

# EVALUATION STUDY ON IMPLEMENTATION OF **OLD AGE PENSION SCHEME** IN PEREN DISTRICT



**DIRECTORATE OF EVALUATION**  
Government of Nagaland  
Nagaland - Kohima



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## FOREWORD

Since attainment of statehood, the State Government has been implementing several intervention programmes for upliftment of the weaker sections of the society either under the Centrally Sponsored Schemes or State Plans. The Old Age Pension Scheme implemented by the Department of Social Security and Welfare is one such programme. While the objective of the Old Age Pension programme is laudable, there is a general perception that the mechanism adapted for implementation of the programme has not been fool proof with shortcomings in identification and selection of beneficiaries, and irregularities in the pension disbursement system.

In this background, the Old Age Pension Scheme was selected as a subject for study by the District Evaluation Office, Kohima as its district specific study with Peren district as the sample.

With its limitations, the study highlights the shortcomings, the coverage issues and also makes suggestions for improvement in implementation of the programme. The study indicates that although deficiencies exist in the selection process and in the pension disbursement system, pension benefits do reach the targeted group and that the programme instilled a sense of belonging to the aged.

The study team was lead by Shri Diswang Zeme the then District Evaluation Officer, Kohima and was assisted by two Evaluation Inspectors, Shri Irangnibe Thou and Smt Nungsangtula and Sub Inspector, Smt Avino Yashu. This study would not have been possible without the co-operation of the Social Security and Welfare Department both at the headquarters and in Kohima district, Chairpersons of the Village Councils of the selected villages in Peren district, the beneficiaries as well as all those who responded to the questionnaire. The assistance and inputs provided by the technical staff of the Evaluation Directorate lead by Smt W. Chubala Joint Director, Shri Shinito Sema, Deputy Director, Shri Anden Moklong, District Evaluation Officer and Ms. Khriengu-u Thevo, Evaluation Inspector facilitated in making publication of the report a possibility. The Department acknowledges the inputs received from all of them.

It is anticipated that the Evaluation Report will provide insight for better implementation of the Old Age Pension Scheme.

19<sup>th</sup> June 2013, Kohima

  
(Kevileno Angami)  
Ex- Officio Director



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## ABBREVIATIONS USED:

SOAP	: State Old Age Pension.
NOAP	: National Old Age Pension.
CDPO	: Child Development Project Officer
DWO	: District Welfare Officer.
VCC	: Village Council Chairman



## Chapter-I PURPOSE OF THE STUDY

### Introduction

With advancement in medical sciences, health care systems, awareness in preventive health care and healthy living, life expectancy has increased. Consequently, the proportion of the elderly population has gone up. The magnitude of their problems has also multiplied. To address these issues, Government of India as well as the State Governments introduced various schemes for the elderly. Programmes for assistance to voluntary organisations for setting up of Day Care Centres, Old Age Homes, Mobile Medicare Services and the Old Age Pension Scheme were introduced during the Eight Plan period. Under the National Old Age Scheme, a destitute elderly of 65 years of age and above was entitled to a pension of Rs.75 per month. The pension amount was subsequently enhanced to Rs.200 per month. While most of the states adopted destitution as the criterion, some adopted income approach.

In Nagaland, both the National Old Age Pension Scheme and State Old Age Pension Scheme are being implemented. Destitution is criteria for selection of a beneficiary under both the schemes. All these welfare programmes are introduced with the objective of improving the quality of life of the weaker sections of the society. However, despite efforts made to alleviate poverty and uplift the weaker section of the society through these intervention programmes, it is opined by many that the outcome of many of these welfare programmes is not commensurate the expenditure incurred and the extent of coverage of the deserving persons is not satisfactory.

In this background, the District Evaluation Office, Kohima at the instance of the Directorate of Evaluation undertook the evaluation study on 'Implementation of Old Age Pension in Peren district' as its district specific study. The terms of reference of the study was to clearly bring out (i) whether the benefits of the NOAP/SOAP reached the targeted beneficiaries, (ii) the shortcomings/problems in implementation of the scheme (iii) the steps/strategy required to improve implementation of NOAP and (iv) strategy for monitoring and evaluation.

## **1.2 Objectives of the Study**

The specific objectives of the evaluation study are:

1. To ascertain the type of mechanism adopted and arrangements made for implementation of the old age pension scheme.
2. To assess the extent of allocations, release and utilization of funds.
3. To assess whether benefits reach the targeted group.
4. To analyse socio-economic and demographic characteristics of the beneficiaries of the scheme.
5. To identify the shortcomings in the implementation of the scheme.
6. To assess the overall impact of the Old Age Pension Scheme.
7. To suggest ways and means to improve implementation of the scheme through feedback.

## **1.3 Methodology**

Structured schedules/questionnaires for different categories of respondents were used to collect information. Both primary and secondary data was collected using these schedules. Information was obtained from the State, district, block and village level functionaries. Officials, village council chairperson/members, non beneficiaries and beneficiaries were interviewed. The schedules covered multiple subjects covering socio-economic characteristics of the beneficiaries, level of awareness about the schemes, eligibility criterion, procedures, problems encountered and utilization of the funds. Information on financial and physical performance and adequacy of the implementation mechanism was also gathered through these sources. Feedback of the community and beneficiaries were recorded for identification of the shortcomings and to assess the impact of the schemes.

## **1.4 Sample**

Peren district has three blocks viz. Peren, Jalukie and Tening with 102 inhabited villages. All these three blocks were covered under the study. From each selected block, a sample of five/ villages was selected on random basis. From the five selected villages, five beneficiaries were identified and selected for detailed interview. General observation was collected from most of the beneficiaries covered under the old age pension scheme as well as from non-beneficiaries during the survey. For the purpose of the study, random sampling method was used.

**Box-1: Selected Villages under the Three Blocks in Peren District**

SL. NO	NAME OF THE BLOCK	NAME OF SELECTED VILLAGE
1	Tening	1. Lalong 2. Nzauna 3. Nchen 4. Azailong 5. Mbaulwa
	Peren	1. New Peren 2. Peletkie 3. Mhaikam 4. Jalukiekam 5. Heningkunglwa
3	Jalukie	1. Old Jalukie 2. Bongkolong 3. Ikiesingram 4. Nsenloa 5. Beisumpuikam

**1.5 Reference Period**

The reference period for the study was 2000-2001 to 2003-2004. The field work was undertaken during April to June 2008. However, for analysis and comprehensive study, data on physical and financial achievements from 2000-2001 upto 2006-2007 was utilized.

**1.6 Field Work**

Data was collected by two teams. Each team consisted of two Sub-Inspectors, two Evaluation Inspectors and one District Evaluation Officer supervised by an Assistant Director. Each Sub-Inspector/ Evaluation Inspector was assigned to collect information for a particular aspect of the scheme. Prior to undertaking the field work, all the team members were oriented to the modalities for implementation of the NOAP/SOAP. The orientation consisted of interviewing techniques, field procedures for the survey and study of the guidelines on NOAP/SOAP. Each item in the questionnaire was also tested and reviewed.



## Chapter-2

# INTERVENTION PROGRAMMES FOR SENIOR CITIZENS

### **Introduction**

An important feature of the Constitution of India is the Directive Principles of State Policy. Although the Directive Principles are not legally enforceable they are the guiding principle for many welfare initiatives of the country. The objective of all these welfare programmes is to improve quality of life, reduce economic inequality and human deprivation. On these premises the Government both at the Centre and in the States have introduced various intervention schemes to provide social assistance to the needy sections of the society.

### **2.2 Trends in Demographic Composition**

The global population at the age of 65 and above was estimated at 461 million in 2004. While the population of the developed countries consist a higher percentage of older people and lesser proportion of younger people till a decade ago, the proportion of older persons in the population profile of the developing countries has also increased over the years. This change in the demographic profile of countries, including India has made the Government to place more attention to the elderly the population.

As per the Situation Analysis of the Elderly in India, published by Central Statistics Office, the elderly population (aged 60 years or above) account for 7.4 percent of the total population in 2001. For males it was marginally lower at 7.1 percent, while for females it was 7.8 percent. The proportion of people in the age of 60 years was 4 percent in small states like Nagaland. In the age group of 65 years plus, the proportion of this group in the national population of 102.86 crores as per Census 2001, was 7.7 crores, comprising 3.8 crores men and 3.9 crores women. As per the Report of the Technical Group on Population Projections, constituted by the National Commission on Population in May 2006, this figure is projected to go up to 12.40 percent of the population by 2026.

### **2.3 Challenges faced by the Aged**

As per Situation Analysis of the Elderly in India, about 65 per cent of the aged depend on others for their day -to-day maintenance. The main issues relating to ageing are protection to life and property, financial security, health care, protection against ill treatment, lack of productive engagement, care and support. Further, the trend of nuclear families has made aging a challenge. As man ages, he becomes frail and vulnerable. And factors such as location, circumstances, lack or limited access to opportunities or inability to optimize opportunities during productive years impact

a person in his twilight years. It gets accentuated when economic support is not provided by the children or relatives or the society, lack of retirement plans and absence of system of social security.

#### **2.4 Family Support**

The old practice of parents living with children's family played an important role in family bonding. It took care of the issue of support for parents and in turn parents contributed towards the upbringing of the grand children and in taking care of the household chores. But pursuit of employment in urban areas and semi-urban areas and settlement in these locations has increased the trend of nuclear families. Correspondingly, the practice of aged parents living alone in the villages has increased. Although financial support may be provided by children, old persons are left alone to fend for themselves. Consequently many of their physical, social and emotional needs are not being fulfilled.

#### **2.5 Health Condition**

Old age is associated with infirmities, diseases and disabilities. Despite the improvement and up-gradation of medical facilities, aged persons suffer from multiple health problems. They are susceptible to hypertension, mental anxiety, arthritis, rheumatism and other related ailments. Their diet therefore demand special care and nutrition.

#### **2.6. Nodal Agency for Implementation of Welfare Programmes**

In Nagaland the Department of Social Security & Welfare is the nodal agency for implementing all welfare schemes of the Government. NOAP and SOAP schemes are both implemented by the Social Security and Welfare Department. The Department is administratively controlled by a Commissioner/Secretary and implementation and execution of the programmes/schemes is delegated to the Directorate of Social Security and Welfare headed by a Director. Programmes for the respective districts are executed by the District Welfare Offices headed by a District Welfare Officer.

#### **2.7. Social Security System**

Social security system is a system of protection of vulnerable and weaker sections of the society provided by the State to enable them to maintain a minimum standard of life. Such support is relevant in contingencies such as retirement, sickness, old age, unemployment, disability, etc. Many old people receive pension from the government/employers on retirement known as pension. But for many elderly persons, who have not been previously employed in an organised set-up or do not have any source of income face undue hardships.

## **2.8. National Old Age Pension Scheme**

The National Old Age Pension Scheme (NOAPS) under National Social Assistance Programme (NSAP) is a centrally sponsored welfare scheme launched throughout the country on August 15, 1995 to mitigate hardships faced by the destitute old population. Central assistance under the NOAP is available for the aged who are (a) 65 years or higher and (b) is a destitute with no regular means of subsistence from his/her own sources of income. Initially, under the scheme, a person was provided an amount of Rs. 75 per month which was later enhanced to Rs. 200 per month.

## **2.9. State Old Age Pension Scheme**

The State Old Age Pension was introduced in Nagaland on 21.9.1981 to assist aged people who are 70 years of age or above. An amount of Rs. 100/- per month is provided to such aged persons under the scheme.

## **2.10. Guidelines for Implementation of the State Old Age Pension Scheme.**

The Nagaland Social Security Rules 1998, stipulates the following guidelines/ procedures for implementation of the State Old Age Pension Scheme.

### **2.10.1. Eligibility:**

- i) Indigenous inhabitants of Nagaland of age 70 years and above
- ii) No beneficiary shall be eligible for more than one pension.
- iii) Government pensioner shall not be eligible for pension under the rules.
- iv) Grant of pension to both husband and wife simultaneously shall be considered only in the most deserving cases under the relevant scheme.
- v) Professional beggars shall not be eligible for pension.

### **2.10.2. Submission of Application:**

- i) The application for grant of pension/financial assistance duly recommended by the concerned village council chairman (VCC/Town Committee Chairman (TCC) may be submitted to the concerned District Welfare Officer (DWO) in the prescribed application forms given at Annexure – I..
- ii) After thorough verification the VCC/TCC shall issue the age and economic status certificate of the applicant as per prescribed form at Annexure –II. Certificate of age shall also require to be certified by the village/town pastor.

### **2.10.3.Verification of Application :**

- i) It shall be the duty of the DWO to verify the genuineness of the applications.
- ii) After proper verification, the DWO shall compile the application and record it in the prescribed Register given at Annexure –III.
- iii) As and when the DWOs are directed to submit deserving application for consideration of the State Level Selection Board, the DWOs shall furnish all the application as recorded in the register to the District Level Monitoring Board for further verification and recommendation.
- iv) The District Level Monitoring Board consisting of the following members shall monitor the schemes and verify applications in the respective districts.
  1. Deputy Commissioner : Chairman
  2. Civil Surgeon : Member
  3. District Welfare Officer : Member Secretary.

### **2.10.4.Selection of Beneficiaries :**

The final selection of beneficiaries on the recommendation of the District Level Monitoring Board shall be made twice in a year by the State Level Selection Board comprising of the following members.

- i. Secretary, Social Security & Welfare Department. : Chairman
- ii. Director of Health Services : Member
- iii. Director of Social Security & Welfare : Member Secretary.

### **2.10.5.Power to Sanction :**

The Director shall be the sanctioning authority who shall pass order on the recommendation of the State Level Selection Board.

### **2.10.6.Stoppage of Pension and Other Penalties :**

- i) The sanctioning authority shall have the right to stop payment of pension/ financial assistance if at any stage it is found that, it was sanctioned on a mistaken ground or false information. The decision of the Director shall be final.
- ii) Pension/financial assistance shall cease to be payable on the death of the beneficiary.
- iii) The sanctioning authority shall have the right of with-holding or suspending payment if the beneficiary be convicted of crime involving moral turpitude.
- iv) All pensions/financial assistance are a matter of absolute discretion of the Government and may be refused or discontinued without giving any reasons.
- v) If any person/persons are found to be drawing the pension/financial assistance of a deceased beneficiary by concealing the death of the pensioner concerned, he/she shall be liable to refund the misappropriated amount within a period of one month failing which he/she shall be prosecuted a per law.

### **2.10.7.Periodical Verification :**

The DWO with the assistance of the CDPO, Welfare Inspectors/Supervisors shall verify the actual status of the pensioners regularly and submit death report if any, to the Director twice in a year, i.e. within 30th June for the period from January to June and by 20th December for the period from July to December. In case there are no death cases, even nil report shall be submitted within the above deadline. The details of the death reports shall be properly recorded in the prescribed beneficiaries' Register at Annexure –IV.Certificate of death shall require to be signed by the village/ town pastor.

### **2.10.8.Drawal and Mode of Payment :**

- i) The Director as the sanctioning authority shall draw the amount and remit it in the form of bank draft/banker's cheque to the DWOs.
- ii) On receipt of the bank draft the DWOs shall deposit the amount in an official account in a suitable bank located in the District Headquarters.
- iii) Payment to the pensioners should be completed within 3 months effective from the date of receipt of bank draft and the payment report should be submitted to the Director by all the DWOs within a month thereafter without fail.
- iv) The payment shall be made on production of Payment Book-cum-Identity Card issued by the Department.
- v) On death of the beneficiary, the Payment Book-cum-Identity Card shall be returned to the Director through the DWO.
- vi) As and when required the village council may recommend the name of reliable person(s) to the DWO who may authorize that person to collect the payment on behalf of a group of beneficiaries.
- vii) If a beneficiary fails to collect his/her payment within the specified deadline, the pension/financial assistance shall lapse for that particular period and no complaints shall be entertained.

### **2.10.9.Accounting Procedure :**

The following rules shall regulate the accounting procedure in respect of the Nagaland Social Security Rules.

### **2.10.10.Registration of Application :**

- i. On receipt of the application in the prescribed form, it shall be recorded in the receipt register separately maintained by the DWO for this purpose.
- ii. Due priority shall be given to applicants who are totally helpless and belonging to the poorest section of the society.

**2.10.11.Maintenance of Beneficiary Register :**

Particulars of the beneficiary shall be maintained district-wise in the beneficiary register. These records shall be maintained by the Director and the DWOs.

**2.10.12.Periodical Verification :**

Periodical verifications of these records and disbursements shall be done by an officer authorized by the Department.

**2.10.13.Submission of Expenditure Statement :**

- i. The half – yearly expenditure statement with particulars shall be maintained and submitted to the Director by the DWOs regularly.
- ii. The DWOs shall be responsible for ensuring timely payment of the pension/ financial assistance to the beneficiary concerned within the deadline.
- iii. Details of the undisbursed amount if any, shall be submitted to the Director by the DWOs for utilization of such amount for coverage of fresh beneficiaries after selection by the State Level Selection Board.



## Chapter – 3

# IMPLEMENTATION OF THE OLD AGE PENSION SCHEME IN PEREN DISTRICT

### **Profile of Peren District**

Created in 2004, Peren is the eleventh and the newest district of Nagaland. It is 77 kms from Dimapur and 138 kms from Kohima bounded by the State of Assam and Dimapur district in the west and north-western part, Kohima district and State of Manipur in the eastern and southern part. Peren district has its headquarters at Peren town and is about 1.445 m above sea level. Peren, Jalukie and Tening are the major towns of the district and are also the block headquarters. The local inhabitants of Peren are the Zeliang, Liangmai, Zeme and Kuki tribes. The geographical area of Peren is 2300 sq. km. with a population of 96825 as per 2001 census. As per 2011 Census, Peren district has a population of 94,954 persons, 4.79 percent of the State's total population. The sex ratio is 917 females for every 1000 males and the literacy rate of the district is 79 percent. Peren has 102 inhabited villages within its jurisdiction. All these villages have a Village Council and Village Development Board. Although most of the State Government Departments have set up their district establishments in Peren, many are yet to establish their district offices.

At the time of survey, Peren district did not have a District Welfare Office establishment. The implementation of the National and State Old Age Pension Scheme was therefore assigned to the District Welfare Officer, Kohima. Prior to 2003-2004, the district administration was the nodal agency for implementing the NOAP and SOAP scheme in the district.

### **3.2 Sample Size for the Study**

Peren district has three blocks namely Tening, Peren and Jalukie. All these three blocks were covered under the survey. For the study, five villages from each block with five beneficiaries each were selected for detailed interview. A total 75 of beneficiaries from the fifteen villages were selected for interview for the study out of 122 beneficiaries covered under the scheme in these villages. However at the time of survey many of the selected beneficiaries were not available or were pre-occupied. Efforts were made to replace these beneficiaries but many of the replacements were not coherent with the interview. Hence response of only 47 beneficiaries have been utilised for analysis in the study.

### **3.3 Availability of Application Form**

As per the guidelines of the NOAP scheme, the application forms should be made available to the people within the village/town free of charge. The SOAP guidelines does not indicate the source for issue of application forms. However, the findings reveal that application forms were not made available in the villages and was issued only from the District Welfare Offices. There were also reports of applications forms being sold and purchased.

### **3.4 Selection Process**

As per Nagaland Social Security Rules 1998, the Government of Nagaland has vested powers and responsibilities to the village councils and town councils / municipal councils to recommend candidates for availing the benefits under the scheme to the DWO after due verification of the age and economic status. The status of the candidate is required to be certified by the village council/town council and the pastor of the village/town. The mode of submission of forms has not been specified in the rules. Hence the application forms were routed through various channels. On receipt of the applications, District Welfare Officer is expected to verify the genuineness of the applications for further verification and recommendation by District Level Monitoring Board headed by the Deputy Commissioner of the respective districts. The final selection of candidates is made by the State Level Selection Board headed by the Secretary of the Social Welfare and Security Department.

Out of 15 village council chairmen who were interviewed, 12 reported that applications of candidates were routed by the village council. One village council chairperson reported that applications of candidates were routed through VIPs and another reported channel of routing application of beneficiaries as both by the village council and other channels/VIPs. Consequently names of beneficiaries routed directly to DWO without verification by the authorised agency do not feature in the list of the village/town councils.

An effort was made to learn from the beneficiaries and non beneficiaries on whether there was prevalence of discrimination/biasedness in the selection of the beneficiaries. Many of the respondents were ignorant of prevalence of discrimination.

### **3.5 Coverage**

According to Social Security and Welfare Department during 2006-2007, 1167 beneficiaries were covered under SOAP and NOAP in Peren district. And according to survey report there were 900 persons eligible persons under SOAP and NOAP in the 15 selected villages. However, only 122 aged persons were covered under the old age pension scheme. This indicates that only 13.56 percent of the eligible persons were covered and 778 aged persons i.e. 86.44 percent were not covered under either the State Old Age Pension Scheme or the National Old Age Pension Scheme. At the village level, coverage of beneficiaries in Heningkunglwa village under Peren block was the highest with 23 beneficiaries. While the least covered villages were New Peren and Jalukiekam village both under Peren block with one beneficiary each. Bongkolong village had nil beneficiary. According to the villagers, many old people had fled the village due to ethnic clashes in the area.

### **3.6 Block –wise Coverage**

Block wise, the highest number of old age pension scheme beneficiaries was in Peren block with 46 beneficiaries comprising 11 men and 35 women. The second highest was in Tening block with 43 beneficiaries comprising of 19 men and 24 women. Jalukie block with a total of 33 beneficiaries with 13 men and 20 women beneficiaries was the least covered block. Block wise detail is given below.

#### **Tening Block**

Tening block has a total of 43 beneficiaries, out of which 20 beneficiaries are under SOAP comprising of 9 men and 11 women beneficiaries. Under NOAP, there were 23 beneficiaries comprised of 10 men and 13 women. One male beneficiary who benefited under the Old Age Pension also benefitted under the provisions for handicapped persons.

#### **Peren Block**

Peren block has a total of 46 beneficiaries, of which 22 beneficiaries were covered under the SOAP scheme and 24 under NOAP. Under SOAP scheme, 7 were men and 15 were women. Under NOAP scheme, only 4 were men and the rest 20 were women.

#### **Jalukie Block**

Jalukie Block has a total of 33 beneficiaries under SOAP and NOAP. Under SOAP 20 beneficiaries, with 7 men and 13 women were covered. Under NOAP scheme there were 13 beneficiaries with 6 men and 7 women beneficiaries.

### **3.7 Sex Ratio of the Aged Population**

Table 1, indicates that in the selected 15 villages in Peren district, out of 900 senior citizens above 65 years of age, 426 persons were male and 474 persons were female. Women constituted a higher proportion of 52 percent in the population of 900 persons above the age of 65 years. Women also had a higher share of 64 percent within the 122 senior citizens covered under the old age pension scheme. Women beneficiaries outnumbered men in all the three blocks. They also constituted more than 50 percent of the uncovered eligible aged persons of 778 in these 15 villages. However, out of the 474 women above the age of 65 years in the district, only about 17 percent were covered under old age pension scheme. Coverage of men under the old age pension scheme in the district was lesser still, with only 10 percent out of the eligible aged male population of 426. High sex ratio of aged women indicate longevity of women.

Amongst the villages, Heningkulwa under Peren Block had the highest number of aged women with 142 persons above 65 years of age. Correspondingly, the village had the highest number of 23 women beneficiaries covered under the old age pension scheme.

### **3.8 Awareness Level and Knowledge of the Scheme**

The adage 'Knowledge is power' is true. When people are aware about their entitlements and the provisions of the scheme, they can assert their rights. As per the guidelines of the NOAP, the implementing agency is required to give wide publicity about the scheme both through print and electronic media to familiarise people about the scheme and procedures of the scheme. In Peren district, friends and relatives were the main source of information. Out of 122 selected beneficiaries in the sample, 45 percent received information from friends, relatives and village functionaries. Officials of the Social Security and Welfare Department were source of information for 13 percent of the selected beneficiaries. The survey reveals that only those persons who were in constant touch with the implementing agencies or had political connections were more aware about the scheme. Majority of the respondents had very little knowledge of the procedures implying poor attention on dissemination of information.

When all aspects of the scheme are not made clear, it leads to wastage of time, energy and money. It causes unwanted visit to offices/officers for collection of information. Therefore, due attention needs to be given to education and dissemination of information on the procedures, time schedule and other details of the scheme. Electronic media/radio and print media, brochures, fliers and orientation can be used for more proactive dissemination of information.

### **3.9 Occupation and Family Support**

The survey results show that the primary occupation of 70 percent of the old age pension beneficiaries was agriculture and related activities. Thirty percent of the beneficiaries were not doing any economically viable work.

One of the questions in the schedule was on family support and with whom the elderly citizens were living. The study shows that in Nagaland the elderly are not considered to be burden by their children as 82 percent of the beneficiaries at the time of survey were living with their children, about 4 percent lived with their spouses and 13 percent lived alone.

### **3.10 Education**

Education, literacy and economic status impact lifestyle. Healthy living and good food habits manifest in the health of a person as he ages. In the present study it is seen that about 96 percent of the beneficiaries were illiterate. Low literacy rate, coupled with lack of regular source of income adversely impacted the well being of those beneficiaries with no family support and were living alone .

### **3.11 Socio-Economic Characteristics of Beneficiaries and Non-Beneficiaries**

The age of the selected beneficiaries in Peren district ranged between 67 years to 91 years. Their possession was minimal with firewood as the main source of fuel. Although most of the beneficiaries lived with their children, their source of income was irregular. Most of them depended on other family members/children for their livelihood and continued with farming.

### **3.12 Replacement of Deceased Persons**

The guidelines on implementation of the NOAP stipulates at least two 'Suggestive Selections' to enable selection of persons in the second list to replace persons in the first list in case of death. On death of a beneficiary the payment book-cum identity card is required to be returned to the DWO. However, the survey indicates that the guidelines are not being adhered to. Out of the 47 beneficiaries selected for intensive interview, one was dead. On occurrence of death of beneficiaries, village councils are expected to report such incidences to the District Welfare Office and recommend replacement with eligible candidates in the second list. The DWO are also expected to verify beneficiaries at least bi-annually. Out of 15 Village Council Chairpersons who were interviewed, 7 reported occurrence of death to the District Welfare Office and 8 reported that they do not report. Instances of drawing of pension of deceased

persons was reported in some villages in the district. In Heningkunglwa village, pension was being drawn by relatives of a deceased beneficiary after the death of the beneficiary. Such malpractices prevail due to non reporting of deaths to the DWO on time. In the absence of reports of death, pension payment cannot be stopped or to replacement be made Table 4, indicates that out of the 7 villages which reported death of beneficiaries, only 2 villages got replacement for the deceased beneficiaries.

### **3.13 Verification and Inspection**

The guidelines stipulates periodical verification of beneficiaries by the DWO with assistance of the CDPO, Welfare Inspector/Supervisors and submission of the status report to the Director twice in a year. However, in the absence of a District Welfare Office (DWO) in Peren and delegation of responsibility for implementing the Old Age Pension in Peren district to the DWO, Kohima, the system of monitoring and verification does not function as expected. Although crucial, timely Inspection and verification is not done.

To assess the monitoring mechanism, the schedule contained a question on official inspection and verification. Out of 15 village councils, 8 village councils reported visit by the Child Development Project Officer once in four years, one village council reported visit by a Supervisor once annually and 6 village councils reported nil visit. The survey indicates that verification of beneficiaries by officials or assigned representatives was poor. Beneficiaries also indicated weak verification mechanism. Only about 19 percent of the beneficiaries reported verification by Departmental officials. Official inspection and verification as stipulated in the guidelines would aid better implementation of the scheme and would also prevent unwanted malpractices. Utilisation of the service of NGOs such as the women organisations in the village for monitoring the implementation of the programme on honorarium payment basis could be explored. Payment of honorarium for the services rendered would encourage and ensure regular monitoring (Table 9)



## Chapter- 4

### ALLOCATION AND UTILISATION OF FUNDS

#### Allocation of Funds

National Old Age Pension Scheme is a Centrally Sponsored Scheme funded by the Central Government. Funds sanctioned by the Central Government are on the basis of the 2001 Census population, poverty estimates and the proportion of population age 65 and above. The allocation of the State Government for its Old Age Pension is also based on the above criteria. As per the records of the Social Security and Welfare Department during 2003-2004 to 2006-2007, the State received an amount of Rs. 11.08 crores for the NOAP Scheme. And for the same period, the State Government allocated an amount of Rs. 4.58 crores under the State Plan for implementation of the State Old Age Pension Scheme in the State.

