

## **Social Security Pensions- A Safety Net To Elders**

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### **ABSTRACT**

*Living arrangements for the elderly are influenced by several factors such as gender, health status, disability, socio economic status, societal tradition and cultural heritage. Though ageing is the natural stage of human life, it brings with innumerable problems for the people who have grown old. Many countries have also put in place a "social pension". These are regular, non-contributory cash transfers paid to older people. For securing the lives of the poorest of the poor families, the Government of Kerala has introduced many Social Security Pension Schemes.*

### **INTRODUCTION**

Pension and social security schemes have been increasing attention in recent years in most growing elderly population. The basic problem faced by senior citizens is lack of financial capacity. Lack of financial capacity creates a stressful life and invites the entry of problems other than those caused by physical and mental health issues. Most of the elderly people are still depending on their children for their lively hood. With the transformation , that is taking place in the family structure, social and family relationship and mounting household and treatment expenditure, much of an attention is required on the part of the policy maker to put in place the senior citizens of our country with due esteem. Government being the major provider of social security.

### **STATEMENT OF THE PROBLEM**

As we have both service pension and social security pension, the pensioners face a lot of problems like amount of pension not satisfied their basic needs, arrears and mode of receipt etc in getting these pensions in time. Hence the study carried on with the objective of finding types of pensions, criteria for sanctioning of pensions and satisfaction of beneficiaries regarding social welfare pension schemes.

## **SIGNIFICANCE OF THE STUDY**

The Government can provide old age pension to elderly people because they have faced so many problems like health problems, financial problems and rude behavior of children etc. Government can provide pension to mentally and physically challenged persons because they have no way to earning income due to their illness. So the pension helps the people to improving their standard of living.

## **OBJECTIVES OF THE STUDY**

The study is undertaken with the following objectives

1. To understand about various types of social security pensions schemes.
2. To identify the criteria for sanctioning social security pensions.
3. To study about the problems faced by the welfare pensioners.

## **RESEARCH METHODOLOGY**

Convenience sampling method is used for collection of data. Primary data has been collected from pensioners by administering interview schedule through survey method using a questionnaire. Secondary data are in the form of published journals, newspapers, books etc. Internet has also served as an efficient source of secondary data. A sample of 50 respondents was selected from the pensioners in Vilavoorkal Garamapanchayath in Thiruvananthapuram district. Mathematical tools such as percentage and ranking method is used for analyzing data. The survey for collecting primary data for the study was conducted during the period from March 2019 to May 2019. The proposed research is to specially focus on the satisfaction level of social welfare pensioners in Vilavoorkal Garamapanchayath

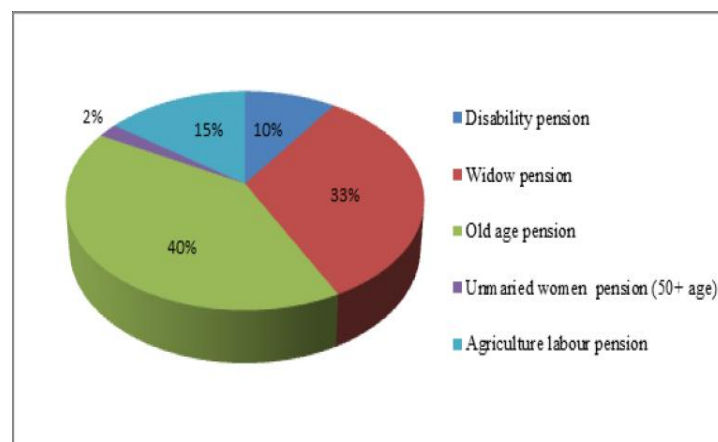
## **LIMITATIONS OF THE STUDY**

The respondents are from rural area and due to their illiteracy and sensitive nature; it was very difficult to get answer. Time limit is one of the major factors affecting the study.

## **SOCIAL SECURITY PENSION SCHEMES THROUGH LSGIS**

Old age pension, disability pension, widow pension, pension for unmarried women above 50 years and agriculture labour pension are the major pension schemes. Of these, the first three are part of the National Social Assistance Programme (NSAP) for which central assistance is received. From April 2015, the disbursement of pensions is being done at the State level through the newly introduced Direct Benefit Transfer (DBT) system. As on March 31, 2016, there were 34 lakh pensioners in the Kerala State. The total expenditure on account of the social security pensions was Rs.3434.50 crore. The highest category of pensioners is of old age pensioners (40 per cent) followed by widow pensioners (33 per cent)

### Beneficiaries of Pension Schemes in Kerala through LSGIs



Source: Directorate of Panchayats

### Criteria for Allotting Indira Gandhi National Old Age Pension Scheme

Applicant must be a destitute, No person shall be eligible for the pension, if he/she is in receipt of any other Social Welfare pensions, No one of their to look after him/her, No person shall be eligible if he/she resorts to habitual begging, No person shall be eligible for the pension, if he/she is admitted to a poor home, Age of 60 years or higher, Having a family annual income of or less than Rs.100000/-, Residing within the Kerala State for a

continuous period of not less than three years, Applied at the local body where the person is residing.

## **Criteria for Allotting Indira Gandhi National Widow Pension Scheme**

Applicant should be a widow/Divorced, Applicant should not be a remarried person, No person shall be eligible for the pension, if the person is in receipt of any other Social Welfare pensions, No person shall be eligible for the pension, if the person applied for any Social Welfare pensions, No one of their to look after him/her, No person shall be eligible if he/she resorts to habitual begging, Applicant is not eligible if the person is admitted to a poor home, Having a family annual income of or less than Rs.100000/-, Applied at the local body where the person is residing.

