (iii) the shortcomings/problems in implementation of the scheme (iv) the steps/strategy needed to tone up their implementation, including their monitoring to achieve the desired objectives.

A Committee consisting of representatives of MoHA, PEO, Hqrs., REO, Chandigarh, Govt. of J&K and PRC, Srinagar was constituted to decide the coverage of the schemes geographical area in the State, Research Design, Questionnaire, etc. After a series of meetings, it was decided to evaluate five schemes viz., i) Employment Assurance Scheme(EAS)/ Sampoorna Gram Rozgar Yojana (SGRY), (ii) Swarnajayanti Gram Swarozgar Yojana (SGSY), (iii) Indira Awaas Yojana (IAY) , (iv) Integrated Child Development Services Scheme (ICDS) and (v) National Old Age Pension Scheme (NOAPS) would be conducted in the first phase. For conducting the study, four districts (two each from Kashmir and Jammu Region) i.e. Anantnag and Kupwara from Kashmir

region; and Doda and Rajouri from Jammu region were selected. Further, the modalities of the Research Design as well as the Questionnaires, to be canvassed during the course of field surveys, were also finalised. The PRC has already finalised and made presentation of observations and recommendations in respect of four districts level Reports. The Report in hand, in the series in a State Level Report on Impact Assessment of NOAPS in Jammu and Kashmir, is based on the consolidated data collected from four selected districts of the State.

Objectives of the Study

The specific objectives of the evaluation study include the assessment /examination of the following:

1. The type of mechanism adopted and arrangements made for planning co-ordination, monitoring and implementation of the scheme.
2. The extent to which allocations, releases and utilization of funds were made as per the guidelines of the scheme.
3. To portray as to what extent the scheme has generated the needed benefits.
4. To analyze socio-economic and demographic characteristics of the beneficiaries of the scheme, so as to assess the extent to which the guidelines for identifying the beneficiaries/villages have been followed.
5. To identify the problems in the implementation of the scheme and reasons for tardy implementation, if any.

Methodology

Both primary and secondary data was collected through instruments structured at different levels. The secondary data was obtained through the State, District, Block and Village level questionnaires. Information was collected about financial and physical performance and adequacy of the implementation mechanism for the schemes. Detailed discussions were held with the officials at various levels to gather information on the implementation of the scheme. The primary data was collected through field surveys from beneficiaries as well as non-beneficiaries of the scheme.

A set of schedules were approved by a Committee consisting of Officers from PEO, Hqrs., MoHA, REO, Chandigarh, Govt. of J&K and PRC, Srinagar for collecting data for the scheme. The schedules covered a host of areas starting with the socio-economic characteristics of the beneficiaries, level of awareness about the schemes, eligibility criterion, procedures, problems encountered, utilization of the funds and impact of the scheme, etc. Information collected from the non-beneficiaries included their socio-economic status, knowledge of the schemes and experiences with the implementation of the scheme. The experiences of the beneficiaries and non-beneficiaries were collected with a view to identify and analyse the possible shortcomings in the implementation of the scheme.

Research Design

The Technical Committee, consisting representatives from PEO, Planning Commission, New Delhi, REO, Chandigarh with Ministry of Home Affairs and PRC, Srinagar after a series of meetings and in consultation with Government of J&K, decided to select two districts from each of the two administrative divisions (Jammu and Kashmir) of the State and to select one border district and one non-border district from each division. In view of the 'Terms of References' of the study, it was decided to select two border districts and two non-border districts affected by militancy in the State. Therefore, the present survey was conducted in the districts of Anantnag and Kupwara in Kashmir region and Doda and Rajouri in Jammu region.

Further, the Community Development Blocks (CDBs) were divided into two groups of high and low performance, based on the information on key indicators of development. The indicators used were literacy level, percentage of villages electrified, percentage of villages having safe drinking water facility and percentage of villages having health centres. One block from each of the two groups was selected on random basis in the district. Accordingly, eight blocks were selected from the selected districts. Details about the NOAPS were collected from the offices of Deputy Commissioners and concerned Block Development Officers. List of the works undertaken and the list of the

beneficiaries under IAY was collected from the offices of Block Development Officers. Information pertaining to National Old Age Pension Scheme was also collected from the District Social Welfare offices and the list of the NOAPS beneficiaries was collected from the offices of Tehsil Social Welfare Officer (TSWO). From each selected block a sample of 5-6 villages was selected on random basis. From the selected villages, the information was collected from all the beneficiaries who were covered under NOAPS. Besides, detailed interviews were conducted with the officials involved with the implementation of these schemes at State, District and Block level. A check list was also prepared to collect the qualitative information from the beneficiaries and officials/offices. The list of the NOAPS beneficiaries was collected from the respective Tehsil Social Welfare Officers and all the NOAPS beneficiaries from these selected villages were selected for interview. As the list of non-beneficiaries for any of the schemes was not readily available, therefore, non-beneficiaries were selected with the help of knowledgeable persons of the villages. The information from such non-beneficiaries was also collected during the survey.

Reference Period

The reference period of the study for selection of beneficiaries, collection of field data was 2000-01 to 2003-04. However, while making analysis, the data on physical/financial targets vis-à-vis achievements for the years upto 2006-07, was also utilised.

Field work

The Data collection started from December 2003 and continued till April, 2004. Data was collected by two teams and each team consisted of five field investigators, a supervisor-cum-editor and a field coordinator. Each field investigator was assigned to collect information for a particular scheme. Before the field work, all the team members received training for six days, which consisted of instructions in interviewing techniques and field procedures for the survey, a detailed review of the guidelines of the selected CSSs, review of each item in the questionnaire, mock interviews between participants in the classroom and practice interviews in the field. Besides the main training, one day training was specially arranged for supervisors/editors. The supervisors/editors were

trained to hold formal discussions with the officials involved with the implementation of the schemes and record their observations regarding the implementation of the schemes, impact assessment and possible reasons for tardy implementation. Senior officials of the PRC co-ordinated the data collection activities and also had formal discussions with the officials involved with the implementation/execution of schemes. The Director and the Project Coordinators also visited the field to monitor the data collection activities and ensure good quality data. During the course of field work, the observations are based on data collected from 186 beneficiaries and 139 non-beneficiaries of NOAPS.

CHAPTER-2

NATIONAL OLD AGE PENSION SCHEME

Introduction

Populations are growing older throughout the world. The global population at the age of 65 and above was estimated at 461 million in 2004 which is increase of 10.3 million since 2003. Projections suggest that the annual net gain will continue to exceed 10 million over the next decade, which would mean more than 850,000 persons each month. While the populations of more developed countries have been aging for well over a century, but in most of the less developed countries, this process began recently that is from a few decades. By 2050, nearly 1.2 billion of the expected 1.5 billion people aged 65 or above will reside in today's less developed regions. Just 22 percent of the world's older people will live in what we today call more developed countries.

At present, it is estimated that around 60 percent of the world's older population lives in less developed countries, which is estimated at 279 million. By 2030, this proportion is projected to increase to 71 percent (690 million). Many less developed countries have or are now experiencing a significant downturn in natural population increase (births minus deaths), similar to the decline that previously occurred in industrialized nations. As the rate of natural increase slows further, age structures will change and the older population will be an ever-larger proportion of any nation's total population. This demographic transformation will profoundly affect the health and socioeconomic development of all nations. Population aging may be seen as a human success story; the triumph of public health, medical advancements and economic development over diseases and injuries that had limited the human life expectancy for millennia.

But the worldwide phenomenon of aging also brought an acknowledgement by the United Nations (UN) of the many challenges regarding aging and national development, issues concerning the sustainability of families and the ability of states and communities to provide for aging populations.

India is also graying fast because of progress made in the post independence era. The 60+ population which was estimated 12 million in 1901, had gone up to 20 million in 1951, and further crossed 80 million mark in 2001. The projected 60+ population is 146.1 million for 2025. The 80+ population alone in the country was estimated to be 8 million by 2001. So far as Jammu & Kashmir is concerned, population age 60 and above, as per census 200, was 6.75 laks. Out of these, men accounted for 3.60 laks (54.2 percent) and the women accounted for 3.09 laks (45.8 percent). In other words, the proportion of the aged population (60+) to total population of the state was 6.7 percent. Percentage of male population age 60 + to total male population was 6.8 and women age 60+ accounted for 6.5 percent of the total female population. Further, the number of people age 80 or more was 82 thousand, out of which the male population was higher (54.4 percent) than the female population (45.6 percent). Population age 60 and above in the state is expected to cross 10 laks by 2020.

As human life advances from childhood to youth and from youth to manhood, it is surrounded by numerous vicissitudes, trials, tribulations, occupational hazards and economic and social depressions. In fact, as we march in the direction of an unbridled urbanization, commercialization and privatization with all attended evils of congestion, overcrowding, suffocation and uneasiness get compounded. Further, there is also the incidence of unemployment, underemployment and uncertainty of earning one's normal livelihood even in the most productive years of human life due to limited earning opportunities and limited access to such opportunities. As one advances from manhood to old age, new stresses and strains engulf human existence. They get accentuated due to lack of economic support from children who grow into adulthood and also due to lack of any worthwhile scheme of social insurance or assistance. This constitutes the twilight zone of human life when one is in need of lot of care and attention and yet one is deprived of the same due to fast emerging changes in the social and cultural moors resulting in break-down of the joint family system and giving rise to nuclear families where the old and disabled are usually left uncared for and even looked down upon.

The problem of the old age gets compounded due to lack of any proper social security system. Social security or social assistance is both a concept as well as a

system. It represents a basic system of protection of individuals who are in need of such protection by the state as an agent of the society. Such protection is relevant in contingencies such as retirement, sickness, death, old age, unemployment, disability, etc. to enable them to live and maintain a standard of life in consistent with the prevailing social and economic norms. Many old people receive pension from the government on retirement known as social security or welfare payment. Some receive it from their previous employer. But for many elderly persons, who do not have any source of income have to face the hardships because no social security is available to them.

Even though the constitution of India is yet to recognize social security or social assistance as a Fundamental Right it does require that state should strive to promote the welfare of the people by securing and protecting, as effectively as it may, a social order in which justice, social, economic and political shall inform all institutions of national life. Article 41 of the Constitution requires that the state should, within the limits of its economic activity and capacity make effective provisions for securing right to work, providing education and extending public assistance in case of unemployment, old age, sickness and disability. Article 42 of the Constitution requires that the State should make provision for securing just and human conditions of work and for maternity relief. Article 47 requires that the State should raise the level of nutrition and the standard of living and improvement of public health among its primary obligations. The obligations cast on the State in the above Articles of the Constitution of India constitute the total spectrum of social security which is generally understood as protection provided by the society to its members through a series of public measures aimed at relieving economic and social distress which otherwise is caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, occupational diseases, unemployment, invalidity, old age and death.

The Scheme

In this perspective that the governments at the Centre and State have taken several measures to provide social assistance or social security to various needy sections of the society. National Old Age Pension (NOAPS) is one such Centrally Sponsored Scheme, which has been launched by the Government of India to mitigate

the hardships faced by the destitute old population. The scheme announced by the Prime Minister of the country in his broadcast to the nation on July 28, 1995 was implemented with effect from August 15, 1995 throughout the country.

The details of the scheme have been worked out by a committee under the Chairmanship of Secretary (Rural Development) in consultation with the representatives of state governments. Central assistance under the NOAPS is available for old age pensions provided (a) the age of the applicant (male or female) is 65 years or higher and (b) the applicant must be a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through financial support from family members or other sources. In order to determine destitution, the criteria, if any, currently in force in the States/UTs Governments was to be followed. Under the scheme an amount of Rs. 75 per month is paid to the beneficiaries. However, recently the government of Jammu and Kashmir has enhanced the amount of pension from Rs. 75 to Rs.200 thereby brought this scheme at par with a parallel scheme of Integrated Social Security Scheme (ISSS) being implemented by the state government.

Organizational set up

Like many other social welfare schemes, NOAPS is also implemented in the state by the Department of Social Welfare. The two Directorates of the Department of Social Welfare (Kashmir and Jammu) implement the scheme in the two Divisions of Kashmir and Jammu respectively. The Directors are assisted by Deputy Directors, Assistant Directors and other clerical staff. At the district level, Deputy Commissioner (DC) is the overall in charge of planning, co-ordination and implementation of NOAPS. Deputy Commissioner is also the Chairman of District Level Coordination Committee set up for the implementation of NOAPS. The other officials associated with this committee are Additional Deputy Commissioner (ADC), Chief Medical Officer (CMO), Assistant Commissioner Development (ACD), Assistant Commissioner Revenue (ACR), and Programme Officer ICDS. District Social Welfare Officer of each district is the member secretary of the DLCC. The Deputy Commissioners in the districts are assisted by the District Social Welfare Officers (DSWO) and Assistant Commissioner Development in the planning, implementing and coordination and monitoring of the

NOAPS scheme. At the Tehsil level the scheme is implemented by the Tehsil Social Welfare Officers (TSWO). The Tehsil Social Welfare Officers are assisted by Social Workers and other clerical staff in the implementation of the scheme at the village level.

Planning

The guidelines have not specified how to plan or implement the scheme. The states are free to frame their own guidelines for implementing the scheme. The state has not specified any time frame for inviting applications from the potential beneficiaries. In fact the Tehsil Social Welfare Offices receive the applications for the grant financial assistance under NOAPS through out the year. The applications are scrutinized by the offices of the TSWO and the list of applicant's is compiled both constituency wise and Tehsil wise. The TSWOs submit the list of potential beneficiaries to the District Social Welfare Officer for approval. The DSWO prioritizes the list of applicants for each Tehsil/constituency and submits the same to District Level Coordination Committees for approval. The list of applicants of each Tehsil/constituency is discussed in the DLCC meeting which is generally held once a year and in the light of availability of funds, beneficiaries are selected for assistance under NOAPS. Those of the applicants who are not considered for assistance are kept in the waiting list registers maintained at TSWOs. Informal discussions held with the TSWOs and other staff involved with the implementation of the scheme revealed that once the list of applicants is approved by the DLCC, the list of the applicants selected for assistance under NOAPS is forwarded to the concerned MLAs for approval. Thus, MLAs have the final say in the selection of the beneficiaries under NOAPS. Earlier, sanction was given for a period of three years and thereafter that the beneficiaries had to produce a life certificate from the local Tehsildar/Patwari. However, now one time approval is given and those of the beneficiaries who expire during the year are removed from the list. Thus, the implementing agency renews the list of beneficiaries continuously based on the life certificates which are produced by the beneficiaries and also based on the information provided by the banks or post offices or village headmen.

The scheme also envisages that all payments should be payable to the bank account of the beneficiary in the post office, savings bank, in a commercial bank or

through postal money order. The beneficiaries are asked to open an account in a bank and the pension is released to the beneficiaries in three to four installments in a year depending upon the release of funds from the government. The beneficiaries used to get the payments through Jammu and Kashmir Bank uptill 2002. This used to create inconvenience to the beneficiaries belonging to the villages which had no branches of Jammu and Kashmir Bank. Consequently, to mitigate the hardships faced by the beneficiaries, state government decided to send the money to the beneficiaries through money orders w.e.f April, 2002. This system also was not free from some problems and the practice of disbursing pension through money orders was also discontinued in 2005 and again the Jammu and Kashmir bank was involved in the disbursement of the payment w.e.f April, 2005.

Monitoring

Jammu and Kashmir has a State Level Vigilance and Monitoring Committee to supervise, exercise vigilance and monitor the implementation of Social Welfare Schemes. Hon'ble Minister of Social Welfare is the chairman and Secretary to Government Social Welfare Department is its member secretary. The members of the committee include MPs, MLAs, Secretaries and Directors of various departments, Managing Directors of Social Welfare Boards and Women's Development Corporations and representatives of NGOs. At the district level the scheme is regularly monitored by the District Level Coordination Committees. These committees monitor the implementation of the scheme through monthly and annual reports and review meetings. DLCCs, however, have not fixed any time schedule for reviewing the progress of the NOAPS, but the progress of the scheme is monitored two to four times a year. There are no Tehsil level committees to monitor the performance of the scheme in the state.

The DSWOs and TSWOs are also supposed to monitor the implementation of the NOAPS. But it was found that DSWOs and TSWOs have to implement a number of social welfare schemes, but the staff available with them for the implementation of these schemes is inadequate. Therefore, due to the shortage of staff, NOAPS is not monitored properly at the grass roots level. The Social Workers who are supposed to visit the villages to disseminate information about the scheme, identify the beneficiaries

and monitor the scheme are mostly retained by the TSWOs at the Tehsil Office to assist them in the clerical work; as such the monitoring component of the scheme at the grass roots level is very poor.

Allocation of Funds

NOAPS is a Centrally Sponsored Scheme. The funds to the State by the Centre are allocated on the basis of the 2001 Census population, poverty estimates and the proportion of population age 65 and above. The state allocates funds to the districts on the basis of population aged 65 and above and poverty estimates made available by the Directorate of Economics and Statistics. Same criterion has been used to allocate the funds and number of beneficiaries among the various Tehsils within the districts. The new cases at the district level are added regularly depending upon the availability of funds using the above mentioned criterion.

Physical and Financial Progress

Information regarding physical performance of the beneficiaries and the availability of funds and expenditure at the state level was collected by the study team from the office of the Deputy Director (Planning and Statistics), Department of Social Welfare Civil Secretariat Srinagar. Despite visiting the civil secretariat Srinagar several times, information pertaining to years 2002-03 and 2005-2006 was not made available to us. Information regarding availability and utilization of funds under NOAPS presented in Table 6.1 shows that the state has received an amount of Rs. 223 lacs annually during 2000-01 and 2001-02 and utilized 83 percent and 81 percent of the amount received during these two years. Though an amount of Rs. 913 lacs was made available to the state under NOAPS during 2003-04, but only Rs. 862 lacs were utilized by the state during the year. Similarly, out of Rs. 1124 lacs made available to the state under NOAPS during 2004-05, the state utilized 98 percent of this amount. During the year 2000-01 an amount of Rs. 223.4 lacs was released to the state for the implementation of NOAPS. Of this amount the state disbursed Rs. 186 lacs among 33977 beneficiaries (Table 6.2). Thus on an average a beneficiary has received only Rs. 548 during the year against Rs. 900 payable under the scheme. Similarly, Rs. 224 lacs were released to the state during 2001-02 and only Rs. 181 lacs were utilized for disbursement among 35264 beneficiaries. During this year also, the expenditure per

beneficiary was only Rs.513. The monthly pension was enhanced by the state government from Rs.75 to Rs.200 from 2002-2003, and consequently, the amount available under NOAPS increased to 913 lacs during 2003-2004 and the number of beneficiaries also increased to 36748 during the same period. But the state utilized only 95 percent of this amount. During this year, against Rs. 2400 payable to the beneficiaries, each beneficiary received Rs. 2346. The availability of funds increased to Rs.1124 lacs during 2004-05 and 98 percent of this amount was utilized. A total number of 46709 beneficiaries were covered during 2004-05 and the amount incurred per beneficiary during the year was Rs. 2364. A total amount of about Rs. 1287.54 lacs was released to the state under NOAPS during 2006-2007. This helped to net in 73963 beneficiaries under the scheme during the year. The average expenditure per beneficiary during this year was Rs.1298.

Information regarding the release and utilization of funds and number of beneficiaries in four selected districts during the period 2000-2007 is also presented in Table 6.1 and 6.2 respectively. The availability of funds in Anantnag district has increased from Rs. 6.52 lacs in 2000-01 to Rs. 173.87 in 2006-07. The number of beneficiaries increased from 3528 in 2000-01 to 7068 during 2006-07. Thus the number of beneficiaries has almost doubled and availability of funds has increased by 25 times during the period. In both Kupwara and Rajouri also the number of beneficiaries has doubled during the period but in Doda the number of beneficiaries has increased by four times during the same period. Doda district has significant much of the improvement in the number of beneficiaries and the availability of funds after 2005-06.

So far as the utilization of funds by the selected districts is concerned, Anantnag district has utilized all the funds made available to it under NOAPS. District Kupwara and Rajouri have also utilized 100 percent of the funds under NOAPS during 2000-05 and 2006-07 but during 2005-2006 these two districts have utilized only 85 percent and 95 percent of the NOAPS funds respectively. Doda district has the lowest utilization rate. Of the seven years under consideration, it has utilized all the funds only for the first three years and during the remaining four years (2003-2007) it has utilized 95 percent to 97 percent of the funds. Further analysis of data about availability of funds and number of beneficiaries in the state reveals that the amount released to state

under NOAPS during 2000-02 was not in commensurate with the number of beneficiaries as the beneficiaries have received lesser amount than envisaged under NOAPS. However, during 2004-07, the beneficiaries in Anantnag, Kupwara and Doda have received recommended amount under the scheme. While as in Rajouri district, the amount available under NOAPS during 2003-04 and 2005-06 was too enough to be disbursed among the beneficiaries as per the NOAPS guidelines. Besides, it was mentioned by all the DSWOs and TSWOs that no funds were made available to them on account of TA/DA, stationary and other miscellaneous expenditure.

It is a well-known fact that life expectancy at birth for females is higher than that of males. Consequently, the number of women at age 60 and above is more than the corresponding number of men. As such, the proportion of women beneficiaries should be higher than that of male beneficiaries. Though information at state level regarding the sex of the beneficiaries was not made available to the study team despite repeated requests. The information collected from the District Social Welfare Offices revealed that only 48 percent of the beneficiaries in Kupwara and 40-44 percent in Doda and Rajouri are women. Thus adequate representation has not been given to women under NOAPS in any of the districts. Besides, there is a need to have information about the number of beneficiaries by sex of the beneficiaries. This would help to allocate funds separately by gender of the beneficiaries more particularly to women.

Socio-economic characteristics of the households

This section discusses in detail the socio-economic and demographic characteristics of the beneficiary and non-beneficiary households. As already mentioned in Chapter-I that information was collected from 333 households (194 beneficiaries and 139 non-beneficiaries) and the same is presented in Table 6.3 and 6.4 respectively. It was found that 71 percent of the contacted beneficiary households and 80 percent of the non beneficiary households were Muslims, 26 percent of the beneficiaries and 19 percent of the non beneficiaries were Hindus and less than 3 percent of the beneficiaries and non beneficiaries were Sikhs. Muslims constituted more than 90 percent of the beneficiaries and non beneficiaries in Anantnag and Kupwara districts where as Hindus accounted for 42 percent of the beneficiaries and

18 percent of non beneficiaries in Doda district. In Rajouri majority of both beneficiaries and non beneficiaries were non Muslims. The caste distribution of the households shows that one half of the beneficiaries (50 percent) belonged to the general caste, 6 percent were scheduled caste, 9 percent were scheduled tribe and other 35 percent belonged to the other backward classes (OBCs). Scheduled tribes accounted for one third of the beneficiary households in Rajouri district while as all the beneficiaries in Kupwara belonged to OBC category. Among the non-beneficiaries, 37 percent belonged to other backward classes, 7 percent to scheduled caste, 6 percent to scheduled tribe and 49 percent belong to general category.

So far as the size of the family members of the beneficiary households is concerned, majority of the households (55 percent) had less than 5 members. Another 42 percent of households had 6-10 family members and only 3 percent of households had more than 10 members. Mean family size was highest in Anantnag followed by Doda and lowest in Rajouri. Information regarding the type of house reveals that only 10 percent of the beneficiaries were living in a pucca house, 72 percent in a semi pucca house, 15 percent owned a kachha house and 3 percent without house. Percentage of beneficiaries who either lived in a pucca house or in a kachha house was highest in Anantnag (24 percent and 34 percent respectively) while as in other districts more than three fourth of the beneficiaries belonged to households which had a semi pucca house. All the beneficiaries who were houseless hailed from Rajouri district. Information regarding the type of houses by non-beneficiaries revealed that 4 percent of them were houseless and majority of them (76 percent) had a Kachha house. Thus, the above analysis reveals that the non beneficiaries are much poorer than the people who have been covered under NOAPS in the Jammu and Kashmir.

With regard to the ownership of land of beneficiaries with an average 5 kanals of land. There is much variation in the possession of land by the beneficiaries in the four districts. The mean amount of land possessed is highest in Rajouri (8 kanals) and lowest in Kupwara (2 kanals). Among the beneficiaries who possessed land, majority of the beneficiaries (39 percent) owned less than 5 kanals of land. Twenty two percent owned 6-10 kanals of land. A small number of beneficiaries (16 percent) owned more than 11 kanals of land. However 23 percent of the beneficiaries were landless. A large

proportion of non-beneficiaries were landless (34 percent) and another 38 percent had less than 6 kanals of land and 22 percent had 6-10 kanals of land. While as only 6 percent of the households had 11-14 kanals of land. Percentage of non beneficiaries without land is highest in Kupwara.

Information collected regarding the income of the beneficiary households reveals that the mean annual income of the beneficiaries was Rs. 9072. The mean income of the beneficiaries in Anantnag (Rs. 10860) was found to be more than the mean income of the beneficiaries in Rajouri (Rs. 6192). Two-third of the beneficiaries (66 percent) reported that their annual income was less than Rs. 10,000 and another 20 percent had an annual income of Rs. 10,000-20,000. Four percent of the beneficiaries had an annual income of Rs. 20,000-30,000 and only 5 percent of beneficiaries had an annual income more than Rs. 30,000. However, 10 beneficiaries from Rajouri district mentioned that they do not have any source of income. Non-beneficiaries on the other hand had lower mean income than beneficiaries and 71 percent of them had an annual income of less than Rs. 10,000.

A BPL index was constructed by clubbing three economic variables namely type of house, land and annual income of the beneficiaries. A beneficiary was considered to be APL if he lives in a pucca house or owned more than 11 kanals of land or has an annual income of more than Rupees 30, 000. By this definition, 3 percent of the NOAPS beneficiaries belonged to the APL category, while as none of the non beneficiaries belonged to APL category (Table 6.3 and 6.4). This indicates that proper procedures have not been followed for the verification of the economic status of the applicants and selection of beneficiaries under NOAPS.

Possession of consumable items

Information was also collected regarding the possession of some of the consumable items like pressure cooker, clock/watch, fan radio, TV, LPG connection etc by the beneficiary and non-beneficiary households. Clock/watch was possessed by 26 percent of the beneficiaries. Again 34 percent of the households possessed radio. Other household item possessed were pressure cooker (27 percent), fan (5 percent), T.V. (4 percent), sewing machine (6 percent), gas connection (7 percent) and bicycle and water pump each by 1 percent. In spite of some of the households

possessing these items the data indicates that there were 45 percent of the beneficiaries which did not possess any of the above mentioned household items (Table 6.5). The percentage of households who did not possess any of these items was highest in Rajouri (78 percent). Higher proportion of beneficiary households from Anantnag district possessed these items than other districts.

Information collected regarding the possession of the above mentioned household items by the non-beneficiaries household, showed that majority of the households (59 percent) did not possess any of the household appliances. Once again, majority of non beneficiaries from Rajouri (93 percent) did not possess any of these items. Further analysis of data presented in Table 6.6 reveals that 24 percent of the households owned a radio and a meager number of households (7 percent) possessed a fan. The other appliances owned by the households were Clock/watch (21 percent), pressure cooker (19 percent), T.V. (5 percent), gas connection (5 percent) and bicycle; sewing machine and water pump each by 1 percent (Table 6.6). The above analysis reveals that although the scheme has benefited the poor but the poorest of the poor have not always been considered for assistance under the scheme.

Socio-economic characteristics of beneficiaries and non-beneficiaries

This section discusses in detail the socio-economic characteristics of the beneficiaries and non-beneficiaries. Out of the 194 beneficiaries, eight were dead and hence further information was not collected from such households. Therefore, further analysis is based on remaining 186 beneficiaries. These include 64 men and 122 women. The number of female beneficiaries interviewed outnumbered male beneficiaries in all the four districts.

Marital Status

Seventy percent of the beneficiaries were widowed and 28 percent were currently married. One percent each was divorced and un-married. Regarding the marital status of the non-beneficiary, more than one-half (59 percent) were widowed, 34 percent were currently married, 3 percent were divorced and four percent were never married.

Age

The scheme envisages that people age 65 and above are eligible for assistance under NOAPS. Therefore, information regarding the current age was collected from all the TSWOs as well as from the beneficiaries. The information collected from the Tehsil Social Welfare Offices revealed that all the beneficiaries were in the age group of 65-80. But the information collected from the field showed that the ages of the beneficiaries were not recorded correctly by the implementing agency. Since people aged 60 years or more have a tendency to overstate their age, therefore, the interviewers were given enough training to probe and estimate correctly the ages of the respondents. A cursory look at Table 6.7 however, shows that beneficiaries had still over reported their ages, as 31 percent of the beneficiaries reported their ages 76 and higher. Despite this tendency, 13 percent of the respondents had stated their ages less than the minimum age required for claiming the economic assistance under the NOAPS. Large majority of the beneficiaries who were less than 65 years old, belonged to Doda district. The finding that some of the beneficiaries were below 65 years of age indicates that the age of the applicants has not been verified properly by the concerned authorities while accepting their applications.

Education

The well-being of the old people is intermediately linked to their education. However it was found that large majority of the beneficiaries (96 percent) were illiterate. Since the literacy rate among the respondents was very low, there is, therefore, not much variation on this account in different districts. Similarly, about 90 percent of the non-beneficiaries in the state were also illiterate and 12 percent were literate.

Occupation

The information about the nature of routine work done by the beneficiaries revealed that 76 percent of the NOAPS beneficiaries were not doing any economically viable work. The proportion of beneficiaries who were engaged in agricultural related activities was 15 percent. One percent of each of the beneficiaries were either engaged in some minor business or were working as wage labourers. Variation in the nature of occupation among the districts is marginal. The work status of the non-beneficiaries reveals that 70 percent of the respondents were not doing any work and

another 14 percent were farmers. Non-beneficiaries were engaged in other day to day activities like house-work (6 percent), labourers (6 percent), business (1 percent) and handicrafts (2 percent).

No. of children born alive

Children provide economic and social security to parents in the old age. Therefore, information regarding the number of children born and living to the respondents was also collected. The mean number of children born to the beneficiary in the state was 4.71 (2.40 male children and 2.31 female children). Mean number of children born varied from a high of 4.7 in Kupwara to a low of 4.2 in Rajouri. It was also found that 8 percent of beneficiaries were childless. Another 32 percent had given birth to 1-3 children. Forty two percent of the beneficiaries had 4-6 children and 17 percent had seven or more children. So far as the non beneficiaries are concerned, they had on an average 4.5 children. The mean number of male children born to the non-beneficiary was 2.19 and similarly the mean number of female children born to the non-beneficiary was 2.31. Nine percent of the non-beneficiaries were childless. One fourth of the non beneficiaries (25 percent) had more than seven children and those having 1 to 3 children constituted 42 percent and those having 4 to 6 children accounted for 24 percent of the sample.

