



# SECURING SENIOR CITIZENS

Evaluation of NOAPS and SSY schemes for  
Senior Citizens

## CONCERN

GRAAM conducted a study to examine the adequacy of financial assistance under senior citizen pension schemes in providing a minimum livelihood to old age people. The study also assessed if the senior citizens face difficulties while enrolling and disbursement of Social security pension schemes

## INCONVENIENCE OF APPLICATION

# FACTORS OF CONCERN

Shift in demographics with the rapid upsurge in the elderly population and changing socio-economic scenario triggered the dire need of social security schemes for the vulnerable community

Despite several social security schemes, elderly people are facing many hindrances to avail the benefits like:



Lack of transportation facilities



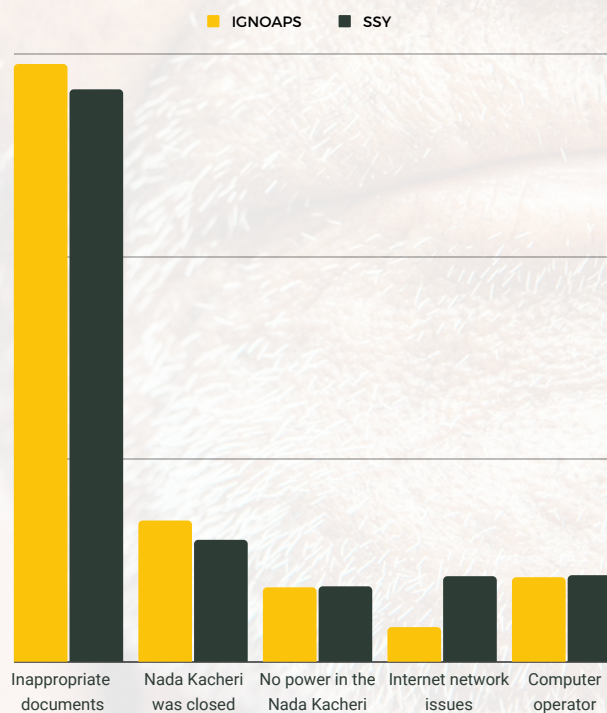
Submission of applications



Awareness about schemes

# ISSUES IDENTIFIED IN APPLICATION PROCESS

When studying about obstacles to avail the service, it was found that the majority have visited multiple times to Nada Kacheri for the following reasons after submitting their application



# DIGITAL DIVIDE IN GOVERNMENT SCHEMES

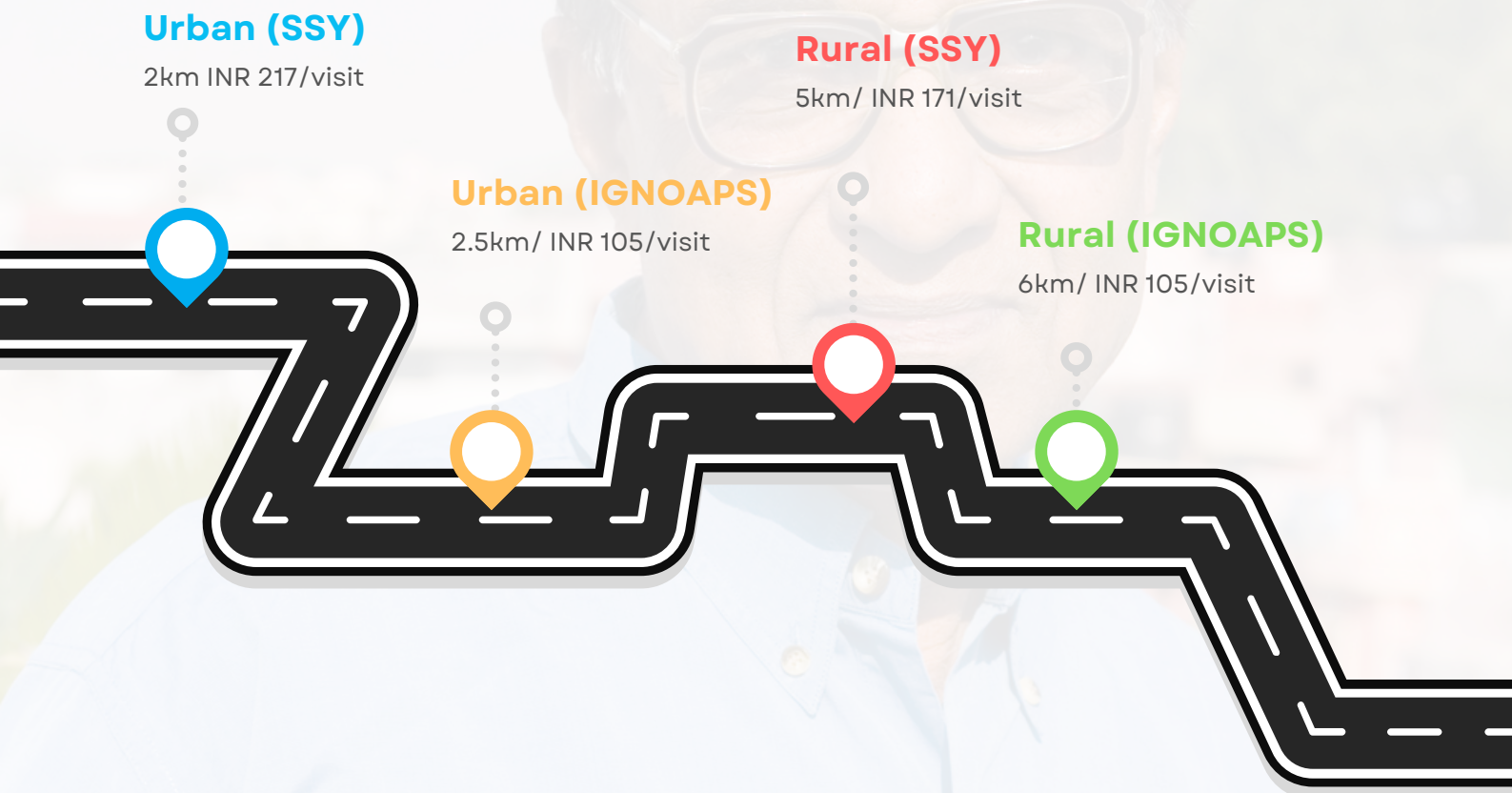
- Applicant has to mention his mobile number in the application later messages will be sent to his mobile number to intimate the status of their application and later release of the pension. Therefore, it is mandatory for the applicant to provide a contact number in the application
- However, only certain beneficiaries were able to give their personal mobile number in the application

IGNOAPS 40.7%

SSY 63%




# DISTANCE TRAVELLED TO AVAIL THE FACILITY

As per study results rural beneficiaries have travelled long distances and spent more on their visits when compared to their urban counterparts



## ADDITIONAL SPENDING

Beneficiaries had paid additional transaction charges to various government officials at different stages during the application process for pension, while accessing age proof from the government hospitals and/or to the brokers

-  **ADDITIONAL TRANSACTION CHARGES**  
SSY beneficiaries had paid an average **INR 1072** and IGNOAPS beneficiaries had paid an average amount of **INR 1959**
-  **CLERKS AND OFFICERS IN THE NADA KACHERI/TALUK PANCHAYAT**  
Beneficiaries had paid an average amount of **INR 500**
-  **DOCTORS**  
Had been paid an average amount of **INR 125** by Beneficiaries to get an age proof

## GRAAM RECOMMENDS

### SEVA SINDHU

Government should provide Seva Sindhu service at the Gram Panchayat(GP) level free of cost to enable beneficiaries to enrol with greater convenience and avoid multiple trips to the more distant Nada Kacheri

01

### GP & SHG

GPs and SHGs should play a greater role in supporting senior citizens in submitting their applications. The GP representatives should be made more aware of the criteria and processes of IGNOAPS and SSY

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### APPLICATION FORMS

The application forms (especially IGNOAPS form) should be kept as simple and brief, so that beneficiaries face less stress and inconvenience in applying for pensions. IGNOAPS guidelines state that states may prepare a simple format in the local language

03

### REACH OUT

To minimize the inconvenience of travel to Nada Kacheri, as suggested in the IGNOAPS guidelines, authorized officials should reach out to potential beneficiaries on an 'out today' approach and get the application forms filled up and provide assistance to get the relevant records

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