

Ensuring Dhan to the Jan

Rapid Assessment of the Garib Kalyan Package under PMJDY in Ganjam District, Odisha



YOUTH FOR SOCIAL DEVELOPMENT

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Ensuring Dhan to the Jan: Rapid Assessment of the Garib Kalyan Package under PMJDY in Ganjam District, Odisha

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Acknowledgments

Youth for Social Development (YSD) has undertaken the rapid assessment of 'Pradhan Mantri Jan Dhan Yojana' of the Garib Kalyan package declared by the Prime Minister to support the women account holders during the lockdown in Covid-19. The aim of the assessment is to understand the implementation of the distribution of PMJDY amounts to the women beneficiaries across urban and rural areas in Ganjam, Odisha and to observe and record if there have been any last-mile glitches in the withdrawal of money by the poor.

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Governance and Accountability Team

Youth for Social Development

Introduction

Coronavirus disease 2019 (COVID-19) since its identification in Wuhan, China in December 2019 has spread across 185 countries affecting 7 million people and resulting in more than 4 lakh deaths (as on June 7, 2020). The severity of the disease has been so extensive that the World Health Organization (WHO) declared Covid-19 as 'A Pandemic' on March 11, 2020. The containment of this disease has been a paramount challenge to nations as it is primarily spread between people during close contact, often via small droplets produced by coughing, sneezing, or talking. People may also become infected by touching a contaminated surface and then touching their face. Among the recommended measures of maintaining personal hygiene, governments across the world, including India, have instructed people to maintain physical distance via social distancing and avoid crowded places.

India, too has faced the brunt of COVID-19 with an approximate number of 2, 37, 000 confirmed cases and 6642 deaths (as on June 7, 2020). The Government of India declared COVID-19 as a 'notified disaster' as a "critical medical condition or pandemic situation." Under the Disaster Management Act 2005, the centre and the states decided to enforce a lockdown and restrict public movement. On March 22, India observed a 14-hour voluntary public curfew at the behest of the Prime Minister Narendra Modi. This was followed by the first round of a nationwide lockdown that started on March 24 for 21 days till April 14, with subsequent phases of lockdown extending until June 30 in varying nature across different states.

The economic impact of the lockdown has been extensively disruptive to the millions of people, especially those relying on informal modes of livelihood. With economic activities coming to a standstill, factories not running, and markets being shut; there has been a disruption in work, wages and food for a vast majority of Indian population who rely on daily work and daily cash, with little provisions of employment protection. Thus, the Finance Minister Nirmala Sitharaman, as part of the relief package announced for all account holders under the Pradhan Mantri Jan Dhan Yojana (PMJDY) to receive cash transfers of Rupees 500 every month for three months starting from April 2020. PMJDY is a National Mission for Financial Inclusion launched in August 2014 to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner. The program envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance, and pension.

The original idea behind the cash transfers is to ease the financial stress of the worst hit sections of the society because of the implemented lockdown. A total of 38.89 crore beneficiaries were identified for the cash transfers across India to a total amount of Rupees

1.3 lakh crores as seen in Table 1. Out of which, the total number of beneficiaries in the state of Odisha was 1.59 crore people to be distributed a total amount of 6120.42 crores.

Table 1: Total number of beneficiaries to be benefited from PMJDY and the total amount to be distributed across beneficiaries in Odisha and India

	Total Beneficiaries (in Crore)	Balance in Beneficiaries Account (Rs. In Crore)
Odisha	1.59	6120.42
India	38.89	131445.35

The amount is to be deposited as per a schedule to ensure an orderly withdrawal of money. The money is being deposited into bank accounts of women as per the last digit of their Jan Dhan account numbers. The first round of distribution started on April 3, continuing till April 8, with the deposit being staggered according to the last digit of the accounts. The distribution of the amount for the second instalment started from May 4 and was similarly staggered over five days to avoid overcrowding of banks. The third instalment of deposits began from June 5 till June 9. Under the three packages, 10,029 crore rupees were credited to over 20 crores Jan Dhan account holders as the first instalment. In the second instalment, 10,315 crore rupees were credited to 20.62 crores Jan Dhan account holders (All India Radio, 2020). The beneficiaries were given the availability of withdrawing this money from the nearest ATMs instead of rushing to their bank branches in an attempt to practice social distancing.

Taking note of the large scale in which the project is being implemented, Youth for Social Development, a grassroots development organization based in Ganjam district has conducted a rapid assessment to understand the implementation of the distribution of PMJDY amounts to the women beneficiaries across urban and rural areas in Ganjam district of Odisha State. Undertaking a detailed survey of 252 recipients across eight blocks/ urban local settlements, the study aims to get more clarity about the situation on the ground regarding cash transfers to the Jan Dhan Accounts, and the experiences of the beneficiaries for the withdrawal of the received cash transfers. The rapid assessment aims to observe and record if there have been any last-mile glitches in the withdrawal of money by the poor.

Methodology and Sampling

The rapid assessment was conducted across 7 locations in Ganjam District, as seen in table 2. A total of 252 participants from the seven areas were administered this survey. The assessment was done through a short survey consisting of 16 questions (see Annexure 1 for the questionnaire). The questionnaire aimed to observe the awareness of the participants concerning the Jan Dhan Yojana and the Garib Kalyan Package for COVID 19 alongside recording their experiences of withdrawing the money.

Table 2- List of Locations Involved in the Study with the Corresponding Sample Size

Sl.No	Name of the Block/ULB	Numbers of Participants
1.	Purusottampur	40
2.	Khallikote	40
3.	Kabisuryanagar	40
4.	Dharakote	15
5.	Sheragada	15
6.	Rangeilunda	15
7.	Berhampur Municipal Corporation	87
Total		252

Table 3 provides details on the variation in the ages of the participants involved in the study. The majority of the participants (47%) were between the age group of 20-30 years. While the other 47% were between 30-60 years old, only 6% of our sampled beneficiaries were above 60 years of age.

Table 3 - Age of the Participants

Age (in Yrs)	Number	Percentage (%)
20- 30	118	47
31-40	59	23
41-50	40	16
51-60	19	8
>60	16	6
Total	252	100

Figure 1 elaborates on the primary occupations of the respondents in the study. Of the 252 respondents, 46% of the sampled beneficiaries were homemakers. Another 48% of the respondents were involved in various kinds of employment under multiple sectors such as farming, small and cottage industries, and animal husbandry. Only 2% from the above mentioned 48% of the respondents were employed in regular government and private services. Finally, 6% of the survey respondents were regular students.

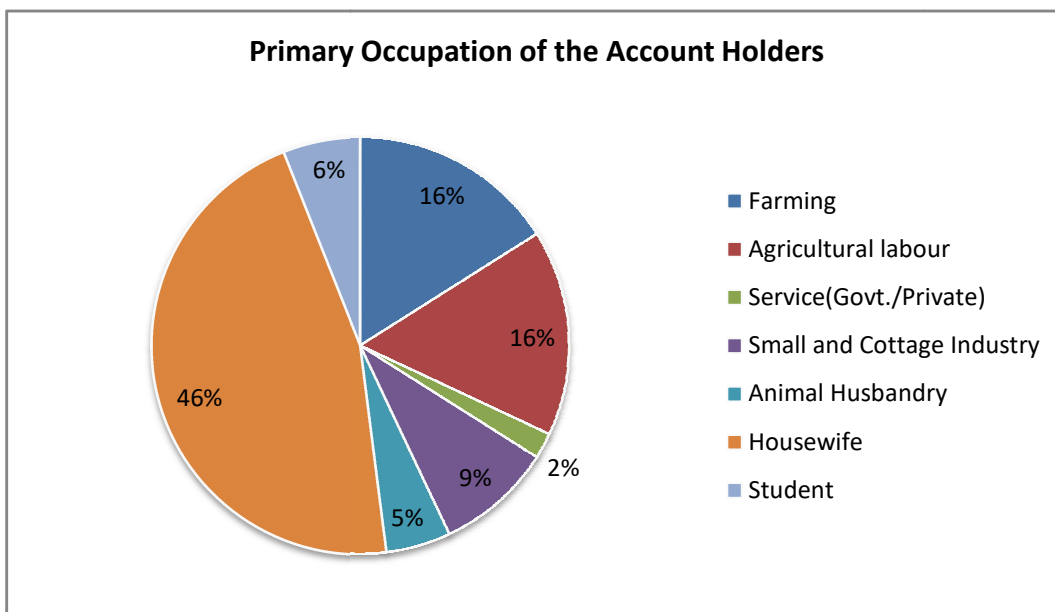


Figure 1: Primary Occupations of the Respondents

Major Findings

The findings in this report are primarily categorized into two major themes – Awareness of Jan Dhan Yojana and Operationalisation on Bank Accounts, and Status of Cash Transfer during COVID.

Awareness of Jan Dhan Yojana and Operationalisation of Bank Accounts

Our study found that an overwhelming 77% of the 252 surveyed respondents were aware of the Pradhan Mantri Jan Dhan Yojana and the corresponding Garib Kalyan package announced as a special relief measure as seen in Figure 2. 23% of the respondents not being aware of the PMJDY and the relief package highlights the need for greater awareness of various government announcements, especially in the rural areas.