Family support

Generally speaking, joint family system played a very important role in taking care of the elderly. But due to the breakdown of nuclear families and an increasing trend of nuclear families, the older persons suffering have multiplied. They are being neglected and their urgent needs are not being fulfilled, with the result they have become the worst sufferers in the family. In order to know, whether the respondents have any family support, they were asked to report the person whom with they were living and who looked after them. The current study makes it evident that still in our state the elderly are not considered to be a burden by their children as 70 percent of the beneficiaries at the time of survey were living with their children and only 17 percent of the respondents had no family support and were living all alone. Thirteen percent of the aged were looked after by other relatives. In other words, family support in the state was available to 83 percent of the NOAPS beneficiaries. So far as the non-

beneficiaries are concerned, 68 percent were living with their children, 7 percent with their relatives and 5 percent with others, 1 percent with son-in-laws and 19 percent were living all alone (Table 6.7 and 6.8).

Health condition

The health of a person plays a dominant role in work status of the elderly. But the old age is associated with infirm conditions, diseases and disabilities. The aged usually suffers from the multiple health hazards. Sometimes the chronic diseases prevalent among the aged create mental problems such as depression and anxiety. The senior citizens need nutritive diet which most of them cannot afford. Hence the physical problems of the aged affect life long habits and ways of living. In the present study, an attempt was made to know the general health conditions of the beneficiaries by asking them whether they suffer from diabetes, asthma, blurred vision, heart problem, blood pressure, or have any infirmity or any other health problem. The analysis shows that eight percent of the beneficiaries were suffering from diabetes, 39 percent suffer from asthma and nineteen percent were handicapped (Table 6.9). However, the main problems reported by majority of the respondents were heart problem (97 percent) and blurred vision (60 percent), blood pressure (53 percent) and other health problems (28 percent). However, there were 5 percent of the beneficiaries who were not suffering from any of these problems. The prevalence of these problems was recorded to be higher in Anantnag and Rajouri than in Kupwara and Doda.

So far as the non-beneficiaries are concerned, eleven percent of them did not suffer from any of the diseases. Another 20 percent suffered from asthma, 4 percent had TB, 5 percent had diabetes, 53 percent had blurred vision and 42 percent mentioned that they had cardiac problem. The main problem among the non-beneficiaries as reported by the majority of the respondents was blood pressure (55 percent). Twenty percent were handicapped and 37 percent were also suffering from other diseases. The prevalence of these problems among non beneficiaries was higher in Kupwara and Rajouri than other two districts (Table 6.10).

Knowledge of the scheme

As per the guidelines of the NOAPS, the implementing agency should give wide publicity to the scheme both through print and electronic media, so that the people from every nook and corner of the state get familiar with the scheme and the procedures for claiming the payment. In this connection, we tried to know from both beneficiaries and non non-beneficiaries how they came to know about this scheme. Multiple responses regarding the source of knowledge were recorded. The information is provided in Table 6.11 and Table 6.12. Friends and relatives were highly involved in providing information about NOAPS to 45 percent of the beneficiaries. Print and electronic media should have played an important role in disseminating the knowledge about this scheme. But it appears that radio/TV has disseminated information regarding the schemes to only 19 percent of the beneficiaries in the state. Thirty percent of the beneficiaries reported to have received information about NOAPS from villagers /panchayat members. School teachers also seem to have played a limited role in making people aware about NOAPS. While the staff of the social welfare department have informed 13 percent of the beneficiaries about the scheme. Political leaders and Anganwadi workers have also provided information regarding the NOAPS to 6 percent and 3 percent respectively. The dominant sources of information in Anantnag were Radio/TV while as friends and relatives have acquainted substantial percentages in Kupwara and Doda districts. On the contrary, village head men/Panchayat members have informed majority of the respondents in Rajouri district.

All the non beneficiaries were also well versed with the scheme. The important sources of knowledge reported by the non-beneficiaries were friends and relatives (43 percent), villagers/panchayat members (25 percent), anganwadi workers (24 percent) and social workers (9 percent). Besides, 6 percent of the non beneficiaries had received information about NOAPS from Radio/TV, 8 percent from Political leader and 4 percent from School teacher. The main source of information among non-beneficiaries in Anantnag district was Anganwadi worker. But in Kupwara and Doda districts the dominant source was found to be friend/relative and in Rajouri the main source among non beneficiaries were villagers/panchayat members.

Though the department of social welfare is supposed to organize dissemination seminars about various schemes being implemented by it but it was mentioned by all

the respondents that the Department of Social Welfare has not organized any dissemination meetings related to NOAPS in any of the selected villages in the district (Table 6.12).

All the beneficiaries were asked to mention the amount payable under NOAPS and all of them correctly reported that an amount of Rs. 200 per-month is payable to the beneficiaries under the NOAPS.

Knowledge of the procedures

Respondents were also asked to report whether they knew who was entitled to NOAPS and what were the procedures and formalities to be completed for getting the payment under the scheme and multiple responses were recorded. Though majority of the respondents knew the criterion of eligibility but there were 10 percent beneficiaries who did not respond to this question probably because of their ignorance about the eligibility criteria of becoming a NOAPS beneficiary. Percentage of such beneficiaries was as high as 29 percent in Rajouri. It was also found that 85 percent of respondents knew that the scheme is meant for old people (age 65+) belonging to the poor families (Table 6.13). Ninety five percent of beneficiaries again mentioned that only BPL families are entitled to get financial assistance under NOAPS. Eighty three percent of the beneficiaries reported that it is meant for destitutes only. Thus it may be concluded that majority of the respondents knew the criterion for seeking financial assistance under NOAPS.

It was also observed that majority of the respondents had a faint idea regarding the procedures for obtaining the benefit under the scheme. The qualitative data gathered from the respondents made it clear that only those of the respondents who were in constant contact with the implementing agencies or had political affiliations were aware of the various details of the scheme. The characteristic comments on these issues during the formal discussions with some of the beneficiaries are as follows:-

*“Who visits the villages to inform people about various government schemes?
Those who are related to or are close to the implementing agencies know these*

schemes. I was informed about this scheme by the Patwari who stays in my house and I in turn informed some other old people about it who often visit me".

"We heard about the program from the Block President, but he did not provide us all the details. We visited a number of offices to get the applications. There was no body to help us. Finally after three visits we met D.C. sahib who guided us how to apply for the benefit. Had he not met us, we had left the idea of applying".

"The concerned officials of the Tehsil Social Welfare Office never visit the villages. It is rather very difficult for them to reach the villages due to the difficult terrain. I was informed about the scheme by one of the mates (contractor), who usually executes the works under rural development block in the village".

Though radio and TV has helped some of the respondents to gain information regarding the scheme, but some respondents mentioned that such information should be given in local languages. The response of one of the non-beneficiaries illustrates this point:

"TV and radio are meant for those who can understand the language used by these sources of electronic media. We are illiterate and understand only our local language. There may have been some program regarding the scheme on radio and TV, but how can illiterate people like me understand it and to say the least we have never heard any program or message regarding NOAPS on the electronic media".

The above analysis indicates that proper attention has not been paid to the information, education and communication aspects of the scheme. People living in far-flung areas have largely been neglected by the implementing agency in disseminating knowledge about the scheme. When the people do not have a clear idea about all the aspects of the scheme they waste time, energy and money in visiting offices. Therefore, public needs to be educated about the procedural formalities of the scheme. Electronic media needs to be used to propagate various aspects of the scheme.

Source and availability of application form

As per the scheme, the application forms should be made available to the people within the villages. These forms should also be made available to the public at each district and Tehsil Social Welfare Offices free of charge. Respondents were asked whether before applying for the scheme they had the knowledge about the department which was implementing the scheme, place of availability of the application form and whether the application forms were available free of cost or on the payment. Table 6.14 shows that almost all the beneficiaries in the state except one correctly reported that the scheme is implemented by the Department of Social Welfare while as only one beneficiary reported that the scheme is implemented by the Department of Rural Development. Again all the non beneficiaries also knew correctly the agency implementing the scheme. The scheme envisages that the application forms should be made freely available to the potential beneficiaries. In this connection it was found that 93 percent of beneficiaries had collected the application forms free of cost from the respective Tehsil Social Welfare Offices and 7 percent of beneficiary had paid some amount for the application form. Of the beneficiaries who had paid for the application form, some of them had purchased these forms from the photo state shops. A few respondents mentioned that perhaps there is a nexus between Tehsil Social Welfare Offices and the Photostat shop owners. A case narrated by one respondent from Anantnag vividly illustrates this problem.

“Application form is not available today’ is the usual answer from the clerk at the District Social Welfare office or Tehsil Office on the first visit, come after a few days or get it from the market. However if you are able to pay a sum of Rs.5/-, it is made available the same day. We also do not mind if this much amount is charged from us, provided the form is made available. Anyway, paying a few rupees in the office is better than visiting the office frequently. Now some Photostat shops also sell the forms. I got one from a shop for Rs. 3/- only.”

“Application forms are not easily available. Even two or three visits to a district office for getting the form are considered to be normal. Photostat shop owners

perhaps give commission to the clerks for not making available the forms to the public”.

It is quite evident from above discussion that getting a form is not always an easy task even if it is available at the District or Tehsil office. People are sometimes made to pay for them or are compelled to buy them from the market.

Help in filling the application form

Once the application forms are obtained by potential beneficiaries, they have to seek someone to help in filling them up, because most of them are illiterate. This help was rendered by various sources. It is apparent from the Table 6.15 that employees of the Social Welfare Department have played a crucial role in helping the applicants to fill up the application forms as about 52 percent of the beneficiaries mentioned that the employees of the District and Tehsil Welfare Offices helped them in filling up their applications forms. Employees of other departments helped another 6 percent of beneficiaries in filling up the application forms. A good proportion of beneficiaries (32 percent) sought help from their friends and relatives in completing the formalities. The proportion of respondents who mentioned that political leaders and panchayat members helped them in completing the application was 5 percent.

Verification of age

As already stated, age of a person (65 years or above) is one of the important qualifications for an applicant to be eligible for the economic assistance under the scheme. The applicants are supposed to show proof of their age. Since majority of these old people are illiterate and do not have any date of birth record, they are required to get their reported age in the application forms verified either by the Chief Medical Officer or by the Block Medical Officer. The results of the survey show that medical officers had verified the age of 86 percent of the respondents and another 2 percent had shown the date of birth certificate. Five percent had produced some other record regarding age. Seven percent of respondents had not shown any proof in support of their age (Table 6.16).

