Knowledge level of women beneficiaries about pension schemes

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ABSTRACT

Panchayat Raj institutions, the grass root units of local self-government, have been considered
as instruments of socio-economic transformation in rural India by implementing several schemes.
Pension schemes are implemented by Gram Panchayats mainly to help aged, windows, disabled
and destitute women of rural area. Hence, the study was under taken to know the knowledge
level of women beneficiaries about pension schemes. The data were collected from 200 women
beneficiaries selected from four villages *viz.,* Uppin-Betageri, Hanumankoppa, Hanumanal and
Saibankopppa covered under Uppin-Betageri Gram Panchayat of Dharwad taluka of Dharwad
district. Women beneficiaries had higher level of knowledge with respect to the National Family
Benefit Scheme (45.00%), medium knowledge level in Indira Gandhi National Widow Pension
Scheme (57.50%), India Gandhi National Old age Pension Scheme (52.50%) and lower level of
knowledge in National Disabled Pension Scheme (55.00%) followed by Sandhya Suraksha
Yojana (40.00%).

INTRODUCTION

The role of Panchayat Raj institutions as instruments of
rural reconstruction and development needs emphasis (Kadam,
2012). They have been reorganized with wider powers and
financial resources not merely as institutions of political
participation but institutions of social and economic
development. These are implementing several schemes related
to house, health, education, employment, care of old age,
pension, community facilities, agriculture and allied areas etc.
These programmes and schemes aimed at upliftment of the
rural poor.

Panchayat programmes and schemes are implemented to
provide the standard of living by creating livelihood
opportunities for women, old age people and they can be
achieved through micro credit, pension amount and self-help
groups which are considered as better source to bring change
and improvement in their life style (Singh, 2004). Following are

the selected pension schemes implemented by central and state
government :

National Old age Pension Scheme (NOPS) :
The scheme is shared by both Central and State
Government with the purpose to help the old age people. The
objective of the scheme is to assist the destitute old age
persons by providing Rs.400/- per month for 65 years old and
Rs.500/- for above 79 year old person.

Indira Gandhi National Old age Pension Scheme (IGNOPS):
The scheme is sponsored by Central Government and
main purpose is to help the old age people. The objective of
the scheme is to assist the destitute old age persons by
providing Rs.400/- per month for 65 years old and Rs.500/- for
above 79 year old person.

Indira Gandhi National Widow Pension Scheme (IGNWPS):
The objective of the scheme is to assist the destitute

widows by providing Rs.400/- per month without considering age limit and also the person should not get income from any other sources. Pension is given in spite of having legal heirs of above 18 years of age, must not possess income of value more than Rs.5000/- and assistance will not be given if remarried.

Sandhya Suraksha Yojana (SSY) :

It is another old age pension scheme in Karnataka implemented by State Government in 2007. The objective of the scheme is to assist the destitute old age persons by providing Rs.400/- per month for 65 years old and Rs.500/- for above 79 year old person, considering income level up to 20,000/- per annum.

National Disabled Pension Scheme (NDPS) :

The objective of the scheme is to assist the destitute handicapped persons by providing Rs.400/- per month. More than 75 per cent disability persons are eligible to get Rs.1000/- per month. The district committee constituted by the district collector, district social welfare officer and district medical officer, recommends the pension for physically handicapped looking to the percentage of disability without considering age and income criteria.

National Family Benefit Scheme (NFBS) :

This scheme is sponsored by the State Government to provide social and economic assistance to BPL families in case of the death of their primary breadwinner. Funding pattern is by Central which has been transferred to the State sector after 2002-03.

The government is implementing the above schemes to help rural poor but the impact has not been studied. Hence, the study was conducted to know the knowledge level of women beneficiaries about pension schemes.

MATERIAL AND METHODS

The present study was conducted during the year 2012-13 in Dharwad taluka of Dharwad district of Karnataka state. Uppin- Betageri Gram Panchayat was purposively selected for the study because it has implemented many programmes and schemes for the development of community and recognised as one of the 'Best Gram Panchayat' among 37 Gram Panchayat working in Dharwad taluka. This Gram Panchayat consists of four villages namely, Uppin-Betageri, Hanumankoppa, Saibankoppa and Hanumnal. From each village 40 beneficiaries availing benefit from NOPS, IGNOPS, IGNWPS, SSY and 20 beneficiaries from NDPS and NFBS schemes were randomly selected. Thus, the total sample of the study was 200.

Keeping in mind the objectives of study, an interview schedule was structured. Based on the experience gained in pre-testing, the schedule was modified and the data were

collected by personal interview method. Data were coded, tabulated, analyzed and interpreted frequency and percentage.

OBSERVATIONS AND ANALYSIS

Table 1 shows that out of six schemes, women beneficiaries had higher level of knowledge with respect to the schemes National Family Benefit Scheme(NFBS) (45.00%), medium level of knowledge with respect to National Old age Pension Scheme (NOPS) (52.50%), Indira Gandhi National Widow Pension Scheme (IGNWPS) (57.50%) and lower knowledge in the schemes of Sandhya Suraksha Yojane (SSY) (40.00%), India Gandhi National Old age Pension Scheme (IGNOPS) (40.00%) and National Disabled Pension Scheme (NDPS) (55.00%). The overall knowledge level was found to be medium (48.50%). The plausible reasons might be due to discussions with officials of Panchayat, post office and banks; attending Gram Sabha meetings, preparation for required documents and discussion among beneficiaries. These observations derive support from the findings of Nayak *et al.* (2002), Rajan (2004) and Subrahmanya (2002).

Table 2 depicts that cent per cent of women beneficiaries in National Old age Pension Scheme (NOPS) had knowledge about type of beneficiary, criteria of age, amount of pension per month and amount of pension paid for above 79 year old beneficiary, whereas, only three fourth of them knew the purpose of the scheme (75.00%). The knowledge about agency responsible for selection of the beneficiaries, implementation and sponsorship, criteria for discontinuation was found to be 67.50, 57.50 and 55.00 per cent, respectively. Women showed low level of knowledge (37.50%) about the agency responsible for disbursement of amount. The overall index was found to be 71.05.

Indira Gandhi National Widow Pension Scheme (IGNWPS) exhibited that cent per cent of women beneficiaries had knowledge about type of beneficiary, criteria of age, amount of pension per month, agency responsible for selection of the beneficiaries, amount of pension paid for above 79 year old beneficiary and agency responsible for disbursement of amount. Eighty per cent of them knew the agency responsible for implementation and sponsorship. More than fifty per cent of the beneficiaries had the knowledge about purpose of the scheme (57.50%) and criteria for discontinuation (52.50%).The overall index was found to be 79.00 (Table 2).

The Table 3 explains about Indira Gandhi National Old age Pension Scheme (IGNOPS) wherein, cent per cent of women beneficiaries had knowledge about type of beneficiary, criteria of age, amount of pension per month, the agency responsible for selection of the beneficiaries, purpose of the scheme and criteria for discontinuation, whereas, eighty per cent of them were knowing about the criteria for selection of beneficiary followed by the agency responsible for implementation and

sponsorship (65.00%). Amount of pension paid for above 79 year old beneficiary and the agency responsible for disbursement of amount were known by 57.50 and 52.50 per cent of beneficiaries, respectively. The overall index was found to be 85.50. Supporting findings were made by Bose (1996) and Willmore (2001).

The data projected in Table 4 indicate that in the scheme Sandhya Suraksha Yojana (SSY), cent per cent of women beneficiaries had knowledge about type of beneficiary, criteria of age and amount of pension per month. More than ninety per cent of beneficiaries had the knowledge about criteria for discontinuation (92.50%) and the agency responsible for disbursement of amount (90.00%). The knowledge level regarding income criteria of beneficiary was noticed as 87.50 per cent followed by purpose of the scheme (80.00%) and agency responsible for implementation and sponsorship

Table 1 : Knowledge level of women beneficiaries about pension scheme

Pension schemes	Categories	F	%
Indira Gandhi National Old age Pension Scheme (IGNOPS) (n=40)	Low	17	42.50
	Medium	13	32.50
	High	10	25.00
National Old age Pension Scheme (NOPS) (n=40)	Low	2	5.00
	Medium	21	52.50
	High	17	42.50
Indira Gandhi National Widow Pension Scheme (IGNWPS) (n=40)	Low	16	40.00
	Medium	23	57.50
	High	1	2.50
Sandhya Suraksha Yojana (SSY) (n=40)	Low	16	40.00
	Medium	13	32.50
	High	11	27.50
National Disabled Pension Scheme(NDPS) (n=20)	Low	11	55.00
	Medium	–	–
	High	9	45.00
National Family Benefit Scheme(NFBS) (n=20)	Low	3	15.00
	Medium	8	40.00
	High	9	45.00
Overall knowledge level (n=200)	Low	48	24.00
	Medium	97	48.50
	High	55	27.50

Mean-7.08 SD- 1.11

Table 2 : Knowledge of women beneficiaries about NOPS and IGNWPS pension schemes

Sr. No.	Statements	NOPS (n=40)		IGNWPS (n=40)	
		Yes	No	Yes	No
1.	Type of beneficiary	40 (100.00)	-	40 (100.00)	-
2.	Criteria of age	40 (100.00)	-	40 (100.00)	-
4.	Agency responsible for implementation and sponsorship	23 (57.50)	7 (17.50)	32 (80.00)	8 (20.00)
5.	Amount of pension per month	40 (100.00)	-	40 (100.00)	-
6.	Agency responsible for selection of beneficiaries	27 (67.50)	13 (32.50)	40 (100.00)	-
7.	Amount of pension paid for above 79 year old beneficiary	40 (100.00)	-	40 (100.00)	-
8.	Purpose of the scheme	30 (75.00)	10 (25.00)	23(57.50)	17 (42.50)
9.	Agency responsible for disbursement of amount	15 (37.50)	25 (62.50)	40 (100.00)	-
10.	Criteria for discontinuation	22 (55.00)	18 (45.00)	21 (52.50)	19(47.50)
	Knowledge index =	71.05		79.00	

Values in parenthesis indicate percentage

Table 3 : Knowledge of women beneficiaries about IGNOPS pension scheme (n=40)

Sr. No.	Statements	IGNOPS	
		Yes	No
1.	Type of beneficiary	40 (100.00)	–
2.	Criteria of age	40 (100.00)	–
3.	Criteria for selection of beneficiary	32 (80.00)	8 (20.00)
4.	Agency responsible for implementation and sponsorship	26 (65.00)	14 (35.00)
5.	Amount of pension per month	40 (100.00)	–
6.	Agency responsible for selection of the beneficiaries	40 (100.00)	–
7.	Amount of pension paid for above 79 year old beneficiary	23 (57.50)	17 (42.50)
8.	Purpose of the scheme	40 (100.00)	–
9.	Agency responsible for disbursement of amount	21 (52.50)	19 (47.50)
10.	Criteria for discontinuation	40(100.00)	–
	Knowledge index = 85.50		

Values in parenthesis indicate percentage

Table 4 : Knowledge of women beneficiaries about SSY pension scheme (n=40)

Sr. No.	Statements	SSY	
		Yes	No
1.	Type of beneficiary	40 (100.00)	–
2.	Criteria of age	40 (100.00)	–
3.	Agency responsible for implementation and sponsorship	22 (55.00)	18 (45.00)
4.	Amount of pension per month	40 (100.00)	–
5.	Income criteria of beneficiary	35 (87.50)	5 (12.50)
6.	Purpose of the scheme	32 (80.00)	8 (20.00)
7.	Agency responsible for disbursement of amount	36 (90.00)	4 (10.00)
8.	Criteria for discontinuation	37 (92.50)	3 (7.50)
Knowledge index = 88.13			

Values in parenthesis indicate percentage

Table 5 : Knowledge of women beneficiaries about NDPS pension scheme (n=20)

Sr. No.	Statements	NDPS	
		Yes	No
1.	Type of beneficiary	20 (100.00)	–
2.	Criteria of age	20 (100.00)	–
3.	Agency responsible for implementation and sponsorship	11 (55.00)	9 (45.00)
4.	Amount of pension paid for 40 % disabled beneficiary	20 (100.00)	–
5.	Amount of pension paid for 75 % disabled beneficiary	17 (85.00)	3 (15.00)
6.	Agency responsible for selection of beneficiaries	13 (65.00)	7 (35.00)
7.	Objectives of the scheme	20 (100.00)	–
8.	Agency responsible for disbursement of amount	11 (55.00)	9 (45.00)
9.	Eligibility criteria for selection of beneficiaries	20 (100.00)	–
	Knowledge index = 84.44		

Values in parenthesis indicate percentage

Table 6 : Knowledge of women beneficiaries about NFBS pension scheme (n=20)

Sr. No.	Statements	NFBS	
		Yes	No
1.	Criteria of age	20 (100.00)	–
2.	Agency responsible for implementation and sponsorship	13 (65.00)	7 (35.00)
3.	Amount of financial assistance	12 (60.00)	8 (40.00)
4.	Eligibility criteria for selection of beneficiaries	20 (100.00)	–
	Knowledge index = 81.25		

Values in parenthesis indicate percentage

(55.00%). The overall index was found to be 88.13. Kumar (2005) and Marshall (1977) have also supplied same useful information related to the present investigation.

Knowledge of women about National Disabled Pension Scheme (NDPS) is presented in Table 5. It revealed that cent per cent of beneficiaries had knowledge about type of beneficiary, criteria of age, amount of pension paid for 40 per cent disabled persons, objectives of the scheme and eligibility criteria for selection of the beneficiaries. Eighty five per cent of them knew about the amount of pension paid for 75 per cent disabled persons. The knowledge about agency responsible for selection of the beneficiaries was found to be 65 per cent. Equal number of women beneficiaries had the knowledge about the agency responsible for implementation and sponsorship and disbursement of amount (55 % each). The overall index was found to be 84.44. These findings are in line with the findings of Singh (2004), NHDR (2001), NSAPG (1999).

In National Family Benefit Scheme (NFBS), cent per cent of women beneficiaries had knowledge about criteria for age and selection of beneficiaries followed by the agency responsible for implementation and sponsorship of programme (65.00%) and amount of financial assistance (60.00%). The overall index was found to be 81.25 (Table 6). The plausible reasons might be due to discussions with officials of Panchayat, post office and banks; attending Gram Sabha meetings, preparation for required documents and discussion among beneficiaries.

Panchayats are responsible for village's development keeping transformation of social and economic life of rural areas as its goal of development. The rural progress depends entirely on the existence of an active organization in the village which can bring all the people, including the weaker sections, in to common programmes to be carried out with the assistance of administration.

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