



**Beneficiaries  
under Old Age Widow  
and  
National Security  
Pension Scheme  
-  
Himachal Pradesh**

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## **Introduction:**

Social protection deals with both absolute deprivation and risk and vulnerabilities. It deals not only with social risks (sickness, old age, unemployment and social exclusion) but also with programs that secure income for poor. If everything is left to market and growth, one cannot take care of inequality. Presence of social security programs can maintain social cohesion and can prevent irreversible losses of human capital. Theory and evidence are in favour of social protection policies for higher growth and for reducing inequality. Old age pension schemes and widow pension schemes are steps to ensure provision of dignified life and access to improved resources for those who have not access to basic needs of life.

With changing demographic pattern, increased life expectancies, the number of pensioners is bound to increase over the years and reflects in the pension coverage in last decade.

Years	National old Age Pension	Old Age Pension	Widow Pension Scheme
1989-90		62908	24504
1990-91		74220	29751
1991-92		74220	29751
1992-93		74220	29751
1993-94		74220	29751
1994-95		84080	35920
1995-96	11600	84080	35920
1996-97	11600	88374	41042
1997-98	11600	99349	44775
1998-99	11600	99349	44775
1999-00	13674	99349	44806
2000-01	13674	99396	45025
2001-02	22700	99396	45025
2002-03	22700	99396	45025

### No. of Beneficiaries Under Different Schemes

Evaluation study of beneficiaries of Himachal Pradesh under Old Age, Widow and National security Pension Scheme conducted by Eco.& Stat. Department has tried to assess the various aspects, selection procedures, impact on socio-economic acceptability of beneficiaries along with assessment of extent of ineligible beneficiaries.

The care of aged people has become a national concern. It is necessary that the older persons and widows would not live unprotected, ignored or marginalized lives but would be helped to live their life with purpose, dignity and in peace. The Policy visualizes State support for financial security. Older people & widows are more anxious about financial security. The issue assumes great importance in the context of one-third of the country's population living below poverty line and another one-third belonging to the low income groups. Thus, the financial situation of two-thirds of the 60+ population is said to be fragile, and widows still face social acceptability problem and empowerment is yet far off. The old age pension & widow pension, both are much sought after income security scheme. The old age pension scheme for poor persons also needs to be expanded significantly with the ultimate objective of covering all older persons living below the poverty line.

Growth with social justice has been accepted as main objective of planned economic development. In a balanced approach for the alleviation of poverty the target group of population should be those who are deficient in the minimum requirement of decent human living or those who have not access to the basic needs of life. Realizing such needs Government has started various schemes for the poor sections of society. The present report is undertaken with a view to evaluate broadly the actual benefits derived under various schemes and also to assess the increase in income, improvement in living standard and social acceptability of benefited person.

#### Concept of Social Security-a Macro View\*

Broadly social security concept on theoretical level is explained here by and gives overview on macro terms and holistic perspective going beyond the government policies.

- Social protection deals with both absolute deprivation and risk and vulnerabilities.
- It deals not only with social risks(sickness, old age, unemployment and social exclusion) but also with programs that secure income such as food security, employment, education etc.
- If you leave everything to market and growth, one cannot take care of risk and inequality. Presence of social security programs can maintain social cohesion and can prevent irreversible losses of human capital. Theory and evidence are in favor of social protection policies for higher growth and for reducing inequality.

- Promotional and Protection types
- Public action : Government, NGOs and civil society, private sector for public cause.
- Citizen based and Work based systems
- Community approach and beneficiary approach.

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\*UNDP conceptual framework on Social security

### **Constitutional Provisions:**

Item No. 9 of the State List and item 20,23 and 24 of Concurrent List relates to old age pension , social security and social insurance and economic and social planning.

Article 41 of Indian Constitution deals with the State's role in providing social security to the aged. According to this article, "the state shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in case of unemployment, OLD Age, sickness and disablement and in other cases of undeserved want". The Constitution of India (as on 1<sup>st</sup> June,1996), Government of India.

The Himachal Pradesh Assembly passed a Parents Maintenance Bill in 1996 wherein a simple procedure was introduced for parents being ignored by their children to be given maintenance. In addition to making it obligatory for errant wards not taking care of their aged parents, the bill aims at simplifying the procedure by authorizing the sub-divisional officer (civil) for fixing maintenance and Addl. Commissioner as the appellate authority so that the decision can be taken and cases disposed of promptly bringing justice and relief to older persons without loss of time. It is understood that the bill is waiting for the assent of the President of India.

### **National Policy on Older Persons**

The Government of India announced a national Policy on Older Persons in January,1999. This policy provides a broad framework for inter-sectoral collaboration and cooperation both within the government as well as between government and non-governmental agencies. In Particular, the policy has identified a number of areas of intervention—financial security, healthcare and nutrition, shelter, education, welfare, protection of life and property etc. for the wellbeing of older persons in the country. Amongst others the policy also recognizes the role of the NGO sector in

providing user friendly affordable services to complement the endeavors of the State in this direction.

While recognizing the need for promoting productive ageing, the policy also emphasizes the importance of family in providing vital non formal social security for older persons. To facilitate implementation of the policy, the participation of Panchayati Raj Institutions, State Government and different departments of Government of India is envisaged with coordinating responsibility resting with the Ministry of Social Justice & Empowerment.

### **National Old Age Pension (NAOP) Scheme**

Under National Old Age Pension Scheme, Central Assistance is available on fulfillment of the following criteria

- The age of the applicant (male or female) should be 65 years or more.
- The applicant must be a destitute in the sense that he/she has no regular means of subsistence from his/her own source of income or through financial support from family members or other sources.

The scheme is implemented in the State and Union Territories through Panchayats and Municipalities. Both Panchayats and Municipalities are encouraged to involve voluntary agencies as much as possible in benefiting the destitute elderly for whom this scheme is intended.

## **Himachal Scenerio:**

Government has a major responsibility towards uplifting the status of the downtrodden sections of the society by eradication of poverty. The Government for meeting this objective initiates a number of schemes, which are implemented by the concerned departments

Schemes covered under the evaluation report have been initiated as means to provide the social security and financial reprieve to the beneficiaries who meet the eligibility criteria and these schemes were started in state on following dates:

- Old Age Pension Scheme.....01.11.1971
- Widow Pension Scheme.....01.09.1979
- National Old Age Pension Scheme.....15.08.1995

Age criteria for different schemes is as follows:

1. National Old Age Scheme....Minimum 65 years
2. Old Age Pension Scheme....Minimum 60 years
3. Widow Pension Scheme.....No age criteria

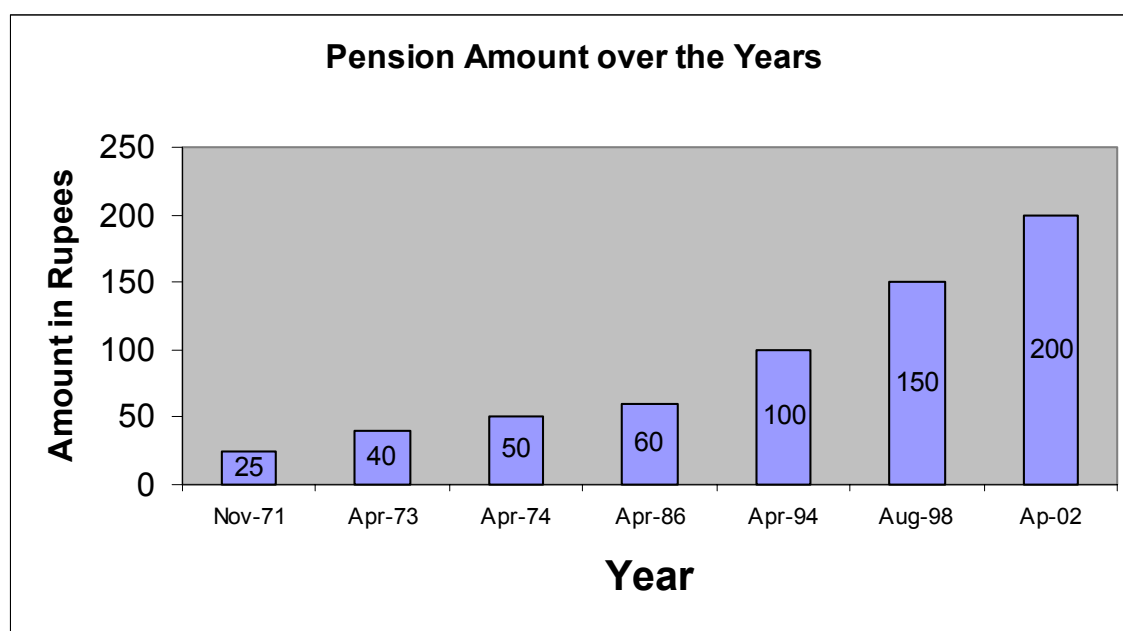
Income is another criteria, in which personal income of beneficiary should not be more than rupees 6000 per annum and if have adult children their income should not exceed rupees 11000

It is projected that 17,265 more widows and disabled persons will get pension from 1st January, 2004 and remaining 11,000 old age persons will get this benefit from 1st April, 2004, thereby taking beneficiaries of Social Security Pension in the State to 2 lakh.

There are 22805 pension cases pending in state in last financial year with maximum number pf pending cases in Mandi and Kangra respectively 6410 cases in Mandi District and 5000 pending cases in district Kangra.

In year 2003-04, the total expenditure born by the state on pension is estimated to be 43.23 crores ( provisional figures), which is likely to go up to 49.76 crores in financial year 2004-05.

Since 1971, the pension amount has increased from rupees 25 to rupees 200 per month and by means of seven increments over the years and is depicted hereby:



- Since 1971 onwards, there has been increase in pension amount disbursed to offset the effects of inflation and to provide the old people with no financial support to live with dignity and economic independence the pension amount helps to provide.
- Himachal Pradesh has the highest coverage of pensioners in all the three categories in the country.
- On an average government has spent Rs. 30 crore per year on the three pension schemes. Having one of the better per capita income and provision and legal binding, giving right to the parents to be looked after by their children necessitates to look into the reason that why the number of beneficiaries so high in the State and set the tone for the present study.