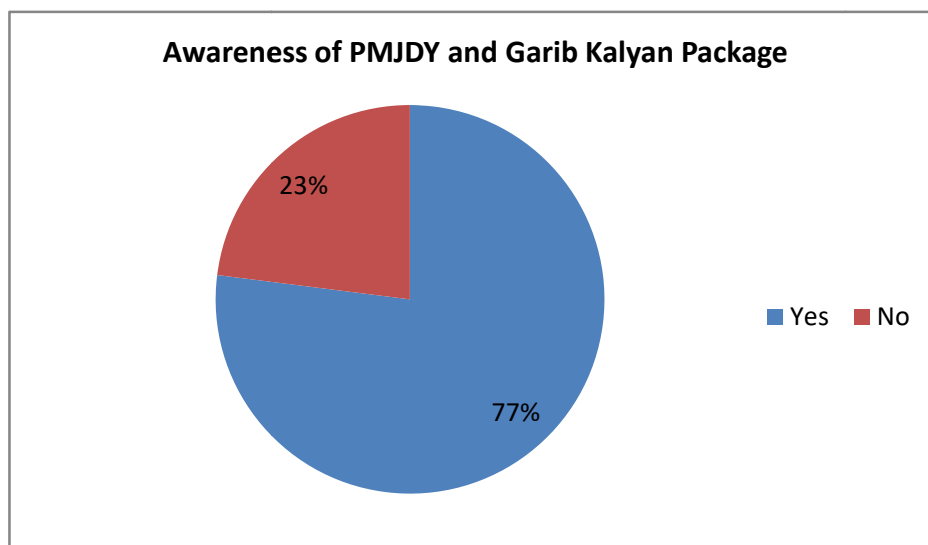


Figure 2: Awareness of Jan Dhan Yojana and PM Garib Kalyan Package

When asked about the operationalization of the Jan Dhan Accounts, more than 95% of the beneficiaries had operational Jan Dhan Bank Accounts, with only 1% having non-functional accounts, as seen in Figure 3. Only 4% of the beneficiaries had no information about their account status.

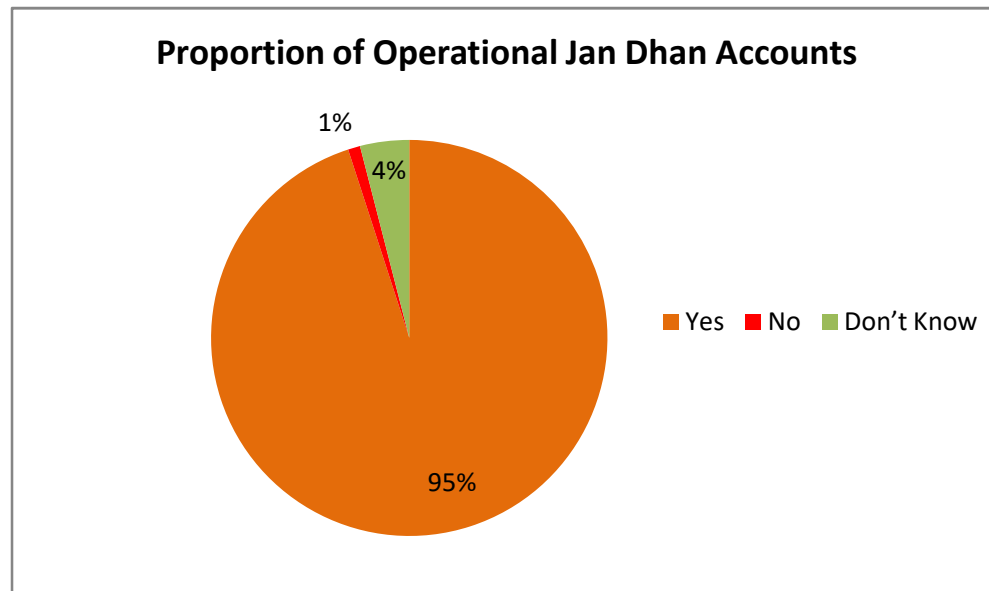


Figure 3: Operationalisation of Jan Dhan Accounts

As seen in Table 4, It was a positive sign to observe that a massive 98% of the respondents had their bank accounts linked to their AADHAR accounts. Only 2% of the surveyed respondents had not linked their AADHAR numbers to the Jan Dhan Bank Accounts.

Table 4: Linking of Jan Dhan Bank Accounts with AADHAR

Linking of Bank Accounts with AADHAR	Number	Percentage (%)
Yes	248	98%
No	4	2%
Total	252	100%

Status of Cash Transfers during COVID

Under the special incentive from the Government of India, women are supposed to receive an amount of 500 rupees every month for the three months of April, May, and June. Our survey found that 77% of the respondents had received the amounts for April and May when the study was conducted, as observed in Figure 4. While 11% of the participants confirmed of not having received the amounts, approximately 12% had no clue if the amounts have been deposited into their accounts or not.

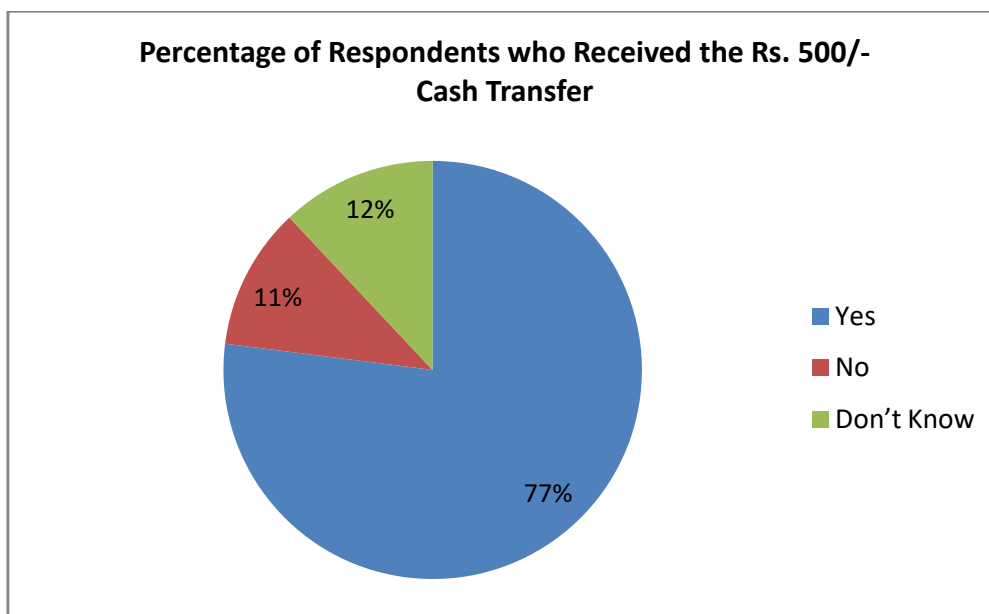


Figure 4: Share of Respondents who Received the Cash Transfer

We then asked a question to the respondents who received the cash transfer on how did they come to know if the amounts were credited to their Jan Dhan Accounts. As seen in figure 5, we found that from the 77% of the participants who received the amount, the majority of them (65%) came to know of the deposit only after personally visiting the bank. Whereas, another 28% of the respondents became aware of the amount being credited after having received an SMS on their phones. The other prominent ways the respondents became aware of the transfer was by visiting an e-Mitras center, by visiting a banking correspondent, an ATM, and through the community.

Box-1: Case of Rina Das

Rina Das is a homemaker living in Phulasandari Square near Aska Road, Berhampur with her family. She had opened a Jan Dhan savings account at the State Bank of India last year in 2019, and had also linked her account to her AADHAR card. However, she did not receive the relief under the Garib Kalyan Yojana while other Jan Dhan account holders received 1000 rupees for the months of April and May. She visited the bank twice in two months and updated her passbook with the anticipation to check the deposit, just to face the disappointment. Despite having met the bank manager and enquired about her position, she has not received any assistance from the bank officials.



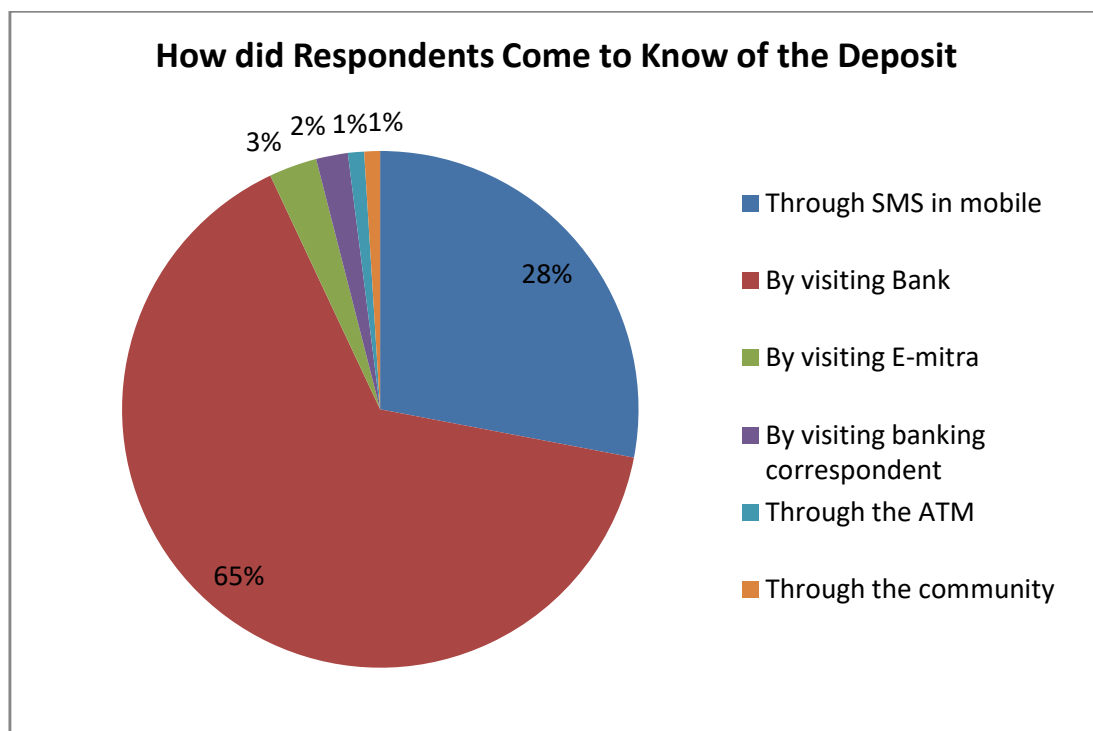


Figure 5: Ways through which Respondents were Aware of the Deposit

Subsequently, we found that 86% of the respondents had immediately withdrawn the cash transfer amounts as it was deposited. The number highlights the urgent need for money most of the families were in because of which they decided to withdraw the amount.