For Peren district, the Social Security and Welfare Department allocated an amount of Rs. 24.63 lakhs during 2002-2003 to 2006-2007 under NOAP and Rs. 18.72 lakhs for implementation of SOAP during 2003-2004 to 2006-2007.

#### Box-2: Central Grant for State under National Old Age Pension Scheme

Year	Amount Sanctioned ( In Rs)
2003-2004	Rs. 1,50,55,000/-
2004-2005	Rs. 2,64,00,000/-
2005-2006	Rs. 2,64,00,000/-
2006-2007	Rs. 4,30,00,000/-
Total	Rs. 11,08,55,000/-

Source: Department of Social Security and Welfare

#### Box-3: Fund Allocation for State Old Age Pension Scheme under State Plan

Year	Amount Sanctioned ( In Rs)
2003-2004	Rs. 1,03,14,000/-
2004-2005	Rs. 1,06,57,200/-
2005-2006	Rs. 1,06,58,400/-
2006-2007	Rs. 1,42,58,400/-
Total	Rs. 4,58,88,000/-

Source: Demand for Grants

**Box-4: Allocation and utilisation of fund under NOAP and SOAP in Peren district.**

Sl. No	Name of the scheme	Years	Amount Sanctioned (In Rs.)	Amount utilised (In Rs.)
1	2	3	4	5
1	National Old Age Pension	2002-2003	2,34450/-	2,34450/-
		2003-2004	2,34450/-	2,34450/-
		2004-2005	4,68900/-	4,68900/-
		2005-2006	4,87,800/-	4,87,800/-
		2006-2007	10,29,800/-	10,29,800/-
		TOTAL	24,63400/-	24,63400/-
2	State Old Age Pension	2003-2004	3,84,000/-	3,84,000/-
		2004-2005	3,84,000/-	3,84,000/-
		2005-2006	3,90,000/-	3,90,000/-
		2006-2007	3,90,000/-	3,90,000/-
		2006-2007 Additional	3,60,000/-	3,60,000/-
		Total	18,72,000/-	18,72,000/-

Source: Department of Social Security and Welfare

## 4.2 Receipt and Utilisation

While NOAP is a central scheme, fund provision for old age pension under SOAP is made annually by the Social Security and Welfare Department under its State Plan. The Department maintains a separate head of account for old age pension. The budget under this head is further sub allocated for each district and is disbursed through the District Welfare Office establishments. Budget allocation for each district is made on the basis of the estimated number of aged persons in the district. Under NOAP, the pension amount is Rs. 200/- per month per aged person above 65 years of age and under SOAP, pension amount is Rs 100/- per month per aged person above 70 years of age . On account of absence of a separate establishment for Peren district, the District Welfare Officer, Kohima maintains and disburses the fund for the old age pension scheme for both the districts of Peren and Kohima.

Box -2 indicates the grant-in-aid received by the State Government for NOAP during 2003-2004 to 2006-2007. It shows an incremental change of 186 percent in 4 years increasing from Rs 1.50 crores in 2003-2004 to Rs. 4.30 crores in 2006-2007. While Box-3 indicates the allocation made by the State Government for the State Old Age Pension. The data indicates an incremental change of 38 percent during the same period. From an allocation of Rs.1.03 crores in 2003-2004, the allocation increased

to Rs.1.42 crores. In absolute terms, the difference between the grant-in-aid for the National Old Age Pension Scheme and the State Old Age Pension Scheme during 2006-2007 was Rs.2.88 crores whereas in 2003-2004, the difference was Rs.47.00 lakhs only. This incremental difference is on account of grant of higher rate of pension under NOAP from Rs.75 per person to Rs 200 per month and also on account of increase in the number of aged persons above 65 years of age. While the figures in the budget under SOAP has remained almost constant due to the unchanged rate of pension of Rs.100 per person per month and due to the low rate of growth of population of persons in the age group of 70 years and above.

Box- 4 shows the increase in the amount sanctioned for old age pension under NOAP in Peren district. While under the SOAP, the yearly budget allocation has remained almost constant. According to the Department, the allocation of funds is on account of the consistency of figures in the aged population. However in 2006-2007 every district was awarded additional fund for the old age pension scheme. Peren district received an additional amount of Rs.3,60,000/- (Rupees three lakhs and sixty thousand) to cover 300 new beneficiaries under the State Old Age Pension Scheme. With this grant, the receipt and utilisation of funds increased by 95 percent from Rs. 3.84 lakhs in 2003-2004 to Rs. 7.50 lakhs in 2006-2007.

#### **4.3 Mode of Payment**

The NOAP scheme envisages that pension amount should be either deposited into the bank account of the beneficiary or should be sent to the beneficiary through postal money order. Under the SOAP, the DWOs are required to deposit the amount sanctioned in an account in the district headquarters and disburse the pension within 3 months from date of receipt of the bank draft/cheque. The SOAP guidelines also stipulates that as and when required the village council may recommend names of reliable persons to the DWO who in turn may authorise the person to collect the payment on behalf of the beneficiaries. However, in practice, this is not followed. Pension is disbursed at the District Welfare Office, Kohima since Peren district did not have a District Welfare Office(DWO) establishment. Therefore, beneficiaries had to either travel to the DWO Kohima or to entrust others to draw their pension. These persons entrusted to draw the pension were not authorised by the village council but were authorised by the beneficiaries themselves. This resulted in payment of travelling expenses of the authorised persons entrusted to draw the pension. Only 9 percent of the selected beneficiaries reported that they draw the pension themselves. For 82 percent of the beneficiaries it was drawn by authorized persons and for 9 percent it was drawn by the village council.

#### **4.4 Receipt of Pension**

The guidelines for the NOAP stipulates provision of Rs. 200/- per beneficiary per month and under SOAP Rs. 100/- per beneficiary per month . Under the NOAP scheme the total pension per beneficiary per annum would therefore total to Rs.2400/ and under SOAP it would total to Rs.1200/-. However, according to the beneficiaries, some of them received half of the entitled amount and some even lesser. Out of sample beneficiaries, 10 percent reported that they received an amount of Rs. 1000/- each during 2006-2007, 4 percent received Rs. 1100/- each, 67 percent received Rs.1200/- each and 19 percent received Rs.1300/- each. Deduction of travelling expenses and other miscellaneous expenditure by persons entrusted by the beneficiaries to draw the pension was the main reason. Even within the constraints of the present arrangement for disbursement of pension from DWO, Kohima, leakages can be minimised if one person is authorised by the village council to draw pension amount for all the beneficiaries of the village as stipulated in the guidelines. The Department on its part should entertain only the authorisation letters of the village council. Table 7.

#### **4.5 Mode of Utilization of Pension**

The basic objective of providing economic assistance under NOAP and SOAP is to enable the aged population living below poverty line to improve their quality of life by enabling them to take care of their basic needs. One of the queries posed, was therefore on the mode of utilisation of the pension amount. Almost all the respondents utilised the pension amount for themselves. Majority of the interviewed beneficiaries utilised the pension amount on food and on health check-up while some spent on clothing. Although all the beneficiaries expressed happiness with the provisions of the old age pension scheme only a few expressed contentment with the pension amount.



## Chapter- 5

### CONCLUSION

#### Findings and Suggestions

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

#### 5.2 Main Findings

- i. Despite constraints in implementation of the scheme, the Old Age Pension Scheme has been successful in achieving its objectives to a great extent. The scheme has given senior citizens a sense of belonging, a sense of security and a sense of self respect in the society. Majority of the beneficiaries expressed satisfaction with the scheme and stated that the scheme enabled them to take care of their basic needs, helped them in accessing health care facilities . A sense of social and economic security has been instilled in the elderly persons.
- ii. According to Social Security and Welfare Department during 2006-2007, 1167 beneficiaries were covered under SOAP and NOAP in Peren district. The funds for implementation of NOAP and SOAP for Peren district increased from Rs.6.18 lakhs in 2002-2003 to Rs.17.79 lakhs in 2006-2007. The increase was mainly due to the hike in the rate of monthly pension from Rs. 75 to Rs. 200/- per month under NOAP and on account of the increase in the number of beneficiaries.
- iii. The system of disbursement of pension was inconvenient for the pensioners. In the absence of a DWO in Peren district, the pension was disbursed in DWO, Kohima. This made many of the pensioners who were unable to travel to Kohima to entrust people to collect their old pension.
- iv. The system of payment of pension was irregular. There was no time schedule for the disbursement of pension. Delay in sanction of funds from the Central Government and at the State level led to delay in release of funds to the DWO. Consequently disbursement of pension to the beneficiaries was delayed. Loopholes existed in the pension withdrawal system and many beneficiaries did not receive the full pension amount. At the rate Rs.200/- per beneficiary per month under NOAP, the annual pension entitlement was Rs. 2400/- per person during 2006-2007. However the pension received on an average was Rs. 1200/- only. This can be attributed to payment for the travel/other expenses to persons entrusted to draw pension for the beneficiaries.

- v. In the absence of a District Welfare Office establishment in Peren, the DWO, Kohima was entrusted with implementation of the NOAP and SOAP in Peren district. The implementation and monitoring of the Old Age Pension Scheme in Peren district therefore had limitations.
- vi. The village council or the beneficiaries were not aware of the existence of guidelines for implementation of the scheme. Organised system of informing the people about the programme, about availability of forms, eligibility conditions, or the date of payment of pension was non-existent. This gave room to some beneficiaries to enjoy pension under both the National Old Age scheme as well as under the State Old Age Pension scheme. Selling of application forms was also reported when forms should be available free of cost.
- vii. There is no time schedule for submission of application forms. DWO therefore receives applications throughout the year. This not only delays the verification and selection process but also adversely affects the day to day functioning of the Department.
- viii. NOAP and SOAP are primarily designed to provide financial assistance to the destitute aged persons above 65 years and 70 years of age respectively with no regular source of income. However from the information gathered during the survey, it was observed that several beneficiaries were not economically needy. On the other hand for those aged persons with no other means of financial support or family support, the pension amount is inadequate for sustenance.
- ix. Differently abled persons entitled for invalid pension were placed in the category of senior citizen and their ages were recorded above 65 years in their cards although their actual age was below 65 years.
- x. There was mismatch of photographs. The photographs in the cards did not match the pensioners. In some cards, photographs were missing.
- xi. In most of the villages, village councils do not maintain records. They are ignorant of the number of old age persons in its village, or of beneficiaries getting financial assistance under various schemes of the Government.
- xii. Most of the village councils do not report death of beneficiaries under their village jurisdiction to the District Welfare Office. Therefore there were malpractices of drawing of old age pension by relatives of deceased beneficiaries. There were also reports of beneficiary names being struck off from the list while still alive. Existence of communication gap between village functionaries and the District Welfare Office was evident.
- xiii. The system of screening and verification of beneficiaries stipulated in the guidelines is not followed. System of monitoring of the old age pension scheme was very poor.

### 5.3 Suggestions

- i. NOAP guidelines envisages payment of the pension amount through bank accounts and post offices while SOAP guidelines stipulates disbursement of pension through an account opened by the DWOs in the district headquarters. Since the presence of banks and post offices in all the villages is still not a reality and disbursement of pension through DWOs at the district headquarter has its own constraints, deposit of the pension amount into the account of village/town council for disbursement to the beneficiaries in their jurisdiction could be considered. The bank account should be jointly operated by members of the village council/town council. Department should make provisions for meeting the administrative expenses and service charges of the village council/ward committee.
- ii. To ensure that benefits of the welfare programme reach the targeted beneficiaries, due attention should be given to dissemination of information about the various aspects of the welfare programmes. Details of the programmes such as availability of forms, the time schedule, eligibility etc. could be publicised through Radio/TV/ local media/press/ brochures/fliers/billboards in English, Nagamese and in the local dialects.
- iii. Application forms should be available free of cost on line, or should be given to the village council/town councils for distribution or should be made available at the post office, in addition to the office of DWO. Time schedule for submission of application forms, for selection of beneficiaries and for disbursement of pension should be specified.
- iv. Implementation of NOAP and SOAP in Peren district was entrusted to District Welfare Office, Kohima in the absence of a District Welfare Office establishment in Peren district. While creation of new establishments would take time, the number of officials assigned to monitor the implementation of the programme in DWO, Kohima should be augmented through deployment of employees looking after other schemes within the Social Security and Welfare Department.
- v. Verification and recommendation of beneficiaries by village council / town council members, along with registrar of births and deaths in the respective village/ town should be made mandatory.
- vi. With increase in the expectancy of life, the percentage of the elderly population and their absolute number has increased. However, the funds for the Old Age Pension both under NOAP and SOAP has not increased correspondingly. The scheme of old age pension needs to be reviewed to rationalise providing of barest minimum subsistence on account of increase in the cost of living and to expand its coverage, wherever possible.

- vii. A proper monitoring mechanism requires to be instituted to check lapses and shortcomings in implementation of the programme. To curb malpractices, field visits and verification by the Department officials at intervals should be made mandatory. The social capital available in the form of the community and NGOs needs to be capitalised for monitoring implementation of the programmes at the grass root level. However, provision should be made for payment of service charges or honorarium for the service rendered.
- viii. Sensitisation programmes on the importance of maintenance of records of its population and of persons availing benefits under various schemes in the village need to be organised for the village councils/ward councils. Proper records will facilitate the village/ward councils to recommend deserving candidates/replace names for availing benefits under various schemes.
- ix. Converging and condensing the objectives and eligibility criteria of welfare programmes of different Departments into comprehensive modules and disseminated in a one day orientation and sensitization programme for village council/town councils/community will prevent loss of man days of the public. The Rural Development Department/ SIRD/ Departments with welfare programme could be made the nodal agency for co-ordinating such programmes. These Departments could earmark certain percentage of their respective budgets for such sensitization/orientation programmes.
- x. Pasting of photograph of the beneficiary on the identity card duly attested by a member of the village council /town council should be mandatory.
- xi. Village councils/ward members should be sensitised to their responsibility of reporting loss of identity cards to the DWO to enable DWO to issue duplicate cards.
- xii. Better co-ordination between Department of Social Security and Welfare Department and the Department of Food and Civil Supplies is required to enable the aged person not covered under the Old Age Pension Scheme to avail the benefits under the provisions of the Annapurna scheme which aims to provide 10 Kgs of food grains per month free of cost to those senior citizens who though eligible under NOAP have remained uncovered.
- xiii. With the increase in the population of the elderly, care for the elderly is an emerging challenge. For better co-ordination and better implementation of programmes for the elderly, setting up a Cell/Section for geriatric care within the Social Security and Welfare Department could be explored. Convergence of the different programmes for the aged such as the Annapurna Scheme for the aged under the Department of Food and Civil Supplies, medical check- up under Department of Health and Family Welfare, old age pension programmes under Department of Social security and Welfare can be attempted.
- xiv. Provisions under the Integrated Programme for Older Persons under Ministry of

Social Justice & Empowerment, Government of India which stipulates assistance for basic amenities like shelter, food, medical care etc for the aged to encourage productive and active ageing needs to be capitalised. The concept of setting up of 'Old Age Homes' for the destitute elderly with necessary facilities, Day Care Aged Homes and mobile medicare for the aged in all the districts should be encouraged. The Social Security and Welfare Department need to facilitate reputed Non-Governmental Organizations/agencies in availing funds from the Central Government Departments for running and maintaining Old Age Homes, Day Care Centres, Mobile Medicare Units, Day Care Centres.

- xv. Day Care Aged Homes provide a common place for the aged to meet their contemporaries. Apart from socialising, in such Homes the service of the elderly could be productively utilised for both social and developmental activities. In doing so, a sense of well being and a sense of being productive can be instilled.
- xvi. Through effective advocacy, efforts should be made to promote awareness amongst the people to plan in advance for old age. The insurance sector needs to be encouraged to formulate special health insurance programmes for the benefit of the aged customised to local/regional requirement.
- xvii. The life expectancy of aged women is higher. Consequently, the number of older destitute women is higher but there is no separate provisions for them. A gender perspective needs to be taken under the Old Age Pension Scheme.



**Table - 1: Number of Beneficiaries under SOAP and NOAP in the Selected 15 Villages.**

Sl. No.	Name of the Village	Name of the Block	Population of the Village	No. of Beneficiaries- Scheme Wise.						Total No. of Beneficiaries			No. of Eligible Uncovered Senior Citizens			Total No. of Senior Citizen	
				NOAP		SOAP		Total	Male	Female	Male	Female	Total	Male	Female		Total
				Male	Female	Male	Female										
1	Lalong	Tening	1813	7	4	2	1	14	33	23	24	18	42	56			
2	Njauna	Tening	1010	1	1	2	2	6	48	49	45	46	91	97			
3	Nchan	Tening	616	1		1	1	3	24	18	22	17	39	42			
4	Azailong	Tening	1990	1	8	2		11	21	31	18	23	41	52			
5	Mbaulwa	Tening	373			2	7	9	11	25	9	18	27	36			
	Total		5802					43	137	146			240	283			
6	New Peren	Peren	479		1			1	15	15	15	14	29	30			
7	Peletkie	Peren	408	2	6	2	3	13	24	11	20	2	22	35			
8	Jalukiekam	Peren	569	1				1	9	5	8	5	13	14			
9	Mhaikam	Peren	700		5		3	8	50	58	50	50	100	108			
10	Heningkunglwa	Peren	4100	1	8	5	9	23	56	86	50	69	119	142			
	Total		6256					46	154	175			283	329			
11	Old Jalukie	Jalukie	951		2	4	8	14	35	55	31	45	76	90			
12	Ikiesingram	Jalukie	1200	5	1		1	7	24	24	19	22	41	48			
13	Nsenloa	Jalukie	450			2		2	20	16	18	16	34	36			
14	Bonkolong	Jalukie	950	1	4	1	2	8	21	19	19	13	32	40			
15	Beisumpuikam	Jalukie	2961				2	2	35	39	35	37	72	74			
	Total		6512					33	135	153			255	288			
	Grand Total		18570	20	40	23	39	122	426	474	383	395	778	900			

Source:- Field Survey

**Table - 2: Source of Knowledge about the Scheme.**

Sl.No	Name of the Village	No. of Beneficiaries Interviewed	Source of Knowledge about the Programme			Visit and Verification by Deptt. Officials	
			Village Council/ Relatives	Deptt.	VIPs	Yes	No
1	2	3	4	5	6	7	8
1	Lalong	5	5	-	-	-	5
2	Nzauna	3	1	2	-	2	1
3	Nchen	3	3	-	-	3	-
4	Azailong	5	5	-	-	-	5
5	Mbaulwa	4	-	-	4	3	1
6	New Peren	1	1	-	-	-	1
7	Peletkie	5	5	-	-	-	5
8	Old Jalukie	4	4	-	-	-	4
9	Bongkolong	-	-	-	-	-	-
10	Ikiesingram	5	5	-	-	-	5
11	Nsenloa	2	2	-	-	-	2
12	Mhaikam	3	2	1	-	-	3
13	Heningkungluwa	5	2	3	-	1	4
14	Jalukiekam	1	-	1	-	-	1
15	Beisumpuikam	1	1	-	-	-	1
	Total	47	47	7	4	9	38

Source:- Field Survey.