Salient Features of the report are summarized below:

- 6.74 percent of Population of the 10 districts under falls under 60 plus category. Kangra, Mandi and Shimla District constitute almost 60 percent of total old age population. Kangra alone has 29 percent of total old age population of these 10 districts.
- Social stratification is evident in survey and results show that a scheduled caste beneficiary is 1.5 times more likely to be illiterate than his general category counterpart.
- Literacy levels are abysmally low, with majority of beneficiaries being illiterate, however this is group, excluding majority of widows, which was born in Pre –Independence period, when literacy drive was yet to take shape.
- Majority of beneficiaries are widow/widower, again since most of them are old age pension beneficiaries and widow pension holders, so it doesn't come as surprise, with life expectancies hovering around 60 years for both males and females in Himachal Pradesh. However Scheduled Caste category has lowest proportion of widows/widowers among all social classes
- 28 percent of beneficiaries live alone and 30 percent of pensioners have no other source of living but for the pension. Most of beneficiaries however supplement their income through agriculture, and almost 10 percent of beneficiary are engaged in labor to enhance their income.
- Panchayat Gram Sabha accounts for more than 75 percent of pension cases selected as compared to Tehsil Welfare Office and 90 percent of population is rural in the state.
- Satisfaction levels with selection procedure are very high, and the pensions are received in time.
- 20 percent of beneficiaries are receiving other benefits along with pension, which primarily include control ration scheme, help by Red Cross, and support in one form or another by NGOs and other institutions
- In 10-20 percent of cases, both husband and wives are receiving pension

- On an average it takes one year to get the application sanctioned for the pension, in 20 percent of cases it takes more than one and half year to get the application sanctioned.
- Income as criteria for beneficiary selection is acceptable and favored by most beneficiaries
- Pension benefits have resulted in socio-economic development of pensioners and more social acceptability and enhanced dignity
- 23.5 percent of cases have been found to be ineligible on the basis of in excess income criteria, which is significant number
- There are few cases where beneficiary is employed in government sector and still availing pension benefits, almost all the cases are in Widow Pension Scheme.

It is however important to evaluate carefully each case in case of ineligible cases. There are instances where pensioner is old, engaged in labor work to supplement his income, and may not be able to sustain this work for long. And dropping such cases from pension benefit scheme may result in unwanted punishment to dignity of labor and reward to inactiveness.

AGE COMPOSITION OF POPULATION OF HIMACHAL PRADESH						
	TOTAL POPULATION			AS % age TO TOTAL POPULATION		
Age Group	Total	Males	Females	Total	Males	Females
0-4	601361	306564	294797	11.63	11.71	11.55
5-14	1236683	633234	603449	23.92	24.19	23.63
15-19	560275	285603	274672	10.84	10.91	10.76
20-24	468553	229356	239197	9.06	8.76	9.37
25-29	411936	200474	211462	7.97	7.66	8.28
30-34	331172	163791	167381	6.4	6.26	6.56
35-39	316272	156210	160062	6.12	5.97	6.27
40-49	473346	237887	235459	9.15	9.09	9.22
50-59	334243	172456	161787	6.46	6.59	6.34
60-69	245928	129272	116656	4.76	4.94	4.57
70-79	116122	62910	53212	2.25	2.4	2.08
80+	57943	30060	27883	1.12	1.15	1.09
NS	17043	9650	7393	0.33	0.37	0.29
<b>TOTAL</b>	<b>5170877</b>	<b>2617467</b>	<b>2553410</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

## Basic Fact Sheet

1. Sample Size.....	6140
2. No of Districts covered.....	10
3. Literacy Level.....	12.8 %
4. Marital Status.....	72.9 %
5. Scheduled Caste.....	38.3 %
6. OBCs.....	17.7 %
7. Percentage of Pensioners who live alone.....	28.2%
8. Percentage of Pensioners who depend exclusively on Pension.....	30.0 %
9. Percentage of Pensioners who were selected through Panchayat Gram Sabha.....	75.9 %
10. Satisfaction with Selection Procedure.....	99.4 %
11. Percentage of Pensioners who receive pension in time.....	98.4 %
12. Percentage of Pensioners availing benefits other than Pension.....	20.0 %
13. Percentage of Pensioners where both spouse getting pension.....	8.1-17%

**Basic Fact Sheet.....contd.**

14. Acceptance of Income as valid criteria for selection.....	89.0%
15. Accept that status improvement has taken place because of Pension.....	86.9 %
16. Percentage pf pensioners who think amount is insufficient.....	89.0 %
17. Ineligible cases detected.....	23.4 %
18. Mean Age in National Old Age Pension Scheme.....	73.2 years
19. Mean Age in Old Age Pension Scheme.....	72 years
20. Mean Age in Widow Pension Scheme.....	56.6 years
21. Average time taken to get the Application Sanctioned.....	1.1 years
22. Percentage of Households using firewood as main source of fuel.....	72.2%
23. Percentage of households using LPG as main source of fuel.....	11.2%
24. Percentage of Households possessing Agricultural Land.....	69.1%
25. Percentage of Households possessing House.....	86.1%
26. Percentage of Households possessing livestock.....	45.6%

**Basic Fact Sheet.....concl.**

- 27. Percentage of Households possessing sewing machine.....20.0%
- 28. Percentage of Households possessing TV.....22.8%
- 29. Percentage of Households possessing LPG.....15.9%
- 30. Percentage of Households possessing Pressure cooker.....50.2%
- 31. Percentage of Households possessing Radio/Tape Recorder..17.15%

## **Objectives:**

Following were the main objectives of evaluation study:

1. To study the selection procedure
2. To find out the ineligible beneficiaries
3. To assess the process of substitution
4. To assess the high coverage
5. To examine the past and present procedures
6. To examine whether guidelines were followed
7. To find out beneficiaries receiving more than one benefit
8. To suggest the need based thrust area for coverage in future plans
9. To find out the social acceptability/recognition of the beneficiaries

## SCOPE AND COVERAGE

The study is carried out in whole of Himachal except in tribal areas and covers all the persons benefited under the the three schemes:

1. National Old Age Pension Scheme
2. Old Age Pension Scheme
3. Widow Pension Scheme

Sample Size:

150 panchayats were surveyed at the sample size of 5% in rural and urban areas, total beneficiaries under all the three schemes stand at 167121, the selection of panchayats is done at random basis, and with in one panchayat one village having maximum number of beneficiaries is completely enumerated. Total of 6140 beneficiaries were interviewed.

### **Validity of Data:**

Complete data shows that percentage of pensioners falling under respective schemes and selected in the survey is as below:

<b>S.No.</b>	<b>Scheme</b>	<b>% of total Pensioners in State</b>	<b>% in Sample Size</b>
1	National Old Age Scheme	13.58 %	10.5 %
2	Old Age Scheme	59.48 %	49 %
3	Widow Pension Scheme	26.94%	39.6 %

It clearly shows that data is very representative, and looking at sample size of 6140, it counters for minor overrepresentation or under representation of subgroup, as for true random sampling, with confidence intervals of 95% with confidence interval 4, sample size of 600 should

have sufficed, making the results produced reliable and representative of the total universe under study.

**District wise sample hence emerged is listed hereby:**

<b>District</b>	<b>Sample Size</b>	<b>Percent</b>
Una	571	9.30
Mandi	873	14.22
Kangra	1304	21.24
Shimla	580	9.45
Chamba	263	4.28
Sirmaur	902	14.69
Solan	349	5.68
Hamirpur	415	6.76
Kullu	456	7.43
Bilaspur	427	6.95
<b>Total</b>	<b>6140</b>	<b>100.00</b>

**Methodological Issues:**

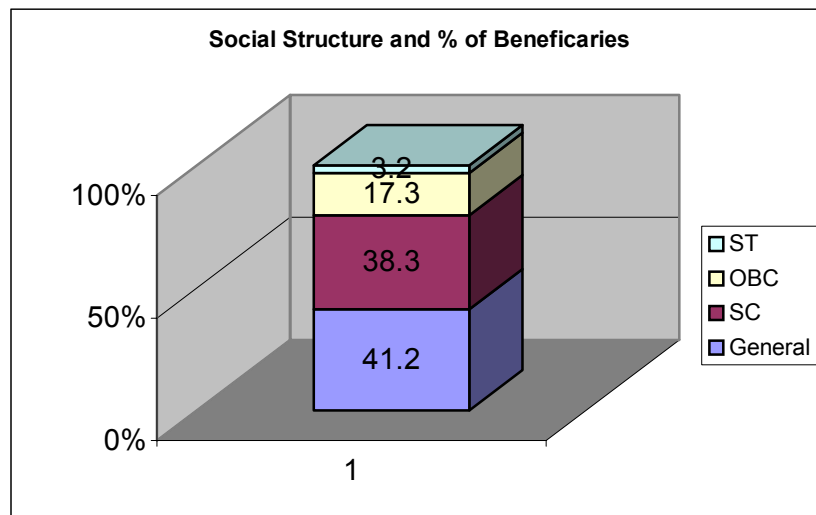
Care has been taken to exclude the no response/no answer questions from analysis to represent the true opinions and not letting these affect and distort the values where respondents failed to answer. However if any question has resulted in excessive no responses than desired, it has been analyzed with the help of response mechanisms evident in other questions.



## FINDINGS OF THE SURVEY

### Background Characteristics of Beneficiaries:

Majority of beneficiaries belong to general category followed by 38.3 percent of beneficiaries from Scheduled castes. However Combined with other back ward classes, scheduled caste make 55.6 percent of total beneficiaries under survey.



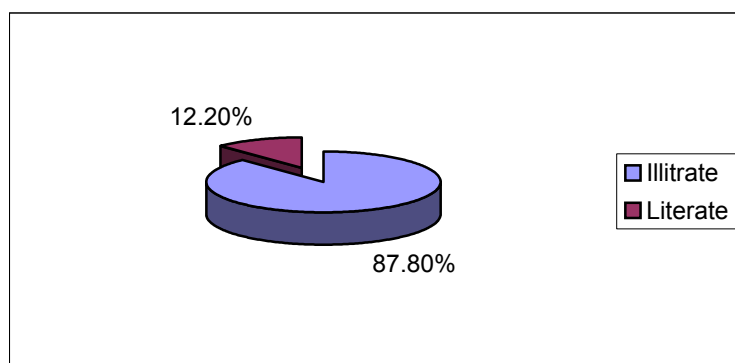
### Social Structure Distribution

Scheduled tribe make only 3.2 percent of total beneficiaries. District wise social class distribution is given in table no. 4 in aneexure-1. and follow the same trend, Mandi being exception where 60 percent of beneficiaries belong to SC class, while in Una, Chamba and Shimla, more than 55 percent of total beneficiaries are from general category. While in Kullu more than 50 percent of beneficiaries belong to OBC group.

## **Literacy:**

Majority of beneficiaries are illiterate with only 12.2 percent of respondents being literate. Una and Mandi have highest illiteracy levels of more than 90 percent, 93 percent and 92.4 percent respectively.

### **Literacy & Beneficiaries**



## **Literacy and Social Structure:**

Analysis of education levels with respect to social class division throws very important results and shows the disparity among the social classes. Risk estimates are carried out for social classes and education by creating 2x2 tables, and following structures are analyzed:

- SC & General Category
- OBC & General Category
- SC\* OBC

Education levels for general category is defiantly higher than OBCs and SCs. Beneficiary from General class is 50 percent more likely to be literate than the SC category beneficiary, and 45 percent more likely to literate than OBC category is likely to be.

Incase of OBC and SC comparison, OBC is .07 percent more likely to be literate than his SC counterpart, small but yet significant difference.

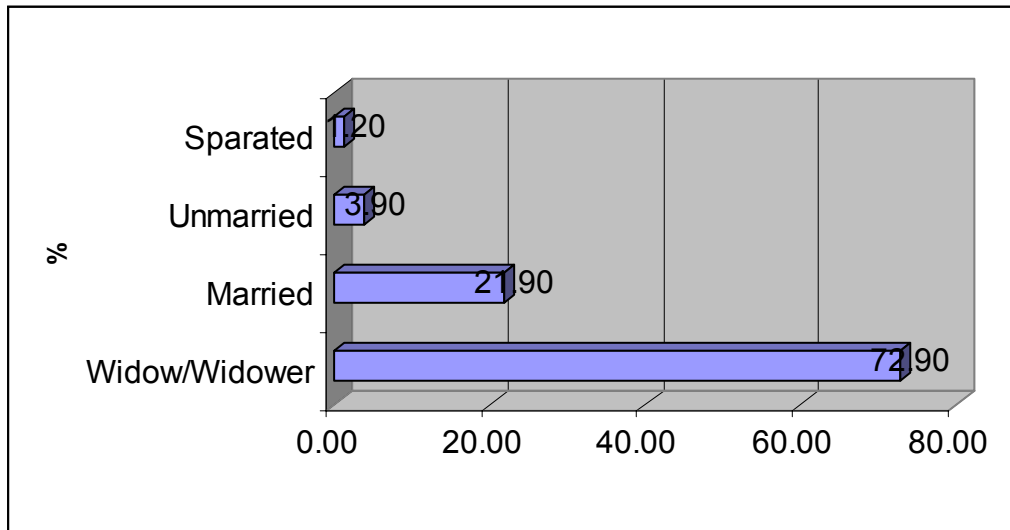
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*Note: These results have been obtained by obtaining odds ratio values and risk estimates by creating 2x2 table and excluding other categories.*

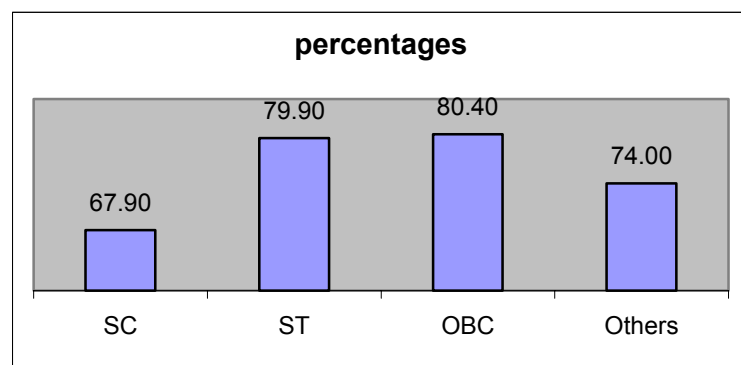
*Confidence interval of 34% to 70% at 95 % confidence level in SC vs. General Category Confidence interval of 21% to 73% at 95 % confidence level in OBC vs. General Category*

## Marital Status:

Majority of beneficiaries have lost their life partner, with 21.9 percent of beneficiaries still married. Sirmaur has maximum no of cases where beneficiary has lost his/her spouse with figure standing at 77.8 percent, with Una having least widow/widower.



Again analysis of marital status along the lines of social division throws very surprising facts. Unexpectedly SC have least number of widow/widowers(67.8%), while OBCs have highest number (80%) and STs having equal proportion too.



% Widow/Widower Among Social Classes

*Note: Proportion of Widow/Widower likely to increase in coming years and especially that of widows. With improvements in economic status and health care accessibility, females tend to live longer than their male counterparts, right now the life expectancies of male and females are not significantly different in Himachal, this equation is bound to change in future.*

### Age Distribution of Pensioners:

Mean age of beneficiary stands at 65.8 years. However there is variation with in the scheme wise mean age too.

Mean Age of Pensioner in National Old Age Pension Scheme.....73.2 years

Mean Age of Pensioner in Old Age Pension Scheme.....72.0 years

Mean Age of Pensioner in Window Pension Scheme.....56.6 years

Mean age of widows is quite less as compared to old age pension schemes and there exist difference of 16 years, which has pulled down the over all mean average of the beneficiary to 65.8 years, however if widows are excluded, mean age stands at 72 years. Also as the mean year of widows suggest, majority of widows have age less than 60 years. Only 15 percent of beneficiaries are above 80 years of age.

#### Age Distribution of Pensioner

<b>Age Group</b>	<b>Cases</b>	<b>Percent</b>	<b>Cumulative Percent</b>
No Answer	427	6.95	6.95
60-65	825	13.44	20.39
66-70	1388	22.61	43.00
71-75	858	13.97	56.97
76-80	612	9.97	66.94
81-85	281	4.58	71.51
86-90	105	1.71	73.22
>90 years	67	1.09	74.32
< 60 Years	1577	25.68	100.00
<b>Total</b>	<b>6140</b>	<b>100.00</b>	<b>100.00</b>

#### Age Distribution of Pensioner

If age structure and distribution is looked social class wise there isn't any significance difference observed, with all the social classes showing almost equal age distributions and mean age:

Mean Age for SCs.....	66.5 years
Mean Age for General Class.....	65.7 years
Mean Age for OBCs.....	64.7 years
Mean Age for STs.....	64.7 years

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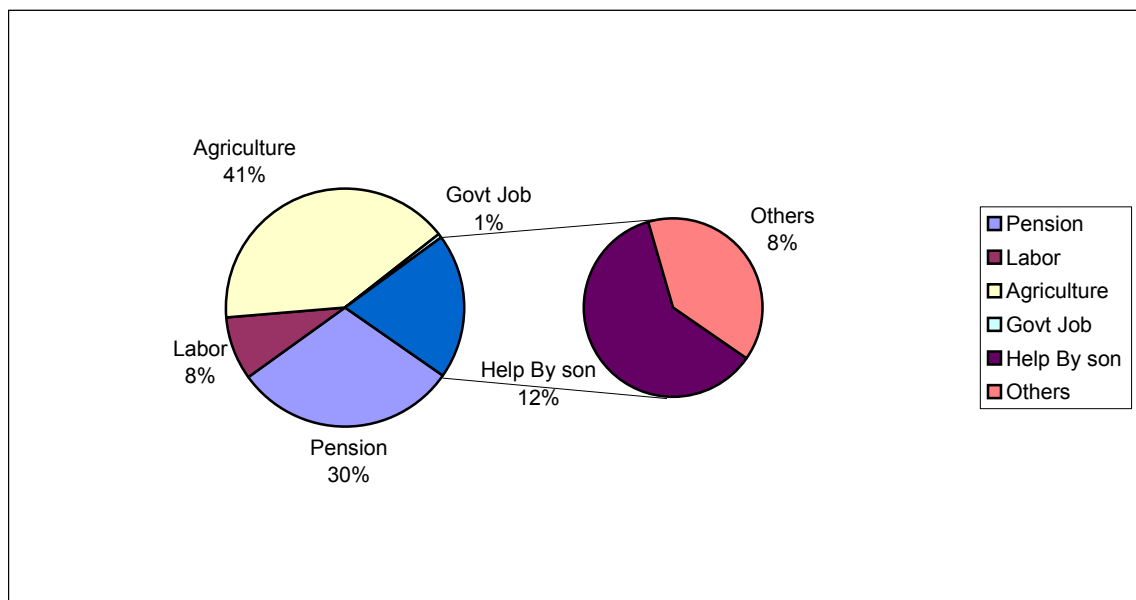
*Conformity of mean age and clustering together around a very narrow range shows uniform age structures among pensioners in all social classes*

### Source of Living of Pensioner:

Pension amount of rupees 200 per month, which is an attempt by government to provide security in monetary terms and dignity in socio-economic context, so that this unprivileged section does not live in condition that erodes their dignity and hampers the quality of life, nevertheless is meager and more often than not force Pensioners to eke out their living through another means.

Majority of pensioners have agriculture as a mean to support them(40%), still a sizable number of pensioners depend exclusively on pension for their livelihood(30.4%). When the living status is examined and cross-related, almost similar trend emerges:

### Source of Living of Pensioner



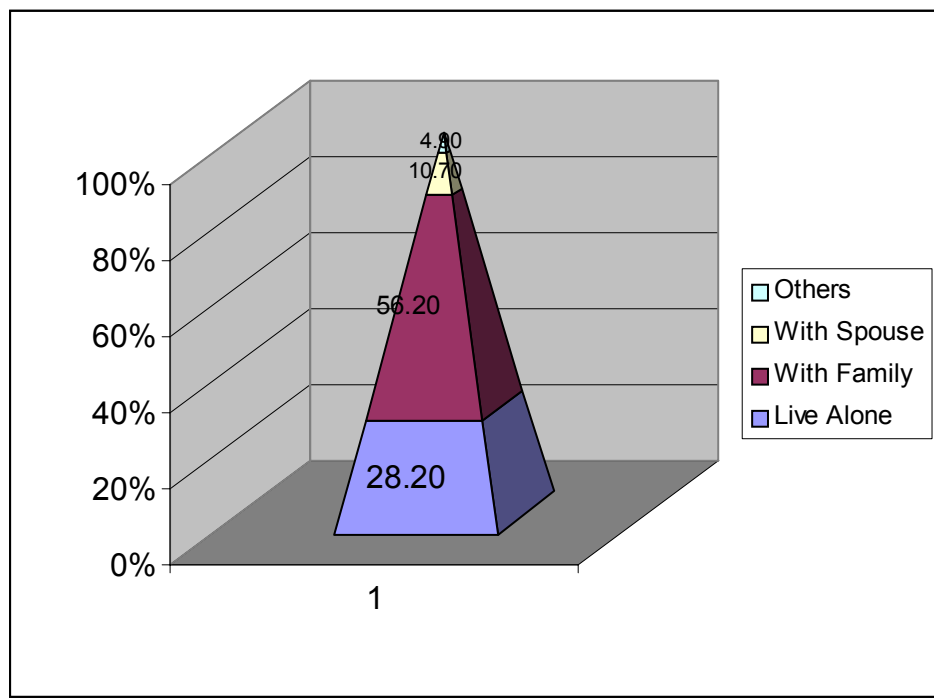
Almost 28 percent of pensioners live alone, 52% live with family members, it can be implied here that those pensioners who are living alone may have pension as main source of income because they don't have capacity to manage agriculture or have no land at all, a broad generalization but cross examination supports it. And 40 percent have

agriculture as main source of living, may be those living with family members.

8.4 percent of beneficiaries have to undertake labor to support them besides pension. While 12 percent say that then depend upon their sons to sustain themselves. Beneficiaries whom son supports and who have agriculture to support them make up 53 percent of beneficiaries which relates very well with source of living analysis where 52 percent of beneficiaries are living with family members.

A striking revelation is that few of beneficiaries are in government jobs, and further analysis shows that almost all the beneficiaries who are in government jobs are from widow pension scheme and are taken up in detail in ineligibility criteria.

### Living Arrangement of Pensioners



Majority lives with family members, yet a sizable proportion are living alone (28.2%)

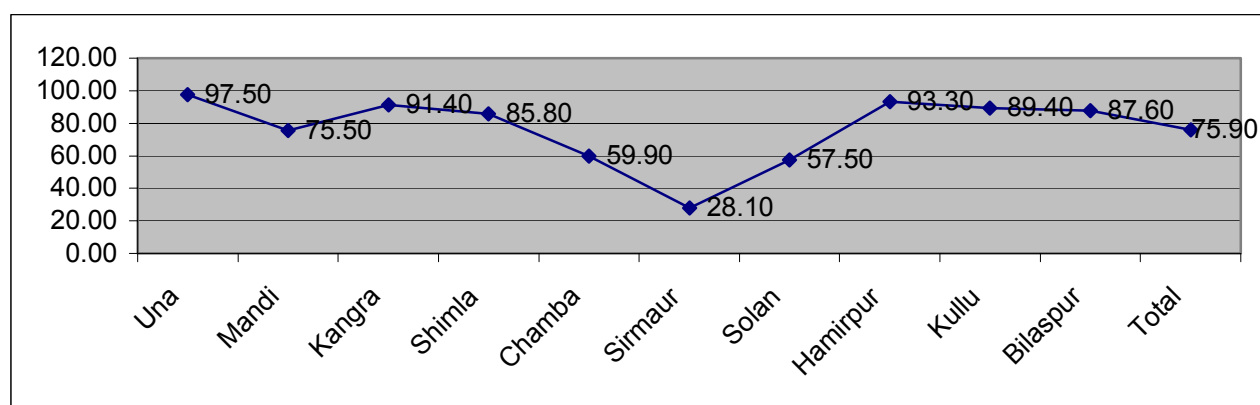
## Selection Procedure, Types of Benefits Received and Satisfaction Levels:

Most of pensioners are selected through Panchayat Gram Sabha (75.9%) and 20 percent of beneficiaries were selected through Tehsil Welfare office. Since most of population of Himachal is rural, it is expected, however there exist significant variation with in the districts.

In Sirmaur District, 70.5 percent of beneficiaries are selected by Tehsil Welfare Office. In Solan and Mandi District too sizable population is selected through Tehsil Welfare office. District Chamba is an exception, where 20 percent of beneficiaries are chosen neither by Teshsil Welfare office, nor by Panchayat Gram Sabha, but have mentioned others.

( Refer to Table 5–Selection Procedure through which Pensioner was Selected-page, in part II-Statistical Tables)

### District Wise % of Cases Selected by Panchayat Gram Sabha

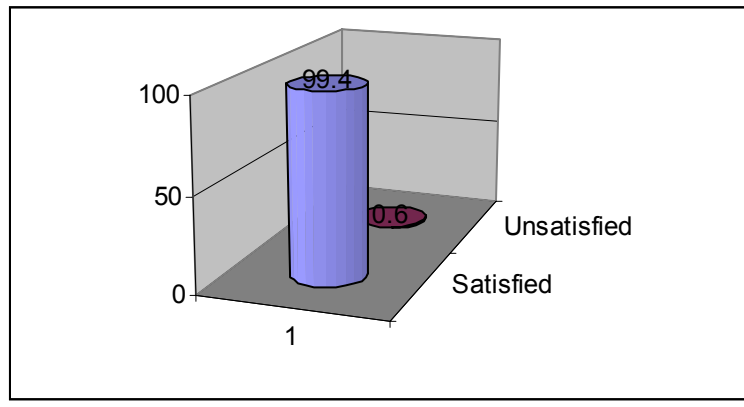


- Satisfaction levels with the selection procedure are uniformly high among all the 10 districts under survey and no anomaly has been found or no significant dissatisfaction levels are reported
- Selection procedure in Chamba stands out in the sense that 20 percent of respondents did neither mention Panchayat Gram Sabha nor Teshsil Welfare office



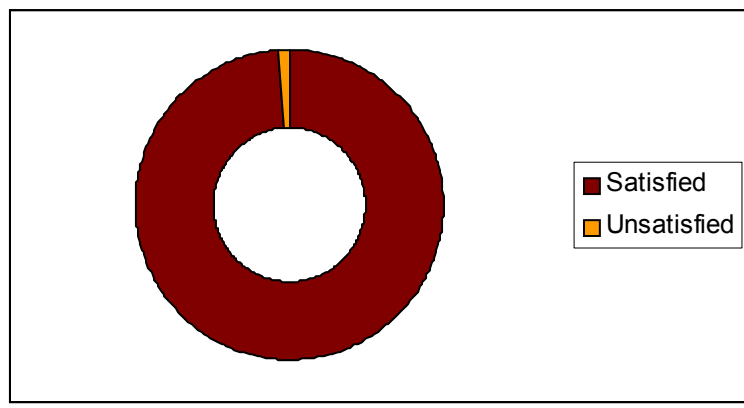
- Satisfaction levels with respect to selection procedure are very high and almost 100 percent and this calls for commending achievement looking at the sample size of 6140, which is very huge, only 36 respondents showed dissatisfaction which is negligible, 99.4 percent of respondents showed satisfaction with selection procedure.(Table-6-Statistical Tables-Part II)

### Satisfaction with Selection Procedure



Pensions are received in time and beneficiaries have stated their satisfaction with the timely payment, again satisfaction levels are at appreciating very high level of 98.9 percent.

### Satisfaction Levels with Timely Receipt of Pension



Again satisfaction levels are uniformly very high among all the districts, only Hamirpur District has slightly higher level of dissatisfaction level

standing at 7.1 percent, while no other district has shown dissatisfaction levels more than 2 percent. (Table-11 Statistical Tables-Section-II)

### **Types of Benefits Received other than Pension:**

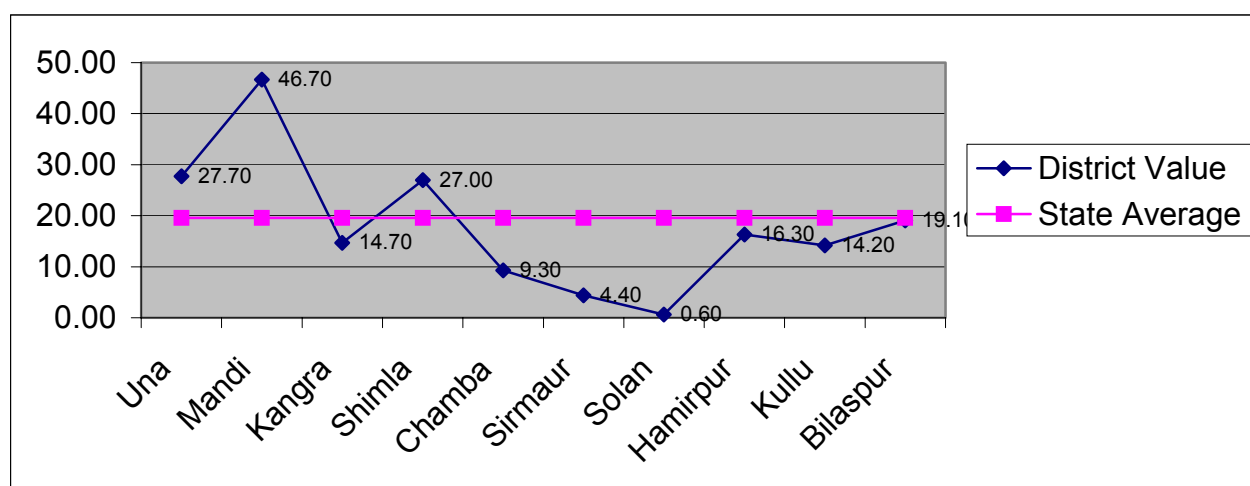
Besides providing for financial stability to the old and providing life with dignity, there may be schemes that are available and can be utilized by the people who fall in IRDP category or have other programs for the poor. This section tries to assess the proportion of people where the beneficiaries are assessing other benefits than the pension and if husband and wife both are getting pension too.

The multiple benefits however reported here in no way refer to ineligibility because beneficiary is obtaining more than one benefit unless he fulfill the income criteria and associated clauses and have taken up in the sections to be followed.

80 percent of beneficiaries are not receiving any other benefit than the pension, remaining 20 percent pensioners are receiving benefits like control ration scheme, help by red cross society, or help by NGOs or other small benefits which go in long way by providing incremental changes in improving the quality of life.