Table 5: Percentage share of respondents who withdrew their deposits

Did you withdraw your deposit?	Number	Percentage (%)
Yes	166	86
No	28	14
Total	194	100

Box-2 : Case of Rinki Maharana

Rinki Maharana was elated after having heard about the Finance Minister Nirmala Sitharaman’s decision to deposit 500 rupees in each Jan Dhan Account. She had a Jan Dhan account at the Bank of Baroda in the Berhampur branch where she had submitted all the necessary documents and completed the necessary verification process. When her neighbors in Hanuman Nagar, Berhampur informed her about the amount being deposited into their accounts, she went to the Bank to check her account details. However, she was disappointed to find the amount not being deposited after having updated her passbook twice in two months. As Rina, the bank officials have not been of much assistance to address her concern.



On having asked the locations from where 86% of the respondents withdrew their deposits, we found that approximately 75% of the survey participants withdrew their amounts by physically visiting the banks despite the lockdown. Figure 6 elaborates on the alternative locations from where the respondents collected their cash transfers, which includes visiting e-Mitra locations, banking correspondents, and the nearby ATMs.

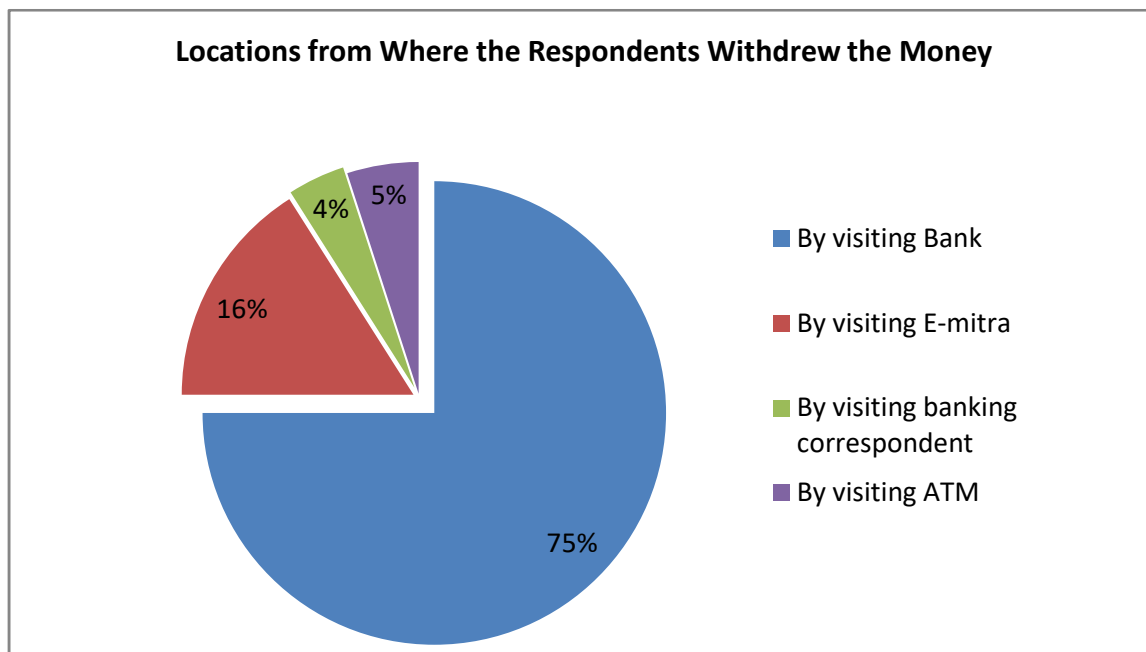


Figure 6: Sources from Where the Respondents Withdrew their Deposits

We also asked the remaining 14% of the respondents of the possible reasons why they did not collect withdrew the deposited amount. Table 6 elaborates on the multiple reasons elicited by the participants. It was observed that 43% of the participants decided not to collect because of the fear of contracting COVID-19 and the resulting lockdown. While another 28% mentioned not having enough time for being busy with harvesting crops and other livelihood generating activities. Among other reasons, it was interesting to observe the response of 7% of individuals who mention the bank employees denying them to withdraw their amounts to preserve the 2000rupees minimum balance amount.