The qualitative information gathered from the respondents revealed that age verification is just a formality if one is old enough. But if one is between 60-65 years,

the medical and paramedical staff is there to help you and even tipping a clerk also works. The following comments are representative of those made by the respondents when they were asked to describe their experiences with age verifications: -

“We just go to visit doctor in the hospital to get his signatures. The doctor does not ask too many a questions. He knows we are poor people and therefore, obliges. The only problem one has to encounter is doctor’s non availability in the office; in that case you have to visit him again”.

The respondents were further asked whether they had faced any difficulty in completing the formalities for the submission of application form. It was reported by 92 percent of respondents that they completed the process of submitting application form without facing any problem (Table 6.17). Only 3 percent of the respondents mentioned that they were made to visit the Social Welfare Office repeatedly due to the non-availability of the application form. Four percent reported that completing formalities for submission of applications was a time consuming process.

Verification of economic status

The scheme states the applicants should be below poverty line. However, the scheme is silent on how to verify this economic status of the potential beneficiaries. There is no uniform set procedure to verify whether an applicant is below poverty line or not, and therefore, different methodologies are adopted in all the districts. Sometimes, the applicants have to get such certificate from the local revenue officers (Tehsildar and Patwari). Besides, the revenue officers, the VLW also has to verify whether the applicant comes from a below poverty line household or not. Sometimes even the District Social Welfare Officers and MLAs recommend the applications based on their personnel knowledge of the economic status of the applicants. All the beneficiaries mentioned that they got the income certificates from the local Patwaris and attested by the Tehsildars.

Submission and processing of application forms

Almost all the beneficiaries except one had submitted their applications in their respective Tehsil Social Welfare Offices. After receiving the applications from the eligible applicants, the Tehsil Social Welfare Office compiles constituency wise list of

applicant's and submits it to the district level committee for approval. The District Level Committee meets once or twice a year depending upon the availability of funds. Once the DLC approves the list of beneficiaries, it is vetted by the concerned MLA. Thus this process is time consuming and sometimes takes more than a year. Mean processing time was found to be higher in Anantnag than in other districts. Infact, 13 percent of the respondents mentioned that their cases were sanctioned three years after submitting the applications (Table 6.17). Another 13 percent of respondents mentioned that department of Social Welfare took 2-3 years in approving their cases. However, 45 percent of the beneficiaries reported that it took about 6 months to get their cases sanctioned. The processing time was about a year in case of another 29 percent of respondents. Not only the processing time for sanctioning NOAPS is time consuming, but neither the Tehsil Social Welfare offices nor the District Social Welfare offices have any system of making aware the potential beneficiaries about the fate of their applications. This example from Doda illustrates the situation faced by many such respondents.

“Some three years back, I submitted my application for assistance under NOAPS in the office of Tehsil Social Welfare Doda. I was told to come after 3 months. After three months when I visited TSWO, I was told that we are processing the application and it will take some time. I kept on visiting the TSWO for more than two years and used to get the same reply. Finally, when my case was approved, I was not informed by the Social Welfare Department. I was informed by one of the relatives about it”.

Discrimination in sanction and receipt of payment

An effort was made to enquire from the beneficiaries and non beneficiaries whether they feel that there was any discrimination/bias in the selection of the beneficiaries and if the answer was in affirmative, they were asked to report the kind of discrimination in the selection of beneficiaries. Ninety percent of beneficiaries of the state expressed that there was not exist any discrimination in the selection of the beneficiaries (Table 6.18). Percentage of beneficiaries who expressed that there was discrimination in the selection of beneficiaries is highest in Kupwara (23 percent). Overall, 2 percent of the beneficiaries mentioned that people who are very poor are not considered for NOAPS. Other reasons as reported by the respondents for not getting

the benefit under the NOAPS were political bias (3 percent), relation bias (3 percent) and other reasons (1 percent). Opinion regarding the discrimination of the NOAPS beneficiaries was also elicited from non beneficiaries. Twenty-seven percent of the non-beneficiaries opined that all is not well with the selection of beneficiaries. Once again higher proportion of non beneficiaries from Kupwara (53 percent) mentioned that selection of the NOAPS beneficiaries is biased. Two percent of the non-beneficiaries mentioned that selection of the beneficiaries is based more on the political affiliation of the applicants than on the actual economic status and political connections expedite the sanction of the cases. Fourteen percent of the non-beneficiaries also reported that there is income bias in the selection of the beneficiary (Table 6.19). Six percent mentioned that the NOAPS selection is relation based and another 4 percent reported prevalence of some personal bias in the selection of beneficiaries. One of the respondents from Rajouri expressed his feelings as follows:

“Now-a-days no work is done in any of the offices unless you know somebody there. Besides, if you are in a position to pay some amount your work will be done without much delay”.

Another respondent from Doda expressed his feelings as under:

“Now-a-days no work is done in any of the offices unless you have a good sifarish, if it is from a political leader, nothing better than it”.

Thus, it can be concluded from the responses of the respondents that some sort of favoritism/discrimination probably does exist in the selection of the beneficiaries under NOAPS.

Amount Received

As mentioned earlier that under the scheme an amount of Rs. 200 per month is payable to the beneficiaries. The respondents were asked to report the amount of money they were getting monthly under the scheme. Table 6.20 shows that 87 percent of the beneficiaries mentioned that they were getting an amount of Rs. 200 per month under the scheme. Thirteen percent of the respondents could not mention the amount which they were actually receiving. Further probing revealed that the monthly assistance received under the scheme in some cases was being utilized by their family members or it was collected by their family members and such beneficiaries did not

know the exact amount which they were receiving. Higher percentage of beneficiaries from Anantnag were aware about the amount which they receive under NOAPS than other districts. However, large majority of the non-beneficiaries could not correctly report the exact amount payable under the scheme.

All the selected beneficiaries were asked whether they were currently receiving the payment under the scheme. It was reported by 16 percent of the respondents that they had not received any payments for the last 4 or more months. This percentage was 18 in case of Rajouri and 17 percent in Doda. This problem may be due to the fact that payments are released to the Department of Social Welfare in instalments and the Tehsil Social Welfare Offices may not have received any funds under NOAPS for the last 5 months.

Regularity of payment

The scheme does not indicate when the payments are to be paid to the beneficiaries, whether monthly, quarterly or biannually. However, the state government receives the assistance from the Centre in installments. In the present study we considered the payment schedule as regular if payments were made monthly or quarterly and irregular if otherwise. According to this criterion 51 percent of the respondents reported to have received the payments with regular intervals. Beneficiaries belonging to Anantnag have an edge on this account over their counter parts in other districts (Table 6.21). The payments were very irregular in Doda where only 7 percent of the beneficiaries mentioned to have received payments regularly. Twelve beneficiaries reported that they were receiving the payments biannually. The respondents further mentioned that the Department of Social Welfare does not have any system to keep the beneficiaries informed regarding the exact dates of payment. The issue of irregularity in payments was discussed with the Tehsil Social Welfare Officers and they mentioned that the state government does not release the payments in time so consequently they are not in a position to pay the pension to the beneficiaries regularly.

Mode of Payment

The scheme also envisages that all payments should be deposited in the bank account of the beneficiary or it should be sent to the beneficiary through postal money

order. State government earlier used to disburse the pension through account payees cheque payable at the branches of Jammu and Kashmir Bank. This system used to create a lot of inconvenience to the beneficiaries belonging to the villages which had no branches of Jammu and Kashmir Bank. Besides, it was mandatory for the beneficiaries to personally visit the office of TSWO to collect the cheques. Consequently, to mitigate the hardships faced by the beneficiaries in getting the pension, state government decided to pay the assistance through postal money orders. It was found that some beneficiaries from Anantnag and Kupwara districts had received the payments through cash. However, large majority of the respondents (87 percent) mentioned that they were now receiving the pension through post offices in the form of money orders (Table 6.21). The mode of payment made through money orders has eased the receipt of payments for large majority of the beneficiaries. The views collected during the field survey suggest that sending MOs on postal addresses has also created problems for some of the beneficiaries.

Some of the respondents, belonging to the villages where there is no post office, mentioned that it is not so easy to receive the pension from post offices. They complained that the postmen do not visit them to deliver the money orders. In fact, the beneficiaries have to visit the post office to receive the money order. In the absence of any communication link between the post office and the beneficiaries, collecting money order proves to be a daunting task for the beneficiaries, as they have to go on visiting the post offices again and again to enquire about the arrival of their dues. Consequently, under these circumstances it is highly desirable that a methodology be worked out to communicate to the beneficiaries about the dates of money orders so that they have to visit the concerned post offices only once to receive the payments. Some of the beneficiaries suggested that they should be given an option either to receive the pension through banks or postal money orders. The government seems to have taken cognizance of these problems and the services of Jammu and Kashmir Bank have again been utilized for the disbursement of the pension.

Further, the beneficiaries were provided with passbooks in which the particulars of each payment are recorded. A good proportion of beneficiaries possess these passbooks while as 24 percent of beneficiaries could not show the passbooks, as they

had kept these pass books in the post offices or they were in the possession of some other family members.

Person collecting the payment

All the interviewed beneficiaries were asked to mention who usually collects the money from the post office. It was mentioned by 90 percent of the respondents that they themselves visit the post offices to collect the money orders (Table 6.22). A few of these beneficiaries mentioned that they are very old and their health does not permit them to visit the post offices. Therefore, they have requested the post masters to hand over the pension to their designated relatives.

The beneficiaries were asked to mention the number of trips they have to make to receive the money orders from the post offices. It was reported by 28 percent of the respondents that postmen deliver the money orders at their homes and thereby they do not have to visit the post offices. Another 38 percent of the respondents reported that after the introduction the payments through money order, they collect the pension from the post office on their first visit. Fifteen percent of the respondents used to visit post office at least twice to get the payment. Another eighteen percent also reported that they have to make 4-8 trips to collect the payment and 2 beneficiaries have to make more than 8 visits. Substantial percentage of beneficiaries from Anantnag mentioned that post men delivers the money orders at their homes while in Doda and Rajouri almost all the beneficiaries have to visit the post offices to collect their money orders.

