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SOCIAL WELFARE SCHEMES FOR SENIOR CITIZENS: AN ANALYSIS OF THE OLD AGE PENSION SCHEME

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ABSTRACT

Population ageing is becoming a major socio-economic challenge in India. Senior citizens face various challenges that include health problems, different diseases, financial insecurity, loneliness, affect their quality of life and difficulty accessing healthcare. To address these challenges, the Government of India and State Governments have introduced various social welfare schemes for the senior citizens. Among these, the OAPS is one of the most important components of social welfare schemes designed to give the elderly people financial support and social security, especially where they do not have a regular income. This study analyzes the role and the importance of the OAPS as a social welfare scheme for senior citizens and focuses on the impact of OAPS as a welfare scheme on socio-economic life and challenges in the implementation of the scheme among senior citizens in Village Sivian, District Bathinda, Punjab. The study was conducted with 100 respondents (50 males and 50 females) from primary data and secondary data obtained through a structured interview using simple random sampling, while secondary data were obtained from books, research articles, government reports, policy documents and official websites. The results show that the social welfare scheme plays an important role in addressing the basic needs of beneficiaries for their household costs, their financial security and their dignity and independence as the senior citizen. However, its effectiveness is limited by low pension amounts, delayed payment of pension, problems with documentation and procedures, lack of information about eligibility and benefits and poor complaint systems.

1.INTRODUCTION:

Population ageing is a significant demographic, social and public policy challenge in India and globally. Because the elderly people face different diseases and health related challenges, making it essential for them to have a reliable income source to cover the expenses of treatment and preventive healthcare. Understanding these issues, the Government of India has launched various welfare schemes to ensure protection of the rights of senior citizens and enhance their quality of life. In 1996, Punjab Old Age

Pension Scheme, is related to a Central Government scheme (Indira Gandhi National Old Age Pension Scheme) and In 1999, the National Policy on Older Persons (NPOP) was declared to ensure the welfare of older persons by creating financial and food security, health and others. Rashtriya Vayoshri Yojana (RVY) is a central sector scheme which provides aids and support living devices to senior citizens who fall under the BPL category or have an income of less than Rs. 15,000 people per month and the elderly are all suffering from age-related disabilities. The Ministry of Social Justice and Empowerment has introduced the Elderline, a national helpline for senior citizens (14567), to alleviate the grievances of elders all over the country. Another initiative launched in 2021 is the Seniorcare Ageing Growth Engine (SAGE) to promote new start-ups to create products, processes and services for the welfare of the elderly. The major schemes which have been implemented during 2022-2023 are the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Pradhan Mantri Vaya Vandana Yojana, National Programme for Health Care of the Elderly (NPHCE), Mortgage Scheme, Pradhan Mantri Jan Arogya Yojana,Varishta Mediclaim Policy, Rashtriya Vayoshri Yojana, Varishtha Pension Bima Yojana, Senior Citizens' Welfare Fund, Vayoshreshtha Samman, Reverse and the Old Age Samman Allowance Scheme. These initiatives give financial support, insurance, healthcare services and social security to economically weaker sections of society with senior citizens , so that they can meet their basic needs such as their household expenses and health care, thereby helping to reduce poverty, reduce dependency on families.

These welfare schemes are based on the constitutional principles of social justice, equality and a welfare state.The Constitution of India also states that the State must ensure social justice and help in the event of old age and economic disadvantage. "Article 41 of the Indian Constitution, particularly through the Directive Principles of State Policy, encourages the State to promote social justice and orders the State to provide public assistance to its senior citizens "in the event of unemployment, old age, sickness and disability, other conditions of need, within the limits of its economic capacity and development". Pension is mentioned in the Concurrent List of the 7th Schedule of the Constitution of India. In Political Science the term welfare state is used to indicate the role of the government in ensuring the security of the weaker sections of society by means of social welfare schemes . It means that the responsibility of giving social welfare to old people is shared by the Centre and the State government .

The Old Age Pension Scheme is an important key component of the social welfare schemes in India, which aims to provide financial support and social security to economically weaker senior citizens.This scheme is also implemented in the Punjab through the Department of Social Security, Women and Child Development with the aim of improving socio-economic status of the senior citizens.