District wise analysis shows that Mandi, Shimla and Una have more than average no of beneficiaries who are availing more than one benefit, and this number is more glaring in Mandi where 46.7 percent of beneficiaries are receiving more than one benefit.

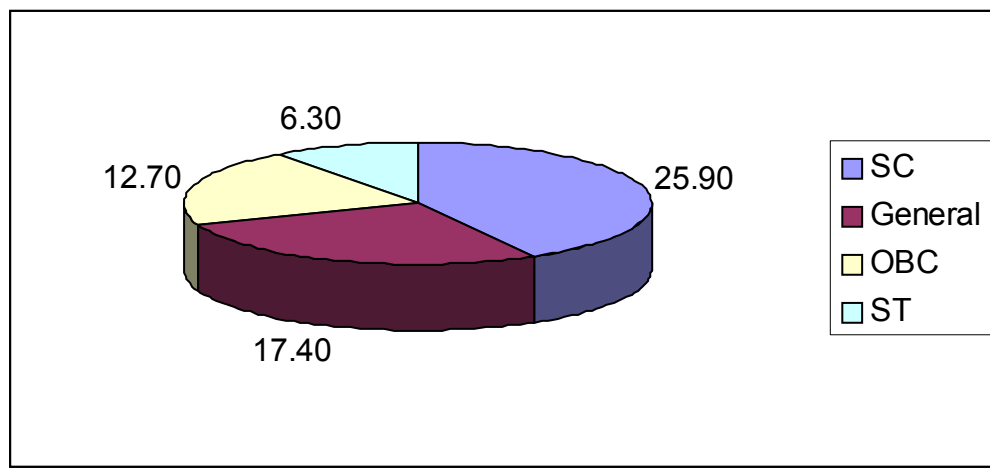
**% of pensioners availing any other type of Help by NGOs/Government**



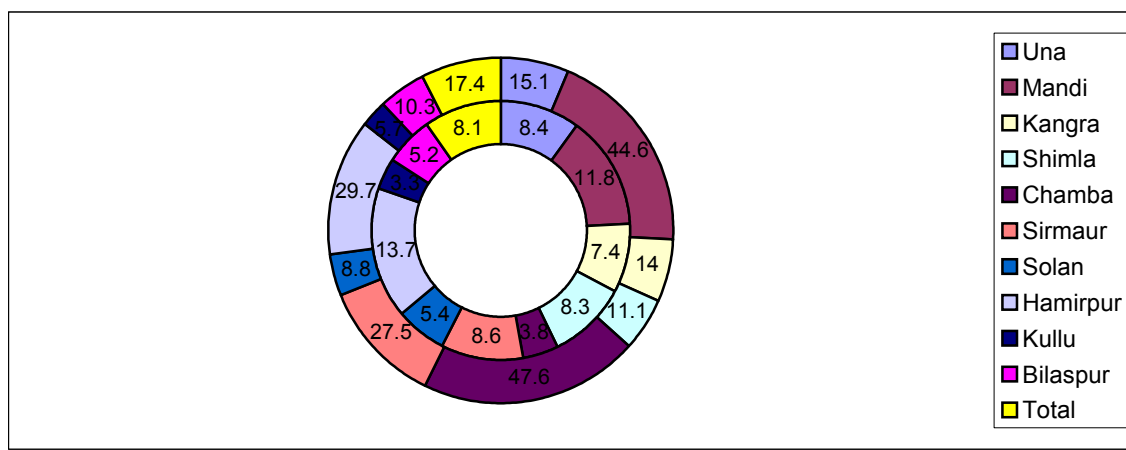
Sirmaur, Solan and Chamba, have average proportion of pensioner availing multiple benefits very low, especially Sirmaur and Solan, where only 4.4 percent and 0.6 percent are availing any other benefit than the pension.

Social class analysis with same respect highlights that proportion of OBCs and STs availing more than one benefit is quite less than state average value, especially of St category which stands at just 6.4 percent, which seem contradictory as STs have provision of many benefits because of their tribal status, and in survey 94.4 percent of tribals have stated that they are not availing any other benefits.

Looking at social class analysis, 25 percent of SCs are availing more than one benefit that is benefit besides pension as compared to 17.4 percent respondents belonging to General category and 12.7 percent of OBCs.



Further an effort has been made to analyze if both husband and wives are getting pension or not, the results obtained hence may be very biased because of high no response rate, more than 50 percent of respondents have chosen not to answer this question, making the



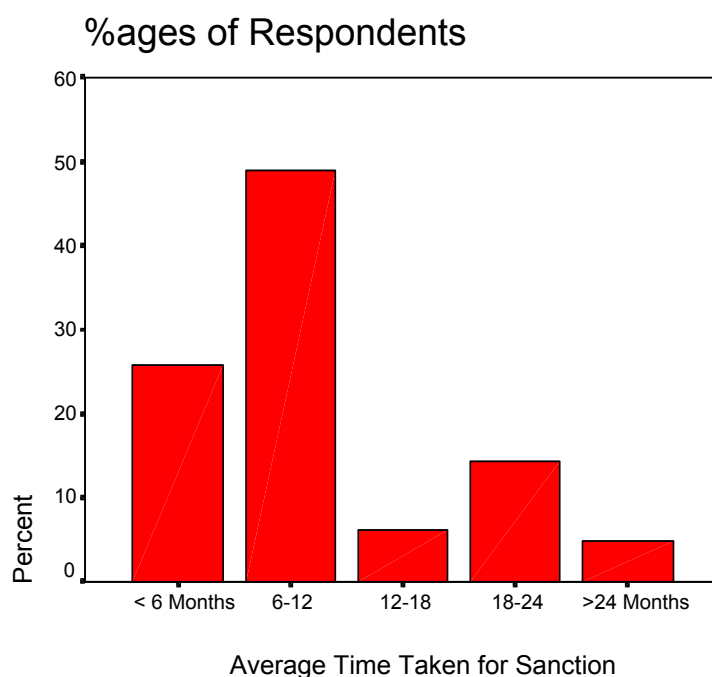
results projecting the picture which may be different than actual situation and hence need careful interpretation. Only 2861 respondents answered to this query, and to calculate the percentages rest of responses have been excluded. However percentages on the basis of total sample size have been calculated and both the results are compared, actual values should lie somewhere between the two, as analysis on the basis of responses is inflating the estimates than the actual position will be, while calculating by taking into account all the responses may have yielded the results lower than the actual value. The state average falls to 8.1 percent from 17.4 percent when all the cases are included nearly halving the number.

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*Inner circle shows responses for complete sample size of 6140, while outer circle takes into account only valid responses and exclude no answer responses and hence results produced in both the cases have bias of significant magnitude. Nevertheless Mandi and Hamirpur District have higher proportion of cases, where both husband and wives are getting pension as compared to other districts*

### Time Lag between Application and Sanction of Application:

However there exists considerable time lag between applying for Pension and sanction of same, average value stand at 1.1 years, and this time lag is bit high and need to be brought down and there are cases where the time lag has stretched to two years or more.



In more than 20 percent of cases it took more than 1.5 years to get the pension sanctioned, and the time consumed in this process needs to be cut down drastically in speedier sanctions.

	N		Average time taken in Months
	Cases used for Analysis	Excluded from Analysis	
time lag between application and sanction	5588	552	13.5000

Chamba and Solan districts have the best response mechanisms as far as clearing of pension applications are concerned, In Chamba 58.6 percent of applications and in Solan 62.1 percent of applications were cleared with in first 6 months against the 25 percent of total state average, suggesting the efficient processing in these two areas. Mandi and Bilaspur District faired low on this account.

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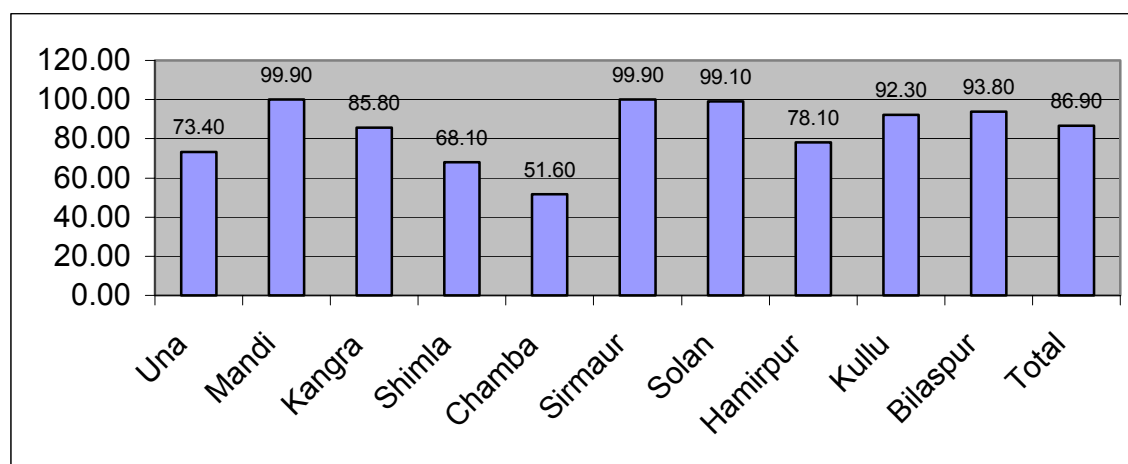
*Time taken in Solan to get the Pension Sanctioned.... 6.8 months & in Mandi...15.8 months*

## **Socio-Economic Impact of Pension:**

Old age and widow pension as means to empower the poor sections of society and creating a balanced equation with in society and enhancing of social acceptability of the beneficiaries along with the financial security in the twilight years should form the basis of policy for elders. The report has tried to assess:

- Whether the pension has resulted in socio-economic improvement of beneficiaries?
- Their views about Income criteria as selection procedure
- And sufficiency of Pension Amount

Scheme has definitely brought socio-economic improvement to the beneficiaries, and given them leverage and accrued respectability because of financial power gained, though little, yet the changes in social behaviors towards them and acceptability on respectable terms have been felt.



