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### Utilisation Pattern and Satisfaction Level of Old Age Pension Beneficiaries in Kannur District of Keralam

By

N. Sindhu<sup>1</sup>, P. Sreya<sup>2</sup>, N. Karunakaran<sup>3\*</sup>

<sup>1</sup>Associate Professor, Department of Economics, Krishna Menon Memorial Government Women's College, Kannur, 670004, Keralam, India, , <https://orcid.org/0009-0005-3780-7830>

<sup>2</sup>Post Graduate Student, Department of Economics, Krishna Menon Memorial Government Women's College, Kannur, 670004, Keralam, India, , <https://orcid.org/0009-0008-0083-4992>

<sup>3</sup>Principal and Research Guide, Department of Economics, People Institute of Management Studies (PIMS), Kasaragod, Keralam, India, , <https://orcid.org/0000-0002-7213-2841>



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#### Abstract

*The proportion of the elderly population is steadily increasing in both India and Keralam as part of the demographic transition and is projected to rise to even higher levels in the future. For economically poor and marginalised groups, social security pensions play an important role in ensuring descend minimum standard of living. The Indira Gandhi National Old Age Pension Scheme (IGNOAPS) was introduced to provide financial assistance and social protection to elderly persons belonging to economically weaker sections, particularly those living below the poverty line. The success of the scheme largely depends on how beneficiaries utilise the financial assistance and the extent of their satisfaction with the support received. Against this background, the present study examines the utilisation pattern and satisfaction level of old age pension beneficiaries. The study is based on primary data collected from 50 randomly selected beneficiaries from Pariyaram Grama Panchayat. The data were analysed using simple statistical tools such as mean, median and chi-square test, along with graphs and diagrams. The findings reveals that majority of respondents utilise the pension amount mainly for basic consumption needs. However, about 80 percent of the beneficiaries reported that the pension amount is insufficient to maintain a decent standard of living. The overall mean satisfaction score of the respondents is 3.58, indicating a moderately high level of satisfaction with the scheme. The gender-wise analysis reveals that female respondents have a higher mean satisfaction score (3.89) compared to male respondents (3.18).*

**Key words:** Social security, IGNOAPS, utilisation pattern, beneficiary satisfaction level, financial security, support mechanism

#### INTRODUCTION

Keralam has experienced a significant demographic shift characterized by fertility rates falling below the replacement level and life expectancy rising above 70 years. These changes indicate that the state has moved into the post-transitional phase of demographic transition, resulting in a transformation of the population age structure and a rapid increase in the proportion of elderly people (Goswami, 2021). Global demographic trends indicate a rapid growth in the elderly population. According to the United Nations World Population Prospects (2024), the number of people aged 60 years and above in the world is projected to double by 2050. By that time, nearly two-thirds of the global elderly

population is expected to be living in low and middle-income countries (Rajan, Sunitha, Irshad & Paul, 2025)

According to the 2011 Census, individuals aged 60 years and above constitute 12.7 percent of Keralam's population, and this proportion is projected to increase to 20.9 percent by 2031 (Government of Kerala, 2024). The growing proportion of elderly people calls for greater policy attention and targeted interventions. Financial constraints and inadequate awareness of existing support mechanisms significantly affect the quality of life of the ageing population (Kumar, 2024; Kumar & Anand, 2006). Social welfare schemes play an important role in supporting vulnerable groups, particularly the elderly.



Governments have introduced several programmes and initiatives aimed at improving their financial security and overall quality of life (Sekher, 2022; Kulkarni, Raju, & Bammidi, 2015)

Traditionally, old age was not considered a serious social issue in Keralam because elderly people were largely supported within joint family systems. However, socio economic changes in recent decades have weakened these traditional support structures (Karunakaran. N, & Shilpa, C, 2020). The growing prevalence of nuclear families and the large-scale migration of younger generations to other states and foreign countries have reduced family-based care for older persons (Schwarz, 2003). As a result, many elderly individuals experience financial insecurity and social isolation.

In this context, social security pensions have become an important support mechanism for ensuring a minimum level of financial security for the elderly. Six types of social security pensions are distributed through local self-government institutions in Keralam. Among these schemes, the old age pension is the most significant as it accounts for the largest proportion of beneficiaries. The Indira Gandhi National Old Age Pension Scheme (IGNOAPS) was introduced with the objective of providing economic assistance and social protection to elderly persons belonging to economically weaker sections, particularly those living below the poverty line. In Keralam, the total number of beneficiaries receiving different social security pensions as of March 2, 2026 is 50,87,885. Out of this, 29,66,914 beneficiaries belong to the old age pension category, accounting for 58 percent of the total beneficiaries in the state, which highlights the central role of this scheme within the social security system. A similar trend is visible at Kannur district also. In Kannur district, there are 4,00,512 social security pension beneficiaries, of whom 2,30,340 receive old age pension, representing about 57.5 percent of the total beneficiaries in the district (LSGD, Government of Keralam, 2026). These figures indicate the growing importance of old age pension schemes in supporting the livelihood and basic needs of the elderly population.

Although the old age pension scheme covers a large number of beneficiaries, it is important to understand how the pension amount is actually used by the recipients and whether it adequately meets their needs. The effectiveness of the scheme largely depends on the way beneficiaries utilise the financial assistance and their level of satisfaction with the support provided. Since the economic and social conditions of elderly individuals differ, the benefits derived from the pension may also vary. Therefore, examining the utilisation pattern of the pension amount and the satisfaction level of beneficiaries becomes essential. In this context, the present study focuses on analysing the utilisation pattern and satisfaction level of old age pension beneficiaries.

## REVIEW OF LITERATURE

Many studies have examined the awareness and utilisation of social security schemes among elderly people. Srivastava and Kandpal (2014) analysed the socio-economic background of elderly persons and their awareness and use of social security benefits. The study found that although a large proportion of elderly respondents were aware of various schemes, the actual utilisation of several benefits remained relatively low. Awareness about concessions such as railway ticket discounts and higher interest rates for senior citizens was particularly limited. Similarly, Kohli, Gupta, Banerjee, and Ingle (2017) examined the knowledge and use of social security programmes among elderly individuals attending a rural secondary care hospital in Delhi. Their findings indicated that awareness of the Indira Gandhi National Old Age Pension Scheme was comparatively high, but only about half of the respondents were making use of it. The study also pointed out that procedural difficulties, including complex documentation and instances of bribery, discouraged many elderly persons from accessing these benefits. Mohapatra and Mahapatra (2019), in a comparative analysis of urban and rural elderly populations, reported that although awareness levels were almost similar in both areas, utilisation was significantly lower in rural regions. Bartwal, Rawat, and Awasthi (2016) likewise observed that knowledge regarding welfare programmes for older people was generally limited, and only a small share of elderly individuals actually benefited from these services, particularly in rural settings.

Several studies have also focused on how pension income is utilised by elderly beneficiaries. Jothi, Lakshminarayanan, Ramakrishnan & Selvaraj (2016), in a study conducted among 205 old age pension beneficiaries in urban Puducherry, found that pension benefits contributed to improving the economic position and social independence of elderly persons. The study reported that most beneficiaries used the pension amount mainly for health care, travel and other day to day household expenses. Similar patterns were observed by Goswami et al. (2019) in a study among elderly residents of a resettlement colony in Delhi. Although awareness of welfare schemes was relatively high, less than half of the respondents were utilising at least one scheme. Among those who received pension benefits, the amount was largely spent on household consumption and medical needs. Shukla (2025), in an analysis of the adequacy and impact of the social security old age pension scheme in Madhya Pradesh, also noted that the pension income was primarily used for essential requirements such as food, medicine and other daily expenses. However, the study highlighted that the amount provided under the scheme was not sufficient to ensure long term economic security for beneficiaries. Delays in payment and the inadequacy of pension amount were identified as major concerns. Likewise, Paul (2021), in a study conducted among elderly persons aged 60–79 years in rural West Bengal, observed that only a limited proportion of the elderly population received benefits from social protection programmes, and those who did mainly spent the amount on household consumption and health-related expenditures.

Some researchers have examined the broader implications of pension income for the wellbeing and health care behaviour of elderly individuals. Chen et al. (2020), using data from a nationally representative survey, analysed the influence of social security pensions on health care utilisation among the elderly. The findings suggested that pension benefits enabled low-income elderly individuals to access outpatient medical services and increased the likelihood of hospital utilisation among middle- and higher-income groups. The study also indicated that pension recipients were more likely to rely on self-care practices such as the use of non-prescription medicines and traditional treatments. Similarly, Riumallo-Herl and Aguila (2019) investigated the effect of supplementary pension income on health care expenditure and insurance enrolment in Yucatan, Mexico. Their study revealed that the availability of pension income increased the use of formal health care services and reduced financial constraints in accessing medical treatment, thereby improving health care coverage among elderly persons.

A number of studies have also pointed to policy and implementation issues related to pension systems and social security programmes. Khai, Nkansah, Khan, and Asaduzzaman (2024), through a review of pension policies in developing countries such as Ghana, Pakistan and Myanmar, identified several shortcomings in the design and implementation of pension schemes. Bogam, Chavan, and Rani (2023) examined the role of educational interventions in improving awareness and utilisation of welfare schemes among elderly individuals. Their findings suggested that simple and low-cost awareness programmes could significantly enhance knowledge and participation in welfare schemes. The study also recommended involving community-level workers such as ASHAs and Anganwadi workers in awareness campaigns and using village meetings as platforms for disseminating information about these programmes.

Existing studies have largely examined the awareness, access and policy aspects of social security schemes for the elderly. However, limited attention has been given to understanding how beneficiaries actually use the pension amount and how satisfied they are with the scheme. Micro level studies focusing on both the utilisation pattern of pension benefits and beneficiary satisfaction are relatively few. In this context, the present study analyses the utilisation pattern of old age pension benefits and evaluates the satisfaction level of beneficiaries.

## OBJECTIVES

The important objectives are:

1. To analyse the utilization pattern of the monetary benefit received by the beneficiaries of old age pension
2. To evaluate the satisfaction level of beneficiaries with the old age pension scheme.

## HYPOTHESIS

H0: There is no significant association between gender and occupation status among old age pension beneficiaries.

## METHODOLOGY AND DATA SOURCES

The study adopts a descriptive research design to examine the utilisation pattern of old age pension amount and the level of satisfaction among the beneficiaries.

**Area of the Study:** The study relies primarily on primary data collected from 50 beneficiaries of old age pension scheme in Pariyaram Grama Panchayat of Kannur district. The panchayat consists of 18 wards from which five wards were selected using table of random numbers.

**Sample size and sampling procedure:** The sample for the study consists of 50 beneficiaries of old age pension scheme. From the selected five wards, ten beneficiaries each were selected randomly constituting a sample size of 50, ensuring that each beneficiary had an equal opportunity of being included in the sample size.

**Nature and Sources of Data:** The study is based primarily on primary data, collected through a structured questionnaire administered to the beneficiaries of old age pension scheme using a direct survey method. The questionnaire was designed to elicit information related to utilisation pattern of old age pension scheme and the level of satisfaction among the beneficiaries. In addition, secondary data were used to supplement the study and were sourced from books, academic journals and research articles.

**Tools for Analysis:** The collected data were classified, tabulated, and analysed using simple statistical techniques such as mean, median, mean score analysis, percentage analysis, chi-square analysis and graphical presentation. These tools were employed to facilitate systematic analysis and clear presentation of the results.

## DATA ANALYSIS, DISCUSSION AND RESULT

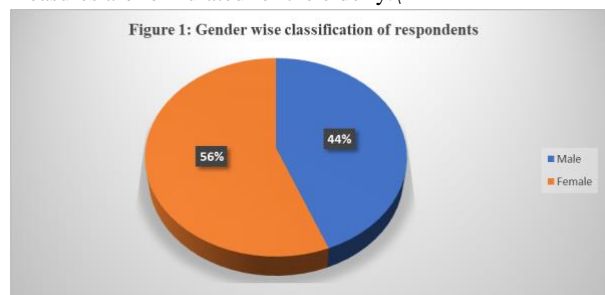
Since the beneficiaries of IGNOAPS are poor and vulnerable people, understanding their socio economic characterises is necessary to study the utilisation pattern and satisfaction level of old age pension fund.

**Table 1: Age wise classification of the respondents**

Age	Noof Respondents	Percentage (%)
60-70	30	60
70-80	17	34
80 and above	3	6
Total	50	100

Source: Survey data

Table 1 shows the distribution of sample respondents according to their age. It is revealed that 60 percentages of respondents are aged between 60-70 years, 34 percentages of respondents are aged between 70-80 years. Only 6 percentage of the respondents are aged 80 years and above. It is clear that majority of the beneficiaries are in the lower age group of the elderly population, highlighting that majority of the beneficiaries are in the most productive age group. This experienced human resource can be utilised if suitable policy measures are formulated for the elderly.\



Source: Survey Data

In Keralam there is feminisation of ageing implying that the number of females is more compared to males in the old age category which create a social issue as far as Keralam is concerned. Majority of them are not having sufficient financial background may be illiterate and have to be dependent to their family for their livelihood. Figure 1 match with the general situation of feminisation of ageing scenario in Keralam. Out of the total 50 sample respondents, 56% are females and 44% males. Since they are from vulnerable groups, it is clear that pension amount will be a great relief for them to meet their daily expenses and for health care needs.

**Table 2: Distribution of respondents on the basis of religion**

Religion	No. of respondents	Percentage
Hindu	38	76
Muslim	8	16
Christian	4	8
Total	50	100

Source: Survey data

Table 2 shows the religion wise distribution of respondents. Among the 50 beneficiaries 76% are Hindus, forming the majority, followed by 16% Muslims and 8% Christians. Data reveals that most of the old age pension beneficiaries in the study area belong to Hindu religion.

**Table 3: Education wise classification of respondents**

Educational qualification	Male		Female		Total	
	No.	%	No.	%	No.	%
Below 5 <sup>th</sup> standards	3	14	10	36	13	26
5-10 standard	12	55	13	46	25	50
Above 10 standards	7	31	5	18	12	24

Total	22	100	28	100	50	100
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Source: Survey data

Table 3 shows the classification of old age pension beneficiaries according to educational standard. 26% of the respondents have education below 5<sup>th</sup> standard, 50% have educational qualification between 5<sup>th</sup> to 10<sup>th</sup> standard and 24% belong to above 10<sup>th</sup> standard qualification. Gender wise it is revealed that 14% of male belong to below 5<sup>th</sup> standard qualification, 55% have 5<sup>th</sup> to 10<sup>th</sup> standard qualification and 31% have qualification above 10<sup>th</sup> standard. Among females, 36% belong to below 5<sup>th</sup> standard, 46% between 5<sup>th</sup> to 10<sup>th</sup> standard and only 18% have qualification above 10<sup>th</sup> standard. Education wise females have better educational standard compared to men.

**Table 4: Gender and occupation status of respondents**

Occupation	Male		Female		Total	
	No.	%	No.	%	No.	%
Coolie	14	64	6	21	20	40
Not employed	8	36	22	79	30	60
Total	22	100	28	100	50	100

$\chi^2(1, N=50) = 9.15, p=0.002$

Source: Survey data

Table 4 presents the distribution of respondents according to occupation and gender. There are only two types of status of work among the respondents namely coolie and not working. Out of the total 50 sample respondents 40% are doing manual work that is coolie and 60% are not at all working. This gives an important indicator of lack of economic security among the sample respondents. Gender wise analysis reveals that 79% of females and 36% of males are not working. Thus, the selected sample respondents are clear examples of vulnerable groups for whom the government is providing old age pension benefit which will definitely improve their living standard.

A Chi-square test was used to find out whether there is any relationship between gender and occupational status among the collected sample. The calculated chi-square value is 9.15 with 1 degree of freedom and the p-value is 0.002. Since the p-value is less than 0.05, the null hypothesis is rejected. Hence it is revealed that there is significant association between gender and occupation status among the old age pension beneficiaries. This shows that there is gender difference in employment participation among respondents.

**Table 5: Distribution of respondents according to marital status**

Marital status	Male		Female		Percentage	
	No.	%	No.	%	No.	%
Married	22	100	27	96	49	98
Single	0	0	0	0	0	0
Divorced	0	0	1	4	1	2

Total	22	100	28	100	50	100
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Source: Survey data

Table 5 clearly reveals the marital status of the respondents. 98% of the respondents are married and there is no unmarried respondent. Only 2% is divorced. The data shows that the respondents are living in a family bondage highlighting the importance of economic support.



Source: Survey Data

Figure 2 provides the status of living arrangement among the sample respondents. It is already revealed that majority of the old age pension beneficiaries are not doing any job so that they are economically backward. Moreover, due to changing family set up and high migration of young for better employment opportunities towards foreign countries and also to other states creates loneliness to parents. It is revealed from the figure that out of the total 50 sample respondents 4 females are staying alone, 9 males and 7 females are staying with their spouse without the presence of other family members and only 13 males and 17 females live with their son or daughter. Since the respondents are economically backward, this reveals the urgent necessity of financial support from government.

**Table 6: Distribution of sample respondents on the basis of family size**

No. of family members	Frequency	Percentage
1	4	8
2	16	32
3	11	22
4	13	26
5	4	8
Above 5	2	4
Total	50	100

Source: Survey data

Table 6 presents details of family size of the respondents. 32% of the respondents have only 2 members, 26% have 4 members and 22% have 3 members in the family. Only 8% have 4 family members. As already revealed from figure 2, 8% of respondents are staying alone with no one to support. This analysis highlight the two aspects of living standard of poor marginalised people – firstly when the older people are staying alone or with their spouse only, their financial background is very poor and secondly when they are living with the family of their son/s or daughter/s, since they already

belong to backward living standard it become difficult for the family to take care of aged suffering from certain old age related issues especially for those who have chronic illness. Here comes the highest role of old age pension.

**Table 7: Distribution of respondents on the basis of ownership of landholdings**

Gender	With land ownership	Without land ownership	Total
Male	19	3	22
Female	18	10	28
Total	37 (74%)	13 (26%)	50 (100%)

Source: Survey data

Table 7 shows the distribution of respondents according to land ownership status. Out of 50 respondents, 37 respondents (74%) own land whereas 13 (26%) are landless revealing the asset-based backwardness of the sample respondents.

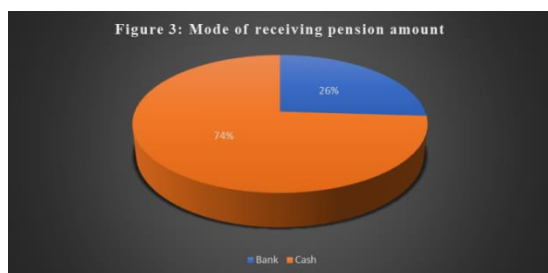
**Table 8: Income wise classification of respondents**

Monthly Income	Number of respondents	Percentage
Less than Rs.2000	20	40
2000-4000	11	22
4000-6000	12	24
6000-8000	4	8
8000-10000	2	4
More than 10000	1	2
Total	50	100
Mean income = 3400		
Median income = 2909		

Source: Survey Data

Table 8 shows monthly income wise classification of respondents. Monthly income of the respondents includes income from pension, wages and return from land holdings. It is revealed from the table that 40% of the respondents have income below Rs. 2000 implying that pension is the only source of income for them. 62% of the respondents have monthly income below Rs. 4000. Only 2% has income more than Rs. 10000 per month. This clearly shows the low standard living of the old age pension recipients.

The mean income was calculated using the assumed mean method and median income was calculated using the grouped median formula. The mean monthly income is greater than median income, indicating a positively skewed distribution which indicates that a few higher income respondents raise the overall average.



Source: Survey Data

The government is providing the old age pension at a monthly basis. The beneficiaries can either collect the amount as cash or can directly credit it to the respective bank accounts. An analysis of mode of receiving pension amount indirectly reveals the standard of living of the people because when the beneficiaries are receiving the amount as cash itself it means that they are mainly using the amount for consumption purposes. Receiving pension in the bank account of beneficiaries, to some extent, reveals the saving mentality and also, they are not fully using the amount for consumption purposes. Figure 3 reveals that 74% of beneficiaries are receiving as direct cash highlighting that this is the only or main source of income for their livelihood. Receiving pension through bank account is 26%.

**Table 9: Utilization pattern of pension amount by beneficiaries**

Purpose	No. of respondents	Percentage
Consumption (food, clothing and other household needs)	25	50
Health Care	24	48
Saving	1	2
Other	0	0
Total	50	100

Source: Survey data

For getting a clear picture about the different heads of expenditure on which the beneficiaries are using their pension amount, the study grouped the utilization of pension into four categories-consumption, health care, saving and other purpose like recreation. It is very clear from table 9 that 50% of the beneficiaries are using the pension amount mainly for consumption purposes like food and other household needs, 48% are using the amount for health care needs and only 2% save from their pension amount. Thus, it is clear that old age pension directly improves the standard of living of vulnerable people since they are mainly using the pension amount for food and health care needs.

**Table 10: Opinion of beneficiaries on influence of pension on consumption expenditure**

Consumption status	Male		Female		Total	
	No.	%	No.	%	No.	%
Consumption increased	17	77	22	79	39	78
Consumption not increased	5	23	6	21	11	22
Total	22	100	28	100	50	100

Consumption status	Male		Female		Total	
	No.	%	No.	%	No.	%
Consumption increased	17	77	22	79	39	78
Consumption not increased	5	23	6	21	11	22
Total	22	100	28	100	50	100

Source: Survey Data

Table 10 reveals the status of consumption expenditure of beneficiaries of old age pension. Opinion was elicited from the respondents about whether they felt any change in consumption expenditure as a result of receiving old age pension in the form of food, clothing, health care products etc. It is revealed from the table that 39 respondents (78%) opined that their consumption increased as a result of receiving old age pension whereas 11 respondents (22%) opined that consumption not increased as a result of receiving old age pension. Even though the consumption of females increased more than that of male respondents, the difference is very low. Overall, we can say that consumption of old age pension beneficiaries increased after receiving the pension amount.

**Table 11: Opinion of beneficiaries about sufficiency of pension amount**

Sufficiency level	Male		Female		Total	
	No.	%	No.	%	No.	%
Sufficient	4	18	6	21	10	20
Not sufficient	18	82	22	79	40	80
Total	22	100	28	100	50	100

Source: Survey Data

It is already revealed from table 9 that only 2% of respondent s save pension amount and remaining use it for consumption purposes. Based on this, opinion was sought from the beneficiaries about whether the present pension amount of Rs. 1600 is sufficient or not. Table 11 reveals that 80% of the respondents (40 respondents) are of the opinion of that the pension amount is not at all sufficient for meeting their expenditure. Only 20% are of the view that the pension amount is sufficient for their expenditure.

**Table 12: Satisfaction level of old age pension beneficiaries by gender**

Gen der	Satisfaction Level					To tal	Me an Score
	High ly Satis fied	Satis fied	Neu tral	Dissati sfied	Highly Dissati sfied		
Mal e	3	7	6	3	3	22	3.1 8
Fe mal e	11	8	5	3	1	28	3.8 9
Tot al	14	15	11	6	4	50	3.5 8

Source: Survey Data

The level of satisfaction with the old age pension scheme among respondents was assessed using a five-point Likert scale ranging from highly satisfied to highly dissatisfied. It is evident from Table 12 that 28 per cent (14 respondents) are highly satisfied and 30 per cent (15 respondents) are satisfied with the scheme. Thus, a total of 58 per cent of the respondents express satisfaction with the old age pension scheme.

Gender-wise analysis shows that 39 per cent of female respondents are highly satisfied and 29 per cent is satisfied, together accounting for 68 per cent of females expressing satisfaction with the scheme. In contrast, 14 per cent of male respondents are highly satisfied and 32 per cent are satisfied, together constituting 46 per cent of males reporting satisfaction. This indicates that a larger proportion of female respondents are satisfied with the old age pension scheme compared to male respondents.

Mean score was calculated by assigning scores from five to one respectively for responses. The findings reveal that the mean satisfaction score of male respondents is 3.18, while female respondents record a higher mean score of 3.89. The overall mean score of 3.58 indicates that the respondents demonstrate a fairly high level of satisfaction. The findings also suggest that female respondents exhibit a comparatively higher level of satisfaction than male respondents with respect to old age pension.

## POLICY IMPLICATIONS

1. Periodically revise the old age pension amount to ensure that it adequately meet the basic needs of beneficiaries.
2. Local Self Government should establish community-based support systems to assist elderly people who live alone or lack family support.
3. Since majority of old age people are in the 60-70 age group – a very productive period – Local Self Governments should take initiative to include them in panchayat level activities and community programmes to enhance their social participation and expertise.
4. Organise monthly recreation and social engagement programmes in each ward of the panchayat to reduce loneliness and to enhance the wellbeing of elderly population.
5. Health workers from Family Health Centres are to be directed to visit homes of elderly people once in a month to give them moral support and to enquire about their physical and mental wellbeing.

## LIMITATIONS

The study has certain limitations that should be taken into account while interpreting the findings. It is based on a small sample of 50 beneficiaries and is limited to Pariyaram Grama Panchayat in Kannur district, which may restrict the generalisation of the results. In addition, the study mainly

focuses on the utilisation pattern and satisfaction level of beneficiaries, while other aspects such as health status and social wellbeing of the elderly were not examined.

## CONCLUSION

The study examined the utilisation pattern of old age pension benefits and the satisfaction level among beneficiaries in Pariyaram Grama Panchayat of Kannur district. The results indicate that the majority of beneficiaries belong to economically vulnerable sections with low income and limited employment opportunities. A considerable proportion of respondents are not involved in any economic activity, which shows their strong dependence on pension income to meet basic living expenses. The findings further reveal that the pension amount is largely spent on essential consumption and health care needs. Only a very small number of beneficiaries are able to save any portion of the pension, indicating that the present amount is insufficient to meet their growing financial requirements. Nevertheless, most respondents reported a fairly high level of satisfaction with the scheme, suggesting that the pension provides important financial support and helps improve their consumption capacity. Overall, the study emphasises the importance of old age pension as a key support mechanism for providing minimum financial security and enhancing the living conditions of the elderly population.

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