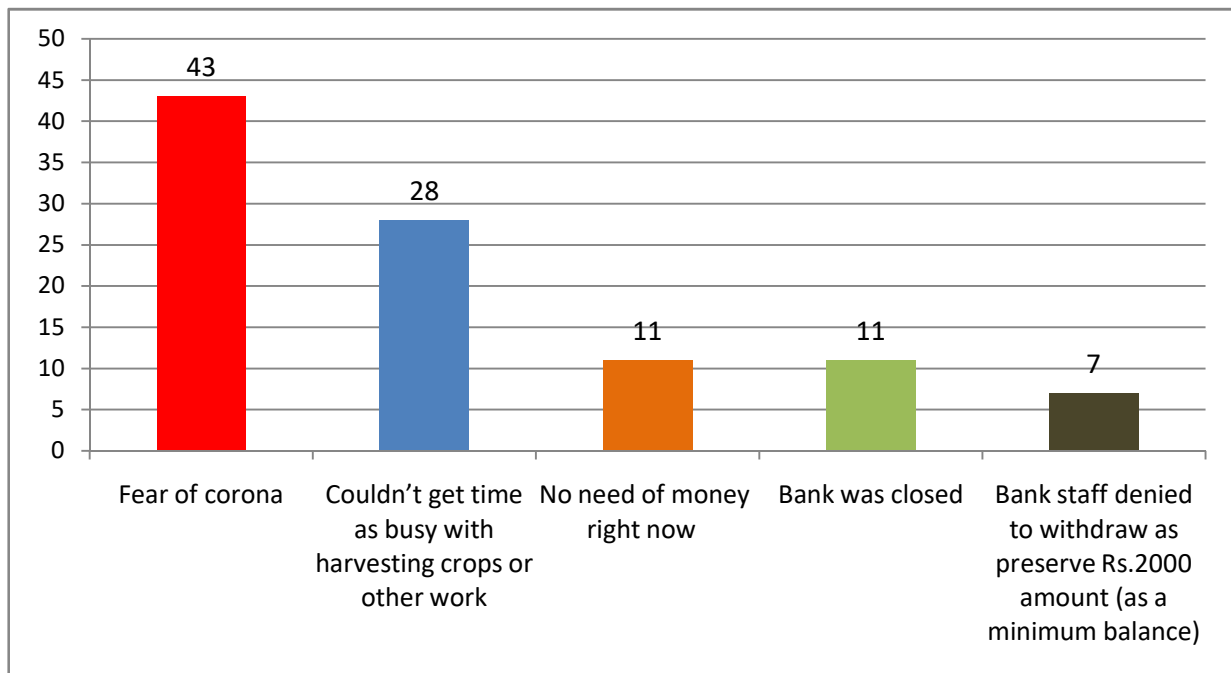


Figure 7: Reasons for Respondents for Not Withdrawing their Deposits

We asked the 166 respondents who withdrew their money if they faced any troubles during the entire withdrawal process. Only 23% of the respondents claimed to have encountered some kind of difficulties in withdrawing the deposit, while 77% of the respondents had no issues whatsoever.

Did you face any trouble while withdrawing money from your bank account?	Number	Percentage (%)
Yes	39	23
No	127	77
Total	166	100

Table 6: Share of respondents who faced troubles withdrawing their deposits

It was observed that a good number of the respondents had banks located in an accessible distance from their residence. As noted in Table 7, 60% of the respondents who withdrew their deposits had a bank located within 5 kilometres of their home. Whereas 30% of the respondents had to travel over 10 kilometres to reach a bank for withdrawing their deposit, which would have been a significant hurdle to overcome under the lockdown restrictions imposed by the government.

Average distance of bank from residence	Number	Percentage (%)
1 K.M to 5 K.M	99	60
6 K.M to 10 KM	17	10
11 K.M to 15 KM	50	30
Total	166	100

Table 7: Distance of the Bank from Residences

We asked the 194 respondents who have received the cash transfers if they felt they faced any problems in collecting the amount from the government into their bank accounts. As seen in table 8, a staggering 90% of the respondents mentioned they had no complaints from the process in which they received the subsidy from the government.

Did you face any problems in receiving the subsidy amounts	Number	Percentage (%)
Yes	20	10
No	174	90
Total	194	100

Table 8: Share of Respondents who Faced Problems in Receiving the Subsidy Amounts

The remaining 10% of the survey participants were asked of the reasons why they were not satisfied with the receiving of the relief amounts from the government. Figure 8 highlights the multiple reasons, as highlighted by the participants. While 45% of the respondents had issues with the long queues in the bank, 20% were frustrated with the multiple link failures occurring in the bank, preventing them from checking their account status or withdrawing their deposits. The other reasons included the fear of contracting COVID-19 with people not maintaining any social distancing guidelines, ATMs being dysfunctional, and banks being located far away from their residences. Only one participant expressed her displeasure of receiving only 500 rupees as relief amount from the government.

Box-3: Case of Gunja Dei

Labhe Baghel 120-year-old lady living in Baragan village at Nuapada district, Odisha. As she came to know about government depositing 500 rupees per month under the Garib Kalyan Package, she sent her 70-year-old daughter, Gunja Dei to the bank to withdraw the amount on her behalf. The bank official, however, denied releasing the amount and demanded a physical verification of the account holder at the bank premises. Left with no other option, Gunja Dei had to drag her bedridden mother to the bank. Only after reaching the bank, the bank official released the pension money for both the mother and daughter.



