



A Study on The Problems Faced by Beneficiaries of The Indira Gandhi National Old Age Pension Scheme in Srirampur City

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Abstract:

This research article has studied various problems of beneficiaries of Indira Gandhi Old Age Pension Scheme (IGOAPS) in Srirampur city. It focuses on the aspects related to identifying the problems of the beneficiaries. Multi-stage sampling method has been used to select a sample of 60 old age beneficiaries randomly selected from Srirampur city. This study has highlighted the features of Indira Gandhi Old Age Pension Scheme, which also reviews the benefits that the beneficiaries get through this old age pension scheme. Physical health and Mental health problems among old age beneficiaries have been discussed in detail. Similarly, age, gender, category etc. participation in decision making, emotions, needs fulfillment, savings and sense of insecurity have an impact on depression in old age. The stratification has been taken as a variable as the health problems of the beneficiaries are likely to increase with age. The study included elderly people of both sexes.

Keywords: *Old Age Pension Scheme, Problems, Physical, Mental.*

Introduction:

Old age is considered to be the last stage of human life. In which energy and physical resources are seen to be decreasing. In this social perspective, this stage is considered as the sum of one's lived experiences. Therefore, the society has given a place of respect to the elderly. In such a society, the elderly are the repository of knowledge and wisdom. All of them have given this stage, old age, the concept of 'golden age'. But the present society does not see old age with such golden age concepts. There are many measures that determine the social concept of old age. There are many ways to impart knowledge and wisdom. Old

age is not the only and necessary factor for the spread of knowledge. Moreover, many people fear old age and consider it a matter to be handled with care and attention. In a developing country like India, old age has become a serious social problem these days. That is why the researcher has chosen this topic to 'Study on various problems of beneficiaries of Indira Gandhi National Old Age Pension Scheme in Srirampur city'.

The Government of India launched the National Social Assistance Programme (NSAP) on 15 August 1995 as a fully funded centrally sponsored scheme targeting the destitute, defined as a person who has less than the regular means of subsistence from

his own source of income or from financial assistance from family members or other sources, the National Social Assistance Programme is being implemented by the Ministry of Rural Development with the objective of providing basic level of financial assistance, as identified by the States and Union Territories.

The National Social Assistance Programme comprises schemes like Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widows Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBs), Annapurna Scheme etc. The National Social Assistance Programme is an important step towards fulfilling the Directive Principles of State Policy enshrined in the Constitution of India, which mandates the State to undertake a number of welfare measures within its capacity.

Concept of Aging:

A person is considered to be old if he is 60 years of age or above. Aging is a process of change that occurs in every person's life, which begins after physical maturity in a person's life. This process is called aging. This means that an old person is a person who has completed physical maturity.

1. Baker (1959). In a broad sense, aging is 'the change that occurs in an individual over time, involving both anabolic building and catabolic breakdown.'
2. Handler (1960), defined it as 'the decline of an organism in nature, caused by essentially irreversible changes inherent in all members of a

species, which over time make them increasingly unable to cope with environmental stresses, leading to increased mortality'.

Objectives of the Study:

1. To understand the concept of social security.
2. To study the features of Indira Gandhi Old Age Pension Scheme.
3. To study the various problems of the beneficiaries of Indira Gandhi Old Age Pension Scheme in Shrirampur city.

Features of Indira Gandhi Old Age Pension Scheme:

The Indira Gandhi National Old Age Pension Scheme (IGNOAPS) is a non-contributory pension scheme, a centrally sponsored social assistance scheme. It provides monthly financial assistance to eligible senior citizens living below the poverty line (BPL).

- **Subsidized Nature:** The beneficiaries are not required to make any financial contribution to avail the pension. The scheme is fully funded by the government.
- **Target Beneficiaries:** The Indira Gandhi National Old Age Pension Scheme specifically caters to Indian citizens aged 60 years and above who belong to Below Poverty Line (BPL) families as per the government norms.
- **Financial Assistance Amount:** Under the Indira Gandhi National Old Age Pension Scheme, the central government provides a monthly pension of ₹200 for eligible senior citizens aged 65 to 79 years and ₹500 for eligible

senior citizens aged 80 years and above. Similarly, under the Shravanbal Seva State Pension Scheme, the state government provides a pension of ₹1,300 per month to eligible elderly persons between the ages of 65 and 79 and ₹1,000 per month to eligible elderly persons aged 80 years and above. That is, it is seen that a pension of ₹1,500 per month is being provided to eligible elderly persons.

- **Implementation and Disbursement:** This scheme is implemented by the state governments and union territories mainly through social welfare departments. For transparency and efficiency, the pension is disbursed directly to the bank or post office account of the beneficiaries through Direct Benefit Transfer (DBT).
- **Objective:** The primary objective is to provide basic level of financial security to vulnerable senior citizens, helping them meet essential expenses like food and medicine and live with dignity.
- **Eligibility:**
 - The applicant should be a resident of Maharashtra.
 - The applicant should be 65 years of age or above.
 - The applicant should belong to a Below Poverty Line (BPL) family.
 - The applicant should not be receiving pension benefits under any social security scheme.

Scope of the Study:

1. The research is only for Srirampur city.
2. The researcher has selected the sample under Indira Gandhi National Old Age Pension Scheme in Srirampur city only.

Research Methodology:

A) Sampling Method: The researcher used convenience sampling (non-probability sampling technique). Easily available respondents have been selected for the study. The main reason for choosing convenience sampling is that the advantages of sampling are that it is very easy and can be accepted immediately without any preparation and it is also cost-effective.

B) Sample Size: The researcher distributed a total of 50 questionnaires to the respondents living in Shrirampur city from May 2025 to November 2025. The researcher has selected a sample size of 50 respondents for the study.

C) Sources of Data Collection: The researcher has collected information from various articles, government reports, and other relevant government offices. Also, primary data has been collected from the beneficiaries for data analysis.

Data Analysis, Presentation and Discussion:

1. Gender-based Classification of Beneficiaries

The gender-wise classification of beneficiaries selected for the Indira Gandhi National Old Age Pension Study in Shrirampur city is shown in the table below.

Table No. 1: Gender-based classification of beneficiaries

Sr. No.	Gender	Number	Percentage
1.	Male	16	26.27
2.	Female	44	73.33
	Total	60	100

(Source: Primary Data)

Graph No. 1: Gender-based Classification of Beneficiaries

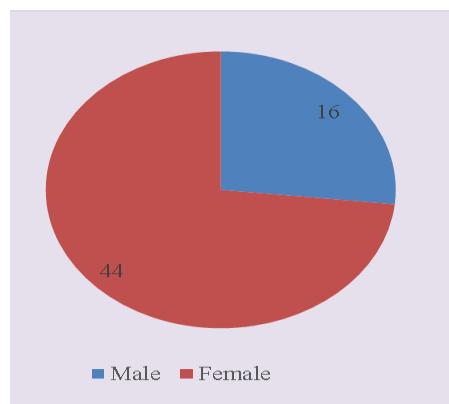


Table No. 1 shows that out of the total 60 beneficiaries, 44 (73.33 %) are female beneficiaries and 16 (26.27%) are male beneficiaries.

2. Age-wise classification of beneficiaries

The age-wise classification of eligible beneficiaries under the Indira Gandhi National Old Age Pension Scheme is shown in the following table.

Table No. 2: Classification of beneficiaries according to age group

Sr. No.	Age group	Number	Percentage
1.	65 – 70 years	32	53.33
2.	70 – 75 years	16	26.67
3.	75 – 80 years	8	13.33
4.	Above 80 years	4	6.67
	Total	60	100

(Source: Primary Data)

Graph No. 1: Classification of Beneficiaries According to Age Group

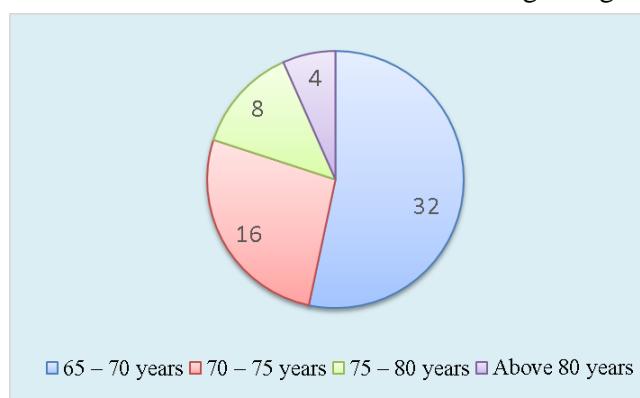


Table No. 2 shows the classification of beneficiaries of Indira Gandhi National Old Age Pension Scheme according to age group. Out of total 60 beneficiaries, 32 beneficiaries were in the age group of 65-70 years. Also, 16 beneficiaries were in the age group of 70-75 years, 8 beneficiaries were in the age group of 75-80 years. This shows that the proportion of beneficiaries in the age group of 65-70 years is the highest.

3. Social Category of Beneficiaries:

It is necessary to understand the eligible beneficiaries who received financial assistance under the Indira Gandhi National Old Age Pension Scheme in Shrirampur city according to their social category. The classification of social categories is shown in the following table.

Table No. 3: Social Category of Beneficiaries

Sr. No.	Social category	Number	Percentage
1.	Open	36	60
2.	Scheduled Castes	10	16.67
3.	Scheduled Tribes	4	6.67
4.	VJ/DT NT	2	3.33
5.	Other Backward Classes (OBC)	8	13.33
	Total	60	100

(Source: Primary Data)

Graph No. 1: Social Category of Beneficiaries

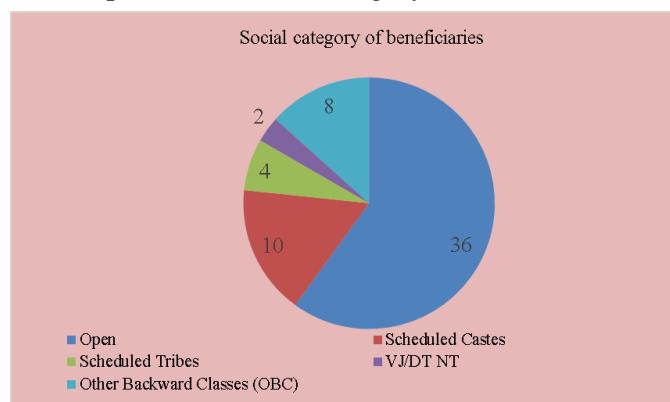


Table No. 2 shows out of the total respondents, the highest number of respondents (36) was from the general category. Similarly, 10 respondents were from the Scheduled Castes, 8 from the Scheduled Tribes, 4 from the Other Backward Classes, while the lowest number (2) was from the VJ/DT NT category.

4. Physical Health Problems of Beneficiaries:

It is important to understand the physical health problems that eligible beneficiaries of the Indira Gandhi National Old Age Pension Scheme in Shrirampur city face. The classification of physical health problems is shown in the following table.

Table No. 4: Physical Health Problems

Sr. No.	Problems	Yes	No	Total
1.	Heart health	45	15	60
2.	Weakness	42	18	60
3.	Vision loss	52	8	60
4.	Hearing loss	48	12	60
5.	Urinary problems	38	22	60
6.	Respiratory problems	43	17	60
7.	Metabolic conditions	51	9	60

Graph No. 4: Physical Health Problems

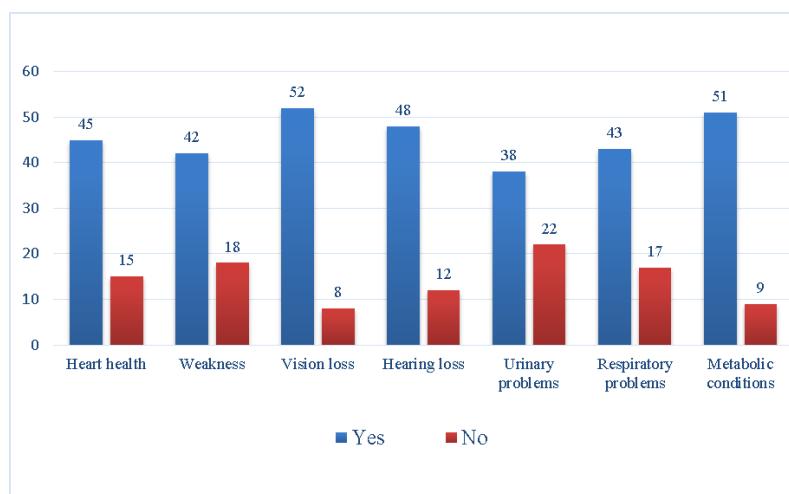


Table No. 4 shows the classification of physical health problems. Out of a total of 60 sample selections, 52 beneficiaries are seen to be facing vision loss, while 51 beneficiaries are facing metabolic problems. Apart from that, the sample beneficiaries expressed the opinion that they are facing other problems in old age. Among them, hearing loss (48), heart health (48), respiratory problems (43), weakness (42) and urinary problems (38) have been reported by the respondents. From this, it is

seen that the elderly are facing various types of physical health problems in old age. For this, it is seen that the elderly are feeling the need for pension money strongly in old age due to such social sentiment.

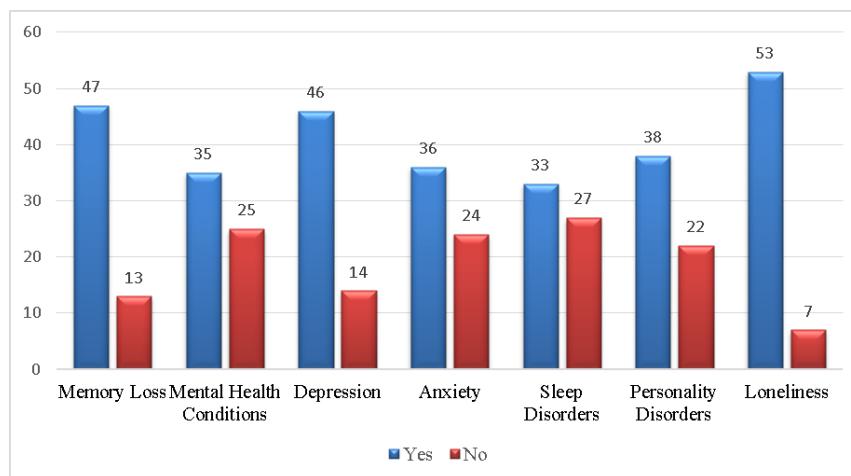
5. Mental Health Problems of Beneficiaries:

The following table shows the classification of mental health problems faced by eligible beneficiaries of the Indira Gandhi National Old Age Pension Scheme in Shrirampur city.

Table No. 5: Mental Health Problems

Sr. No.	Problems	Yes	No	Total
1.	Memory Loss	47	13	60
2.	Mental Health Conditions	35	25	60
3.	Depression	46	14	60
4.	Anxiety	36	24	60
5.	Sleep Disorders	33	27	60
6.	Personality Disorders	38	22	60
7.	Loneliness	53	7	60

Graph No. 4: Mental Health Problems



As per Table No. 5, out of a total of 60 sample selections, 53 beneficiaries are seen to be facing the problem of loneliness, while 47 beneficiaries are facing memory loss. Apart from that, other mental health problems are also seen to be faced in old age. These include depression (46), personality disorders (38), anxiety (36), mental health conditions (35), and sleep disorders (33) as reported by the respondents. From this, it is seen that loneliness is seen most in old age, while sleep disorders are the mental health problem seen in old age.

Conclusion:

This study mainly focused on the physical and mental health problems of the beneficiaries of Indira Gandhi Old Age Pension Scheme. This research revealed that

the most common mental health problem was loneliness and the least common sleep disorder. It shows that the prevalence of these memory problems among the beneficiaries is higher in men and women. The data shows that the people in the open category are the highest beneficiaries of Indira Gandhi Old Age Pension Scheme but it is necessary to provide the benefits of these social schemes to the people of other categories as well. The social schemes provided to the female beneficiaries are more than the male beneficiaries.

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