## **Criteria for Allotting Pension to unmarried women above 50 years**

The age of the un married women must be above 50 years, The unmarried women must be under BPL Family, The rate of pension will be Rs 500 per month with the effect 1-4-2012, The pension is to credited into a public sector bank account for the beneficiary.

The pension will be discontinued if there is the case of marriage or once the women moves above poverty Line. Applicant is not eligible if the person is admitted to a poor home.

## **Criteria for Allotting Pension for Indira Gandhi National Disabled Pension Scheme**

Applicant must be a destitute, No person shall be eligible for the pension, if the person is in receipt of any other Social Welfare pensions, No person shall be eligible for the pension, if the person applied for any Social Welfare pensions, No person shall be eligible if he/she resorts to habitual begging, Applicant is not eligible if the person is admitted to a poor home, Having a family annual income of or less than Rs.100000/-, Applied at the local body where the person is residing, Submit medical certificate of disability.

## **Criteria for Allotting Agriculture Labour Pension**

Age of 60 years or higher, permanently residing within the Kerala State for a

continuous period of not less than 10 years, Should be worked as agriculture labour for a period of 10 years or more under landowners, Must be a member of Kerala Agricultural Workers Welfare Fund, Having a family annual income of or less than Rs.100000/-, Applicant should not be a labour of plantations, Applicant must be a destitute, No person shall be eligible for the pension, if the person applied for any Social Welfare pensions.

No person shall be eligible for the pension, if the person is in receipt of any other Social Welfare pensions, No person shall be eligible if he/she resorts to habitual begging.

**Table.1**

## **Opinion regarding socio economic problem faced by the respondents**

<b>Socio economic problem</b>	<b>Value</b>	<b>Rank</b>
Financial problem	108	1
Loneliness	9	7
Rude behavior of children	16	6
Unfinished task	49	3
Health problems	80	2
Lack of friends	36	4
Physical immobility	25	5
Economic exploitation by children	4	8

Other problems	1	9
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Source: Primary Data

The value is ascertained by giving weight to the response of the beneficiaries i.e. weight 9 is assigned to first preference, weight 8 is assigned for second preference and so on.

**Table.2**

**Opinion regarding socio economic problem faced by the respondents - Age wise**

Socio economic problem	Age wise classification				Total
	Below 60	Between 60 - 70	Between 70 - 80	Above 80	
Financial problem		5(56)	4(27)	3(15)	12(24)
Loneliness			2(13)	1(5)	3(6)
Rude behaviour of children		1(11)	2(13)	1(5)	4(8)
Unfinished task		1(11%)	3(20%)	3(15%)	7(14)
Health problems	1(16)	2(22)	2(13)	5(25)	10(20)
Lack of friends	3(50)			3(10)	6(12)
Physical immobility	2(34)		1(7)	1(5)	5(10)
Economic exploitation by children			1(7)	1(5)	2(4)
Other problems				1(5)	1(2)
Total	6(100)	9(100)	15(100)	20(100)	50(100)

Source: Primary Data

(Percentage is showing in bracket)

The above table shows the opinion regarding financial problem faced by the respondents in age wise. In age above 80 3(15%) respondents are faced financial problem, 1(5%) will problem of faced loneliness, 1(5%) will faced problem of rude behavior of children, 3(15%) will faced problem of unfinished task, 5(25%) will faced health problems, 3(10%) will faced problem of lack of friends, 1(5%) will faced problem of physical immobility, economic exploitation by children and other problems.

In age between 70-80 4(27%) respondents are faced financial problem, 2(13%) will problem of faced loneliness, 2(13%) will faced problem of rude behavior of children, 3(20%) will faced problem of unfinished task, 2(13%) will faced health problems, 1(7%) will faced problem of physical immobility and economic exploitation by children.

In age below 60 1(16%) will faced health problems, 3(50%) will faced problem of lack of friends, 2(34%) will faced problem of physical immobility.

**Table.3**

### **Opinion regarding satisfaction level of Social welfare pension**

<b>Response</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Yes	22	44
No	28	56
Total	50	100

Source: Primary data

The above table shows most of the respondents are not satisfied with social security pension

## **Summary of Findings, Suggestions and Conclusions**

From the above analysis, it can be seen that financial problem is the main problem faced by the welfare pensioners. The analysis also reveals that the second difficulty faced by them is health problem. The study points out that there is no exploitation of their children. On analyzing the financial problems the major respondents belongs to 60-70 age group. Elders above the age of 50 have highly affected health issues. The study also shows that majority of the social security pensioners are not satisfied with their pension. The inference drawn from the study is that ageing affect physical, mental and financial problems to the elders. Thus ageing reduces the productivity and ability to work of a senior citizen. In short the role of welfare pension is much beneficial to the day to day life of the senior citizens. Even if a small amount, the value of welfare pension provide safety net to elders.

## **Suggestions**

Government should take necessary step to increase the pension amount to make it helpful to beneficiaries, Government should provide pension amount in a regular basis, because the most of the people depends on pension only they have no other income, Government should be provide pension to all eligible person after conducting survey.

## **Conclusions**

The main aim of social security pensions is to provide financial assistance to people who have no other source of income for their livelihood. The social security pensions provide protection to old age persons, mentally and physically challenged persons from different problems they faced. The Government can provide different type of social security pensions to the poor people.



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