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National Old Age Pension Scheme In Gadag District

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Abstract: Social security is a key element in ensuring the well-being of all citizens, offering protection against income loss and access to healthcare, especially for the elderly and economically vulnerable. It includes both social assistance and social insurance, aimed at reducing poverty and providing support during times of need. The Indira Gandhi National Old Age Pension Scheme (IGNOAPS), launched in 2007, significantly expanded support for elderly individuals living below the poverty line by increasing pension amounts and widening eligibility. Replacing the earlier National Old Age Pension Scheme (NOAPS), IGNOAPS reflects the government's commitment to inclusive welfare. Proposals to further expand the scheme to include individuals above 60 years of age, widows, and the disabled highlight the on-going efforts to strenty and dignity for marginalized groups.

Keywords: Social Security, Elderly Welfare, IGNOAPS, Financial Security, Income Security.

Introduction:

Social security has a powerful impact at all levels of society it provide workers and their families with access to health care and with protection against loss of income it provides older people with income security in their retirement year. The concept of social security includes social assistance and social insurance in its periphery with the similar objective of provide financial assistance to the messes to ameliorate their condition on the other side both the terms are different from each other in operation and substance point of view the similarity is restricted to reducing poverty grant of contingency found for a person injured in accident providing relief to victim of different occupational diseases are unable to work for their livelihood. Both the components of social security provide financial assistance to needy people. The different between the two in the fact that social assistance represents the unilateral obligation of the community to words its dependent groups social assistance programs provide some benefits to a target groups of people.

Under IGNOAPS which was launched on 19th November, 2007, Rs 200 per month per beneficiary provided by way of central assistance to all persons who are 65 years of higher and belonging to a family living below the poverty line. Earlier under National Old Age Pension Scheme (NOAPS), the pension was restricted to destitute only. The number of beneficiaries under IGNOAPS is estimated to reach 160 lakh persons as compared to 87 lakh under NOAPS. The amount of old age pension was increased from Rs 75 to Rs 200 per month with effect from 1st April, 2006 and the states were urged to contribute at least another Rs 200 so that an old age pension beneficiary could get at least Rs 400 per month. At present pension Rs 500 per month. At present 25 states. / UTs are providing pension which is more than Rs 500 per month. Newly Renamed Indira Gandhi National Old Age Pension Scheme to get another wider coverage. The previously on going National Old Age Pension Scheme (NOAPS) which was originally launched on August 15, 1995 as a part of national social Assistance programme (NSAP) has been renamed as Indira Gandhi National Old Age Pension Scheme. The scheme with new name has been launched on November 19,2007 by prime minister Manmohan Singh to mark the birth anniversary of late former Prime Minister Mrs Indira Gandhi. Originally the scheme was to provide to all 'above the age of 65 but on September 13, 2007 the government decided to extend the scheme to cover all the below poverty line people over the age of 65. Government has modified the eligibility criteria for the NOAPS from "one who is 65 years or above and a destitute" to "all below poverty line citizens above the age of 65 years." Now the ministers of rural development propose to extend the scheme with another wider coverage. The ministry now wants the scheme to be operational t for those above 60 years and cover young widows and the disabled in this economic category.

The Objectives of IGNOAPS:

1) In providing social benefits to poor households in the case of old age, death of the bread winner and maternity.
2) The NSAP aims of ensuring minimum national standards.
3) In addition to the benefits that the states are currently providing or might provide in future.
4) It also aims at ensuring that social protection to the beneficiaries everywhere in the country is uniformly available without interruption.

Salient Feature of the IGNOAPS:

1. A web enabled online monitoring implementation software with anytime and anywhere availability of data.
2. To facilitate e-Governance, focusing on G2G and G2C services.
3. To bring the details of pensioners and process data in public domain ensuring accountability and improving monitoring of implementation of the Programme.
4. To ensure the monthly disbursement is made every month to the pensioner, through the transparent fund monitoring system.

5. To ensure release of funds only when required, disbursed to the pensioners so that no funds are lying unused.
6. Work-flow solution where every manual process has a corresponding module in the software.
7. To attempt standardization of common forms associated with all modules.
8. To ensure role based and authenticated data entry through user id and password.
9. To facilitate data entry from Gram Panchayat, Ward, Block, Municipality, District and State, to take care of internet connectivity problems with checking at database level for duplicity.
10. Real time reports which serve as an effective decision support tools.

