Summer Training at
Save The Children, Dungarpur Rajasthan
(April 3 to June 2, 2017)

Eligibility, Challenges and Impact of Old Age Pension

By
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Under the guidance of
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MBA Rural Management
2016-2018

School of Development Studies
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2017

INSTITUTE OF HEALTH
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(WHO Collaborating Centre for District Health System Based on Primary Health Care)

IIHMR UNIVERSITY

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Rambabu Sharma student of MBA Rural Management from The IIHMR University, Jaipur has undergone summer training, in Save the children on eligibility, challenges and impact of old age pension scheme in Dungarpur, Rajasthan from 3rd April, 2017 to 2nd June, 2017.

The Candidate has successfully carried out the study designated to her during summer training and her approach to the study has been sincere and analytical.
The summer training is in fulfillment of the course requirements.

1 wish him all success in all him future endeavors.

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Save the Children®

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. **Rambabu Sharma,** student of MBA in Rural Management, IIHMR (**Indian Institute of health management research university), Jaipur** has successfully completed 02 (Two) months (From 4th April 2017 to 25th May, 2017) long Summer training / internship programme at Save the Children's Dungarpur project office. During the period of internship programme with us his / her performance found satisfactory.

We wish him every success in life.

For, Save the Children

Authorized Signatory

(Sanjay Sharma - General Manager)

Dated: 19/06/2017

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Acknowledgements

I am highly indebted to Ms. Neema Pant (Assistant Manager Save The Children, Dungarpur) for their guidance and constant supervision as well as for providing necessary information regarding the project & for supporting in completing the project.

Furthermore, I would also like to tribute with much appreciation the crucial role of the Project Manager Mr. Harish Chanderiya and team, and the respondents to use all required equipment and the necessary materials to complete the study on "OLD AGE PENSION SCHEME".

INTRODUCTION OF THE ORGANISATION

COME ONCE STAY FOREVER-TO SAVE SOMEONE CHILDHOOD.

SAVE THE CHILDREN- one of the biggest NGO in India which was established in 1919, and projects are working in 120 countries, we are one of the most influential, organised, well-networked, resourceful and impactful NGOs. Our core is our programmes, whether it is the remotest corners of the country or the most disaster-torn or dangerous areas or slums in metros, we do whatever it takes to help children shine in life. Save the Children are working for providing equality, equal education, equal nutrition, equal health, equal opportunities, gender equality, and life-saving humanitarian situations and relief during natural disasters to the most deprived children of India.

We are working for the Child Education, Health & Nutrition, Child Protection and Humanitarian Response & Disaster Risk Reduction has benefitted lakhs of children in India. Last year alone we reached 14.24 lakh children through our programmes. We are at the forefront of protecting children whenever disasters strike. Our work involves creating inclusive learning environments in schools so that the most marginalised children can reach school and get quality education. Going by the philosophy of "No Child Born to Die", we work to end rampant deaths of children under 5 years of age in India. We also works for providing protection to children of vulnerable to different social and physical threats. Save the Children is registered as 'Bal Raksha Bharat' in India under the Societies Registration Act, 1860. All donations made to Save the Children are tax exempted under section 80G of the Income Tax Act, 1961.

Our works in the area are as follow-

1. **Health & Nutrition:** We provide robust in health and nutrition benefits to the marginalised communities children.

2. **Education:** We provide access to quality education, with a focus on street children and girls.

3. **Child protection:** All children have the right to a healthy, happy and fulfilling life. Donate Money & Support Charity to Keep children safe & free from harm.

4. **Disaster Risk Reduction:** Children can't wait for help in the times of crisis. We work to help children move past the trauma of a disaster and rebuild their lives.

5.

Slogan: -"We save children's lives. We fight for their rights. We help them fulfil their potential."

CHILD RIGHTS:

There are three broad classifications of these rights. These four categories cover all civil, political, social, economic and cultural rights of every child.

- **Right to Survival:** Every children have right of survival begins before a child is born. According to Government of India, a child life begins after twenty weeks of conception. Hence the right to survival is inclusive of the child rights to be born, right to minimum standards of food, shelter and clothing, and the right to live with dignity.
- **Right to Protection:** A child has the right to be protected from neglect, exploitation and abuse at home, and elsewhere.
- **Right to Development:** Children have the right to all forms of development: Emotional, Mental and Physical. Emotional development is fulfilled by proper care and love of a support system, mental development through education and learning and physical development through recreation, play and nutrition.

INTRODUCTION OF THE TOPIC

OLD AGE PENSION SCHEME:

The title of project is "**A SHORT STUDY ON ELIGIBILTY, CHALLENGES AND IMPACT ON OLD AGE PENSION SCHEME" In Dungarpur (district) of Rajasthan.**

The Old Age Pension Scheme was launched under National Social Assistance Programme (NSAP) which is a welfare programme being administered by the Ministry of Rural Development. This programme is being implemented in rural areas as well as urban areas. The National Social Assistance Programme (NSAP) then comprised of Indira Gandhi National Old Age Pension Scheme (IGNOAPS), National Family Benefit Scheme (NFBS) and National Maternity Benefit Scheme (NMBS). These programmes were meant for providing social assistance benefit to the aged, the BPL households in the case of death of the primary breadwinner and for maternity.

Under this scheme, the eligibility age for pension under IGNOAPS has been reduced to 60years instead of 65yearson 1stApril, 2011. The amount of pension under IGNOAPS was increased to Rs. 750/-per month per beneficiary for those beneficiaries who is above 75 years on1st April 2011.below 75 years and above 58/60 for female/male get 500 rs per month.

OBJECTIVE

- ✓ To know the awareness on Eligibility of Old Age Pension Scheme and challenge occur in implementation of Old Age Pension.
- ✓ To know the impacts of old age pension on life of old age person in society.

AREA OF STUDY

The area for this study will be rural area of Durgapur district (Rajasthan).Manadwa, Ganji, Kakardra, Padali and Utiya villages of Jhotri (block) will be identified villages for the study.

IMPORTANCE OF STUDY

Old Age Pension Scheme is a biggest cash transfer scheme for old person and the main motive of this scheme is to give benefit to the old person.

After this study we are able to understand how this scheme giving benefits to the old aged person and how they are improving their life as well.

After this study, we are able to understand how this scheme giving benefits to the senior citizen in the society and how they are improving their life as well.

we are also be able to understand major problems of old age person that they are facing to get the pension amount from bank and what can be appropriate the solution.

REVIEW OF LITERATURE

Kumar (1991) studies 460 old in the district of Chittoor in the state of Andhra
Pradesh. He has taken 50 percent of his sample from 2 urban centers. Tirupati and Chittoor and the rest 50 per cent from 30 rural villages located within 30 K.m distance from these 2 townships of the state. He has highlighted the family life and living arrangement of the old, delineated the interpersonal relations of the old and the changes which took place because of the operation of some forces like modernization, urbanization etc., and also has described and familial, socio economic, psychological and health problems of these people.

Help Age India (2001) have express life in rural areas is characterized by
retirement and withdrawal from the labour market that makes the elderly dependent on pensions and other benefits among increasing cost of living. Retired elderly from the upper strata of society continue to maintain their status as the household head in view of their better education, occupation and income. The concept of retirement as a period of rest, developing new interest, renewing social and familial interaction and channelling energy towards productive areas is completely lost if the retired elderly has to cope with financial, health, familial and social problems. Despite their hard years of work, the retired felt that their savings gratuity and pensions are not adequate to fulfil their liabilities and hence, majority have to seek employment or struggle even harder after Retirement. There is therefore, a need to prepare the elderly for a smooth transition to retirement and many works have suggested programmes for an active and productive aging in view of the large number physically fit, alert and determined elderly in rural areas.

Help Age International, conducted a participatory study which was done by a NGO (Help Age International) to see the role of local monitoring and impact of old age pension on poverty reduction.

The study was qualitative and narratives to capture the stakeholder groups and beneficiary views on the use of the pension scheme. The conclusion of study:
Persons who was living alone, it helps in sense of dignity and confidence and person who lives with families it also help to improve their quality of life. However, the study suggests that monitoring group and necessary in creating awareness about the scheme and filling the application form.

Research Methodology

Purpose of study

- The main purpose of the study was to know the real condition of senior citizens in Durgapur.
- To know the challenges that are faced by the senior citizens in society.
- To study the impacts of old age pension on senior citizens life and their family.

Tools and Techniques of Data Collection

Only primary data were collected for the study. Information related to the operational guideline was taken from Save the Children as well as Internet. Information related to this scheme was collected from the internet and save the children save the children staff, Mentor had taken from field associate of save the children. The primary data was collected with the help of semi structured questionnaire. It is worth mentioning that only qualitative data were collected for this study.

This study is based on a scheme so there many stakeholders will be involved in this and will have to use different-2 tools and techniques for collection of data which are listed below.

1. Primary data collection (FGD, in depth interview) and questionnaire will be use a tool.
2. Secondary data collection (old reports, departments data, internet)

Research design

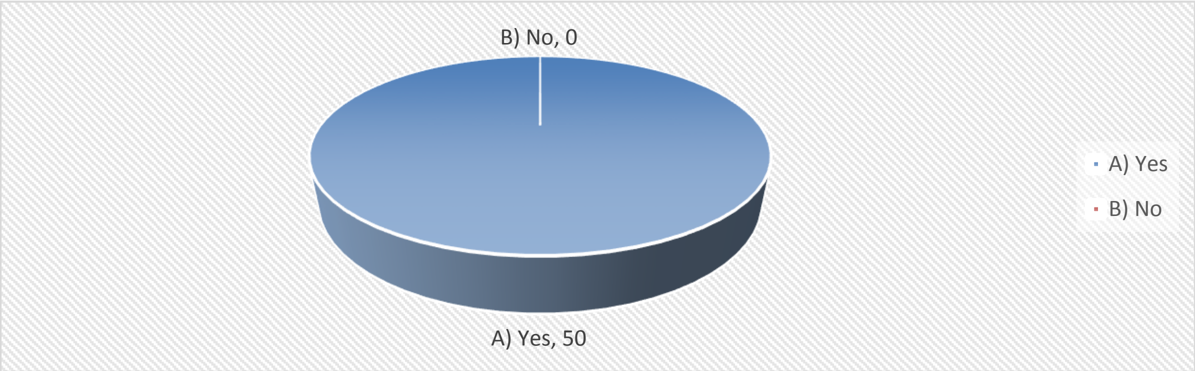
- **Strategy**: The overall strategy of research adopted in this study will be individual household level survey and case studies as per need.

1. **Target Population**: Senior citizens are the targeted stakeholder in study.

- **Sample**: 50 respondents (senior citizen male and female) will be interview in this study.
- **Sampling method**: Random and purposeful sampling will be done to identify the respondents.

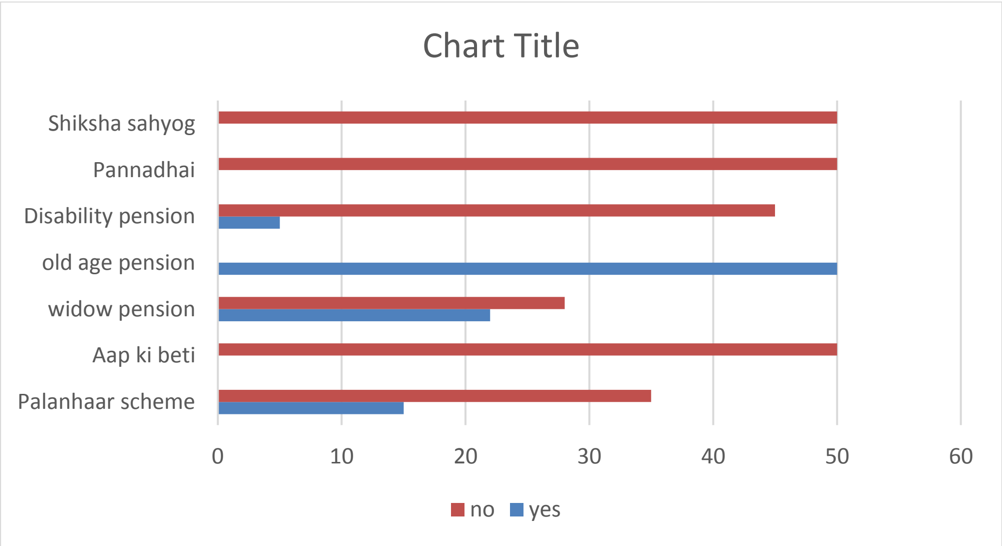
Data analyses and interpretation

Figure-1



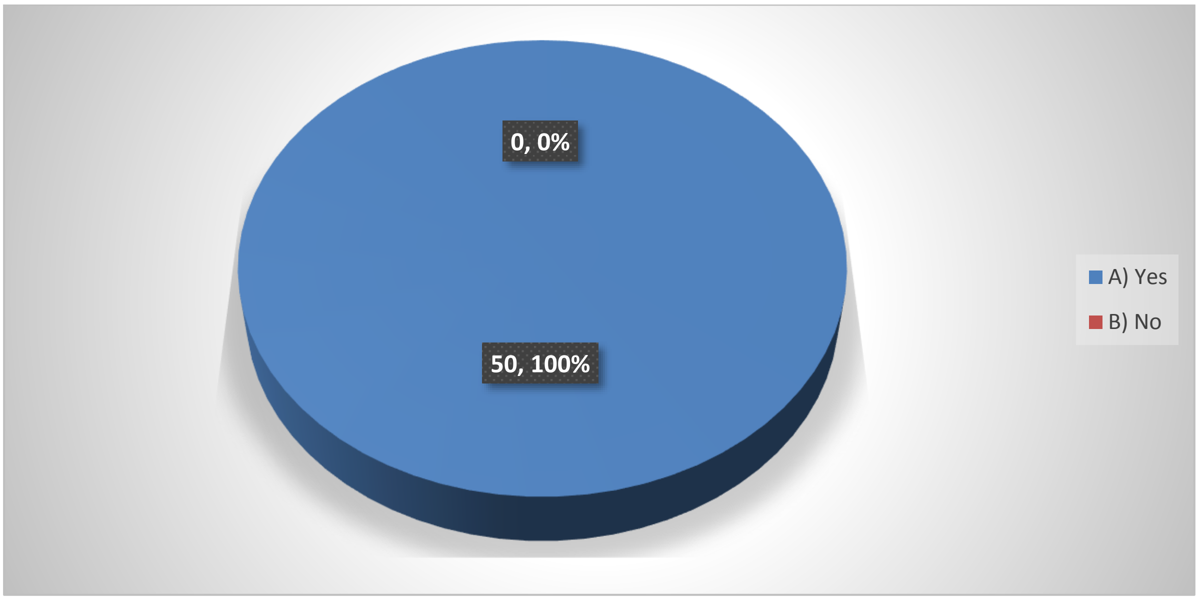
In the above figure, there are 50 respondents and 100% of the respondents have knowledge about old age pension scheme related to person above 58 years.

Figure-2



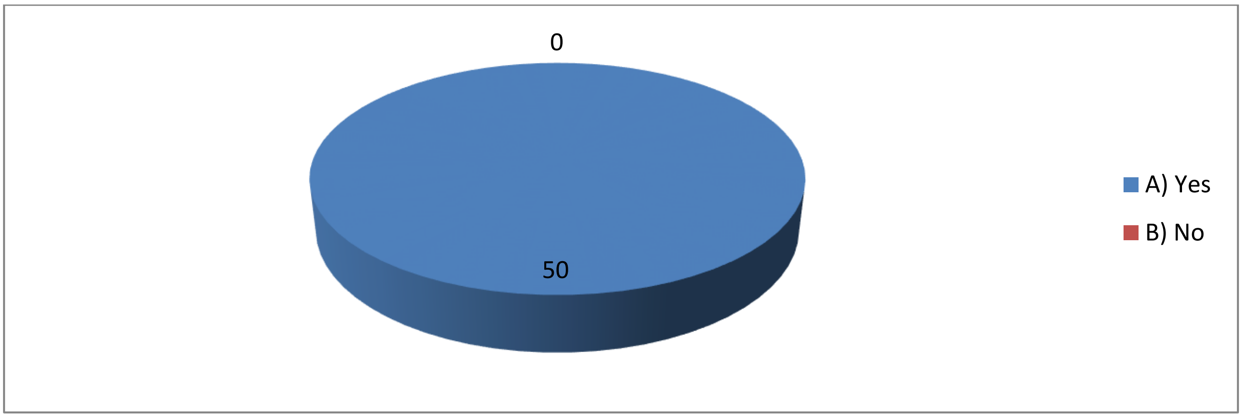
In the above figure, 22 respondents know about Widow Pension, 50respondents know about Old age pension, 15respondents know about Palanhaar scheme, 0 respondents know about Aap ki Beti, 5 respondents know about Disability pension and no respondent know about shiksha sahyog and 0 respondents know about pannadhai.

Figure-3



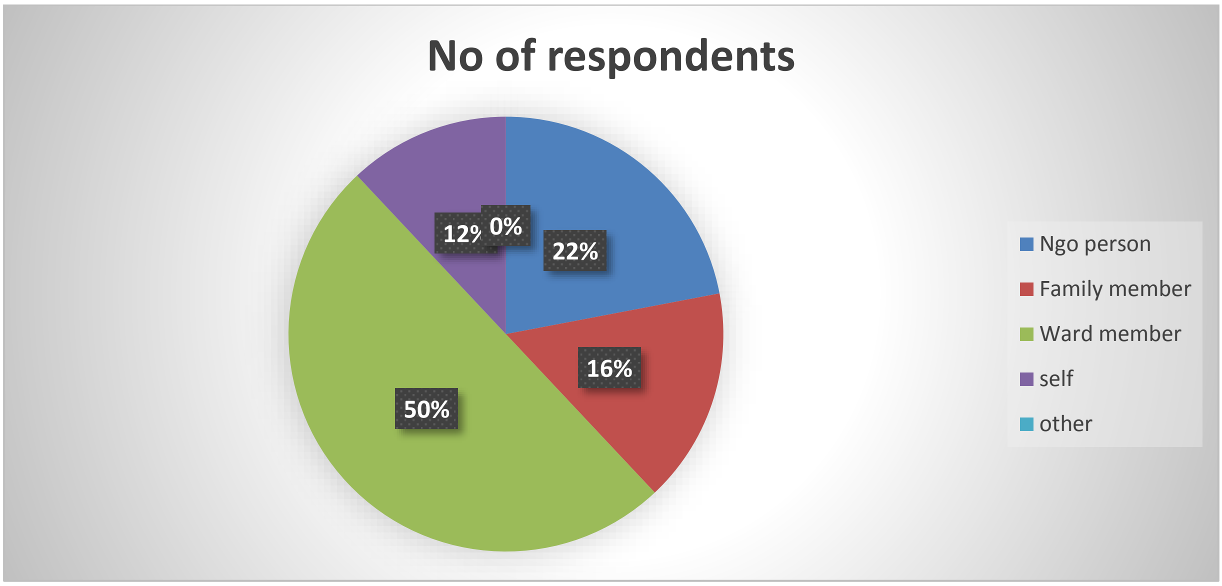
In the above figure 100% of the respondents have knowledge about the old age pension scheme.

Figure-4



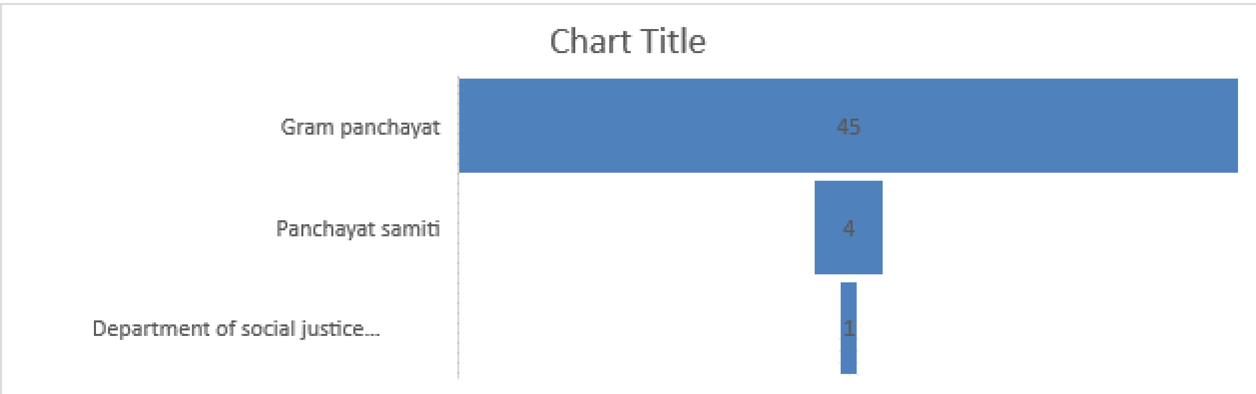
In the above table 100% of the respondents know how to apply for old age pension scheme.

Figure-5



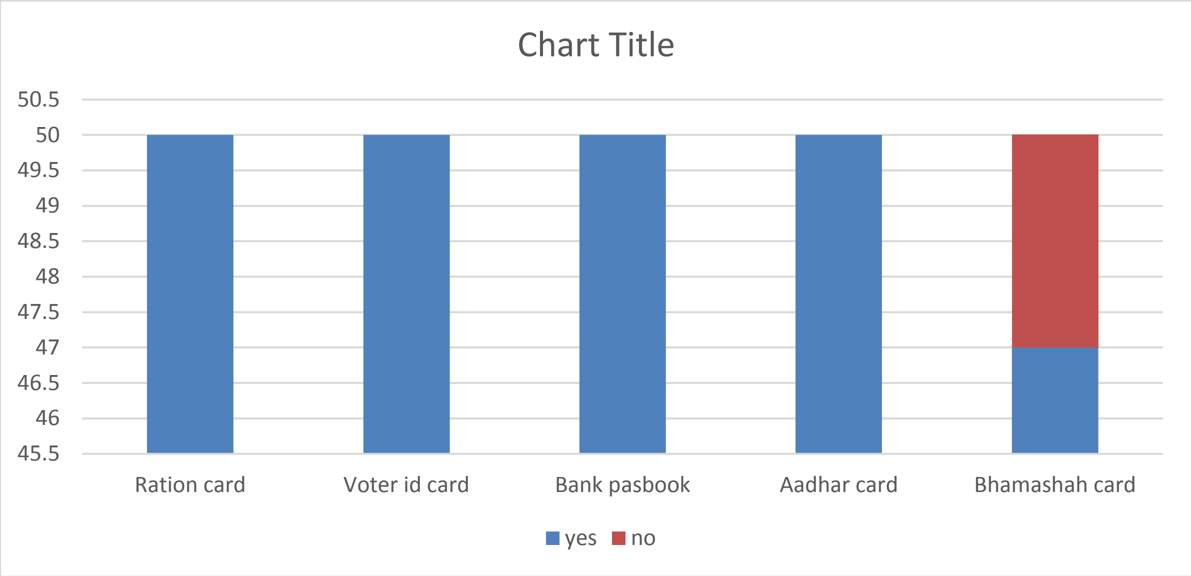
In the above figure 50% of respondents are facilitated by Ward member is applying for old age pension scheme which is followed by Ngo person about 22% then family by 16% and at last self by 12%

Figure-6



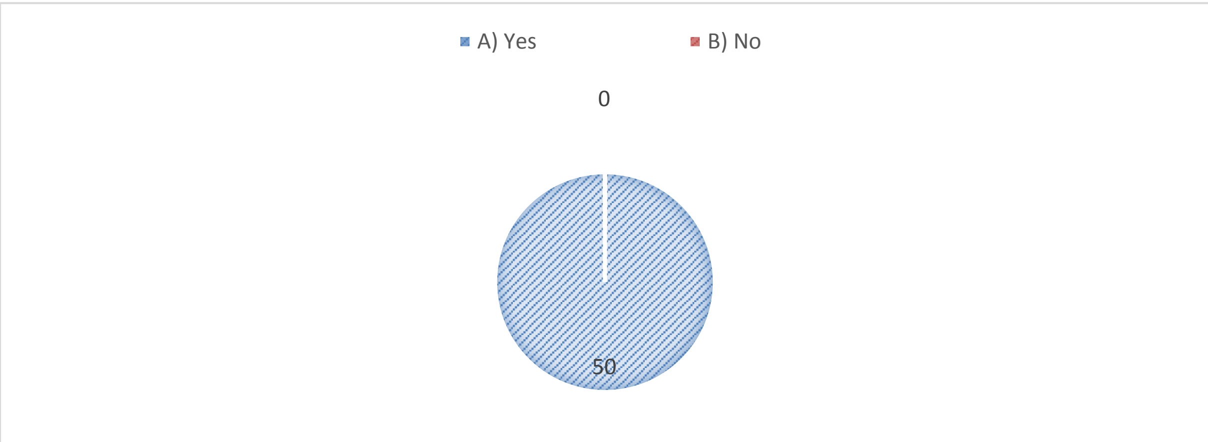
In the above figure 100% of the respondents know where to apply for old age pension scheme.

Figure-7



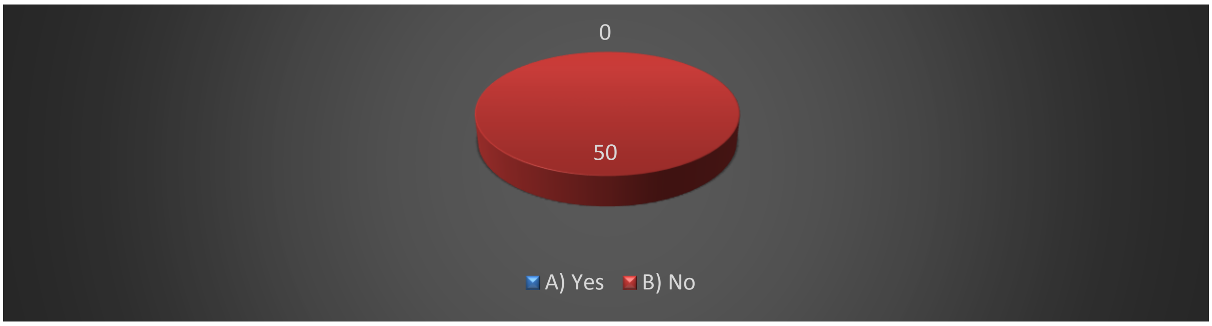
In the above figure 50 respondents are taken to check about their knowledge regarding documents required for applying of old age pension and outcome states that every respondent knows about ration card, passbook, voter id card and Aadhar card but in case of bhamashah card only 47 out of 50 knows about it.

Figure-8



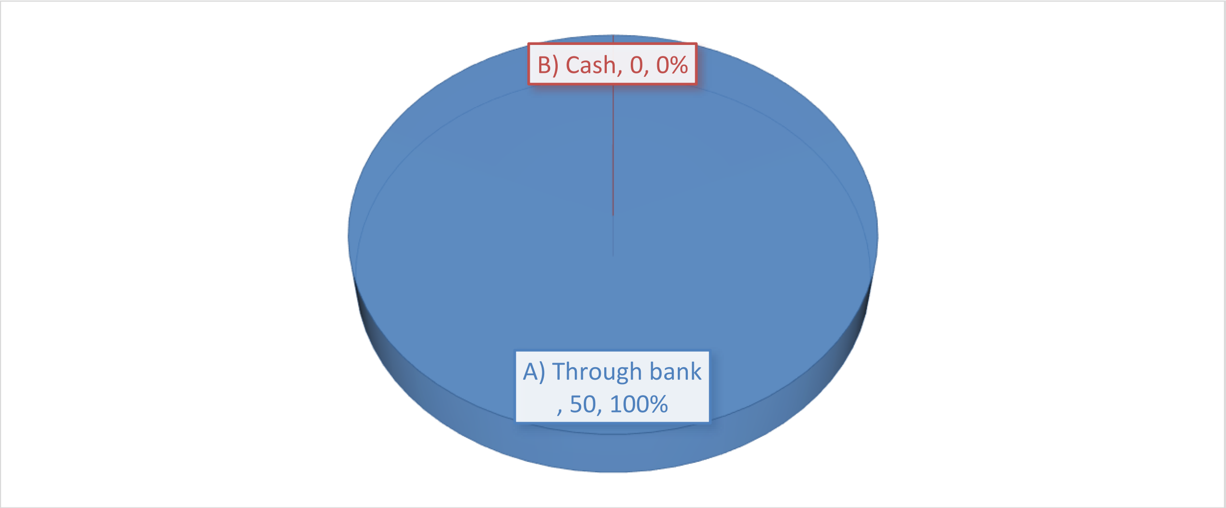
In the above figure 100% of the respondents are getting the old age pension scheme.

Figure-9



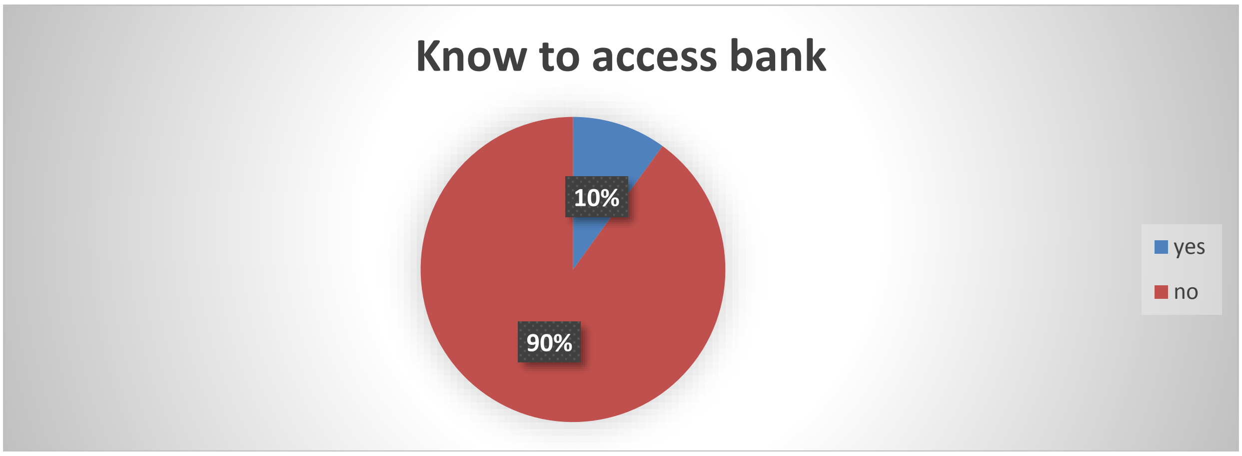
In the above figure 100% of the respondents responded that no department officer came to their village for verification.

Figure-10



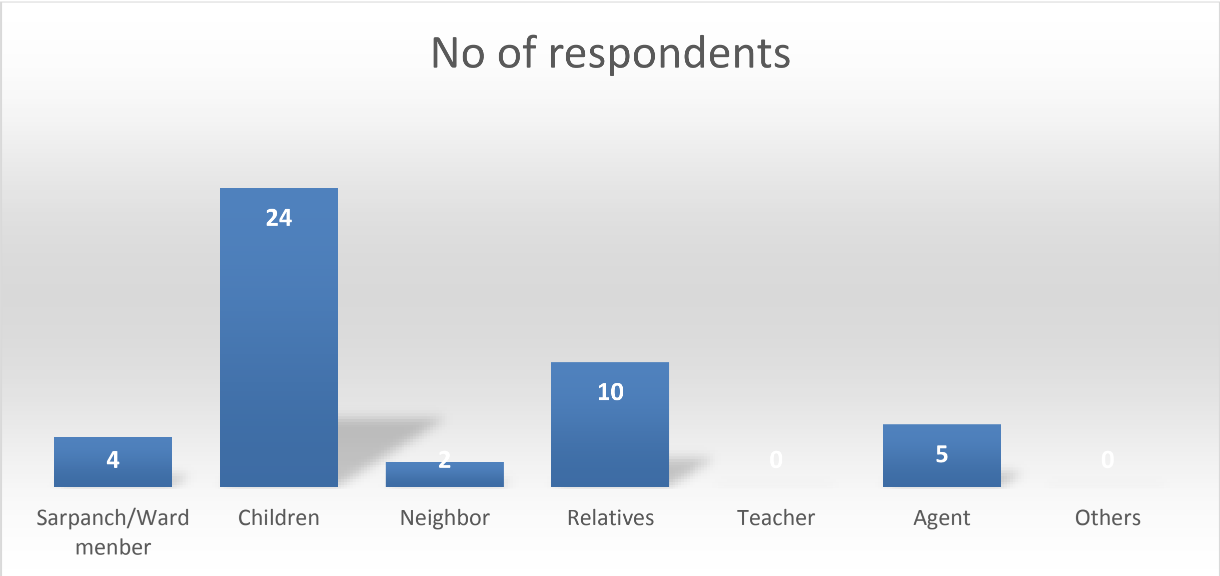
In the above figure, 100% of the respondents are getting the old age pension amount through bank.

Figure-11



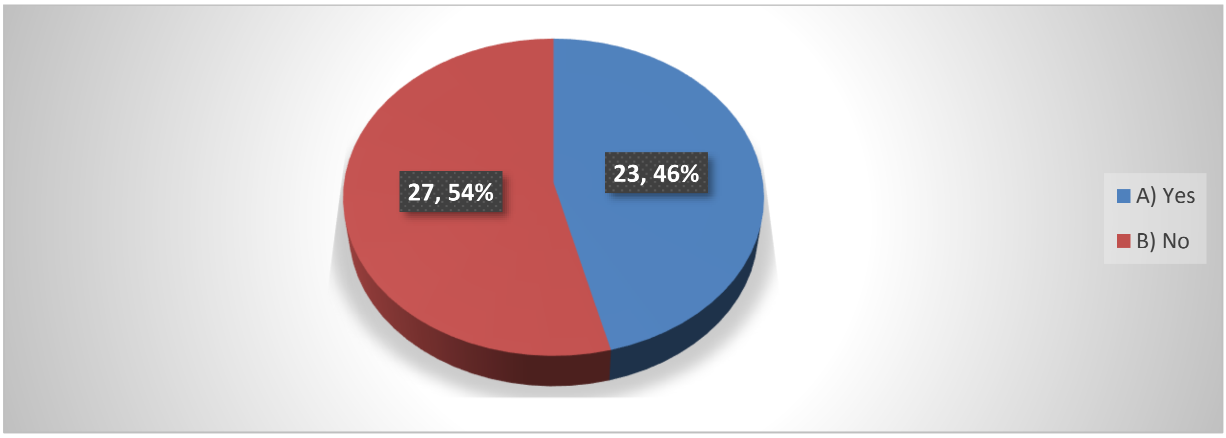
In the above figure 50 respondents were analysed and 90% them don’t know how to access bank for pension and 10% knows about it.

Figure-12



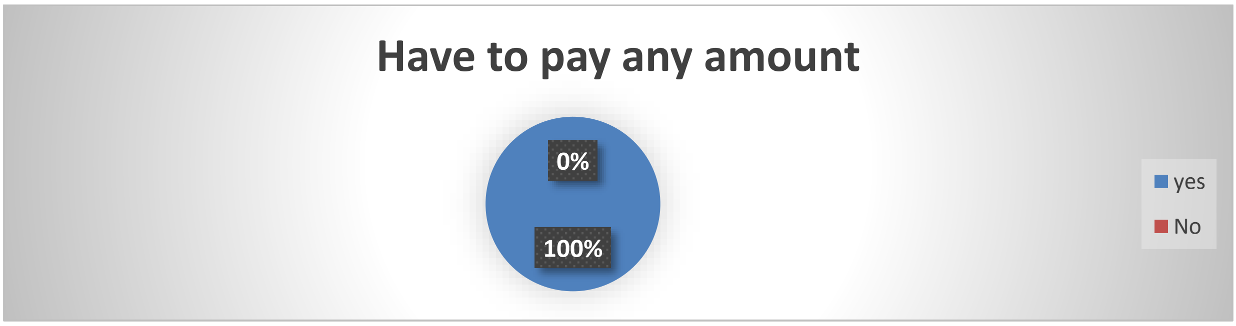
In the above figure, most of the respondents were supported by children in access to the bank then relatives helped followed by agent, sarpanch and neighbours.

Figure-13



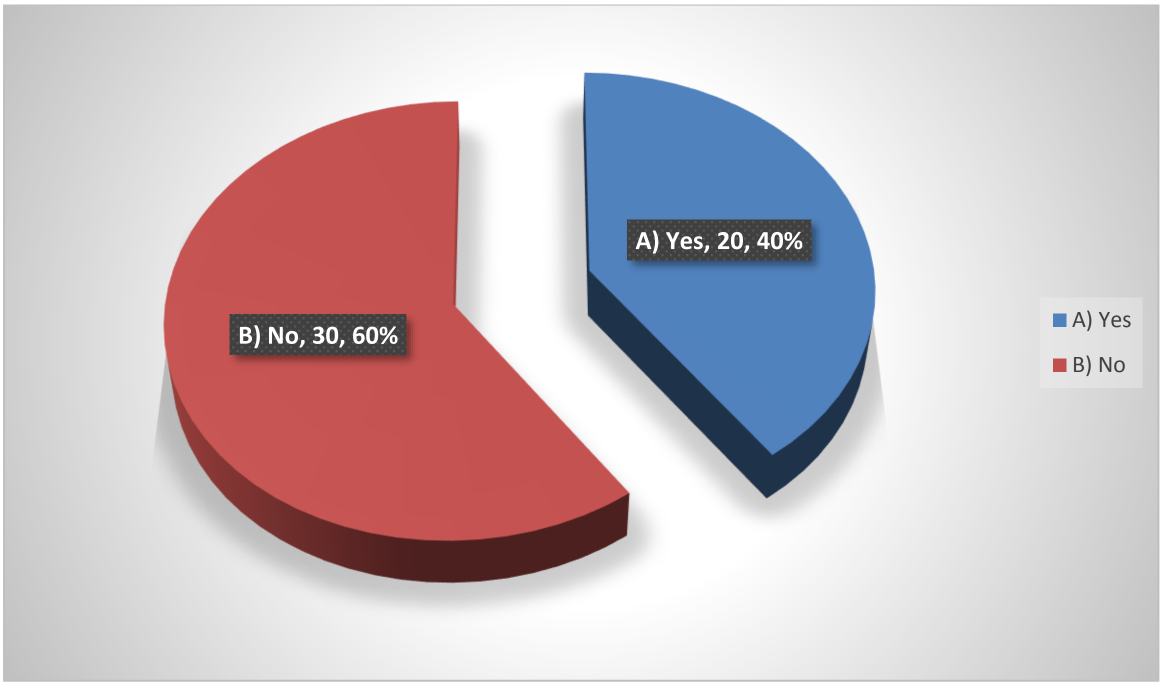
In the above figure total 50 respondents are asked about problem faced by them in receiving old age pension and outcome states that 46% of total respondents doesn't faced any problem and rest 54% faced problem in receiving pension.

Figure-14



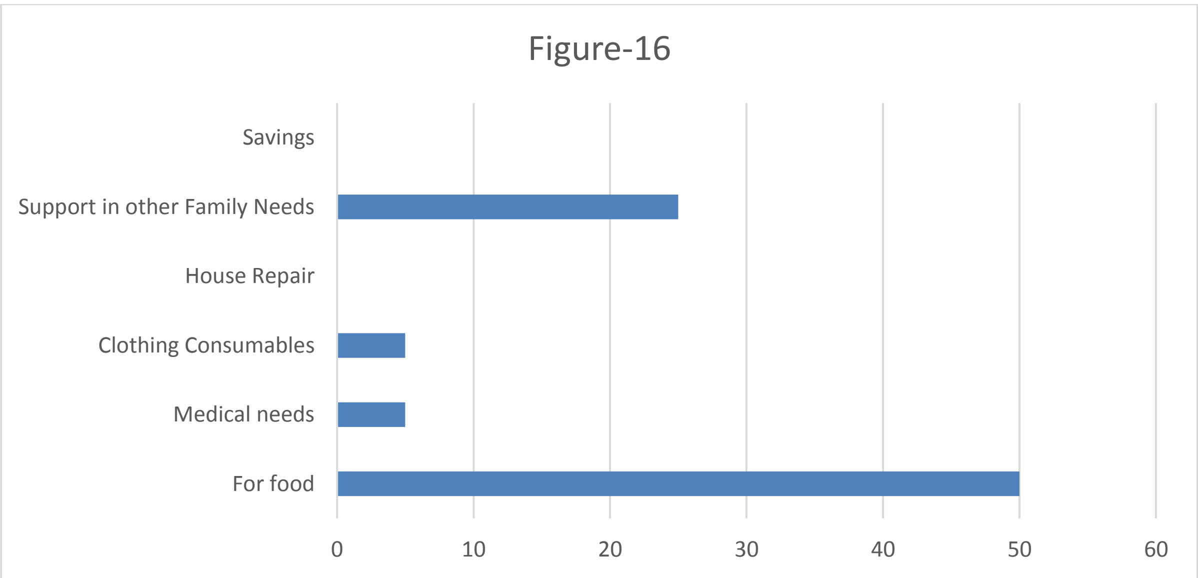
In the above figure out of total 50 respondents no one must pay any additional money to anyone for getting old age pension.

Figure-15



In the above figure 50 respondents were analysed to check do they get monthly pension or not. The result states that 60% of total doesn't get monthly pension and only 40% of total gets monthly pension

Figure-16

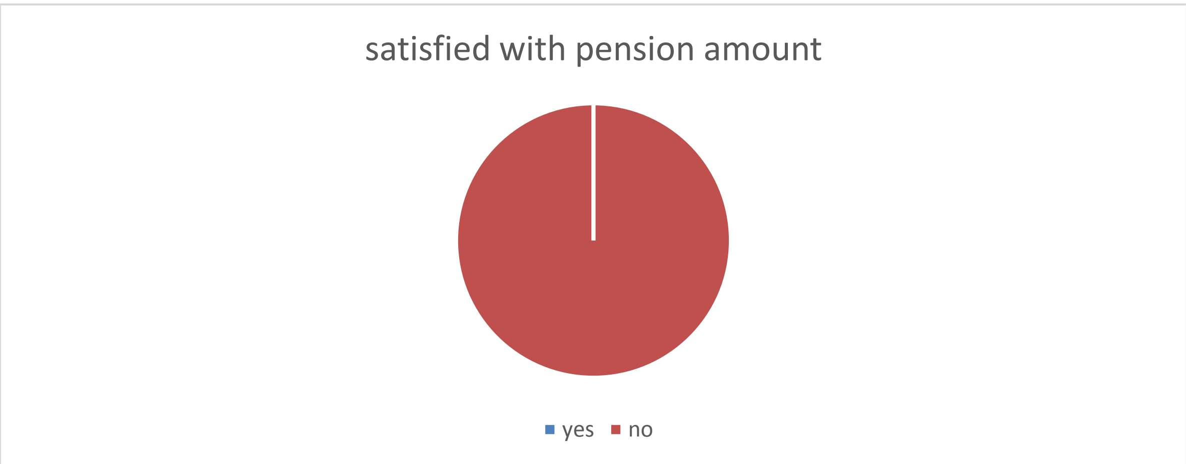


In the above figure, total 50 people use their pension for food,25 needs it for other family needs,5 uses it for medical needs and clothing consumables.

Figure-17

In the above figure, total 50 people are asked about impact of pension on their life and result can be observed from the above figure.

Figure-18



In the above figure, it is stated that total 50 respondents are not satisfied with amount of pension as it is too low.

Key Findings

- ✓ There are 50 respondents and 100% of the respondents have knowledge about old age pension scheme related to person above 58 years.
- ✓ 22 respondents know about Widow Pension, 50respondents know about Old age pension, 15respondents know about Palanhaar scheme, 0 respondents know about Aap ki Beti, 5 respondents know about Disability pension and no respondent know about shiksha sahyog and 0 respondents know about pannadhai.
- ✓ 100% of the respondents have knowledge about the old age pension scheme.
- ✓ 100% of the respondents know how to apply for old age pension scheme.
- ✓ 50% of respondents are facilitated by Ward member is applying for old age pension scheme which is followed by Ngo person about 22% then family by 16% and at last self by 12%.
- ✓ 100% of the respondents know where to apply for old age pension scheme.
- ✓ 50 respondents are taken to check about their knowledge regarding documents required for applying of old age pension and outcome states that every respondent knows about ration card, passbook, voter id card and Aadhar card but in case of bhamashah card only 47 out of 50 knows about it.
- ✓ 100% of the respondents are getting the old age pension scheme.
- ✓ 100% of the respondents responded that no department officer came to their village for verification.
- ✓ 100% of the respondents are getting the old age pension amount through bank.

- ✓ 50 respondents were analysed and 90% them don’t know how to access bank for pension and 10% knows about it.

- ✓ Most of the respondents were supported by children in access to the bank then relatives helped followed by agent, sarpanch and neighbours.
- ✓ 50 respondents are asked about problem faced by them in receiving old age pension and outcome states that 46% of total respondents doesn’t faced any problem and rest 54% faced problem in receiving pension.

- ✓ Out of total 50 respondents no one must pay any additional money to anyone for getting old age pension
- ✓ 50 respondents were analysed to check do they get monthly pension or not. The result states that 60% of total doesn’t get monthly pension and only 40% of total gets monthly pension

- ✓ Total 50 people use their pension for food,25 needs it for other family needs,5 uses it for medical needs and clothing consumables

- ✓ Total 50 people are asked about impact of pension on their life and result can be observed.

- ✓ Total 50 respondents are not satisfied with amount of pension as it is too low.

Conclusion-

The direct benefit of this scheme goes to old age People of rural area. After this scheme old age people who have no respect in their family got respect and increase in social status of old age person in their community. The financial condition of old age people got better. They also have an account in bank where the amount is secure for their future needs. They are financially independent for to fulfil their small needs. Although this scheme is moreover working successfully.

REFERANCE:

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