**Table-3: Village Councils on the Application Process and Coverage.**

SL.No.	Name of the Village	Channel of Application			Satisfaction with Selection Process.		Extent of Coverage	
		Village Council	VIPs	Others	Yes	No	Limited	Very Limited
1	2	3	4	5	6	7	9	10
1	Lalong	Yes			Yes			Yes
2	Nzauna	Yes			Yes		Yes	
3	Nchen		Yes		Yes		Yes	
4	Azailong	Yes			Yes		Yes	
5	Mbaulwa	Yes			Yes		Yes	
6	New Peren	Yes				Yes		Yes
7	Peletkie	Yes			Yes		Yes	
8	Old Jalukie	Yes			Yes		Yes	
9	Bongkolong	Yes				Yes		Yes
10	Ikiesingram	Yes			Yes		Yes	
11	Nsenloa	Yes			Yes			Yes
12	Mhaikam	Yes			Yes		Yes	
13	Heningkungluwa		Yes		Yes			Yes
14	Jalukiekam	Yes				Yes		Yes
15	Beisumpuikam	Yes				Yes		Yes
	Total	13	2		11	4	8	7

Source :- Field Survey

**Table-4: Village Councils on Reporting of Deaths**

SL.No.	Name of Village	Reported to District Welfare Office about Death of Beneficiaries		Got Replacement against the Death of Beneficiaries		Whether Family members drew Pension after the Death of Beneficiary	
		3	4	5	6	7	8
1	Lalong		No		No		No
2	Nzauna	Yes			No		No
3	Nchen	Yes			No		No
4	Azailong	Yes			No		No
5	Mbaulwa		No		No		No
6	New Peren		No		No		No
7	Peletkie		No	Yes			No
8	Old Jalukie		No		No		No
9	Bongkolong		No		No		No
10	Ikiesingram	Yes			No		No
11	Nsenloa		No		No		No
12	Mhaikam	Yes		Yes			No
13	Heningkunglwa	Yes		Yes		Yes	
14	Jalukiekam	Yes			No		No
15	Beisumpuikam		No		No		No
	Total	7	8	3	12	1	14

*Source:- Field Survey*

**Table -5: Details of Selected Beneficiaries**

Sl. No.	Name of Village	Name of Beneficiary	Age	Name of Scheme under which Benefit is availed	Living with			Mode of Utilisation of Pension			Satisfaction with the Scheme		
					Children	Spouse	Alone	Kitchen Subistence Expenses	Health Check Up	Clothing	Yes	No	
1	Lalong	Mrs.Kiuziule	67 yrs	SOAP			√			√		√	
2	"	Mr. Wangzam	71 yrs	NOAP	√			√				√	
3	"	Mrs.Deiraile	77 yrs	SOAP	√			√				√	
4	"	Mr.Haizie	76 yrs	NOAP	√			√				√	
5	"	Mr.Hainei	70 yrs	NOAP	√			√				√	
6	Njauna	Mr. D.Adung	76 yrs	SOAP	√			√				√	
7	"	Mr.Takpua	74 yrs	SOAP	√			√				√	
8	"	Mrs.Heuliamle	76 yrs	NOAP	√			√				√	
9	Nchan	Mrs.Pandeichile	69 yrs	SOAP	√			√				√	
10	"	Mr.Haimia	89 yrs	NOAP	√			√				√	
11	"	Mr.Agim	88 yrs	SOAP	√			√				√	
12	Azailong	Mrs.Liangmai	68 yrs	NOAP	√			√			√	√	
13	"	Mr.Abai Neing	73 yrs	NOAP	√.			√				√	
14	"	Mr.Tuatalakbo	85 yrs	SOAP		√				√		√	
15	"	Mrs.Lungliam	91 yrs	SOAP	√						√	√	

Sl.No.	Name of Village	Name of Beneficiary	Age	Name of Scheme under which Benefit is availed	Living with			Mode of Utilisation of Pension			Satisfaction with the Scheme		
					Children	Spouse	Alone	Kitchen/ Subsistence Expenses	Health Check Up	Clothing	Yes	No	
16	„	Mrs.Chunkhai	70yrs	NOAP	√				√			√	
17	Mbawlwa	Mrs.Suigam	80 yrs	SOAP	√			√				√	
18	„	Mr.Nsarang	75yrs	SOAP			√					√	
19	„	Mr.Nsarong	75yrs	SOAP				√				√	
20	„	Mrs.Leidong	78yrs	SOAP			√			√		√	
21	New Peren	Mrs.Suitina	74 yrs	NOAP	√			√				√	
22	Peletkie	Mrs.Ningeule	80 yrs	NOAP			√			√		√	
23	„	Mrs.Helamle	69 yrs	NOAP	√				√			√	
24	„	Mrs.Lungsoheile	69 yrs	NOAP	√					√		√	
25	„	Mrs.Igwangle	70 yrs	SOAP			√					√	
26	„	Mrs.Teitole	75 yrs	NOAP	√				√			√	
27	Jalukiekam	Mr.Dabui	96 yrs	SOAP	√							√	
28	Mhaikam	Mrs.Kirangmaile	70 yrs	SOAP	√				√			√	
29	„	Mrs.Tengkungle	73 yrs	NOAP	√							√	
30	„	Mrs.Liukhakliu	78 yrs	NOAP	√						√	√	
31	Heningkunglwa	Mrs.Heiteigwagle	95 yrs	SOAP	√						√	√	

Sl.No.	Name of Village	Name of Beneficiary	Age	Name of Scheme under which Benefit is availed	Living with			Mode of Utilisation of Pension			Satisfaction with the Scheme	
					Children	Spouse	Alone	Kitchen/ Subsistence Expenses	Health Check Up	Clothing	Yes	No
32	„	Mr.Kwebelung	85 yrs	SOAP		√		√			√	
33	„	Mrs.Suilungle	70 yrs	SOAP					√		√	
34	Heningkunglwa	Mr. Kwenbambe Kulimbe	96 yrs	SOAP	√				√		√	
35	„	Mr.Pankutle	70 yrs	SOAP	√			√			√	
36	Old Jalukie	Mr.Pento	75 yrs	SOAP	√			√			√	
37	„	Mrs.Tinyile	72 yrs	SOAP	√				√		√	
38	„	Mrs.Ikumchule	69 yrs	NOAP	√			√			√	
39	„	Mrs.Ingaineule	71 yrs	SOAP	√				√		√	
40	Ikiesingram	Mrs.Nshazeile	75 yrs	SOAP	√				√		√	
41	„	Mr.Kunangleu	67 yrs	NOAP	√				√		√	
42	„	Mr.Ahuebe	68 yrs	NOAP	√				√		√	
43	„	Mr.Ihengbe	69 yrs	NOAP	√				√		√	
44	„	Mr.Tasang	69 yrs	NOAP			√		√		√	
45	Nsenloa	Mr.Mireichimbe	80 yrs	SOAP	√				√		√	
46	„	Mr.Heutalong	88 yrs	SOAP	√		√				√	
47	Beisumpuikam	Mr.Kechakwile	76 yrs	SOAP	√				√		√	

Source:- Field Survey

**Table-6: Village Councils on Official Inspection.**

Sl. No.	Name of the Village	Person/ Official Designated to Supervise implementation of the NOAP/SOAP	Frequency of Official Visits during 2003 to 2006		Whether Verification of Beneficiaries is done by the Officials on Visit to the Village	
			No. of Visits	Not Visited	Yes	No
1	2	3	4	5	6	7
1	Lalong	-	-	1	-	1
2	Njauna	CDPO	1	-	-	1
3	Nchen	CDPO	-	1	-	1
4	Azailong	CDPO	1	-	1	-
5	Mbaulwa	CDPO	-	1	-	1
6	New Peren	CDPO	-	1	-	1
7	Peletkie	Supervisor	-	1	1	-
8	Old Jalukie	Supervisor	1	-	1	-
9	Bongkolong	Supervisor	1	-	-	1
10	Ikiesingram	Supervisor	1	-	-	1
11	Nsenloa	Supervisor	1	-	-	1
12	Mhaikam	Supervisor	-	-	-	1
13	Heningkunglwa	Supervisor	4	1	1	-
14	Jalukiekam	Supervisor	-	1	-	1
15	Beisumpuikam	Supervisor	1	-	-	1
Total			11	7	4	11

Source:- Field Survey.

**Table-7: Receipt of Old Age Pension Pay by Beneficiaries for the Year 2006-2007**

Sl. No.	Name of Village	Name of Beneficiary	Name of Scheme under which Pension is received	Monthly Receivable Pension Amount (In Rs.)	Mode of Drawal of Pension		
					Self	Authorized Person	Village Council
1	Lalong	Mrs.Kiuziule	SOAP	100 /-		√	
2	„	Mr. Wangzam	NOAP	200 /-		√	
3	„	Mrs.Deiraile	SOAP	100 /-		√	
4	„	Mr.Haizie	NOAP	200 /-		√	
5	„	Mr.Hainei	NOAP	200 /-			√
6	Njauna	Mr. D.Adung	SOAP	100 /-	√		
7	„	Mr.Takpua	SOAP	100 /-		√	
8	„	Mrs.Heuliamle	NOAP	200 /-		√	
9	Nchan	Mrs.Pandeichile	SOAP	100 /-		√	
10	„	Mr.Haimia	NOAP	200 /-		√	
11	„	Mr.Agim	SOAP	100 /-		√	
12	Azailong	Mrs.Liangmai	NOAP	200 /-		√	
13	„	Mr.Abai Neing	NOAP	200 /-	√		
14	„	Mr.Tuatalakbo	SOAP	100 /-		√	
15	„	Mrs.Lungliam	SOAP	100 /-		√	
16	„	Mrs.Chunkhai	NOAP	200 /-		√	
17	Mbawlwa	Mrs.Suigam	SOAP	100 /-		√	
18	„	Mr.Nsarang	SOAP	100 /-		√	
19	„	Mr.Saulak	SOAP	100 /-		√	
20	„	Mrs.Leidong	SOAP	100 /-		√	
21	New Peren	Mrs.Suitina	NOAP	200 /-		√	
22	Peletkie	Mrs.Ningeule	NOAP	200 /-		√	
23	„	Mrs.Helamle	NOAP	200 /-		√	
24	„	Mrs.Lungsoheile	NOAP	200 /-		√	
26	„	Mrs.Teitole	SOAP	100 /-	√		

Sl. No.	Name of Village	Name of Beneficiary	Name of Scheme under which Pension is received	Monthly Receivable Pension Amount (In Rs.)	Mode of Drawal of Pension		
					Self	Authorized Person	Village Council
27	Jalukiekam	Mr.Dabui	NOAP	200 /-		√	
28	Mhaikam	Mrs.Kirangmaile	SOAP	100 /-		√	
29	„	Mrs.Tengkungle	SOAP	200 /-		√	
30	„	Mrs.Liukhakliu	NOAP	200 /-		√	
31	Heningkunglwa	Mrs. Heiteigwagle	SOAP	100 /-		√	
32	„	Mr.Kwebelung	SOAP	100 /-		√	
33	„	Mrs.Suilungle	SOAP	100 /-		√	
34	Heninhkunglwa	Mr.Kwenbambe Kulimbe	SOAP	100 /-		√	
35	„	Mr.Pankutle	SOAP	100 /-		√	
36	Old Jalukie	Mr.Pento	SOAP	100 /-			
37	„	Mrs.Tinyile	SOAP	100 /-			
38	„	Mrs.Ikumchule	NOAP	200 /-			√
39	„	Mrs.Ingaineule	SOAP	100 /-			
40	Ikiesingram	Mrs.Nshazeile	SOAP	100 /-			√
41	„	Mr.Kunangleu	NOAP	200 /-		√	
42	„	Mr.Ahuebe	NOAP	200 /-		√	
43	„	Mr.Ihengbe	NOAP	200 /-		√	
44	„	Mr.Tasung	NOAP	200 /-		√	
45	Nsenloa	Mr.Mireichimbe	SOAP	100 /-		√	
46	„	Mr.Heutalong	SOAP	100 /-		√	
47	Beisumpuikam	Mr.Kechakwile	SOAP	100 /-		√	
48	Bongkolong	-	-	-	-	-	-
	Total No. of Beneficiaries	SOAP	27		3	40	4
		NOAP	20				

Source:- Field Survey

# QUESTIONNAIRE

## EVALUATION STUDY ON 'NATIONAL AND STATE OLD AGE PENSION IN PEREN DISTRICT' UNDER SOCIAL WELFARE DEPARTMENT FOR THE PERIOD FROM 2002 -2003 to 2006-2007

### SCHEDULE -A D.W.O.

#### 1. IDENTIFICATION

- 1.1. Name of responding Officer with designation :-
- 1.2. Name of the District :-

#### 2. PROGRAMME - LAUNCHING .

- 2.1. When was the NOAP & SOAP programme implemented in your District?
- 2.2. What is the aim and objective of National and State Old Age Pension Programme ? ( Please give details in separate sheet )
- 2.3. Is there any role of Village Council in implementing the programme ?  
If so, give details.
- 2.4. Does the programme cover all the eligible aged persons (60 years and above) in the district? Yes / No.
- 2.5. If No, why?
- 2.6. Was implementation of the programme in your district from 2008-2013 upto the expectation? Upto satisfaction / Not upto satisfaction.
- 2.7. How would rate the living conditions of old age pension beneficiaries in remote village from 2008-09 to 2012-13? Very Good / Good / Fair / Poor.
- 2.8. Will continuation of the Old Age Pension Scheme improve the living conditions of the aged? Yes / No.

#### 2. PROGRAMME – TARGET / SELECTION

- 3.1. What is the selection criteria under SOAP &NOAP?
- 3.2. What is the amount of pension provided to each beneficiary under NOAP and SOAP?
- 3.3. Do you have any specific annual target for coverage of aged people under the Old Age Pension Scheme? Yes / No.
- 3.4. If Yes, what is the target in a year?
- 3.5. Are the applications for NOAP and SOAP recommended by the Village Council? Yes/ No.
- 3.6. If No, how do you identify the genuine applicants?

- 3.7. Have you received any application for NOAP and SOAP forwarded/ recommended by the VIP / VVIP? Yes / No.
- 3.8. Were these applications entertained? Yes / No.
- 3.9. In Zunheboto District how many senior citizens are yet to be covered under this programme? (1)Under NOAP (2) Under SOAP
- 3.10. Is photo identity card compulsory? Yes/No.
- 3.11. If yes, has photo identity card been issued to all pensioners?

#### 4. FINANCIAL

- 4.1. How much fund was sanctioned by State Government for both NOAP and SOAP for Zunheboto district during reference period 2008-2009 to 2012-13? Pease furnish the figures in detail.

Sl. No.	Name of the Scheme	Year	Sanctioned Amount in Lakh
1	National Old Age Pension (NOAP)	2002-2003	
		2003-2004	
		2004-2005	
		2005-2006	
		2006-2007	
2		Total	
3	State Old Age Pension ( SOAP )	2002-2003	
		2003-2004	
		2004-2005	
		2005-2006	
		2006-2007	
4		Total	

- 4.2. Do you do any publicity campaign to make people aware of the NOAP and SOAP scheme? If yes, what are the means adopted?
- 4.3. If no, how do beneficiary come to know about NOAP/SOAP scheme?
- 4.4. Please furnish the village wise amount sanctioned for NOAP and SOAP under the district from 2008- 2009 to 2012-2013.
- 4.5. How many aged people have been assisted under the reference period through this scheme?

Sl. No.	NAME OF THE SCHEME	YEAR	MALE	FEMALE	TOTAL
1	NATIONAL OLD AGE PENSION (NOAP)	2002-2003			
		2003-2004			
		2004-2005			
		2005-2006			
		2006-2007			
2	STATE OLD AGE PENSION ( SOAP )	2002-2003			
		2003-2004			
		2004-2005			
		2005-2006			
		2006-2007			

- 4.6 Under the reference period how many cases of death of the beneficiaries were reported to you (under SOAP & NOAP)

Sl. No.	NAME OF THE SCHEME	YEAR	DEATH OF BENEFICIARIES		TOTAL
			MALE	FEMALE	
1	NATIONAL OLD AGE PENSION (NOAP)	2002-2003			
		2003-2004			
		2004-2005			
		2005-2006			
		2006-2007			
2	STATE OLD AGE PENSION ( SOAP )	2002-2003			
		2003-2004			
		2004-2005			
		2005-2006			
		2006-2007			

- 4.7 Has there been any enhancement in the pension amount of NOAP & SOAP since its launching in the district?
- 4.8 If yes, what was the amount of assistance given to each beneficiary in a month during launching of programme?
- a) National Old Age Pension Rs. per month .
- b) State Old Age Pension Rs. per month .
- 4.9 Are there any replacement in case of death of the beneficiaries? Yes / No.
- 4.10 If yes, is it replaced by persons from the same village? Yes / No.
- 4.11 State the replacement process.
- 4.12 Where is the pension disbursed? Who disburses pension?
- 4.13 Do you accept authorization letters for receipt of pension on behalf beneficiary?
- 4.14 How do you verify the authenticity of the authorization?
- 4.15 Is the pension amount released annually/half yearly/quarterly/monthly?
- 4.16 If annually when is it normally released.
- 4.17 Have you received any complaint regarding disbursement of the pension/ financial assistance? Yes / No.
- 4.18 If yes, what are the reasons?

## 5. IRREGULARITIES

- 5.1. Have you detected any person drawing pension by impersonation or under aged pensioners? Yes / No.
- 5.2. If yes, how many persons have been detected under the reference period?

YEAR	NOAP	SOAP	TOTAL
2002-2003			
2003-2004			
2004-2005			
2005-2006			
2006-2007			

- 5.3. Have you detected any person drawing the pension after the death of the beneficiary? Yes / No.
- 5.4. If yes, what type of action has been taken against them?
- 5.5. Is there any case where beneficiary has been forced to refund the misappropriated amount? Yes / No.

- 5.6. Do you submit payment report to the Director of Social Welfare? Yes / No.
- 5.7. Has there been any amount which has not been paid to the beneficiaries in a year? Yes / No.
- 5.8. If Yes, furnish the following in detail .

YEAR	Sanction amount in a year	Paid amount to the Beneficiaries	Amount surrendered to the Directorate
2002-2003	Rs.	Rs.	Rs.
2003-2004	Rs.	Rs.	Rs.
2004-2005	Rs.	Rs.	Rs.
2005-2006	Rs.	Rs.	Rs.
2006-2007	Rs.	Rs.	Rs.

- 5.10. If not surrendered, how do you utilize the unpaid amount?
- 5.11. Have you received any complain from the villagers about the selection of beneficiary? Yes / No.

## 6. SUPERVISION / VERIFICATION

- 6.1. Do you visit the villages for verification of beneficiaries? Yes / No
- 6.2. If No, give reasons.
- 6.3. If Yes, how many times in a year? Once/ Twice/ Thrice/ More than that.
- 6.4. Do you have co-ordination with the Food and Civil supplies Department to enable those eligible aged persons not covered under NOAP and SOAP to avail the Annapurna scheme?
- 6.5. If yes, how many aged persons have availed benefits under the Annapurna scheme during last one year?
- 6.6. Is the supply of foodgrains done directly by Food and Civil Supplies or is it given to Social Welfare Department to supply to beneficiaries.
- 6.7. What is the public opinion on the NOAP/SOAP scheme?
- 6.8. Give your suggestion for further improvement of this programme .

Name & Signature of  
**RESPONDENT**

Name & Signature of  
**INVESTIGATING OFFICER**



### 3. SELECTION MODE

3.1 Do you maintain records relating to Old Age Pension Scheme in your village? Yes/No.

3.2 Are you aware of the number of pensioners from your village? If yes, give number of beneficiaries selected during the reference period from your village.

Sl. No.	Name of the Scheme	YEAR	MALE	FEMALE	TOTAL
1	National Old Age Pension (NOAP)	2002-2003			
		2003-2004			
		2004-2005			
		2005-2006			
		2006-2007			
2	State Old Age Pension (SOAP)	2002-2003			
		2003-2004			
		2004-2005			
		2005-2006			
		2006-2007			

3.3. Is there any one from your village drawing Old Age Pension after the death of the old age pensioner? Yes/No.

3.4. On death of beneficiaries do you report to the DWO of your District? Yes/No.

3.5. If No, why? Give reasons.

3.6. Are you involved in the selection process of beneficiaries? Yes/No

3.7. Are you satisfied with selection process of beneficiaries done by the Department? Yes/No.

3.8. If no, State the reasons.

3.9. On death of beneficiaries from your village, were replacements made by Department? Yes/No.

3.10. Is there any person in your village who has been selected through recommendations of VIPs. Yes/No.

#### **4. PROGRESS/ACHIEVEMENT**

- 4.1. What is the extent of coverage of aged persons under the scheme in your village? Please tick (i) Large number (ii) Few (iii) Very few.
- 4.2. Who draws the Old Age Pension? Please tick. (i) By Pensioners (ii) By VC (iii) By authorized persons.
- 4.3. Did you receive any complaint from the beneficiaries regarding pension amount when drawn by authorized persons about amount? Yes/No.
- 4.4. Do you see difference in livelihood of pensioners before and after they got financial assistance? (i) Improved (ii) Improved little (iii) Same as before
- 4.5. Is there any one from your village whose pension have been stopped by the Department? Yes/No.
- 4.6. If yes, State the reason.
- 4.7. Do pensioners have photo- identity cards? Yes/No
- 4.8. If yes, who issues it?
- 4.9. Do eligible persons from your village who have not been covered under the Old Age Pension Scheme get the benefits of Annapurna scheme for foodgrains from Department of Food & Civil Supplies?

#### **5. SUPERVISORY/VERIFICATION**

- 5.1. Who monitor and supervise implementation of schemes?
- 5.2. During these reference years did Departmental officer/officials visit your village? Yes/ No.
- 5.3. If yes, how many times in a year?
- 5.4. If yes, during their visit to your village did they make physical verification of the beneficiaries under these Schemes? Yes/No.
- 5.5. If no, state the purpose of their visit.
- 5.6. Give your valuable suggestion for further improvement of this Scheme.

Name & Signature of  
**INVESTIGATING OFFICER**

Name & Signature of  
**RESPONDENT**

## SCHEDULE - C BENEFICIARY

### 1. IDENTIFICATION

- 1.1. Name of the Respondent :-
- 1.2. Sex :-
- 1.3. Age :-
- 1.4. No. of family members of beneficiary :-
- 1.5. Card No. :-
- 1.6. Name of the Village :-
- 1.7. Name of the Block :-
- 1.8. Name of the District :-

### 2. BACKGROUND

- 2.1. Are you a bonafide citizen of the village? Yes/No.
- 2.2. What type of pension are you getting? (Tick) (NOAP/SOAP)
- 2.3. If you have family, how many children do you have? State number.
- 2.4. Are there any dependents to take care of you? Yes/No.
- 2.5. Who looks after you?
- 2.6. How did you get to know about the NOAP/SOAP scheme?
- 2.7. Are you engaged in any livelihood activity? Yes/No
- 2.8. If yes describe activity done by you- cultivation/ handicrafts/others mention.
- 2.9. Do you have a photo identity card? Yes/No

### 3. FINANCIAL MATTERS

- 3.1. From which year, have you been getting financial assistance under the Old Age Pension scheme? State the year.
- 3.2. What is the rate of financial assistance in a month?  
State the amount in Rs. \_\_\_\_\_
- 3.3. What is the frequency of payment? (Tick) (Monthly/Half Yearly/Annually)
- 3.4. Are you satisfied with the pension amount? (Tick) (Satisfied/Not Satisfied).
- 3.5. Are you getting the financial assistance regularly? i.e yearly. Yes/No.
- 3.6. Are you aware of your pension entitlement in a year? Yes/No
- 3.7. How do you draw the pension from DWO Office?  
(Tick) (By self/by authorized person/by village council)
- 3.8. When you authorize people to draw your pension,  
do you receive the whole amount? Yes/No.
- 3.9. If No, give the reason.
- 3.10. Has your living conditions improved after availing the pension scheme?
- 3.11. How do you utilize the pension amount? (Tick) For food/ medical check/clothing consumables / housing/financing of children & others

**4. MISCELLANEOUS**

- 4.1. Who advised you to apply for this scheme?  
(Tick) (Village Council/ Relative/ VIP/Govt. Officers)
- 4.2. Is there any more people of your age in your village who have not got financial assistance? Yes/No.
- 4.3. After you got the pension did any department officer come to your village to make physical verification? Yes/No.
- 4.4. If yes, how many times? (Tick) (Half yearly/Annually/Once in 2 years)
- 4.5. Are you happy with this Scheme? Yes/No.
- 4.6. Do you have any comments?
- 4.7. Give your suggestion for further improvement of the programme if any.

Name & Signature of  
**Investigating Officer**

Name & Signature of  
**Respondent**

**ANNEXURE - I**  
**APPLICATION FORM FOR OLD AGE PENSION**

To,

The Director  
Social Security & Welfare,  
Nagaland, Kohima.

Affix THREE  
Recent Passport Size  
Photo here

Sir,

I beg to apply for grant of old age pension for consideration:

My particulars are given below:-

1. Name in full with surname :  
(In block letters)
2. Sex :
3. Marital status (whether married or single) :
4. Father's name in full(In block letters) :
5. Husband's name in full (In block letters) :
6. Tribe/Community (Indigenous Inhabitant certificate :  
should be produced by Non-Naga applicants)
7. Date of birth (enclosed age certificate from Village Council :  
Chairman and Pastor/Town Committee Chairman/Pastor) :
8. Whether widow/widower :
9. Please state annual income :
10. State whether applicant is blind/physically :  
or mentally handicapped
11. Name of village/town and district :
12. Present address :

I do hereby declare that the particulars given above are true to the best of my knowledge.  
I also declare that I am not getting any other pension from the Government.

***Signature of the Applicant***

Certified that the applicant is a permanent resident of this Village/Town and the particulars mentioned in the application has been verified and found correct.

Name and signature of  
**Village Council Chairman/Town Committee Chairman *with Seal***

Certified that this applicant has been personally verified by me and found to be genuine.

Name and Signature of  
**District Welfare Officer *with Seal***

**ANNEXURE – II**  
**CERTIFICATE FOR AGE AND ECONOMIC STATUS**

This is to certify that Mr/Mrs/Miss ..... of  
 ..... Village/Town is personally known to me  
 and that he/she is ..... old.  
 His/Her annual income is .....

Village Council Chairman & Pastor  
**Town Committee Chairman & Pastor Signature**  
 with Seal

**ANNEXURE – III**  
**RECEIPT REGISTER FOR OLD AGE PENSION**

Sl. No.	Name of beneficiary with surname (Block letters)	Age	Sex	Name of Village / Town	Whether age and economic status & Medical Certificates enclosed	Remarks
1	2	3	4	5	6	7

**ANNEXURE – IV**  
**BENEFICIARY REGISTER OF OLD AGE PENSIONERS**

Sl. No.	Name of beneficiary with surname (Block letters)	Age	Sex	Card No.	Name of Village / Town	Date and year of initial sanction	Date of expiry	Remarks
1	2	3	4	5	6	7	8	9