Objectives of the Study:

Following are the importance objectives of the study:

1. To assess the necessity and significance of social security systems.
2. To analyze the effectiveness of the Old Age Pension (OAP) scheme in delivering benefits to eligible beneficiaries.
3. To identify the challenges and shortcomings faced by recipients of the OAP scheme.
4. To propose actionable recommendations for enhancing the implementation and impact of the OAP scheme.

Research Metholodogy:

For the purpose of present study, the following research methodology adopted.

Selection of Study Area:

Two taluks have been selected in Gadag District .Holealur village and Savadi village in taluk and Sirol village and Konnur village in Naragund taluk. . From each village, 20% percent beneficiaries of IGNOAP scheme are covered.

Source of Data:

For the purpose of present study Gadag District chosen to collect the required data. The study is based on both primary and secondary. Primary data will be generated with the help of survey method. A suitable questionnaire will be developed to collect the required information. Along with collection of the data using questionnaires, the researcher has personally visited the post office, treasury office and had interacted with beneficiaries to gather more information, helped to collect relevant information from the maximum number of beneficiaries.

Sample Size

For the present study, Gadag district was selected, 241 samples were collected to obtain primary data. The interviews were conducted with beneficiaries of Indira Gandhi National Old Age Pension Scheme. A total of 241 respondent participated in the study, with approximately 20 percent of the beneficiaries from each village being selected as the sample.

Analysis of data:

For the analyzing data collected through interview method, the appropriate and suitable statistical tools like percentage and average has been used, for getting clearer ideas about the study at Tables are drown.

Discussion and Analysis:

Table No-1 Distribution of beneficiary of two taluka according to gender

Gender	Ron taluka	%	Naragund taluka	%	Total	%
Male	70	44.87	65	76.47	135	56.02
Female	86	55.13	20	23.53	106	43.98
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

Above the table provides details on the gender-wise distribution of beneficiaries in Ron and Naragund talukas.in Ron taluk, male beneficiaries make up 44.87% of the total, while female beneficiaries account for 55,12% conversely, naragund taluk exhibits a different pattern, with male beneficiaries comprising 76.47% and female beneficiaries only 23.53%. Overall, when considering the total number of beneficiaries across both talukas, male beneficiaries are greater in number compared female beneficiaries.

Table No-2 Distribution of beneficiary of two taluka according to age groups

Age group	Ron taluka	%	Naragund taluka	%	Total	%
60-70yrs	105	67.31	67	78.82	172	71.37
71-80yrs	37	23.72	14	16.47	51	21.16
>=81yrs	14	8.97	4	4.71	18	7.47
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

Above tables describes the distribution of beneficiaries according the age in Ron and Naragund Taluk. As is analysed from the data it is obvious that in both the taluks of Ron and Naragund age group of 61-70 years are more in number and percentage in terms of beneficiaries from social security benefits. When we take Ron Taluk into consideration 67.31% of beneficiaries are identified in the age group of 61-70 years and 37% of beneficiaries are identified in the age group of 71-80yrs. Butin the age group of81yrs and above the beneficiaries from social security benefits form only 14%. The same is obviously seen in case of Naragund taluk. In the age group of 61-70 years are more in number and percentage in terms of beneficiaries from social security benefits. When we take Naragund taluk into account 78.82% of beneficiaries are identified in the age group of 61-70 years and 16.47% of beneficiaries are identified in the age group of 71-80yrs. But in the age group of 81yrs and above the beneficiaries from social security benefits form only 4.71%. The same is obviously seen in case of Naragund taluk.

The research concludes that most of the pension beneficiaries in particular and social security benefits in general lie between the age group of 60 and 70 years.

Table No- 3 Distribution of beneficiary of two taluka according to religions

Religion	Ron taluka	%	Naragund taluka	%	Total	%
Hindu	133	85.26	74	87.06	207	85.89
Muslim	23	14.74	11	12.94	34	14.11
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

Above table represents the beneficiaries of social security benefits in Ron and Naragund taluk according to the religions. Two major religions namely Hindu and Islam are considered for the present study. People from both the faiths have been found as beneficiaries from the social security benefits but the Hindus stand first with 85.26% whereas the beneficiaries from Islam represent only 14.74% for social security benefits from Ron taluk and the Hindus form 87.06% as beneficiaries from Naragund taluk and the Muslims form12.94% as beneficiaries from social security benefits. Overall the Hindus with 85.89% top in benefiting from social security measures when compared to the Muslims with14.11%.

Table No- 4 Distribution of beneficiary of two taluka according to educational levels

Education level	Ron taluka	%	Naragund taluka	%	Total	%
Illiterate	68	43.59	37	43.53	105	43.57
Primary	67	42.95	37	43.53	104	43.15
High School	17	10.90	9	10.59	26	10.79
PUC	4	2.56	2	2.35	6	2.49
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

The above table considers the educational levels of the respondents of both Ron and Naragund taluks to measure the Social Security Benefits. 43.59% illiterates, 42.95% belonging to primary, 10.90% from high school and 2.56% from PUC education levels are benefited from Social Security Benefits in Ron taluk whereas 43.53% illiterates, 43.53% belonging to primary, 10.59% from high school and 2.35% from PUC education levels are benefited from Social Security Benefits in Naragund taluk. To sum up, illiterate respondents seem to be more benefited from Social Security benefits when compared to the respondents of different levels of education. Totally, 43.57% illiterates, 43.15% from primary, 10.79% from high school and 2.49% from PUC level of education are benefited from Social Security Benefits.

Table No-5 Distribution of beneficiaries of two taluka according to family size

Family size	Ron taluka	%	Naragund taluka	%	Total	%
1-2members	51	32.69	44	51.76	95	39.42
3-4members	59	37.82	29	34.12	88	36.51
>=5members	46	29.49	12	14.12	58	24.07
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

The table above represents the beneficiaries according to the size of the family. Among three different parameters of family size in Ron taluk the family consisting of 3-4 members receive more benefits from the social security measures with37.82%. In case of Naragund taluk families consisting of 1-2 members reap more benefits from the social security measures with 51.76%. But in total the family size with 1-2 members are found repeating more benefits from social security measures.

Table No-6 Comparison of beneficiaries from two talukas based on health issues

Health problems	Ron taluka	%	Naragund taluka	%	Total	%
Hypertension						
No	97	62.18	65	76.47	162	67.22
Yes	59	37.82	20	23.53	79	32.78
Diabetes						
No	134	85.90	76	89.41	210	87.14
Yes	22	14.10	9	10.59	31	12.86
Heart diseases						
No	153	98.08	83	97.65	236	97.93
Yes	3	1.92	2	2.35	5	2.07
Joint/ Bones related problems						
No	49	31.41	51	60.00	100	41.49
Yes	107	68.59	34	40.00	141	58.51
Chest related						

problems						
No	156	100.00	84	98.82	240	99.59
Yes	0	0.00	1	1.18	1	0.41
Others						
No	134	85.90	82	96.47	216	89.63
Yes	22	14.10	3	3.53	25	10.37
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

The above table discusses that the diseases from which the people are suffering from various types. Here in the study a few diseases such as hypertension, diabetes, heart diseases, chest related diseases, bones related diseases are given due importance in the study area of Ron and Naragund taluks. As far as hypertension is concerned in Ron taluk only 37.18% are prone to hypertension and in Naragund taluk only23.53% of people are prone to hypertension. When we come to the diabetes we see that only 1.92% in Ron taluk and 2.35% are suffering from diabetes. When compared to other diseases people suffering from joint bone related issues are more with 0% and 1.18% in Ron and Naragund taluks respectively. Joint bone related health issues may be due to florid borne water. The traditional and simple life style has still sustained the people stronger in the study area from diabetes.

Table No-7 Comparison of beneficiary of two taluka according to awareness of the programme

Awareness	Ron taluka	%	Naragund taluka	%	Total	%
Yes	54	34.62	37	43.53	91	37.76
No	102	65.38	48	56.47	150	62.24
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

Above table takes into account the beneficiaries according to the IGNOPAS awareness programmes by the people in the study area. In Ron taluk only 34.62% people are aware of IGNOPAS whereas 65.38% of the people are not aware of the said programme in Ron taluk. As far as Naragund taluk is concerned only 37.76% of the people are aware of the IGNOPAS whereas 62.24% are not aware of the IGNOPAS programme.

Table No-8 Comparison of beneficiary of two taluka according to sources of information

Sources of information	Ron taluka	%	Naragund taluka	%	Total	%
Newspaper advertisement	8	5.13	10	11.76	18	7.47
Radio advertisement / programes	2	1.28	0	0.00	2	0.83
TV advertisement / programes	6	3.85	0	0.00	6	2.49
Posters	1	0.64	1	1.18	2	0.83
Panchayat office	44	28.21	40	47.06	84	34.85
Others	95	60.90	34	40.00	129	53.53
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

Above table describes source of information that the people in the study area obtain about social security benefits in north Karnataka and particularly in the study area of Ron and Naragund taluk. In the taluk of Ron, 5.13% of the people seek the information from newspapers, 1.28% from radio advertisements, 3.85 from T V advertisements, 0.64% from posters, 21.21% from the panchayat office and most of the people obtain the information about social security benefits from other sources. In case of Naragund taluk, 7.47% of the people seek information from newspaper advertisements, 0.83% from radio advertisement programmes, 2.49% from T V advertisements, again 0.83% from posters and 34.85% from panchayat office and 53.53% from other sources seek information about social security benefits.

Table No-9 Comparison of beneficiary of two taluka according to the start receipt of the pension

When did start receive the pension	Ron taluka	%	Naragund taluka	%	Total	%
2000	2	1.28	0	0.00	2	0.83
2001	3	1.92	0	0.00	3	1.24
2002	3	1.92	0	0.00	3	1.24
2003	1	0.64	0	0.00	1	0.41
2006	2	1.28	0	0.00	2	0.83
2007	0	0.00	1	1.18	1	0.41
2008	2	1.28	0	0.00	2	0.83
2010	8	5.13	1	1.18	9	3.73
2011	2	1.28	3	3.53	5	2.07
2012	15	9.62	5	5.88	20	8.30
2013	3	1.92	2	2.35	5	2.07
2014	9	5.77	4	4.71	13	5.39

2015	12	7.69	1	1.18	13	5.39
2016	15	9.62	5	5.88	20	8.30
2017	17	10.90	2	2.35	19	7.88
2018	10	6.41	2	2.35	12	4.98
2019	12	7.69	13	15.29	25	10.37
2020	14	8.97	18	21.18	32	13.28
2021	10	6.41	10	11.76	20	8.30
2022	16	10.26	18	21.18	34	14.11
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

Above table represents the information on the comparison of beneficiaries from two taluks of Ron and Naragund as per the beneficiaries received the pension in the study area. Comparatively, 1.28% people got the pension in Ron taluk in the year 2000 and in the same year in Naragund taluk only 0.83 % received the pension from social benefit schemes. By 2017 in Ron taluk the percentage of those who received the pension shot up to 10.90% whereas in the same year in Naragund taluk it was 15.29%. But in Ron taluk the percentage of pensioners has decreased to 10.26% in 2022 from 10.90% in 2017. And in the same year i.e., 2022 the percentage of beneficiaries from social security schemes was 14.11%.

Table No-10 Comparison of beneficiary of two taluka according to the monthly savings

Save pension	Ron taluka	%	Naragund taluka	%	Total	%
Yes	46	29.49	7	8.24	53	21.99
No	110	70.51	78	91.76	188	78.01
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey,2022

Above table represents the information of beneficiaries of both the taluks of Ron and Naragund as per the monthly savings. When we look into the table we come to know that 70.51% of the people in the study area opine that they do not save out of the pension they receive monthly and only 29.49% have an access to savings out of their pension. In case of Naragund taluk 91.76% of the people do not have an opportunity for savings out for savings out of the pension whereas; only 8.24% of the people in the taluk have an access to savings out of their pension.

Table No-11Comparison of male and female beneficiary of two taluka according to their opinion to save out of the pension

Save monthly out of pension?	Male	%	Female	%	Total	%
Yes	28	20.74	25	23.58	53	21.99
No	107	79.26	81	76.42	188	78.01
Total	135	100.00	106	100.00	241	100.00

Source: Field Survey, 2022

Above table considers both male and female beneficiaries of pension to seek their opinion about savings out of the pension. As the table describes 20.74% of the in Ron taluk opine that they save out of the pension whereas 79.26% of the male pensioners express their inability to save out of their pension. In case of female pensioners 23.58% of the pensioners save out of their pension whereas 76.42% of the pensioners were unable to save out of their pension among female in the study area of Ron and Naragund taluks.

Table No-12 Comparison of beneficiary of two talukas according to for what purpose you use the pension

For what purpose you use the pension?	Ron taluka	%	Naragund taluka	%	Total	%
For livelihood	133	85.26	84	98.82	217	90.04
For personal needs	129	82.69	71	83.53	200	82.99
For medical care	99	63.46	34	40.00	133	55.19
For habits	17	10.90	18	21.18	35	14.52
For Family member's needs	98	62.82	45	52.94	143	59.34
Emergences	45	28.85	9	10.59	54	22.41
Others	40	25.64	29	34.12	69	28.63

Source: Field Survey, 2022

Above table discusses the purpose for which the respondents make use of the pension amount sanctioned to them. Pensioners make use of the pension for various purposes. In Ron taluk 85.26% of the old aged makes use of pension for their livelihood whereas in Naragund taluk 98.82% of the old aged makes use of the pension amount for their livelihood. In Ron taluk 82.69% of the old aged is of the opinion that they spend the pension amount on their personal needs and in Naragund taluk 83.53% of the people spend their pension amount on their personal needs. 63.46% of the old aged in Ron taluk spends it for medicines and in Naragund taluk 40.00% of the old aged spends it for medicines. 62.82% and

52.94% of the old aged respectively in Ron and Naragund taluk family members spend the pension amount of the old aged. 28.85% and 10.59% of the old aged respectively in Ron and Naragund taluk f spend on emergency needs and 25.64% and 28.63% respectively in Ron and Naragund taluks the old aged spend their pension amount on other purposes.

Table No-14 Comparison of beneficiary of two talukas according to which is the convenient way to receive the pension

Which is the convenient	Ron taluka	%	Naragund taluka	%	Total	%
Cash	68	43.59	9	10.59	77	31.95
Bank A/C	88	56.41	76	89.41	164	68.05
Total	156	100.00	85	100.00	241	100.00

Source: Field Survey, 2022

Table no. makes the researcher aware of the fact whether the pensioners are comfortable in receiving the pension by cash or through bank account. In the taluk of Ron 43.59% accept the cash payment and 56.41% agree with the payment of pension through bank accounts. In the taluk of Naragund 10.59% accept the cash payment and 89.41% agree with the payment of pension through bank accounts.

Major Findings:

1. This concludes the fact that women empowerment should be given due attention by increasing the percentage of female beneficiaries.
2. It is necessary that most of the people in the study area should be made aware of the IGNOPAS programme. So that it will help them get benefitted to a larger extent in future.
3. It is understood from the table that a larger portion of the people in the study area seek information about social security benefits from other sources.
4. Comparatively, it is observed that the percentage of pensioners from Social Security Benefits is yet to increase.
5. It can be interpreted from the study that most of the people in the study area are socially and economically poor and it might not have been made possible for the people to save out of the pension due to their increasing consumption expenditure.
6. It is clear from the table that the amount of pension that the people in the study area is negligible.
7. It is clearly understood from the research work in the study area that 7.05% of the people have to be made aware of the importance of opening a bank account.

Suggestion:

Based on the above findings, the following suggestions can be made.

1. The monthly pension for the elderly should be increased from ₹500 to 1000 to better support their financial needs.
2. Regular free health check-up programs should be conducted for the elderly, and free or subsidized medical treatment, including medicines, should be provided.
3. Individuals who are already receiving any other form of pension should not be eligible to receive additional financial assistance under elderly welfare schemes, to prevent misuse or duplication.
4. The Indira Gandhi National Old Age Pension Scheme (IGNOAPS) should be made easily accessible and available to all eligible elderly individuals without unnecessary delays or restrictions.

Conclusion:

Social security is essential for protecting the health and income of the elderly, poor, and vulnerable groups. The Indira Gandhi National Old Age Pension Scheme (IGNOAPS), launched in 2007, expanded support by increasing the pension amount and widening eligibility to include all below-poverty-line individuals above 65 years. The government's efforts to further extend the scheme to those above 60, widows, and disabled persons show a strong commitment to inclusive welfare and poverty reduction. Strengthening such programs ensures dignity and security for the needy in their later years.

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