Thus, it can be safely concluded from the responses of the respondents that the new policy of the government of Jammu & Kashmir with regard to the disbursement of payments through money orders to the beneficiaries at their doorstep has proved to be very effective and economical for vulnerable destitute population especially in the terrain areas. However, the department of post office needs to ensure that the postman should deliver the money order at the door steps of the beneficiary. It is suggested that both the systems i.e., money orders and payments through banks should be made available, and the beneficiaries should have the option to opt a system of payment which is convenient to them.

Utilization of the amount

NOAPS was introduced in the country for the welfare of the aged destitute living below poverty line. The basic objective of providing the economic assistance under NOAPS is to ensure that aged population living below poverty line is able to manage the basic minimum necessities of life so that their hardships are minimized to some extent. It was, therefore, thought fruitful to know who utilizes the money received by the beneficiaries and how do they spend it and to what extent they have benefited from the scheme. Almost all of the respondents mentioned that they themselves utilize the amount received by them under NOAPS. The amount received by the beneficiaries has been put to multiple uses. Table 6.23 shows that mostly this amount was utilized for obtaining health care (91 percent). Forty four percent of the respondents also mentioned that they have used it for getting food items and another 35 percent have also used it for clothing. Five percent of the beneficiaries are handing it over to their family members and 7 percent are preserving part of it for their last rites. The amount utilized by beneficiaries for various purposes does not vary much between the districts.

Adequacy of payment

If the beneficiaries were asked whether the monthly assistance provided under the NOAPS is sufficient for meeting their minimum basic requirements and to what extent the elderly need care. It was found that only 24 percent of the beneficiaries opined that the amount payable under the scheme was adequate for meeting their basic needs. But about three fourth of the beneficiaries mentioned that the amount payable was grossly adequate (Table 6.24). So far as the inter district variations are concerned 60 percent of the beneficiaries from Anantnag district opined that the amount payable under the scheme was adequate as against less than 10 percent in Kupwara and Doda.

This issue was further probed in the focus group discussions. The views expressed by a few respondents illustrate the views expressed by most of the respondents: -

“What can you purchase out of the amount received under NOAPS? Prices of edibles, medicines and other essential commodities are so high that one can hardly get all these basic necessities with this small amount”.

However, all the beneficiaries expressed their thanks to the government that it was at least caring for destitute segment of the society. The views expressed by one of the beneficiaries illustrate this point: -

"We should be thankful to the government that it is at least providing some assistance to the poor. Nowadays, even children do not care for their elderly parents. So whatever the government pays is adequate and one should be contented with this amount".

Impact of the scheme

All the beneficiaries were asked whether the scheme has benefited them and if yes, in what way the scheme has benefited them and multiple responses were recorded. Table 6.25 has information on this issue. All the beneficiaries mentioned that the NOAPS is a very useful scheme and each one of them has benefited from the scheme in one way or the other. Seventy two percent of respondents expressed that the scheme has made them self dependent. Similarly, 46 percent of the respondents mentioned that the scheme has helped them to obtain the necessary health care services, due to which their health condition has improved. Besides, 16 percent mentioned that the monetary assistance received by them under NOAPS has provided them the subsistence. One beneficiary reported that the scheme has helped him to gain some respect in the family and another 3 percent of respondents were of the view that it has saved them from begging.

Some observations from the qualitative data support the above views:-

"I am a poor man without having any male child. I do not have any source of income except some livestock. Had I not been covered under NOAPS, I would have been forced to sell my livestock. NOAPS indeed has saved me from that".

"I am 75 years old with one son and two daughters. All of them are married. My only son had left me and he is living with his in-laws. No body was for my care as my wife has already expired. Hence I requested my son-in-law who lives in the neighbouring village to come and look after my property. I have given him a small piece of land on papers. Since the inception of my name in the list of NOAPS beneficiaries I can manage and fulfil the basic needs of my life. Now I am not fully dependent on my son-in-law".

"Some four years back, I borrowed some money from a village money lender for the treatment of my daughter who subsequently died. I was not in a position to pay his debt and was thinking of selling my little land. But the scheme helped me to pay the amount back. At least now I can die without having to pay anything to anybody except my life to God".

Thus from the above fact it can be concluded that the scheme is a very useful scheme and has benefited a lot of people mentally, socially and economically.

Conclusion and Suggestions

1. The government of Jammu & Kashmir had enhanced the amount of old age pension from Rs. 75 to Rs. 200 during 2003. But, in view of the rising cost of essential commodities even then this amount is very low. As such, this meager amount is not sufficient especially for those elderly who do not have any other financial support. Hence, the amount of pension needs to be increased to at least Rs. 300 per month.
2. With a decline in the fertility and increase in the expectancy of life, the percentage of the elderly population and their absolute number is increasing day by day. However, the funds allocated under NOAPS do not match the unmet demand of the growing elderly population. Therefore, allocation under NOAPS needs to be increased in commensurate with the increase in elderly destitute population.
3. The life expectancy of female is higher among the old. Consequently, the number of older destitute women is higher but no separate allocations have been earmarked for women. There is an urgent need to have separate allocation for women in each of the districts in proportion to their population so that women get adequate representation under NOAPS.
4. It was also found that the staff available at Tehsil offices for the implementation of NOAPS is inadequate. In fact, the scheme does not have any provision for staff. As a result the staff of the office of the DSWO and TSWO find it difficult to handle the additional work of

NOAPS. Hence, it is suggested that the Tehsil offices be provided with some additional staff to handle the NOAPS.

5. It was also found that there is no time schedule for submission of application from the potential beneficiaries and therefore, the TSWO continue to receive applications from the people throughout the year. This delays the final selection of the beneficiaries. It is suggested that there should be a time frame for the submission of application as well as for their sanction.
6. It was observed that the District Level Screening Committees do not meet regularly. Consequently, there are unnecessary delays in the sanction of the new cases and disbursement of the payments. It is therefore suggested that the District Level Screening Committee should fix a schedule hold its meetings regularly.
7. The guidelines of the Scheme are silent when the payments are to be paid to the beneficiaries, whether the pension is to be disbursed monthly, quarterly, biannually or annually. It was reported by the beneficiaries that there is no time schedule for the disbursement of pension and the department also does not have a system to inform the beneficiaries about the exact date of payment of pension. Consequently, the beneficiaries have to visit the Tehsil offices time and again to enquire about the payment. Hence, it is suggested that the Department of Social Welfare should use the Radio/TV etc as a medium to inform the beneficiaries about the posting of money order or sending the pension to their bank accounts, so that old aged are not required to unnecessarily waste their time, energy and resources.
8. It was observed that the beneficiaries have not neither received the full amount of pension during some of the years nor have they received the pension regularly. The Tehsil Social Welfare Officers mentioned that funds were not released in time. Hence, it is suggested that the funding agencies should address this issue so that the beneficiaries get timely payment of their pension.
9. It was observed that the previous system of sending the pension through money orders was very favourable and acceptable to a greater proportion of people. Hence, it is suggested that the system of sending

Money orders be reintroduced and the beneficiaries may be given the option either to receive the pension through banks or post offices.

Hence, it can be concluded that the scheme has proved to be very useful and has benefited poor, old aged destitute beneficiaries mentally, socially, and economically. Despite few problems in the implementation of the scheme, the National Old Age Pension Scheme has been successful in achieving its objectives to a greater extent. The scheme has been in a position to mitigate the hardships faced by the old aged beneficiaries. Besides, it has given them a sense of belonging and some respect in the society. Majority of the beneficiaries expressed that the scheme has made them self dependent; others mentioned that the scheme helped them to obtain health care. However, certain problems elaborated above need to be addressed, immediately.

Table 2.1: Financial performance of NOAPS in Jammu & Kashmir, 2000-2007

Year	District												Total Jammu & Kashmir		
	Anantnag			Kupwara			Doda			Rajouri			Total funds available (Rs. laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)
	Total funds available (Rs. laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)	Total funds available (Rs. laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)	Total funds available (Rs. laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)	Total funds available (Rs. Laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)			
2000-01	6.52	6.52	185	17.40	17.40	937	20.78	20.78	923	7.42	7.42	419	223.41	186.39	548
2001-02	95.87	95.87	2717	14.92	14.92	804	20.35	20.35	902	6.80	6.80	268	223.87	181.18	513
2002-03	32.32	32.32	901	20.00	20.00	1078	27.44	27.44	1116	19.49	19.49	843	NA	NA	NA
2003-04	90.39	90.39	2367	50.35	48.09	2447	66.55	64.91	2512	47.24	47.24	1226	913.26	862.12	2346
2004-05	88.89	88.89	2519	59.02	59.02	1679	99.91	97.63	2403	90.99	90.99	2362	1123.80	1104.16	2364
2005-06	173.87	173.87	2460	100.00	85.412	2075	99.91	95.99	2336	69.26	65.52	1700	NA	NA	NA
2006-07	173.87	173.87	2460	99.999	99.999	2469	133.14	127.24	1387	131.43	131.43	3486	1287.54	960.34	1298

NA=Information not available.

Table 2.2: Physical performance of NOAPS in Jammu & Kashmir, 2000-2007

Year	No. of Beneficiaries												Total Jammu & Kashmir		
	District														
	Anantnag			Kupwara			Doda			Rajouri					
	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total
2000-01	NA	NA	3528	965	891	1856	1350	901	2251	937	830	1767	NA	NA	33977
2001-02	NA	NA	3528	965	891	1856	1353	902	2255	1392	1138	2530	NA	NA	35264
2002-03	NA	NA	3585	965	891	1856	1474	984	2458	1341	970	2311	NA	NA	NA
2003-04	NA	NA	3819	NA	NA	1965	1374	1210	2584	2550	1302	3852	NA	NA	36748
2004-05	NA	NA	3528	NA	NA	3515	2277	1785	4062	2550	1302	3852	NA	NA	46709
2005-06	NA	NA	7068	NA	NA	4115	2303	1805	4108	2550	1302	3852	NA	NA	63222
2006-07	NA	NA	7068	NA	NA	4050	5410	3764	9174	2490	1280	3770	NA	NA	73963

NA=Information not available.