86.9 percent of beneficiaries are of opinion that pension has resulted in the improvement of their socio-economic status, with satisfaction levels highest in Mandi and Sirmaur (99.9%) Solan-99.1%. Shimla and Chamba are two districts where comparatively less number of beneficiaries think that pension has resulted in their status improvement. Ironically Una and Shimla are the two districts where the % ineligibility is highest among all the districts. It can be implied that as there are quite a many number of people who really don't need pension to sustain them as they disqualify if income criteria is concerned, so this money is additional income for them and indeed may have not resulted in socio-economic improvement per

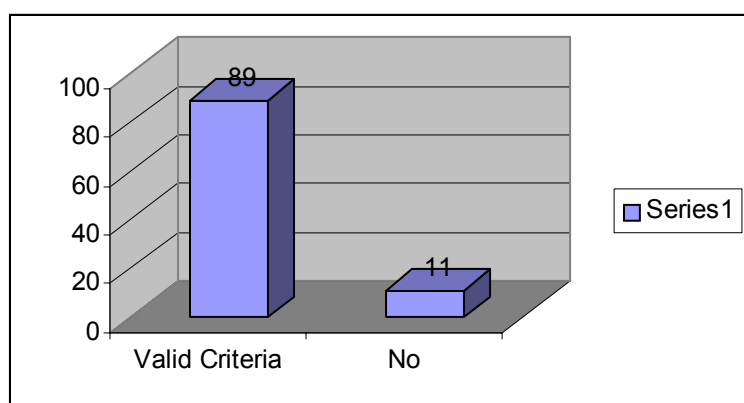


say. In district Chamba, however this ratio is just 50-50, which is drastically less than other districts and may be due to abject poverty and sole dependency upon pension alone.

A further opinion of pensioners towards income criteria has been assessed, and were asked to voice their opinion about validity of income as criteria to sanction pension. Income as a criteria for the selection procedure has been validated by the respondents and 89 percent of respondents view income as valid criteria on which pension selection procedure should base.

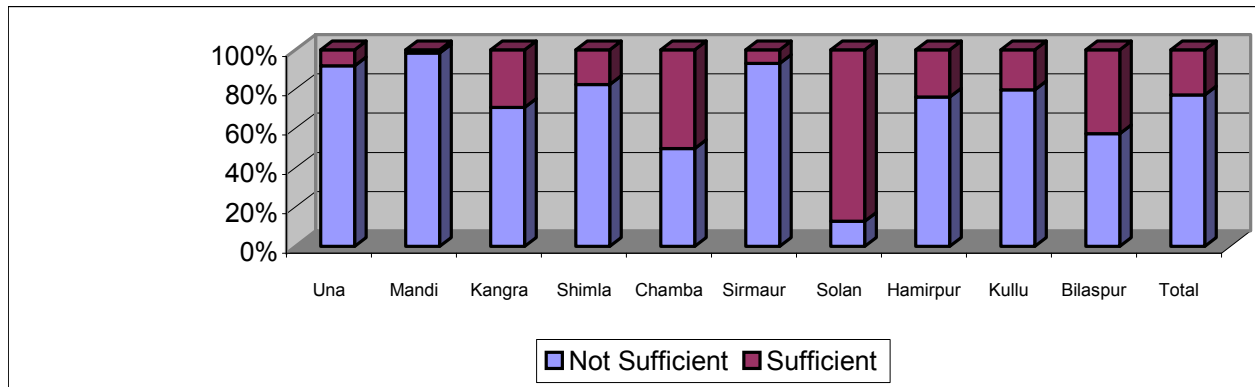
However this percentage fluctuates within districts and again District Una (88.8%) and Shimla (86.3%) and Kangra (76.4%) have lower responses in favor of income criteria than other districts.

#### Opinion-Income as Valid Criteria for Selection Procedure



- In Mandi, Chamba and Sirmaur Districts more than 99 percent of respondents think that income is valid criteria for selection procedure.
- However, amount that is provided, is not considered sufficient by pensioners and say it doesn't help them to meet all the cost. 77.1 percent of pensioners say that pension amount is not sufficient.

Fig-10 Sufficiency of Pension Amount



- Here conflicting case is of Chamba District, where more than the double percent of respondents than average-50 percent as compared to 22.9 percent of average value-think that pension amount is sufficient, yet when assessed on socio-economic improvement because of pension provided, only 51 percent of pensioners believed that it helped to increase their socio economic status against 89 percent average value for the state.
- Surprisingly 87 percent of beneficiaries think that this amount is sufficient.
- Majority of Pensioners spend this amount in household and procurement of medicine.

### **Assessment of Ineligible Beneficiaries:**

To assess the ineligible pensioners, income criteria is scrutinized. Following conditions have been kept in mind:

- If the pensioner has income of more than 6000 rupees
- Or have sons who are adult and earning and if their income exceed more than Rs 11000 per annum, are not eligible for pension.
- Minimum age in National old Age pension Scheme should be 65 years or more
- Minimum Age for old age pension scheme should be more than 60 years
- 1442 cases have been estimated in the survey that are selected in excess to income criteria, and make 23.5 percent of total respondents under survey

#### **Total Cases Selected in Excess to Income Criteria\***

<b>Criteria</b>	<b>No of Cases</b>	<b>% of Total Cases</b>
<b>Excess income limit</b>	1442	23.5%

- Break up of excess cases is as given below, and include the cases where the pensioner is in Government job.

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\*In excess cases would be different tables, as in some cases double counting has taken place, the reason is that a respondent may be ineligible due to excess personal income and having excess income of children too.

In 31.3 percent of cases personal income exceed more than rupees 600.00 per annum, this percentage is of total in excess to income limit cases and not of complete sample size, else the value is 8.5 percent of total sample size as shown in table depicted on next page

### **Break up of In excess Cases**

		<b>No of Pensioners</b>	<b>Percent</b>
<b>No of Cases</b>	Son Lives Together and annual income exceeds Rs 11000	908	63.0
	Personal Income Exceeds Rs 6000	451	31.3
	Both	83	5.8
	Total	1442	100.0

➤ **Personal Income Distribution of Pensioner:**

		<b>No of Pensioners</b>	<b>Percent</b>
<b>No of Cases</b>	Income Below Rs 6000	5171	84.2
	Income Rs 6000 & Above	523	8.5
	Total	5694	92.7
<b>No Answer</b>		446	7.3
<b>Total</b>		<b>6140</b>	<b>100.0</b>

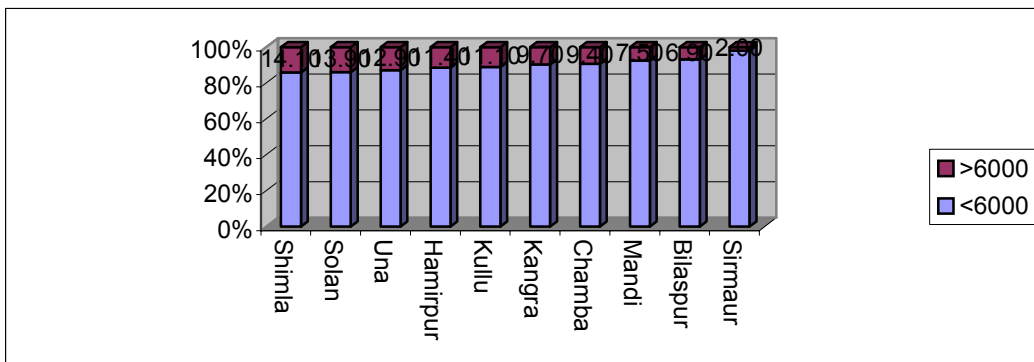
➤ **Pension Scheme wise break up of ineligible cases:**

		<b>No of Pensioners</b>	<b>Percent</b>
<b>No of Cases</b>	Old age pension	218	41.7
	National old age	35	6.7
	widow pension	263	50.3
	Others	7	1.1
	Total	523	100

- Maximum ineligible cases are from Widow pension Scheme, 50.3 percent of all cases and these are cases which are considering just personal income of pensioner as stated and has not taken into account the income of earning adult son. Further this takes into account those ineligible pensioners too who are in government job. Ineligible pensioners who are in government jobs are analyzed and all of them were found belonging to Widow Pension Category. 20 such cases were detected in this sample study.
- However in just 0.2 percent of cases, pension case was challenged, and only 0.1 percent of beneficiaries reported other fake beneficiaries during survey.

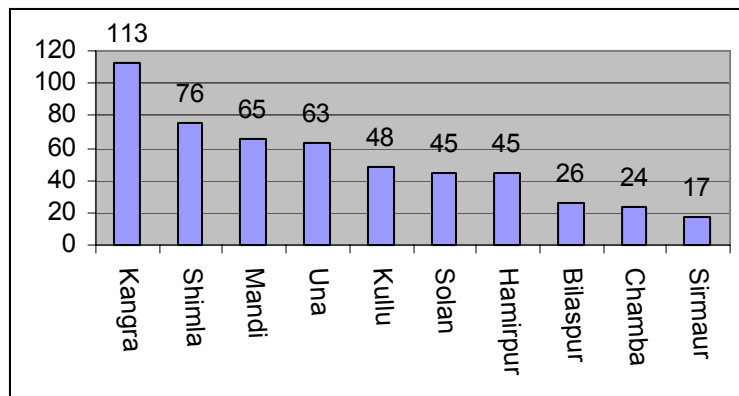
**District wise Analysis of Income Distribution of Pensioner:**

District wise break up of pensioners who have income in excess to the criteria specified, the analysis have been done after adjusting the pension amount of rupees 2400 per annum and only those cases selected which exceed the income criteria of rupees 6000 after that



As can be seen, Shimla District has highest percentage of ineligible cases selected with in that district followed by Solan, Una and Hamirpur. While Sirmour district has least number of cases.

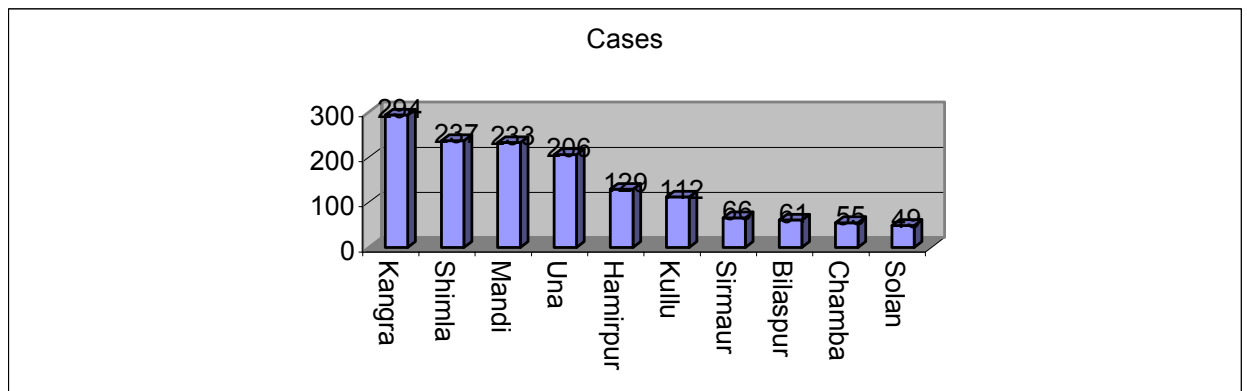
However here absolute number of cases also are important to see the pattern



No of Cases selected in Excess to Income Limit-District wise break  
For personal Income of Pensioner alone

Kangra, Simla, Mandi have highest number of cases, while Bilaspur, Chamba and Sirmour have lowest.

When total no of cases is looked upon, including the cases where income of adult sons, with whom pensioner is living together, the order remains more or less same.



Again Kangra, Mandi, Shimla and Una have highest number of ineligible cases, while Sirmour, Chamba and Solan has significantly lower no of ineligible cases.

PART-II  
STATISTICAL TABLES

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In all the tables, total sample size is 6140, however for analysis, no response cases have been excluded from the analysis to reduce the no response bias and make the results more reliable and objective.

**Table-1 District- scheme Analysis**

		scheme				Total	
		Old age pension	National old age	widow pension	Others		
District	Una	Cases	272	24	188	5	489
		%	55.6%	4.9%	38.4%	1.0%	100.0%
	Mandi	Cases	429	24	415		868
		%	49.4%	2.8%	47.8%		100.0%
	Kangra	Cases	634	150	437	16	1237
		%	51.3%	12.1%	35.3%	1.3%	100.0%
	Shimla	Cases	307	15	212	7	541
		%	56.7%	2.8%	39.2%	1.3%	100.0%
	Chamba	Cases	79	21	144	11	255
		%	31.0%	8.2%	56.5%	4.3%	100.0%
	Sirmaur	Cases	382	188	305	3	878
		%	43.5%	21.4%	34.7%	.3%	100.0%
	Solan	Cases	117	45	150	4	316
		%	37.0%	14.2%	47.5%	1.3%	100.0%
	Hamirpur	Cases	214	23	170	2	409
		%	52.3%	5.6%	41.6%	.5%	100.0%
	Kullu	Cases	235	61	139	7	442
		%	53.2%	13.8%	31.4%	1.6%	100.0%
	Bilaspur	Cases	189	62	150		401
		%	47.1%	15.5%	37.4%		100.0%
Total cases 6140		Cases	2858	613	2310	55	5836
		No Answer					304



**Table-2 District- Marital Status Analysis**

		Marital Status					Total	
		Unmarried	Married	Widow	Divorced/Separated			
District	Una	Cases	29	142	310	7	488	
		%	5.9%	29.1%	63.5%	1.4%	100.0%	
	Mandi	Cases	5	230	624	7	866	
		%	.6%	26.6%	72.1%	.8%	100.0%	
	Kangra	Cases	43	236	875	18	1172	
		%	3.7%	20.1%	74.7%	1.6%	100.0%	
	Shimla	Cases	41	145	347	8	541	
		%	7.6%	26.8%	64.1%	1.5%	100.0%	
	Chamba	Cases	18	45	194	1	258	
		%	7.0%	17.4%	75.2%	.4%	100.0%	
	Sirmaur	Cases	30	158	663	1	852	
		%	3.5%	18.5%	77.8%	.1%	100.0%	
	Solan	Cases	14	55	244	9	322	
		%	4.3%	17.1%	75.8%	2.8%	100.0%	
	Hamirpur	Cases	12	83	307	5	407	
		%	2.9%	20.4%	75.4%	1.2%	100.0%	
	Kullu	Cases	15	87	324	8	434	
		%	3.5%	20.0%	74.7%	1.8%	100.0%	
	Bilaspur	Cases	17	72	282	8	379	
		%	4.5%	19.0%	74.4%	2.1%	100.0%	
	Total cases 6140		Cases	224	1253	4170	70	5719
			No Answer					421

**Table 3 Education Level**

		Illiterate	Less than Primary	Primary Education	Middle Class	High/Higher Sr.	Graduate	Post Graduate	Total
District	Una	Cases	454	16	15	3			488
		%	93.0%	3.3%	3.1%	.6%			100.0%
	Mandi	Cases	800	32	28	3	3		866
		%	92.4%	3.7%	3.2%	.3%	.3%		100.0%
	Kangra	Cases	1002	48	89	19	7	1	1166
		%	85.9%	4.1%	7.6%	1.6%	.6%	.1%	100.0%
	Shimla	Cases	479	25	24	8	4	1	541
		%	88.5%	4.6%	4.4%	1.5%	.7%	.2%	100.0%
	Chamba	Cases	225	13	11	2	7		258
		%	87.2%	5.0%	4.3%	.8%	2.7%		100.0%
	Sirmaur	Cases	745	57	26	1	6		852
		%	87.4%	6.7%	3.1%	2.1%	.7%		100.0%
	Solan	Cases	269	37	8	4	6		324
		%	83.0%	11.4%	2.5%	1.2%	1.8%		100.0%
	Hamirpur	Cases	324	20	49	9	5		407
		%	79.6%	4.9%	12.0%	2.2%	1.2%		100.0%
	Kullu	Cases	379	11	30	7	4		433
		%	87.5%	2.5%	6.9%	1.6%	.9%		100.0%
	Bilaspur	Cases	335	19	13	7	1		375
		%	89.3%	5.1%	3.5%	1.9%	.3%		100.0%
Total cases 6140		Cases	5012	278	293	78	42	2	5710
		No Answer							430

**Table 4 Social Structure**

			SC	ST	OBC	OTHERS	Total
District	Una	Cases	205		7	276	488
		%	42.0%			56.6%	100.0%
		Cases	501	5	45	315	866
		%	57.9%	.6%	5.2%	36.4%	100.0%
	Kangra	Cases		69	405	329	1167
			31.2%	5.9%	34.7%	28.2%	
	Shimla	Cases	213		1	327	541
		%	39.4%		.2%	60.5%	100.0%
	Chamba	Cases	73	24		157	258
		%	28.3%	9.3%	1.6%	60.9%	100.0%
	Sirmaur		344	7	82	419	852
		%	40.4%	.8%	9.6%	51.1%	100.0%
	Solan	Cases	117	6	45	156	324
		%	36.1%	1.9%	13.9%	48.1%	100.0%
	Hamirpur	Cases	168	16	86	137	407
			41.3%	3.9%	21.1%	33.7%	100.0%
	Kullu	Cases	92	26	223	85	426
		%	21.6%	6.1%	52.3%	20.0%	100.0%
	Bilaspur	Cases	110	26	90	150	376
		%	29.3%	6.9%	23.9%	39.9%	100.0%
<b>Total Cases 6140</b>		Cases	2187	179	988	2351	5705
		No Answer					435

**Table 5 District- Selection Procedure through which pensioner was adopted Analysis**

		Selection Procedure through which pensioner was adopted				Total
		Panchayat Gram Sabha	Tehsil welfare office	others		
District	Una	Cases	477	5	7	489
		%	97.5%	1.0%	1.4%	100.0%
	Mandi	Cases	654	180	32	866
		%	75.5%	20.8%	3.7%	100.0%
	Kangra	Cases	1061	78	22	1161
		%	91.4%	6.7%	1.9%	100.0%
	Shimla	Cases	464	27	50	541
		%	85.8%	5.0%	9.2%	100.0%
	Chamba	Cases	154	51	52	257
		%	59.9%	19.8%	20.2%	100.0%
	Sirmaur	Cases	239	600	12	851
		%	28.1%	70.5%	1.4%	100.0%
	Solan	Cases	185	125	12	322
		%	57.5%	38.8%	3.7%	100.0%
	Hamirpur	Cases	377	11	16	404
		%	93.3%	2.7%	4.0%	100.0%
	Kullu	Cases	380	34	11	425
		%	89.4%	8.0%	2.6%	100.0%
	Bilaspur	Cases	326	41	5	372
		%	87.6%	11.0%	1.3%	100.0%
Total Cases 6140		Cases	4317	1152	219	5688
		No Answer				452

**Table 6 District- Satisfaction with selection procedure Analysis**

			Satisfaction with selection procedure		Total
			yes	no	
District	Una	Cases	486	3	489
		%	99.4%	.6%	100.0%
	Mandi	Cases	858	8	866
		%	99.1%	.9%	100.0%
	Kangra	Cases	1155	7	1162
		%	99.4%	.6%	100.0%
	Shimla	Cases	540	1	541
		%	99.8%	.2%	100.0%
	Chamba	Cases	256	2	258
		%	99.2%	.8%	100.0%
	Sirmaur	Cases	850	1	851
		%	99.9%	.1%	100.0%
	Solan	Cases	322	1	323
		%	99.7%	.3%	100.0%
	Hamirpur	Cases	399	5	404
		%	98.8%	1.2%	100.0%
	Kullu	Cases	427	5	432
		%	98.8%	1.2%	100.0%
	Bilaspur	Cases	369	3	372
		%	99.2%	.8%	100.0%
Total Cases 6140		Cases	5662	36	5698
		No Answer			442

**Table 7 District- is income criteria for selection procedure is correct Analysis**

			is income criteria for selection procedure is correct		Total	
			yes	no		
District	Una	Cases	434	55	489	
		%	88.8%	11.2%	100.0%	
	Mandi	Cases	864	2	866	
		%	99.8%	.2%	100.0%	
	Kangra	Cases	886	274	1160	
		%	76.4%	23.6%	100.0%	
	Shimla	Cases	467	74	541	
		%	86.3%	13.7%	100.0%	
	Chamba	Cases	257	1	258	
		%	99.6%	.4%	100.0%	
	Sirmaur	Cases	848	3	851	
		%	99.6%	.4%	100.0%	
	Solani	Cases	318	5	323	
		%	98.5%	1.5%	100.0%	
	Hamirpur	Cases	330	76	406	
		%	81.3%	18.7%	100.0%	
	Kullu	Cases	321	111	432	
		%	74.3%	25.7%	100.0%	
	Bilaspur	Cases	345	26	371	
		%	93.0%	7.0%	100.0%	
	Total Cases 6140		Cases	5070	627	5697
			No Answer			443

**Table 8 District- Sufficiency of amount of pension Analysis**

			Sufficiency of amount of pension		Total	
			sufficient	not sufficient		
District	Una	Cases	40	448	488	
		%	8.2%	91.8%	100.0%	
	Mandi	Cases	15	851	866	
		%	1.7%	98.3%	100.0%	
	Kangra	Cases	340	821	1161	
		%	29.3%	70.7%	100.0%	
	Shimla	Cases	95	445	540	
		%	17.6%	82.4%	100.0%	
	Chamba	Cases	129	128	257	
		%	50.2%	49.8%	100.0%	
	Sirmaur	Cases	59	792	851	
		%	6.9%	93.1%	100.0%	
	Solan	Cases	282	41	323	
		%	87.3%	12.7%	100.0%	
	Hamirpur	Cases	97	307	404	
		%	24.0%	76.0%	100.0%	
	Kullu	Cases	88	344	432	
		%	20.4%	79.6%	100.0%	
	Bilaspur	Cases	159	213	372	
		%	42.7%	57.3%	100.0%	
	Total Cases 6140		Cases	1304	4390	5694
			No Answer			446

**Table 9 District- any other type of help by Govt/NGO availed Analysis**

			any other type of help by Govt/NGO availed		Total	
			yes	no		
District	Una	Cases	132	345	477	
		%	27.7%	72.3%	100.0%	
	Mandi	Cases	404	462	866	
		%	46.7%	53.3%	100.0%	
	Kangra	Cases	170	987	1157	
		%	14.7%	85.3%	100.0%	
	Shimla	Cases	143	386	529	
		%	27.0%	73.0%	100.0%	
	Chamba	Cases	24	234	258	
		%	9.3%	90.7%	100.0%	
	Sirmaur	Cases	37	813	850	
		%	4.4%	95.6%	100.0%	
	Solun	Cases	2	321	323	
		%	.6%	99.4%	100.0%	
	Hamirpur	Cases	66	338	404	
		%	16.3%	83.7%	100.0%	
	Kullu	Cases	61	368	429	
		%	14.2%	85.8%	100.0%	
	Bilaspur	Cases	71	300	371	
		%	19.1%	80.9%	100.0%	
	Total Cases 6140		Cases	1110	4554	5664
			No Answer			476



**Table 10 District- Social/Economic Status Improvement because of pension Analysis**

		Social/Economic Status Improvement because of pension			Total	
		yes	no			
District	Una	Cases	358	130	488	
		%	73.4%	26.6%	100.0%	
	Mandi	Cases	865	1	866	
		%	99.9%	.1%	100.0%	
	Kangra	Cases	993	165	1158	
		%	85.8%	14.2%	100.0%	
	Shimla	Cases	368	172	540	
		%	68.1%	31.9%	100.0%	
	Chamba	Cases	131	123	254	
		%	51.6%	48.4%	100.0%	
	Sirmaur	Cases	836	1	837	
		%	99.9%	.1%	100.0%	
	Solan	Cases	316	3	319	
		%	99.1%	.9%	100.0%	
	Hamirpur	Cases	313	88	401	
		%	78.1%	21.9%	100.0%	
	Kullu	Cases	394	33	427	
		%	92.3%	7.7%	100.0%	
	Bilaspur	Cases	348	23	371	
		%	93.8%	6.2%	100.0%	
	Total Cases 6140		Cases	4922	739	5661
			No Answer			479

**Table 11 Is Pension Received in Time**

			yes	no	Total
District	Una	Cases	487	2	489
		%	99.6%	.4%	100.0%
	Mandi	Cases	865	1	866
		%	99.9%	.1%	100.0%
	Kangra	Cases	1155	7	1162
		%	99.4%	.6%	100.0%
	Shimla	Cases	539	2	541
		%	99.6%	.4%	100.0%
	Chamba	Cases	256	2	258
		%	99.2%	.8%	100.0%
	Sirmaur	Cases	843	8	851
		%	99.1%	.9%	100.0%
	Solan	Cases	322	1	323
		%	99.7%	.3%	100.0%
	Hamirpur	Cases	376	29	405
		%	92.8%	7.1%	100.0%
	Kullu	Cases	423	9	432
		%	97.9%	2%	100.0%
	Bilaspur	Cases	369	3	372
		%	99.2%	.8%	100.0%
<b>Total Cases 6140</b>		Cases	5635	64	5699
		No Answer			441

**Table 12 District- are both getting pension or other benefit from Govt scheme Analysis**

			are both getting pension or other benefit from Govt scheme		Total	
			YES	no		
District	Una	Cases	48	269	317	
		%	15.1%	84.9%	100.0%	
	Mandi	Cases	103	128	231	
		%	44.6%	55.4%	100.0%	
	Kangra	Cases	97	594	691	
		%	14.0%	86.0%	100.0%	
	Shimla	Cases	48	384	432	
		%	11.1%	88.9%	100.0%	
	Chamba	Cases	10	11	21	
		%	47.6%	52.4%	100.0%	
	Sirmaur	Cases	78	206	284	
		%	27.5%	72.5%	100.0%	
	Solan	Cases	19	198	217	
		%	8.8%	91.2%	100.0%	
	Hamirpur	Cases	57	135	192	
		%	29.7%	70.3%	100.0%	
	Kullu	Cases	15	248	263	
		%	5.7%	94.3%	100.0%	
	Bilaspur	Cases	22	191	213	
		%	10.3%	89.7%	100.0%	
	Total Cases 6140		Cases	497	2364	2861
			No Answer			3279

**Table 13 Source of Living Of Pensioner**

		Pension	Labour	Dependent on Others	Agriculture	Government Job	Business	Partime and other Jobs	Help by Other Family Mmbers	Help by son	Help by Spouse	Total	
District	Una	Cases	59	26	1	300	-	3	4	22	67	2	484
		%	12.2%	5.4%	.2%	62.0%	.4%	.6%	.4%	4.5%	13.8%	.4%	100.0%
	Mandi	Cases	419	63	4	342	4	5	13		16		866
		%	48.4%	7.3%	.5%	39.5%	.7%	.6%	1.3%		1.8%		100.0%
	Kangra	Cases	196	122	7	476	3	16	16	82	233	5	1156
		%	17.0%	10.6%	.6%	41.2%	.7%	1.4%	1.0%	7.1%	20.2%	.4%	100.0%
	Shimla	Cases	8	39	1	322	5	7	4	42	96	4	528
		%	1.5%	7.4%	.2%	61.0%	1.1%	1.3%	.6%	8.0%	18.2%	.8%	100.0%
	Chamba	Cases	156	13		57	6	3	2		2		239
		%	65.3%	5.4%		23.8%	2.9%	1.3%	.4%		.8%		100.0%
	Sirmaur	Cases	559	69	1	180		22	15	2	1		849
		%	65.8%	8.1%	.1%	21.2%	.8%	2.6%	.9%	.2%	.1%		100.0%
	Solan	Cases	124	18	1	135		13	4	11	8		314
		%	39.5%	5.7%	.3%	43.0%	.6%	4.1%	.6%	3.5%	2.6%		100.0%
	Hamirpur	Cases	49	41	6	112	1	10	8	37	134	3	401
		%	12.2%	10.2%	1.5%	27.9%	.5%	2.5%	1.7%	9.2%	33.4%	.7%	100.0%
	Kullu	Cases	65	38	1	191		10	9	26	83	1	424
		%	15.3%	9.0%	.2%	45.0%	.9%	2.4%	1.2%	6.1%	19.6%	.2%	100.0%
	Bilaspur	Cases	80	47		186	1	3	3	29	22	2	373
		%	21.4%	12.6%		49.9%	.5%	.8%	.5%	7.7%	5.9%	.5%	100.0%
Total Cases 6140		Cases	1715	476	22	2301	20	92	78	240	673	17	5634
		No Answer											506

**Table 14 District- Income Distribution of Pensioner Analysis**

			Income Distribution of Pensioner		Total
			Income Below Rs 6000	Income Rs 6000 & Above	
District	Una	Cases	424	63	487
		%	87.1%	12.9%	100.0%
	Mandi	Cases	801	65	866
		%	92.5%	7.5%	100.0%
	Kangra	Cases	1050	113	1163
		%	90.3%	9.7%	100.0%
	Shimla	Cases	462	76	538
		%	85.9%	14.1%	100.0%
	Chamba	Cases	231	24	255
		%	90.6%	9.4%	100.0%
	Sirmaur	Cases	834	17	851
		%	98.0%	2.0%	100.0%
	Solan	Cases	278	45	323
		%	86.1%	13.9%	100.0%
	Hamirpur	Cases	358	45	404
		%	88.6%	11.4%	100.0%
	Kullu	Cases	384	48	432
		%	88.9%	11.1%	100.0%
	Bilaspur	Cases	349	26	375
		%	93.1%	6.9%	100.0%
Total Cases 6140		Cases	5171	522	5694
		No Answer			446

**Table 15 District & Year Wise Break up of Cases Selected in Excess to Criteria Limit**

		Area									Total	
		Una	Mandi	Kangra	Shimla	Chamba	Sirmaur	Solan	Hamirpur	Kullu		Bilaspur
Sanction Year	1990.00	5	5	10	4	3	1	2	3	3	4	40
	1991.00	11	11	14	12	3	1	1	9	5	1	68
	1992.00	2	6	6	4	1		1	2	2	2	26
	1993.00	21	16	34	29	6	6	4	18	13	4	151
	1994.00	2	3	14	5	2	2	3	7	5	2	45
	1995.00	9	17	23	15	2	1	2	11	9	4	93
	1996.00	15	17	17	16	2	3	1	9	6	3	89
	1997.00	14	26	24	17	1	6	7	8	11	6	120
	1998.00	24	18	28	24	6	7	4	9	14	5	139
	1999.00	21	29	25	22	3	6	2	9	8	7	132
	2000.00	11	21	16	13	2	8	4	8	7	3	93
	2001.00	21	29	22	16	2	8	7	9	5	10	129
	2002.00	16	8	18	14	2	4	6	2	9	5	84
	2003.00	2	1		5							8
<b>Total Cases 6140</b>		174	207	251	196	35	53	44	104	97	56	1217
<b>No Answer</b>												4923