The present study examines the OAPS as a welfare scheme among the senior citizens at village Sivian, in District Bathinda, Punjab. The study focuses on the accessibility, utilization of pension benefits, impact socio-economic conditions and challenges to senior citizens faced during implementation of the scheme. The study aims to assess the effectiveness of the scheme as a tool for social welfare. The results will contribute to policy discussions by highlighting recommending actions for enhanced delivery of pension benefits to increase social justice and inclusive governance and to support the welfare of the growing elderly population.

2.OBJECTIVES OF THE STUDY:

1. To examine the role and the impact of the OAPS as a social welfare scheme on socio- economic life for senior citizens.
2. To identify the challenges faced by senior citizens related with the OAPS and to suggest various views for appropriate policy and administration improving the effectiveness and implementation of the OAPS.

3.RESEARCH METHODOLOGY:

Research methodology gives a systematic and scientific approach to research. This study used a descriptive research design to analyze the role of the Old Age Pension Scheme as a social welfare scheme for senior citizens. The sample size was 100 respondents, equally divided between males and females. selected through the simple random sampling technique to ensure equal opportunity for participation.

Both primary and secondary data sources were used and data collected were analyzed both qualitatively and quantitatively. Primary data were collected through face-to-face interviews and Secondary data were collected from books, research articles, government reports, journals and official websites related to social welfare schemes and old age pension

Although the study has some limitations (including a small sample and a limited location – a single village), the results offer valuable insights from the actual experiences of the senior citizens. This study's methodology gives the reliable results and discussion on the social welfare schemes and OAPS of senior citizens

4.REVIEW OF LITERATURE:

A review of literature provides an understanding of previous research on social welfare schemes, old age pension schemes and social security for senior citizens.

S. Irudaya Rajan (1999) analysed the development of social security and old age pension schemes in India. This concept is highly relevant for individuals in times of dependency, like childhood, old age, sickness, accident and unemployment. In the present article the origin of the concept of social security system in India is traced. Various social welfare schemes for government employees, labourers in organized sectors as well as for those employed in unorganized sectors have been enumerated.

Armando Barrientos (2006) found that social welfare schemes improve household income and the quality of life of older people. The study shows that pensions are an effective tool for poverty reduction.

Barr (2012) emphasized that social security systems are essential for protecting vulnerable populations from poverty and economic insecurity and the old age pensions are among the most important welfare measures for ensuring income security during old age.

Alam (2004), Kabeer (2005), Drèze and Sen (2013) also agree that such welfare schemes are important to reducing poverty, provide income security and enhance the dignity and socio-economic status of the elderly. Pensions have been identified as important social justice and welfare state policy tools.

Jothi et al., (2016) and Narayana (2024) they found that pension benefits are mainly utilized for routine living requirements like food, medicines, treatment and household expenditures, which promote financial independence and dignity for old age people.

Kumar & Rao (2019) and Chauhan (2020) found that family members, Panchayats and community workers are an important source of circulating awareness regarding the welfare scheme and they also indicated the challenges of documentation, delay in pension payments, inadequate complaint system, limited awareness, low pension amount, administration inefficiencies and procedural complexity.

Sharma and Gupta (2021) found that awareness significantly affects the utilization of social security programmes. Elderly persons with better knowledge of welfare schemes were more likely to access benefits than those with limited awareness.

Kabeer (2005), Barr (2012) and Munnell (2012) suggest that OAPS have an important role in reducing social exclusion and improving quality of life, as well as income support. But it depends on the quality of governance, transparency in administration and support of institutions at the grassroots. Similarly, Rana (2025) and Singh et al. (2015) found that expansion of coverage, benefits adjusted for inflation and policy reforms are required to boost the strength of social protection.

Pooja Yadav (2023) finding that In India, a few efforts have been made to address the welfare of senior citizens. The initiatives are designed to provide the basic amenities, financial security, food security, healthcare facilities of senior citizens in India.

Overall, the literature suggests the positive role of welfare schemes for the senior citizens but it is heavily dependent on their awareness, the efficiency of administration and their timely implementation. However, certain gaps remain in the existing literature. Most previous studies have focused on national, state, or district-level analysis, while limited attention has been given to village-level realities. There is a lack of empirical research on the challenges and impact on socio- economic of OAPS among the senior citizens living in rural communities. The present study addresses these gaps, by analyzing the role and the importance of the OAPS as a social welfare scheme for senior citizens in Village Sivian, District Bathinda, Punjab.

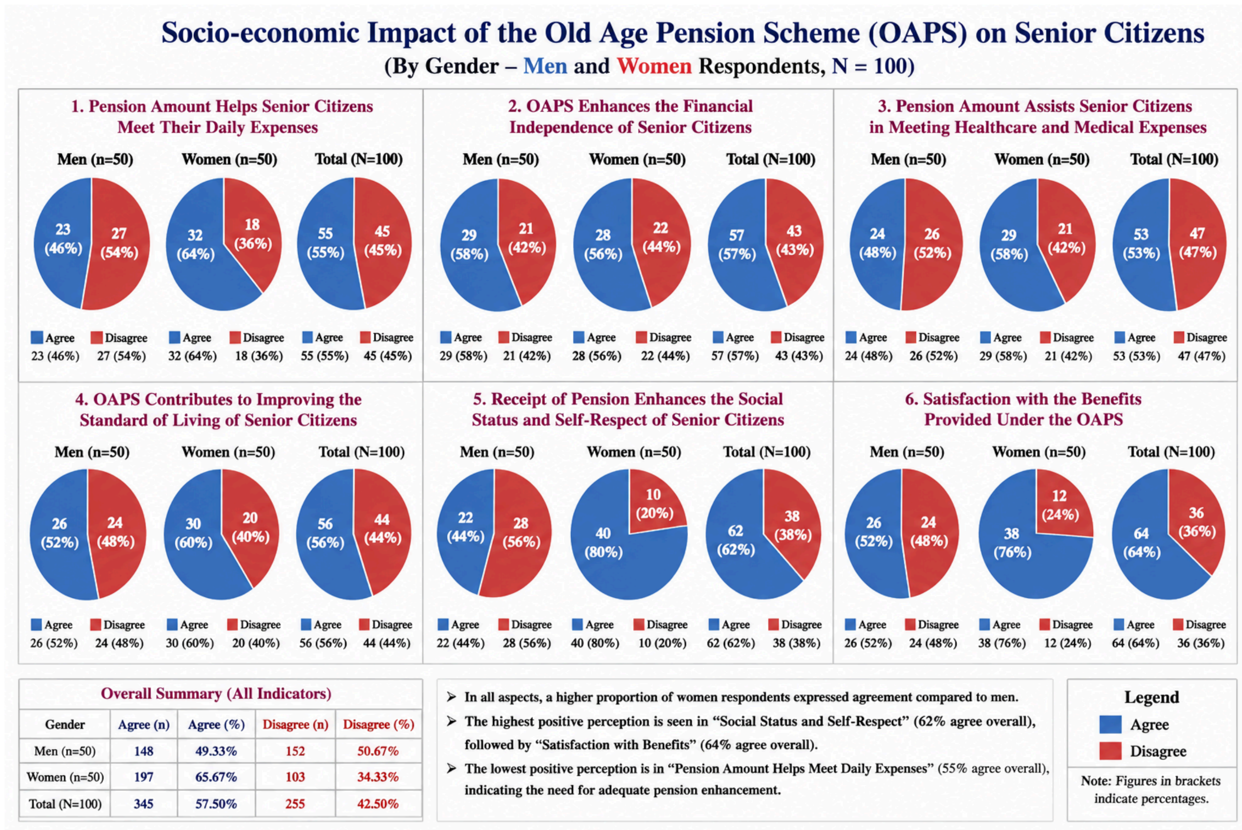
5.SIGNIFICANCE OF THE STUDY :

The present study is important because it contributes to the increasing body of awareness on the social welfare schemes for the elderly specifically related with the Old Age Pension Scheme (OAPS). While the previous study has established significance of old age pensions for poverty reduction, income security and quality of life of senior citizens. The research also determines the impact of the Old Age Pension Scheme on the socio-economic welfare of old people. It explores how pension benefits assist with the necessary needs of these household members, including food, health care, medicines, and living costs, and how this enhances financial security, dignity and social inclusion for pension beneficiaries. The results of the study will help the policy makers, government departments, Panchayati Raj institutions and social welfare administrators to pinpoint the areas of need for the implementation of pension schemes from a policy perspective. The study provides guidelines on how to improve awareness programmes, streamline administrative processes, develop a good complaint system, timely disbursement of pension and better delivery of welfare. This study is also of academic importance because it contributes to the body of literature on social security and social welfare, which is lacking in primary empirical evidence from a rural community. Moreover, the results could also be used as reference for comparative study of the welfare schemes for the senior citizens in different parts of India.

Overall, the study helps to contribute to the understanding of the effectiveness, challenges and role of the Old Age Pension Scheme in improving the lives of the rural senior citizens and provides practical recommendations for strengthening social security measures and the need to improve social welfare schemes for the senior citizen to allow them to live with dignity, have independence and economic security.

6.RESULTS AND DISCUSSION:

The study was conducted among 100 senior citizens (50 males and 50 females) at Village Sivian in District Bathinda, Punjab. The results show that most of the respondents were aged 60-65 years and nuclear families were more common than joint families. The education level of the majority of the respondents was at the low. More than half of the respondents reported that welfare schemes increased their financial independence, helped them to secure their basic needs, improved their standard of living and increased their dignity and self-respect. But, they face various challenges with awareness of eligibility criteria, documentation requirements, accessibility, the complexity of the process, issues related to the delay in receiving the pensions, pension amounts are not adequate and lack in complaint system. These can reduce the overall effectiveness of the OAPS, especially in rural areas where low levels of information and public services are available.



The findings reveal that 55% of the respondents agreed that the pension amount helps them meet their daily expenses, while 45% disagreed. Female respondents (64%) expressed greater satisfaction than male respondents (46%), indicating that women perceived the pension as a more important source of financial support. Nevertheless, the relatively high proportion of respondents who disagreed suggests that the present pension amount is insufficient to adequately meet the increasing cost of essential household needs.

With regard to financial independence, 57% of the respondents agreed that the OAPS enhances their financial independence, whereas 43% disagreed. The responses of male (58%) and female (56%) beneficiaries were almost identical, indicating a common perception that the pension reduces economic dependence on family members. However, the sizeable proportion of respondents expressing dissatisfaction suggests that the pension amount alone is inadequate to ensure complete financial security during old age.

The study further found that 53% of the respondents believed that the pension assists them in meeting healthcare and medical expenses, while 47% disagreed. Female respondents (58%) reported greater benefits than male respondents (48%). Although the scheme contributes to the purchase of medicines and payment of treatment expenses, nearly half of the respondents considered the financial assistance inadequate to meet rising healthcare costs, highlighting the need for enhanced pension benefits.

Regarding the standard of living, 56% of the respondents agreed that the OAPS had improved their living conditions, while 44% disagreed. Female respondents (60%) expressed a more favourable opinion than male respondents (52%). These findings indicate that the pension scheme contributes positively to improving the quality of life by enabling beneficiaries to meet essential household requirements. However, the responses also suggest that the existing level of financial support is insufficient to bring about substantial improvements in living standards for many elderly beneficiaries.

A notable finding of the study is that 62% of the respondents agreed that receiving a pension enhances their social status and self-respect, whereas 38% disagreed. Female respondents (80%) reported a significantly stronger positive perception than male respondents (44%). This finding suggests that the pension not only provides economic assistance but also strengthens beneficiaries' dignity, confidence, and social recognition within the family and community. However, the comparatively lower agreement among male respondents indicates that financial assistance alone may not be sufficient to enhance perceptions of dignity and social status for all beneficiaries.

The study also found that 64% of the respondents were satisfied with the benefits provided under the OAPS, while 36% expressed dissatisfaction. Satisfaction was considerably higher among female beneficiaries (76%) than among male beneficiaries (52%). The findings indicate that although a majority of respondents appreciate the support provided through the pension scheme, a substantial proportion still expect improvements in pension amount, benefit adequacy, and service delivery.

Overall, the findings demonstrate that the Old Age Pension Scheme plays a significant role in promoting the socio-economic well-being of senior citizens by supporting daily consumption, strengthening financial independence, facilitating access to healthcare, improving living standards, and enhancing dignity and social inclusion. These findings are consistent with earlier studies by Barrientos (2006), Barr (2012), Kabeer (2005), Jothi et al. (2016), Narayana (2024), and Drèze and Sen (2013), which concluded that old age pensions contribute significantly to poverty reduction, income security, and improved quality of life among elderly populations.

However, the study also identifies important implementation challenges. The proportion of respondents who disagreed across different indicators demonstrates that the current pension amount is often insufficient to meet rising living and healthcare costs. The findings further suggest that enhancing pension benefits, ensuring timely disbursement, simplifying administrative procedures, and strengthening awareness and outreach programmes would substantially improve the effectiveness of the scheme. Therefore, while the OAPS has achieved its primary objective of providing social protection to senior citizens, further policy reforms are necessary to strengthen its contribution to the economic security, social dignity, and overall quality of life of elderly beneficiaries, particularly in rural areas.

7.Recommendation:

Based on the findings, the following recommendations are proposed:

1. The government should organize regular awareness campaigns in the rural areas for senior citizens and inform them about who is eligible, how to apply, what documents are required, the amount of pension payable and the department that implements the Social welfare schemes and Old Age Pension Scheme.

2. Most respondents believed that the amount of pension is not enough to cover their daily life and medical costs and suggested that the government should increase the pension amount.
3. Payment of pensions should be made regular and in time so as to keep away from financial poverty among the pensioners.
4. The application process should be simplified with better assistance at local offices and CSCs.
5. Special efforts should be made to include all eligible non-beneficiaries under the scheme.
6. Digital and financial literacy support should be provided to senior citizens.
7. Better administrative support should be ensured, especially for women and rural elderly.
8. Information regarding pension schemes should be widely disseminated through newspapers, television, radio, community meetings and social awareness programmes
9. Special attention should be given to illiterate, financially weak, socially weak and non-enrolled eligible senior citizens.
10. Village-level Help Desks should be created to provide social welfare schemes related information, to help enroll and to support grievances.

8.CONCLUSION

The Old Age Pension Scheme (OAPS) is one of the important components of social welfare and social security contributes significantly to improving economic security, dignity, independence for older persons at Village Sivian in District Bathinda. The Old Age Pension Scheme plays a significant role in financial independence, social security and welfare of senior citizens. More than half of the respondents say the pension amount contributes towards their everyday expenses, more financial independence, better health and medical care, a better standard of living and higher social status and self-respect. It is also noted that the level of satisfaction with the scheme is not too low and the female respondents are more satisfied than their male counterparts. The findings also point out that many beneficiaries, particularly men, believe the pension is not high enough to cover their living and healthcare costs, nor always provides complete financial security or satisfaction. The overall findings are that the OAPS is beneficial to the socio-economic welfare of the senior citizens and that there is scope for further improvement. Therefore , several challenges like; Administrative delays, documentation issues, lack of accessibility and inadequate compliant system further reduce the effectiveness of the scheme. The study also emphasized the importance of enhancing awareness initiatives, increasing communication between banks and customers, improving application and document submission processes, simplified administrative procedures, stronger institutional coordination and timely pension payments.Improved access to the scheme could be facilitated through increased support from local, community and family networks and government institutions.

The Old Age Pension Scheme is an important social welfare scheme that provides financial support and social security to elderly citizens. The findings of the present study examine that the scheme has improved the socio-economic well-being of senior citizens in Village Sivian by helping them meet their basic needs and promoting financial security. Nevertheless, improvements are needed in awareness generation, administrative efficiency, accessibility and better complaints processor to ensure that every eligible senior citizen receives the full benefits of the scheme. The findings of this study may serve as a useful reference for policymakers, government officials, researchers and social workers in strengthening old age pension programmes and promoting the welfare of senior citizens

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