## APPENDIX - 1

### GOVERNMENT SPONSORED SCHEMES FOR OLD AGE INCOME SECURITY IN INDIA

<table>
<thead>
<tr>
<th>Programme</th>
<th>Legal coverage</th>
<th>Effective coverage</th>
<th>Financing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>COMPULSORY SCHEME</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employers provident fund</td>
<td>Applicable for firms employing more than 20 persons</td>
<td>about 5.8 percent of the labour force</td>
<td>Employer and Employee contributions</td>
</tr>
<tr>
<td>Employees pensions fund</td>
<td>Same as above with some exemptions</td>
<td>About 5.4 percent of the labour force</td>
<td>Employers and government contributions</td>
</tr>
<tr>
<td>Civil servant pension scheme</td>
<td>Centre and state government employees</td>
<td>about 3.5 percent of the labour force</td>
<td>Centre and state budgets</td>
</tr>
<tr>
<td>Government provident fund</td>
<td>Centre and state government employees</td>
<td>Most employees of the centre and state government</td>
<td>Employee contributions centre and state budgets</td>
</tr>
<tr>
<td>Special provident fund</td>
<td>Certain and occupations and employees</td>
<td>About 0.5 percent of the labour force</td>
<td>Employer and employee contributions</td>
</tr>
<tr>
<td><strong>VELUNTARY TAX</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public provident fund</td>
<td>All individuals</td>
<td>About 0.8 percent of the labour force</td>
<td>Individuals contribution</td>
</tr>
<tr>
<td>superannuation plans</td>
<td>All employees</td>
<td>About 0.2 percent of the labour force</td>
<td>Individuals contribution</td>
</tr>
<tr>
<td>personal pensioners</td>
<td>All individuals</td>
<td>About 0.2 percent of the labour force</td>
<td>Purchase of annuity like products</td>
</tr>
<tr>
<td><strong>SOCIAL ASSISTANCE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State level social assistance</td>
<td>Varies by states</td>
<td>varies by states</td>
<td>States budgets</td>
</tr>
<tr>
<td>National old age pension scheme</td>
<td>Destitute aged (65+)</td>
<td>About 15 to 20 percent of the 65+ population</td>
<td>Central budget</td>
</tr>
</tbody>
</table>
QUESTIONNER

ME AND EXPENDITURE PATTERN OF PENSIONERS WITH REFERENCE TO CHENNAI CITY

S. Scholar
M. Banu

Research Supervisor
Dr. S. Kareemulla Basha

The Information given by the Respondents is kept strictly confidential and will be used only for research purpose.

Name of the Respondent:
Age of the Respondent:
Educational Qualification:
No. of dependents in the family:
Total no of hours reading newspapers:
Do you know any aged home near by:
Do you know Oasis:
Are you aware of government support schemes:
After your retirement where would you like to live:
Sons / Daughters / Relatives / aged home alone:
How many children do you have:
Qualification of children:

<table>
<thead>
<tr>
<th>Sons</th>
<th>Daughters</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>
12. Are you a
   a) Married
   b) unmarried
   c) Widow
   d) Widower
   e) Separated
   f) Divorce

13. Do you suffer with any health ailments (please specify)
    Research scholar’s observation:

14. Do your family consider you while taking decisions:

15. Do you need familial help:

16. Do your Family members take you to medical check up:

17. What is your observation

18. During emergency who are helping you

19. Do you feel security in
   a) House
   b) Aged home
   c) Grandchildren
   d) Do you miss the family
   e) How are in laws

20. Do you get pension:

21. What is your other source of Income:

22. Do you have savings:

23. Do you feel living worth:

24. What your major ailment:

25. How do you spend every month:

26. Do your pension nominee really helps you:

27. How do you spend your leisure time: