



A STUDY OF IMPLEMENTATION OF SOCIAL SECURITY SCHEMES AND ACCESSIBILITY PROBLEMS FOR SENIOR CITIZENS

Dr. Rajendra Prasad

Assistant Professor, Department of Human Rights and Duties
S.G.G.S. Khalsa College, Mahilpur, Hoshiarpur (Punjab)

Abstract

Populations of Senior citizens are growing rapidly all over the world. On one hand, longer living years has contributed to the proportion of old age persons to overall population, while on the other hand, composition of modernization and globalization have brought a drastic change in the traditional family structure. As a result, senior citizens are confronting many socio-economic problems in family and society. Further, Government of India as well as the state of Punjab has formulated a number of social security schemes to deal with the socioeconomic issues concerning to senior citizens. The aim of these schemes has been to provide social and economic security to the senior citizens. The study has tried to understand the major challenges faced by senior citizens to avail the benefits of social security schemes.

Keywords

Senior citizens, Social security, Beneficiary, Pension scheme, Satisfaction, Expenditure pattern

Introduction

Ageing is a biological process in human life cycle. With the emergence of advanced medical facilities, treatment and life saving medicines, mortality rate has been declined. Rise in awareness of nutrition value and advanced health care system has increased the life expectancy of humans. On one hand, longer living years has contributed to the proportion of old age persons to overall population, while on the other hand, composition of modernization and globalization have brought a drastic change in the traditional family structure. As a result, senior citizens are confronting many socio-economic problems in family and society.

National Sample Survey Organization of India (1998) observed in a study that near about half of the senior citizens were dependent upon others to fulfill their economic needs. Further, the study revealed that family unit providing economic care to the senior citizens. Especially in rural area, people deals with economic crises as their occupation do not produce sufficient income throughout a year. In this way, the role of government in providing social security measures has become significant.

Government of India as well as the state of Punjab has formulated a number of social security schemes to deal with the socioeconomic issues concerning to senior citizens. The aim of these schemes has been to provide social and economic security to the senior citizens. The Agewell Research Advocacy Center in a study revealed that the senior citizens were not satisfied with the social security amount. The study also showed that senior citizens faced many troubles such as lack of transportation facilities, lack of caregivers and lacks of awareness while availing the benefits of the various schemes. Social welfare schemes incorporated in the study were categorized as pension and saving schemes however senior citizens encountered many challenges while availing these schemes. The study has been conducted in the District Shaheed bhagat Singh Nagar, Punjab (India). According to Census 2011, population of senior citizens in the District was 12.05% which was the highest amongst the Districts of Punjab. On the basis of highest proportion of senior citizens' population in the district, Shaheed Bhagat Singh Nagar was preferred for the study. Further, an attempt has been made by the researcher to determine the problems faced by senior citizens in relation to avail the schemes in the sampled district.

Objectives of the study

The study has following objectives:-

- To identify the beneficiary of various socio-economic security schemes specially pension and saving schemes associated to the senior citizens.
- To find out the expenditure pattern of receiving amount of pension scheme, savings scheme of bank and post office.
- To understand the problems faced by senior citizens in relation to avail the benefits of all included schemes in the study.
- To study the satisfaction level among the senior citizens of the preferred schemes.

Research Methodology

The study is based on quantitative and qualitative data. In this study 100 participants have been interviewed through constructed questionnaire to understand the notion of social security schemes from both rural and urban areas. Further, among all the 100 participants, 50 samples from rural areas and 50 samples from urban areas have been collected to understand the implementation level of the incorporated schemes in the study. The study has used stratify random sampling technique for the data collection. Furthermore, collected data has been tabulated and analyzed with the suitable tool and technique. Secondary data has been collected from the books, journals, government reports and NGOs report.

A. Implementation of the Pension Schemes

Punjab government has been implementing three pension schemes namely Indira Gandhi National Old Age Pension scheme, Indira Gandhi National Widow Pension scheme and Atal Pension Yojna regarding senior citizens. United Nations Population Fund conducted a study on the Status of Elderly in Selected States (2011) which reveals that there was wider awareness of the pension scheme among the senior citizens but very few percentage of senior citizens were availing the benefits of the scheme. Bindu (2018) in her study conducted in Chandigarh found that there were 70% beneficiaries of National Pension Scheme of old age

and 49.4% of Indira Gandhi National Widow Pension scheme. In the present study an attempt has been made to find out the beneficiaries, expenditure pattern and satisfaction of these three schemes in the sampled district.

(i) Beneficiaries of the Pension Schemes

Table – 1
Distribution of the Beneficiaries of the Pension Schemes

Pension Schemes	Responses in Rural Area (Out of 50) Yes	Responses in Urban Area (Out of 50) Yes	Total Yes (Out of 100)
Indira Gandhi National old age pension scheme	35(70%)	32(64%)	67(67%)
Indira Gandhi National Widow Pension Scheme	11(22%) (Out of 25)	9(18%) (Out of 25)	20(20%)
Atal Pension Scheme	00	00	00

Table 1 shows that total 69% respondents accepted that they were availing National old age pension scheme consisting 70% from rural area and 64% from urban area. As far as Indira Gandhi National Widow Pension Scheme was concerned, there were 22% beneficiaries from rural area, 18% from urban area and total 20% both from rural and urban area. No recipient were found to be availing Atal Pension Scheme in both areas. One of the reasons for the same may be that the Atal Pension Scheme was newly launched at the time of field visit of the study. The scheme was launched in May, 2015. Furthermore, Senior citizens responded that the provision of the Atal pension scheme has been so complicated that they are unable to understand it. It was observed that the beneficiaries of National old age pension scheme were more aware about the scheme in comparison to the other two schemes. During the conversation with the District Social Security Officer Shaheed Bhagat Singh Nagar, he specified that they dealt only in Old Age Pension Scheme and Indira Gandhi National Pension scheme related to the senior citizens. Officer further stated that maximum number of the needy senior citizens from rural and urban areas in the sampled district have been covered under the National Old Age Pension Scheme. This scheme has been able to provide economic security to the indigent ones.

(ii) Expenditure Pattern of Received Pension Amount

The Government has outlined few pension schemes to provide financial security to the senior citizens. According to the provision of National old age pension scheme and Indira Gandhi national widow pension scheme, government was providing 750 Rs per month to the eligible senior citizens; however since 2021 Punjab Government is delivering Rs. 1500 per month to eligible senior citizens. An attempt was made to understand the expenditure pattern of the received money from the schemes in the Shaheed Bhagat Singh Nagar district. Senior citizens were given the expenditure heads such as basic needs

(including food, clothing, and daily small expenditure), fulfilling the needs of the spouse, medical needs (including medicines, services) and accomplishment of the needs of the family members.

It was found that senior citizens spent their pension amount on several heads. All respondents from both rural and urban areas accepted that they spent receiving amount to fulfill their basic needs. 60% of senior citizens from rural area and 52.9% from urban area stated that they expended a part of the pension amount on their spouse according to his/her need. In rural areas 74.2% of informants claimed that they spent their pension amount to take care their health while in urban areas, more than half of the respondents, that is 55.8 % disburse their pension on medical care services. Only 18.8% senior citizens from rural and urban area, who were living in the family, informed that they contributed to their family expenditure.

(iii) Satisfaction among the Senior Citizens with the Pension Schemes

Main purpose of bestowing fixed amount to the senior citizens was to make them economically self dependent to meet their basic requirements. In the present study, an attempt was made to identify whether the senior citizens from both rural and urban areas were satisfied with the pension scheme in the sampled district. Data demonstrates that 88.5% of the respondents from the rural area and 82.3% from urban area were dissatisfied with the pension schemes. It was also observed that senior citizens of rural areas were more distressed than those in urban areas. The major reason for the dissatisfaction was that the pension amount, which was too less to fulfill even their basic need especially due to inflation.

B. Implementation of the Bank and Post Office Saving Schemes for Senior Citizens

Various government sector banks offer saving scheme for senior citizens. In the bank saving schemes, banks provide higher interest rate to the senior citizens. Primary aim of the scheme is to provide economic security to senior citizens on their saving. In the present study, the researcher has made an effort to know the beneficiaries of the Senior Citizens

Saving Schemes Account of the Post Office, Punjab National Bank Senior Citizens Saving Scheme and State Bank of India Senior Citizens Saving Schemes.

(i) **Beneficiaries of the Post Office and Bank Saving Schemes**

Table – 2
Beneficiaries of the Post office and Bank Saving Schemes

Saving Schemes	Responses from Rural Area (Yes Out of 50)	Responses from Urban Area (Yes Out of 50)	Total Yes (Out of 100)
Senior Citizens Saving Scheme Account of the Post Office	8(16%)	14(28%)	22(22%)
Punjab National Bank Senior Citizens Saving Scheme	2(4%)	4(8%)	6(12%)
State Bank of India Senior Citizens Saving Scheme	4(8%)	7(14%)	11(11%)

Table No. 2 provides information about the numbers of beneficiaries of these three saving schemes were less in number. Among all the three schemes, Senior citizens saving scheme had more claimants than the other two schemes. Saving scheme of Post office had 28% beneficiaries in urban area, in comparison to 16% in rural area. Senior citizens saving scheme of the Punjab National Bank and SBI had 12% and 11% beneficiaries respectively. It can also be seen that the awareness about these schemes was also dismal. Respondents of both rural and urban areas told that they did not have sufficient fund to deposit under these schemes. It was also observed that the maturity period of these schemes was of 5 years. Hence, senior citizens did not find it practical to deposit money under these schemes. During the interaction with officials of the Post office, State Bank of India and Punjab National Bank situated in the Shaheed Bhagat Singh Nagar, it was revealed that the maximum beneficiaries of the senior citizen saving scheme were senior citizens having sufficient money in their account.