Table 2.3: Percentage distribution of NOAPS beneficiary households by background characteristics in Jammu & Kashmir, 2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Religion										
Muslim	46	92	49	100	25	56	18	36	138	71
Hindu	1	2	0	0	19	42	31	62	51	26
Sikh	3	6	0	0	1	2	1	2	5	3
Caste										
Schedule caste	0	0	0	0	8	18	4	8	12	6
Schedule tribe	0	0	0	0	0	0	18	36	18	9
Other backward caste	14	28	49	100	3	7	2	4	68	35
Other	36	72	0	0	34	75	26	52	96	50
Family size										
<5 members	19	38	26	53	25	56	37	74	108	56
6-10 members	30	60	20	41	20	44	12	24	82	42
>10 members	1	2	3	6	0	0	1	2	5	3
Type of house										
Pucca	12	24	6	12	1	2	1	2	20	10
Semi-pucca	21	42	38	78	37	82	43	86	139	72
Kachha	17	34	5	10	7	16	1	2	30	15
No house	0	0	0	0	0	0	5	10	5	3
Land holding (kanals)										
No land	11	22	21	43	3	7	9	18	44	23
1-5 kanals	19	38	25	51	23	51	9	18	76	39
6-10 kanals	12	24	1	2	18	40	11	22	42	22
11 above kanals	8	16	2	4	1	2	21	42	32	16
Mean land holdings		4.8		2.0		5.0		7.8		4.8
Income										
No income	0	0	0	0	0	0	10	20	10	5
<10000	26	52	49	100	18	40	35	70	128	66
10001-20000	13	26	0	0	22	49	3	6	38	20
20001-30000	5	10	0	0	2	4	1	2	8	4
30000 & above	6	12	0	0	3	7	1	2	10	5
Mean income		10860		6754		10977		6192		9072
APL/BPL										
APL	0	0	2	4	3	7	1	2	6	3
BPL	50	100	47	96	42	93	49	98	188	97
Total	50	100	49	100	45	100	50	100	194	100

Table 2.4: Percentage distribution of NOAPS non-beneficiary households in Jammu & Kashmir by background characteristics, 2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Religion										
Muslim	36	97	38	100	28	82	9	30	111	80
Hindu	0	0	0	0	6	18	20	67	26	19
Sikh	1	3	0	0	0	0	1	3	2	1
Caste										
Scheduled caste	1	3	0	0	6	18	3	10	10	7
Scheduled tribe	0	0	0	0	0	0	9	30	9	6
Other backward caste	10	27	34	90	6	18	1	3	51	37
Other	26	70	4	10	22	65	17	57	69	50
Occupation of household										
Farmer	11	30	0	0-	22	65	21	70	54	39
Labour	9	24	2	5	8	23	1	3	20	14
Skilled worker	1	3	0	0	0	0	1	3	2	1
Idle/Old	8	22	36	95	2	6	7	23	53	38
Government service	0	0	0	0	2	6	0	0	2	1
Business	4	11	0	0	0	0	0	0	4	3
House work	1	3	0	0	0	0	0	0	1	1
Private service	1	3	0	0	0	0	0	0	1	1
Handicrafts	2	5	0	0	0	0	0	0	2	1
Type of house										
Pucca	7	19	2	5	0	0	1	3	10	7
Kachha	16	43	34	90	32	94	24	80	106	76
Semi-pucca	14	38	2	5	0	0	1	3	17	12
None	0	0	0	0	2	6	4	13	6	4
Land holding										
No land	13	35	20	53	6	18	8	27	47	34
1-5 kanals	15	41	12	32	22	65	4	13	53	38
6-10 kanals	8	22	4	10	6	18	12	40	30	22
11-14 kanals	1	3	2	5	0	0	6	20	9	6
Income										
No income	6	16	6	16	0	0	7	23	19	14
<10000	27	73	32	84	16	47	23	76	98	71
10001-20000	4	11	0	0	16	47	0	0	20	14
20001 & above	0	0	0	0	2	6	0	0	2	1
BPL/APL										
BPL	37	100	38	100	34	100	30	100	139	100
Total	37	100	38	100	34	100	30	100	139	100

Table 2.5: Percentage distribution of NOAPS beneficiary households in Jammu & Kashmir by possession of household items, 2004

Household Items*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
No item	17	34	18	37	14	32	39	78	88	45
Pressure cooker	18	36	5	10	26	59	4	8	53	27
Clock/ watch	20	40	23	47	7	16	1	2	51	26
Fan	3	6	0	0	1	2	5	10	9	5
Radio	28	56	19	39	13	29	6	12	66	34
Sewing machine	6	12	0	0	1	2	4	8	11	6
TV B/W	4	8	3	6	0	0	1	2	8	4
Gas connection	13	26	0	0	0	0	1	2	14	7
Water pump	1	2	0	0	0	0	1	2	2	1
Bicycle	1	2	0	0	1	2	0	0	2	1
Total	50	100	49	100	45	100	50	100	194	100

*Multiple responses

Table 2.6: Percentage distribution of NOAPS non-beneficiary households in Jammu & Kashmir by possession of household items, 2004

Household items*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
No Item	16	43	20	53	18	53	28	93	82	59
Fan	3	8	2	5	4	12	1	3	10	7
Radio	14	38	8	21	10	29	2	6	34	24
Clock/watch	8	22	14	34	8	23	0	0	30	21
Pressure cooker	11	30	0	0	16	47	0	0	27	19
Bicycle	1	3	0	0	0	0	0	0	1	1
Sewing machine	2	5	0	0	0	0	0	0	2	1
TV B/W	5	13	0	0	0	0	0	0	5	4
Colour TV	2	5	0	0	0	0	0	0	2	1
Gas connection	7	19	0	0	0	0	0	0	7	5
Water pump	2	5	0	0	0	0	0	0	2	1
Total	37	100	38	100	34	100	30	100	139	100

*Multiple responses

Table 2.7: Percentage distribution of NOAPS beneficiaries by background characteristics in Jammu & Kashmir, 2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Sex										
Male	19	38	11	23	16	39	18	38	64	34
Female	31	62	36	77	25	61	30	62	122	66
Marital status										
Married	15	30	9	19	11	27	18	38	53	28
Widowed	32	64	38	81	30	73	30	62	130	70
Divorced	1	2	0	0	0	0	0	0	1	1
Never married	2	4	0	0	0	0	0	0	2	1
Age										
< 65	5	10	5	11	10	24	5	10	25	13
65-75	31	62	32	68	21	51	20	42	104	56
76+	14	28	10	21	10	24	23	48	57	31
Education										
Illiterate	47	94	46	98	39	95	46	96	178	96
Literate	3	6	1	2	2	5	2	4	8	4
Occupation										
Farmer	2	4	0	0	18	44	8	17	28	15
Housewife	5	10	2	4	0	-	7	14	14	7
Unemployed	43	86	43	91	22	54	33	69	141	76
Labour	0	0	1	2	1	2	0	0	2	1
Business	0	0	1	2	0	0	0	0	1	1
Children										
No children	5	10	0	0	4	10	6	13	15	8
1- 3	15	30	17	36	9	22	19	39	60	32
4- 6	25	50	20	43	24	58	10	21	79	42
7+	5	10	10	21	4	10	13	27	32	17
Male children										
No children	11	22	5	11	7	17	17	35	40	21
1- 3	28	56	36	77	27	66	21	44	112	60
4- 6	11	22	5	11	7	17	10	21	33	18
7+	0	0	1	2	0	0	0	0	1	1
Mean		2.22		2.23		2.20		1.92		2.40
Female children										
No children	8	16	10	21	7	17	11	22	36	19
1- 3	32	64	26	55	28	68	24	50	110	59
4- 6	10	20	8	17	6	15	13	27	37	20
7+	0	0	3	6	0	0	0	0	3	2
Mean		2.28		2.47		2.10		2.35		2.31
Living presently with										
None	3	6	3	6	8	19	17	35	31	17
Son/daughter	42	84	42	89	27	66	20	42	131	70
Other relatives	5	10	2	4	6	15	11	23	24	13
Total	50	100	47	100	41	100	48	100	186	100

Table 2.8: Percentage distribution of NOAPS non-beneficiaries in Jammu & Kashmir by background characteristics, 2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Sex										
Male	11	30	12	32	16	47	12	40	51	37
Female	26	70	26	68	18	53	18	60	88	63
Marital status										
Married	9	24	6	16	14	41	18	60	47	34
Widowed	25	68	28	74	18	53	11	36	82	59
Divorced	2	5	2	5	0	0	0	0	4	3
Never married	1	3	2	5	2	6	1	3	6	4
Education										
Illiterate	37	100	34	89	26	76	26	86	123	88
Literate	0	0	4	11	8	24	4	13	16	12
Occupation										
Farmer	2	5	0	0	16	47	2	6	20	14
House work	3	8	0	0	0	0	6	20	9	6
Idle/Old	25	68	34	89	16	47	22	73	97	70
Labour	5	13	2	5	2	6	0	0	9	6
Business	1	3	0	0	0	0	0	0	1	1
Handicrafts	1	3	2	5	0	0	0	0	3	2
Total children										
No children	3	8	4	10	2	6	4	13	13	9
1- 3	8	22	22	58	18	53	10	33	58	42
4- 6	14	38	4	11	6	18	9	30	33	24
7+	12	32	8	21	8	23	7	23	35	25
Male children										
No children	5	13	8	21	4	12	6	20	23	17
1- 3	21	57	26	68	26	76	19	63	92	66
4- 6	11	30	4	10	4	12	5	16	24	17
Mean		2.62		1.90		2.12		2.10		2.19
Female children										
No children	6	16	6	16	10	29	7	23	29	21
1- 3	22	59	28	74	14	41	19	63	83	60
4- 6	9	24	4	10	10	29	4	13	27	19
Mean		2.41		2.00		2.29		1.93		2.31
Living presently with										
None	2	5	2	5	6	18	16	53	26	19
Son/daughter	29	78	30	79	24	70	11	37	94	68
Son-in-law	0	0	0	0	0	0	1	3	1	1
Other relatives	4	11	4	11	0	0	2	7	10	7
Others	2	5	2	5	4	12	0	0	8	5
Total	37	100	38	100	34	100	30	100	139	100

Table 2.9: Percentage distribution of NOAPS beneficiary by their health status in Jammu & Kashmir, 2004

Health Problems*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
TB	1	2	0	0	0	0	1	2	2	1
Diabetics	4	8	2	4	4	10	5	10	15	8
Asthma	8	16	35	74	15	37	15	31	73	39
Blurred vision	20	40	41	87	22	54	29	60	112	60
Heart problem	19	38	39	83	7	17	18	37	83	97
Blood pressure	25	50	35	74	23	56	16	33	99	53
Handicapped	8	16	4	9	3	7	20	41	35	19
Other Problems	26	52	8	17	2	5	17	35	53	28
No Problem	4	8	0	0	2	5	4	8	10	5
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses

Table 2.10: Percentage distribution of NOAPS non-beneficiaries by their health status in Jammu & Kashmir, 2004

Health status*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
None	2	5	0	0	4	12	9	30	15	11
TB	3	8	0	0	0	0	3	10	6	4
Diabetics	2	5	0	0	0	0	5	16	7	5
Asthma	7	19	4	11	8	23	9	30	28	20
Blurred vision	8	22	26	68	18	53	21	70	73	53
Heart problem	11	30	30	79	4	12	13	43	58	42
Blood pressure	16	43	34	89	20	59	7	23	77	55
Handicapped	12	32	6	16	4	12	6	20	28	20
Others	11	30	28	74	2	10	11	36	52	37
Total	37	100	38	100	34	100	30	100	139	100

*Multiple responses

Table 2.11: Percentage distribution of NOAPS beneficiaries by source of knowledge of NOAPS in Jammu & Kashmir, 2004

Source of knowledge*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Villagers/Panchayat	12	24	1	2	16	35	27	56	56	30
Schools/Teachers	0	0	0	0	3	7	1	2	4	2
Political leader	1	2	0	0	8	24	3	6	12	6
Friends/Relatives	0	0	44	94	21	46	18	37	83	45
Social welfare staff	15	30	0	0	3	7	7	14	25	13
Anganwadi worker	3	6	0	0	2	4	0	0	5	3
Radio/TV	22	44	12	26	1	2	0	0	35	19
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses

Table 2.12: Percentage distribution of non-beneficiaries by source of knowledge of NOAPS scheme in Jammu & Kashmir, 2004

Source*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Radio/TV	0	0	2	5	4	12	3	10	9	6
AWW	27	73	0	0	6	18	1	3	34	24
Villagers/Panchayat/VLW	3	8	2	5	14	41	16	53	35	25
Relative/friend	7	19	34	89	16	47	3	10	60	43
Political leader	0	0	0	0	10	29	1	3	11	8
School teacher	0	0	0	0	2	6	4	13	6	4
Social worker	1	3	0	0	4	12	7	23	12	9
Total	37	100	38	100	34	100	30	100	139	100

*Multiple responses

Table 2.13: Percentage distribution of NOAPS beneficiaries having knowledge about the criterion of eligibility under the scheme in Jammu & Kashmir, 2004

Criterion*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Age 65+	41	82	44	94	40	98	34	71	159	85
BPL family	38	76	47	100	39	95	34	71	158	95
Destitute	40	80	45	96	37	90	33	69	155	83
No Response	4	8	0	0	0	0	14	29	18	10
Other	0	0	1	2	0	0	0	0	1	1
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses

Table 2.14: Percentage distribution of beneficiaries knowing place of availability of application form and department concerned with the implementation of NOAPS in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Implementing agency										
Social welfare department	50	100	47	100	41	100	47	98	185	99
Rural development	0	0	0	0	0	0	1	2	1	1
Place of availability of form										
Social welfare department	50	100	46	98	41	100	47	98	184	99
Rural development	0	0	1	2	0	0	1	2	2	1
Cost of form										
Free of cost	47	94	38	81	41	100	47	98	173	93
paid for the form	3	6	9	19	0	0	1	2	13	7
Total	50	100	47	100	41	100	48	100	186	100

Table 2.15: Percentage distribution of NOAPS beneficiaries by person who helped them to fill the application form in Jammu & Kashmir, 2004

Sought help	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Friend or relative	13	26	14	30	21	51	12	25	60	32
Social welfare employee	30	60	28	60	8	19	30	63	96	52
Other employee	2	4	4	8	5	12	1	2	12	6
Political leader	2	4	0	0	3	7	1	2	6	3
Panchayat member	0	0	0	0	0	0	4	8	4	2
Self/children	3	6	0	0	4	10	0	0	7	4
Others	0	0	1	2	0	0	0	0	1	1
Total	50	100	47	100	41	100	48	100	186	100

Table 2.16: Percentage distribution of NOAPS beneficiaries by the records produced for verification of their age in Jammu & Kashmir, 2004

Age verification	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Date of birth certificate	1	2	1	2	0	0	2	4	4	2
Medical officer	48	96	30	64	38	93	45	94	161	86
Employee record	1	2	1	2	0	0	1	2	3	2
Other record	0	0	2	4	3	7	0	0	5	3
None	0	0	13	28	0	0	0	0	13	7
Total	50	100	47	100	41	100	48	100	186	100

Table 2.17: Percentage distribution of NOAPS beneficiaries by type of problems faced in the submission and procession of application form in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Problems										
None	42	84	45	96	38	93	47	98	172	92
Long processing time	5	10	0	0	2	5	1	2	8	4
Frequent visits to office	3	6	2	4	1	2	0	0	6	3
Submitted form										
Social welfare office	50	100	47	100	40	98	48	100	185	99
Handed it to Political leader	0	0	0	0	1	2	0	0	1	1
Processing time										
<1 month	1	2	0	0	0	0	0	0	1	1
01- 06 months	5	10	28	60	18	44	31	65	82	44
07- 12 months	16	32	10	21	16	39	12	25	54	29
13- 24 months	9	18	5	11	1	2	5	10	20	11
25-36 months	3	6	1	2	0	0	0	0	4	2
37 +	16	32	3	6	6	15	0	0	25	13
Total	50	100	47	100	41	100	48	100	186	100

Table 2.18: Percentage distribution of NOAPS beneficiaries reporting any discrimination in the selection of the beneficiary in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
No Discrimination	46	92	36	77	41	100	46	96	169	91
Income based bias	2	4	0	0	0	0	2	4	4	2
Personal bias	0	0	2	4	0	0	0	0	2	1
Political bias	0	0	5	11	0	0	0	0	5	3
Relation bias	2	4	3	6	0	0	0	0	5	3
Other	0	0	1	2	0	0	0	0	1	1
Total	50	100	47	100	41	100	48	100	186	100

Table 2.19: Percentage distribution of non-beneficiaries by reporting discrimination in the selection of the NOAPS beneficiaries in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
No Discrimination	34	92	18	47	24	70	25	83	101	73
Income based	2	5	10	26	4	12	4	13	20	14
Political based	0	0	0	0	2	6	1	3	3	2
Personal bias	1	3	2	5	3	9	0	0	6	4
Relation bias	0	0	8	21	1	3	0	0	9	6
Total	37	100	38	100	34	100	30	100	139	100

Table 2.20: Percentage distribution of NOAPS beneficiaries by receiving the monthly amount and reasons for its delayed disbursement in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Amount currently receiving										
Rs.200	47	94	42	89	35	85	37	77	161	87
No	3	6	5	11	6	15	11	23	25	13
Amount not received since										
3 months	1	33	4	80	2	33	4	36	11	44
4 months	1	33	1	20	3	50	5	46	10	40
4+	1	33	0	0	1	17	2	18	4	16
Reasons										
Shortfall of amount	1	33	2	40	1	17	5	46	9	36
Payment is inadequate	0	0	1	20	3	50	3	27	7	28
Do not know	2	67	2	40	2	33	3	27	9	36
Sub-Total	3	100	5	100	6	100	11	100	25	100
Grand Total	50	100	47	100	41	100	48	100	186	100

Table 2.21: Percentage distribution of NOAPS beneficiaries by regularity and mode of payment in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Regularity of payment										
Yes	42	84	20	43	3	7	30	63	95	51
No	8	16	27	57	38	93	18	37	91	49
If no, frequency										
No frequency	0	0	26	96	36	95	10	56	72	79
Quarterly	4	50	0	0	0	0	0	0	4	4
Biannually	4	50	1	4	1	3	6	33	12	13
Other	0	0	0	0	1	3	2	11	3	3
Mode of payment										
Cash	17	34	8	17	0	0	0	0	25	13
Money order	33	66	39	83	41	100	48	100	161	87
Passbook available										
Yes	44	88	47	100	36	88	15	31	142	76
No	6	12	0	0	5	12	33	69	44	24
Total	50	100	47	100	41	100	48	100	186	100

Table 2.22: Percentage distribution of NOAPS beneficiaries by reporting persons accompanied for receipt of payment and time taken to receive payment in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Person collecting payment										
Grand child	0	0	0	0	0	0	1	2	1	1
Son/Daughter	0	0	1	2	0	0	0	0	1	1
Son/Daughter-in-law	1	2	2	4	0	0	0	0	3	2
Other	1	2	3	6	0	0	10	21	14	7
Self	48	96	41	87	41	100	37	77	167	90
Days commuted										
Nil	40	80	12	26	0	0	0	0	52	28
One day	1	2	0	0	30	73	39	81	70	38
2-3 days	1	2	7	15	11	27	9	19	28	15
4-8 days	6	12	28	60	0	0	0	0	34	18
8+ days	2	4	0	0	0	0	0	0	2	1
Total	50	100	47	100	41	100	48	100	186	100

Table 2.23: Percentage distribution of beneficiaries by utilization of NOAPS amount in Jammu & Kashmir, 2004

Amount utilized for*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Food	11	22	20	43	32	78	18	37	81	44
Health care	43	86	38	81	41	100	48	100	170	91
Clothing	8	16	7	15	32	78	18	37	65	35
Hand over to family	7	14	2	4	0	0	0	0	9	5
For last rites	5	10	8	17	0	0	0	0	13	7
Do not spend	1	2	0	0	0	0	0	0	1	1
Other uses	0	0	2	4	0	0	0	0	2	1
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses

Table 2.24: Percentage distribution of NOAPS beneficiaries by adequacy of amount in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Amount adequate	30	60	0	0	3	7	12	25	45	24
Amount in-adequate	20	40	47	100	38	92	36	75	141	76
Total	50	100	47	100	41	100	48	100	186	100

Table 2.25: Percentage distribution of beneficiaries by usefulness of NOAPS in Jammu & Kashmir, 2004

Response*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Made me self dependent	35	70	10	21	40	98	48	100	133	72
Provided subsistence	9	18	13	28	1	2	6	12	29	16
Obtained health care	9	18	33	70	40	98	4	8	86	46
Gained respect from family	0	0	1	2	0	0	0	0	1	1
Saved me from begging	6	12	0	0	0	0	0	0	6	3
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses