Exploring the Recent Social Security Pension Schemes of the Government of West Bengal: A Study of West Bengal, India

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INTRODUCTION

The government launches several projects and schemes to keep the community in balance and keep it from devolving into a socioeconomic catastrophe. Social security schemes and programs are necessary to ensure that the most vulnerable individuals are protected and assisted in reintegrating into society. Social security pension schemes are an integral part of the social security system. The primary goal of social security pension schemes is to prevent people from becoming impoverished when they face life-changing events, such as retirement due to old age (Sakamoto, 2008). Despite accounting for a minor portion of India's safety nets, which are dominated by public works and subsidized food, social pensions are among the nation's most reliable and important, targeted unconditional cash transfers (Bhattacharya et al., 2015). Over the past two decades, India has witnessed a gradual increase in the proportion of elderly population. Older adults are at an increased risk of experiencing functional and cognitive health decline. They face considerable risks, including financial instability, illness, disabilities, and loneliness. These pensions help the disadvantaged sections of society, such as older adults, to at least live with some basic respect and dignity with basic financial aid (Chopra & Pudussery, 2014).

Abstract: *In response to the significant aging population in West Bengal and the insufficient pension coverage for vulnerable groups, particularly older adults, the Government of West Bengal has implemented several social security pension schemes. This study investigates the awareness and utilization of these pension schemes and their impact on the elderly population in West Bengal. A representative sample of 220 older adults was selected using a stratified random sampling method that encompasses diverse caste groups. The research employed both quantitative surveys and qualitative in-depth interviews. Principal Component Analysis was conducted on selected indicators to assess the impact of these schemes on pensioners. The findings reveal that the pension schemes have generated positive outcomes for older adults, especially older women and individuals from economically disadvantaged backgrounds residing in rural areas. These schemes have improved mobility, increased self-esteem, fostered financial independence, and enhanced overall quality of life. Policymakers may consider leveraging these insights to formulate targeted strategies that promote increased awareness and utilization of these schemes, with a particular focus on reaching and supporting the most vulnerable segments of the elderly population. Such initiatives have the potential to significantly enhance individual well-being and contribute to the broader socioeconomic development of the community.*

Keywords: Social security pension schemes, Government of West Bengal, older adults, Impact, Awareness,

No country can prosper without the welfare of vulnerable sections of society. Consequently, the instrumental value of social protection is gaining importance, and nations such as India are expanding several critical social protection schemes (Garroway, 2013). Keeping this fundamental principle in mind, the government has periodically developed several policies and schemes for disadvantaged sections of society. Social security pensions are provided to the aged through the National Social Assistance Programme (NSAP) by the Government of India. Many state governments employ their resources to expand these programs beyond federal recommendations (in terms of coverage or pension levels) or augment them with their own pension systems (Drèze & Khera, 2017). Over the years, the Government of West Bengal has implemented various social protection measures across various agencies to assist the individuals. Given the state's high rate of aging and inadequate pension coverage for vulnerable populations such as older adults, the state government believed that it was necessary to develop an integrated basket of social security schemes. Therefore, the West Bengal government introduced a variety of social pension schemes that extended beyond BPL families. An

integrated system for delivering social protection benefits via the *Jai Bangla* platform has been developed, signaling the start of the state's intention to create a dynamic social registry that can be used to strengthen coverage and targeting of current programs while also allowing the state to provide assistance during any crisis or natural disaster. The *Jai Bangla* initiative went live on April 1, 2020. This scheme supports the expansion of existing cash transfers provided to needy people at the state level through social pensions for older adults.

REVIEW OF LITERATURE

Various studies have explored the impact of social security pensions on poverty reduction in developing countries, such as those conducted by Case and Deaton (1998) and Duflo (2003) in South Africa. Similar studies have been conducted in India on the effectiveness of social security pension schemes (Bhattacharya et al., 2015; Chen & Drèze, 1995; Chopra & Pudussery, 2014; Drèze & Khera, 2017). In West Bengal, the assessment of social security pension schemes remains underexplored, indicating a need for further investigation. The existing literature reveals a lack of studies utilizing primary data to understand the real-world functioning of these social security pension schemes, particularly in West Bengal. Consequently, this study aims to explore the awareness and utilization of the Government of West Bengal's social security pension schemes among the elderly. Additionally, this study assesses the impact of scheme utilization on the elderly population in West Bengal.

METHODOLOGY

In this study, a triangulation strategy was employed in conjunction with both qualitative and quantitative data collection. It can provide a more comprehensive, contextual, and holistic picture of the study units (Jick, 1979). This community-based cross-sectional study was conducted over six months across various districts in West Bengal. This study was conducted using 220 persons aged 60 years and above as the sampling unit. This study adopted a three-stage sampling design in both rural and urban areas. The first stage involved choosing primary sampling units (PSUs), that is, community development blocks (CDBs), and the second stage involved choosing villages in rural areas and wards in urban areas in the selected PSUs. In rural areas, households were selected from the selected villages in the third stage. In urban areas, households were selected from selected wards. A stratified random sampling method was adopted, whereby the villages and wards were chosen based on their caste composition so that older adults from all caste groups were adequately represented.

Data were gathered using a semi-structured questionnaire and in-depth interviews. Informed consent was obtained from each participant before the interview. Each respondent received an explanation of the study's motivation and the time required for the interview. Each respondent was also informed about confidentiality, and they were allowed to refuse to answer any questions or withdraw from the interview at any time. The interviews were conducted in Bengali and later translated into English for analysis. The analysis in this study is divided into two sections. The first section considers the awareness and utilization of social security pension schemes based on the sample's socio-demographic background.

The second section deals with the impact of social security pension schemes, which are found through exploratory factor analysis using Principal Component Analysis (PCA) and Varimax Rotation based on the selected indicators. The 17 indicators used to measure the impact of social security pension schemes on pensioners were adapted from Kam (1996), Hur (2016), and Wiliyanarti et al. (2020). All estimates in this section were subjective judgements of respondents using a five-point Likert scale (where 1 indicates strongly disagree and 5 represents strongly agree).

RESULTS AND DISCUSSIONS

Socio-demographic profile of the sample

The socio-demographic characteristics of the respondents demonstrate the necessity of social security pensions (see Table 1).

Table 1: Socio-demographic characteristics of the sample

Characteristics	Total (N=220)	Percentage
Gender		
Male	70	31.81
Female	150	68.18
Age group(years)		
60-65	101	45.9
66-70	85	38.63
71 and above	34	15.45
Caste Composition		
General	50	22.72
OBC	43	19.54
SC	67	30.45
ST	60	27.27
Marital Status		
Married	123	55.9
Widowed	97	44.09
Education Level		
Illiterate	85	38.64
Primary	83	37.72
Secondary	37	16.82
Higher Secondary and above	15	6.82
Past Occupation		
Homemaker	145	65.9
Private Jobs	24	10.9
Small Business	16	7.27
Labourer	35	15.9
Living Arrangements		
Alone	57	25.9
With only Spouse	75	34.09
Alone with unmarried children	40	18.18
With spouse and unmarried children	10	4.54
With married adult son(s) and their family	38	17.27

Source: Primary Survey

Among the sample surveyed, 68.18% were female pensioners, whereas 31.81% were male. The sample belonging to the age group of 60-65 years was 45.9%, followed by 38.63% of the sample belonging to the age group of 66-70 years, with the least proportion (15.45%) belonging to the age group of 71 and above. Around half of the sample were widows (44.09%), which made them a more vulnerable group with little voice in the household. A large proportion of the sample belonged to backward castes, such as Other Backward Classes (OBC), Scheduled Caste (SC), and Scheduled Tribe (ST),

with 19.54%, 30.45%, and 27.27%, respectively. Regarding education, most respondents were illiterate (38.64 per cent). They were not able to engage in any productive work, with the lowest proportion of the sample having reached a higher secondary level or above (6.82%). Most of the sample pensioners were homemakers (65.9% of the sample). Most of the sample pensioners lived with their spouses who were also pensioners (34.09%) or lived alone (25.9), and their only source of income was the pension. Sometimes, their children send a meager monthly amount, while other times, nothing is sent. Even respondents who lived with their married children (17.27%) complained that they were ill-treated by their son(s) and daughter-in-law(s), so the pension became all the more necessary for them.

Awareness and utilization of the social security pension schemes by socio-demographic characteristics

The success of any scheme depends a great deal on adequate awareness among those for whom it is intended

so that they can fight for their rights (Chopra and Pudussery, 2014). Awareness is essential to receive the full benefits of social security pension schemes. The most important source of information for the respondents is *Duare Sarkar* (government at the doorstep), an outreach program organized at the *gram panchayat* (for rural areas) and ward levels (for urban areas) to provide the benefits of government schemes. The next source of information is hearing from other people, including friends, relatives, and neighbors. When one knows about the scheme and gets benefits from it, they inform the neighbors, and in this way, the information spreads among the *para* (locality), as these *paras* in the village are closely knit. The survey found that most respondents were highly aware of the selected social security pension schemes (Table 2).

The awareness of the social security pension schemes was as high as 90% and above among the sample, irrespective of gender, age, caste, marital status, educational qualification, or past occupation. This indicates that

Table 2: Distribution of awareness and utilization of social security pension schemes by socio-demographic characteristics

Background	Total (N=220)	Aware about all the selected schemes N=210(%)	Utilizing at least one of the selected schemes N=159(%)
Gender			
Male	70	68(97.14)	54(77.14)
Female	150	142(94.66)	105(70)
Age group(years)			
60-65	101	98(97.02)	78(77.22)
66-70	85	81(95.29)	63(74.11)
71 and above	34	31(91.17)	18(52.94)
Caste Composition			
General	50	50(100)	40(80)
OBC	43	41(95.34)	32(74.41)
SC	67	63(94.02)	46(68.65)
ST	60	56(93.33)	41(68.33)
Marital Status			
Married	123	120(97.56)	89(72.35)
Widowed	97	90(92.78)	70(72.16)
Education Level			
Illiterate	85	79(92.24)	49(57.65)
Primary	83	79(95.18)	59(71.08)
Secondary	37	37(100)	36(97.29)
Higher Secondary and above	15	15(100)	15(100)
Past Occupation			
Homemaker	145	138(95.17)	102(70.3)
Private jobs	24	24(100)	19(79.16)
Small Business	16	15(93.75)	12(75)
Labourer	35	33(94.28)	26(74.28)
Living Arrangement			
Alone	57	54(94.73)	38(66.66)
With only spouse	75	73(97.33)	53(70.66)
Alone with unmarried children	40	38(95)	31(77.5)
With spouse and unmarried children	10	9(90)	7(70)
With married adult son(s) family	38	36(94.73)	30(78.94)

information about pension schemes has been successfully and effectively disseminated to most respondents. The utilization rate of pension schemes was also quite high, with approximately 70% of respondents utilizing at least one pension scheme, regardless of their socio-demographic background. Among both genders, males slightly edged out females in utilizing the schemes. The age bracket of 60-65 years had the highest percentage (77.22%) of respondents utilizing at least one pension scheme, followed by 74.11% of the 66–70 age group. However, the utilization rate was low among respondents aged 71 years and older, with only 52.94% utilizing the schemes. This was mainly due to the fact that many respondents in this age group suffered from

chronic illnesses and did not have anyone to care for them, as their children were not living with them. This made it difficult for them to go to the Duare Sarkar camps or *gram panchayat* offices alone to fill out the form to avail themselves of the schemes. In terms of caste groups, the utilization rate among the general caste was higher, with 80% of the sample utilizing at least one of the pension schemes, followed by 74.41% of the OBC, 68.65% of the SC, and 68.33% of the ST sample utilizing the same. On a positive note, 72.16% of widows utilized at least one social security pension scheme for their sustenance. It was also noticeable that the higher the education level of the respondents, the higher their utilization rate of the schemes. All respondents who had

studied up to or passed higher secondary school utilized pension schemes. Among those engaged in private jobs before retirement, 79.16% utilized at least one of the pension schemes, followed by 75% of respondents who owned small businesses before retiring. A high proportion (78%) of the sample living with married or unmarried children utilized at least one pension scheme.

Impact of the Utilization of Social Security Pension Schemes

The impact of social security pension schemes on pensioners was revealed through PCA. Factor analysis was suitable for this data as the Kaiser-Meyer-Olkin (KMO) value was 0.901 (more than 0.7), which indicates that factor analysis is appropriate. Bartlett's test of sphericity was significant at p <0.05. These 17 indicators were grouped into three factors through PCA based on their characteristics. The three significant components that emerged were financial well-being (FWB), improvement in social status (ISS), and increase in mobility and confidence (IMC). The three extracted components represented 70.901% of the total variance in the data (Table 3).

The first component explains the economic factors that signify a strong positive correlation between the seven

Table 3: Rotated Component Matrix with statements and factor loadings

Factor	Dimension	Statement	Factor Loading
F1	Financial Well-Being	Eigenvalue=4.462; Variance=26.246%	
	FWB1	Decide where to pay what amount of money	0.809
	FWB2	Manage money for grandchildren	0.702
	FWB3	Able to manage money for emergency situations	0.739
	FWB4	Say in amount of money to be spent/saved per month	0.738
	FWB5	Manage resources for supporting family	0.788
	FWB6	Participate in financial discussion of the family	0.803
	FWB7	Manage money for household expenditure	0.757
F2	Improvement in Social Status	Eigenvalue=4.197; Variance=24.688%	
	ISS1	Increased respect in society	0.875
	ISS2	Increased self-respect	0.887
	ISS3	Isolation and alienation reduced	0.833
	ISS4	Have say in important decisions of the family	0.898
	ISS5	Does not consider themselves as a social burden	0.863
F3	Increase in Mobility and Confidence	Eigenvalue=3.394; Variance=19.968%	
	IMC1	Increased mobility to participate in community activities	0.84
	IMC2	Increased mobility to market/other public places	0.783
	IMC3	Increased confidence in performing daily activities	0.794
	IMC4	Increased confidence on making decisions regarding a particular problem	0.84
	IMC5	Increased confidence in social interaction	0.851

Notes: Total variance=70.901%; KMO=0.901; Sig=0.00   *Source: Calculated by the authors*

indicators of financial well-being. Inadequate financial resources among the elderly can lead to deteriorating mental health, physical illnesses, and premature mortality (Matthews et al., 2005). However, pensioners' financial security is increased by the monetary benefits derived from these schemes. As a result, they can participate in family meetings and exercise independence in allocating financial resources based on their choices. Furthermore, pensioners' financial resources are utilized in their grandchildren's education and other educational endeavors. They also allocate a proportion of their financial resources towards emergencies, such as medicines, health check-ups, and hospitalization, given the high prevalence of chronic illnesses among the elderly.

The second component delves into the social factors that serve as indicators for an improvement in social status and shows a strong positive correlation between five key indicators of social status improvement. By being able to claim the money they receive from the scheme as their own and use it for their family, they feel valued and respected by their family. They no longer view themselves as a burden on society, and their isolation has significantly reduced as they are now able to support their families financially. Intimate, affectionate relationships within the family, extended family, and broader community offer a significant boost to well-being.

The third component of the study showed a significant positive correlation between the five indicators of improved mobility and confidence. Having control over one's life promotes greater flexibility and self-assurance in performing various tasks. They are enthusiastic about participating in community events and in meetings. Several respondents reported that their children had previously denied them the opportunity to visit distant relatives and friends and had not provided transportation costs. However, with the financial assistance received from pension schemes, respondents can save money and utilize it to visit their families or friends who live far away at their discretion. Furthermore, the increasing mobility of pensioners to visit public places, such as markets, demonstrates improved flexibility in selecting preferences for individual aspirations. It also clearly indicates the strength of the traditional household structure, where elderly people are often neglected.

CONCLUSION

The government of West Bengal provides social security pension schemes that are a significant source of assistance for the impoverished and economically disadvantaged. These schemes are particularly helpful for the elderly population, who may not have any support from their families or be able to engage in productive work due to health issues. Most recipients are from rural areas, and the schemes have proven to be quite effective in helping them combat poverty and improve their financial well-being. The quality of life of pensioners, particularly those from economically and socially disadvantaged communities, has improved as a result of these schemes. However, challenges such as delays in receiving payments and long queues at banks persist. The socioeconomic influence of these schemes is significant, and policymakers may need to periodically assess and strengthen the delivery mechanism to address any difficulties or inconsistencies. Overall, the findings suggest that pension schemes play a crucial role in improving mobility, confidence, and the overall quality of life among pensioners. Policymakers can use these findings to design effective strategies to improve the utilization of these schemes, particularly among older adults.

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