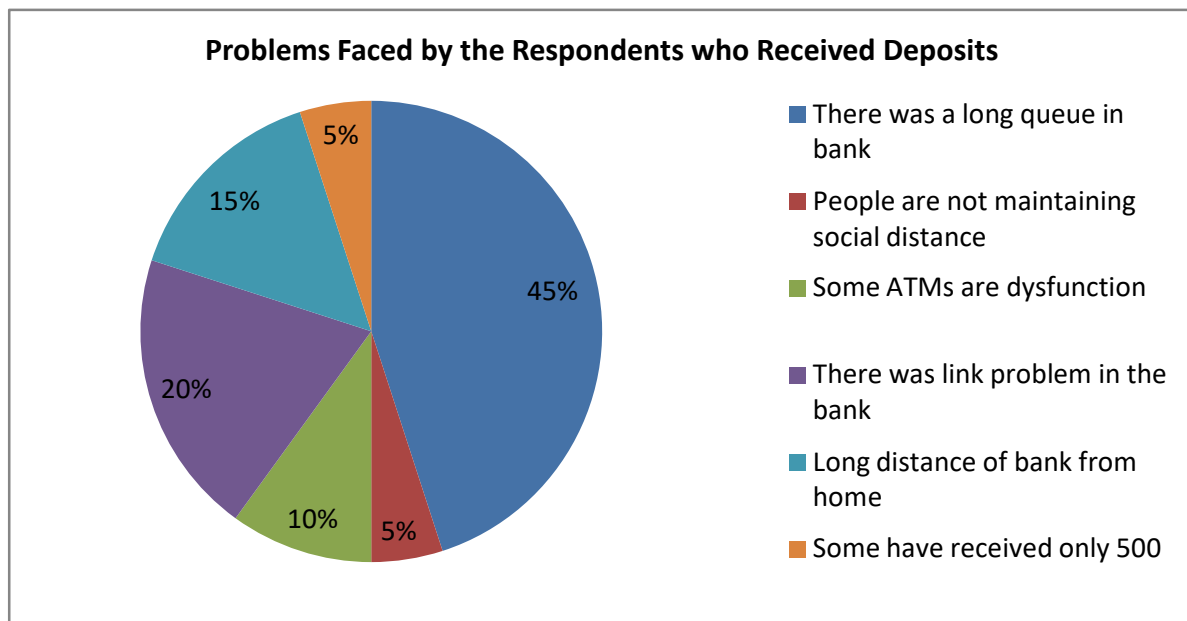


Figure 8: List of problems faced by the respondents who received the amounts

We finally asked the 194 respondents who received the cash transfers on the anticipated benefits from the deposits in the accounts. As seen in table 9, 50% of the respondents mentioned using the deposited amount on buying groceries and essential items. The other responses included using the money to deposit children's school fees and books, for medical treatments, and for paying their rents.

Benefits of Garib Kalyan Package	Number	Percentage (%)
Students are spent the money for purchasing the college book	4	2
People have spent money for grocery and vegetable	123	50
People have deposited this money for their children's school fees	17	12
People have spent the money for their medical treatment	33	14
People have spent the money on their house rent	17	4
Total	194	100

Table 9: Anticipated Benefits of the Deposited Cash Transfer

Conclusion and Policy Suggestions

The purpose of this rapid assessment was to observe the nature of implementation of the distribution of the relief amounts under the Pradhan Mantri Jan Dhan Yojana to the women beneficiaries at Ganjam district. We surveyed 252 beneficiaries at 7 locations in Ganjam district to have clarity on the ground regarding the cash transfers and record the satisfaction/dissatisfaction within the participants about the process.

Our findings showed that a vast majority of the residents in Ganjam district had operational Jan Dhan Accounts, which was linked to their AADHAR number. This is undoubtedly a positive direction in ensuring that a vast majority of the poor and vulnerable sections of the population have access to having a bank account. Having a bank account not only provides identity and dignity to the holder, but also implies an availability of a credible link to access financial resources at a reasonable rate of interest. A large number of operational Jan Dhan accounts also indicates the government's efficiency in reaching the poor account holders by eliminating intermediaries.

We observed that over three-fourths of the participants in the study had received the Rs. 500/- cash transfer for April and May when the study was being conducted. The large number highlights the presence of a robust approach leading the delivery of the cash transfers to the majority of the residents. We also found that a large number of beneficiaries still had to rely on physical visits to the bank to confirm the deposit into their accounts, and withdrawal of the amounts. While some residents decided not to withdraw the amounts for fear of the lockdown and contracting the virus, majority of the respondents used the received amounts for purchase of grocery and essential items. Others used it for rent, health expenses as well as for their children's education. It is a positive sign that majority of the people are content with the deposits from PMJDY.

However, we cannot ignore the 11% of respondents in the survey who did not receive the cash transfer despite having an operational Jan Dhan Accounts. We witnessed multiple accounts of beneficiaries running from pillar to post, trying to understand the reasons for which they did not get the deposits to their account. It seemed there was a lack of an effective communication mechanism between the beneficiaries with the government officials and bank staffs who could elaborate on the reasons for which they could not receive the amount. The gap highlights the need for an accessible, transparent, and an empathetic process where the poor and the semi-literate bank account holders are treated well in the banks, and the officials are proactive in their approach to assist. The gap could be mitigated through the presence of an umbrella institution which hears the grievances of the beneficiaries and assists them urgently. Assigning responsibility to a dedicated financial institution such as National Bank for Agriculture and Rural Development (NABARD) with its extended reach could be considered for addressing customer grievance, and monitor other aspects of financial inclusion.

The survey also found that many respondents did not have any knowledge about their account's financial status, and any knowledge of receipt of money in their accounts. This solution can be only catered through a larger, regular, and institutional engagements (could be through host banks monitored by regulators facilitated with appropriate technological support) to address the necessary gaps. If not, the larger purpose of opening the accounts for greater financial inclusion gets defeated.

Our findings reiterate the fact that connectivity and technological challenges still present itself as a considerable challenge in the implementation of PMJDY. People still rely on physical visits to the bank to check their account status, even if the banks are located far away from their residences. Moreover, banks in small towns and rural areas still suffer from technological issues, failing to meet the demands of account holders at a particular time. Use of innovative facilities such as biometric enabled and multi-lingual hand-held devices should be encouraged in the rural areas which do not have easy accessibility to banks. These devices could have the functionality of cash withdrawals and deposits; scanning documents to facilitate new account openings and loan disbursements; voice commands and narration for all available facilities; all through a multi-lingual format that would help increase the banking penetration. At the same time, it becomes also essential for inculcating necessary financial skills and a minimum business acumen to the account holders through awareness programs for them to be able to use the Jan Dhan Accounts to their advantage.

With a significant variation in the socio-economic background of people living in India, there is a need for a greater flexibility in the financial segments designed for different segments of the unbanked population. Standard instruments such as recurring deposit schemes that are specifically offered to salaried segments of the society would need to differ in rural areas depending on the cycle of agricultural produce. Irregular and infrequent income spurts do not allow people employed in the informal sector to maintain savings in a recurring deposit account. The situation demands larger action points such as improvement in financial and technological literacy, business development and entrepreneurial services including product and marketing knowledge, etc other than just direct benefit transfer and transfer of financial assistance during emergencies like these. Given the urgency of the situation and the fact that millions of families are currently facing the risk of falling into extreme poverty, offering an array of savings instruments that suit people's life cycles in different parts of the country and identifying the loopholes in the relief measure around the last mile delivery is required without further delay.

Annexure- 1: Questionnaire

Rapid Survey on Financial Benefits (Jan Dhan Yojana) Extended as COVID-19 Response

Women Jan Dhan account holders would get Rs 500 for three months as part of the coronavirus relief package. Finance Minister Nirmala Sitharaman had assured the women Jan Dhan account holders that Rs 500 would be deposited in their accounts for the next three months starting April 3 while announcing relief package. Such steps have been taken to ease the stress of the sections worst hit by lockdown imposed due to corona virus

Name of the Village/Slum: _____

Name of the Gram Panchayat/Ward No: _____

Name of the Block/ULB: _____ Name of the District: _____

Sl.No	Questionnaires	Response
1.	Name of the respondent	
2.	Age of the respondent	
3.	Mobile no	
4.	Primary Occupation of the Respondent:	1. Farming 2. Agricultural labour 3. Service(Govt./Private) 4. Small and Cottage Industry 5. Business/ trade 6. Retired/ Pension Holder 7. Animal Husbandry 8. Other _____
5.	Are you aware of the Jan Dhan Yojana and PM Garib Kalyan package?	1. Yes 2. No
6.	Is your Jan Dhan Account operational?	1. Yes (If yes, please continue) 2. No 3. Don't Know
7.	Is your bank account linked with Aadhar?	1. Yes 2. No
8.	Have you received any money in your Jan Dhan Account? (Women are supposed to receive Rs. 500/- every month for April, May and June)	1. Yes 2. No 3. Don't Know
9.	How did you get to know that money has been credited to your Jan Dhan account?	1. Through SMS in mobile 2. By visiting bank 3. By visiting E-mitra 4. By visiting banking correspondent 5. Others (please fill next) Please specify
10.	If you have received the money, have you withdrawn it?	1. Yes 2. No
11.	If no, Why haven't you withdrawn the money?	1. Couldn't go out due to lockdown 2. Bank is distantly located

		<ol style="list-style-type: none"> 3. Fear of corona 4. Rush at the bank 5. Couldn't get time as busy with harvesting crops or other work 6. No need of money right now 7. Others (Please fill next) please specify
12.	If yes, From where have you withdrawn the money?	<ol style="list-style-type: none"> 1. By visiting bank 2. By visiting E-mitra 3. By visiting banking correspondent 4. Others (Please fill next) please specify
13.	Did you face any trouble while withdrawing money from your bank account?	<ol style="list-style-type: none"> 1. Yes 2. No
14.	How far is your bank from you home?	_____
15.	Did you face any problem for receiving the facility?	<ol style="list-style-type: none"> 1. Yes 2. No
16.	If yes, what is the problem?	

Observation by Interviewer

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