(ii) **Senior Citizens Saving Schemes' expenditure pattern**

Beneficiaries of the Senior Citizens Saving Schemes of the Bank and Post office were further asked about their expenditure pattern of saving amount. It was found from the data that 100% senior citizens from rural and urban areas spent the saving amount to fulfill their

basic needs. 37.5% senior citizens from rural area and 28.57% from urban area said that they spend a part of the interest of saving amount on their partner. Further, 87.5% respondents belonging to rural area and 42.8 % from urban area informed that they spent their saving amount on medical needs. All most half respondents from villages and 14.28% from urban area contributed in the family expenditure.

(iii) Satisfaction among the beneficiaries with the Post office and Bank Saving Schemes

As the aim of the schemes was to provide financial security to senior citizens, government sector banks were providing higher interest rates to the senior citizens on their saving accounts. Despite the fact that there were less beneficiaries of the saving scheme, they were also asked whether they were satisfied with these three schemes. Data used in the study shows that 50% beneficiaries of the Post office saving scheme from the rural area and 42.8% were satisfied. Further one forth claimants of the Punjab National Bank Senior Citizens Saving Scheme from the rural and 28.5% from the urban area were satisfied with provisions of the scheme. 45.5% respondents said that they were satisfied with the State Bank saving scheme. Higher rate of interest was the reason for the satisfaction level of these three schemes among senior citizens.

(iv) Accessibility Problems related to the Saving Schemes

Further all beneficiaries of the Senior Citizens Saving Schemes of the Bank and Post office were asked about the problems they faced in relation to the scheme.

It was observed from the collect that that 75% of the senior citizens from the rural area 85.7% from urban area and overall 81.8% senior citizens accepted that they had encountered shortage of the fund. Further 25% beneficiaries from the rural area and approximately 21.4% from urban area told that due to the long duration of the maturity, senior citizens did not use this facility. Beneficiaries said that they had to incur expenditure on essential things and have limited money to use the facilities.

(C) Administrative Problems faced by the senior citizens in relation to pension and saving schemes

Although all the above discussed social security schemes were in force in Punjab as well as in the sampled district, yet real test of the efficacy of these schemes lied in the proper implementation of the schemes by the government agencies. Hence, the role of government agencies has become pertinent for the success of any schemes. In current analysis, the researcher has made an effort to find out the administrative issues faced by senior citizens in availing the benefits of these schemes.

Table – 3

Administrative Problems faced by senior citizens in relation to all schemes

Problems of beneficiaries	Responses from Rural Area (Out of 50) Yes	Responses from Urban Area (Out of 50) Yes	Total Yes (Out of 100)
Lack of proper Implementation	32(64%)	26(52%)	58(58%)
Time Consuming Application Process	36(72%)	31(62%)	67(67%)
Problem of corruption	19(38%)	16(32%)	35(35%)
Inadequate administrative setup	34(68%)	21(42%)	55(55%)
Administrative Delays in providing the benefits of the schemes	39(78%)	33(66%)	69(69%)

Table No. 3 indicates that 64% respondent from rural area, 58% from urban area and total 58% stated that there was lack of proper implementation of the schemes. Data also shows that this problem was faced by senior citizens of rural area more than the urban area. 72% senior citizens from rural area and 62% senior citizens from urban area accepted that the whole process was time consuming. Respondents find the documentation and attestation process is frustrating due to their physical weakness. Senior citizens said that non-cooperation and callous attitude of the younger generation made the work more miserable. While on the question of corruption, 38% senior citizens from rural area and 32% from urban area agreed that they faced problem of corruption in the whole process. Hence, senior citizens of rural areas faced the problem in accessing the government offices located at headquarters.

They also felt that there should be separate department at local level to deal with the problems of senior citizens. 78% of the informants from rural area and 66% informants from urban area claimed that they were having of delays in availing the benefits of the schemes. They also stated that they generally received pension amount with the gap of three months.

Conclusion

In this study researcher has tried to find out the beneficiaries of the various social security schemes and programmes in the rural and urban areas of the sampled district. The research also included the specific constraints by the respondents in relation to the schemes. It also discussed whether the senior citizens received the benefit of the various schemes or not and whether they were satisfied with the provisions of various schemes. Majority of the respondents were found to be the beneficiary of pension scheme both areas. Near about 90% senior citizen were getting the benefits from the Indira Gandhi National Old Age Pension scheme and 10% were the beneficiary of the National Widow Pension scheme and other pension schemes both in rural and urban areas. Claimants of the pension schemes were having challenges such as document formality, visit to bank, bank queue while availing the benefits of the scheme. Most of the beneficiaries were dissatisfied with the old age pension scheme as the amount was too less. No beneficiary was found of the Atal Pension scheme. Despite higher rate of the interest, number of the

beneficiaries of the Senior Citizens Saving Scheme Account schemes of Banks and Post offices were found to be less. The reason was lack of flexibility in the scheme (fixed amount has to deposited for fixed time).

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